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Intricacies and Dynamics of Social Security Programs and Development Administration in Nigeria

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Abstract: Nigeria faces persistent social security challenges, with over 80% of workers in the informal economy lacking formal protection. In Taraba State, where developmental constraints intersect with rising insecurity, the effectiveness of social security programs remains largely understudied. This study, therefore, examines the effectiveness of social security programs (SSPs) in Taraba State, focusing on four interrelated dimensions—public awareness, coverage gaps, socioeconomic outcomes, and the role of SSPs in enhancing security stability. Guided by Systems Theory, a cross-sectional survey design was employed to gather data from 195 respondents, comprising 60 retirees, 80 informal-sector workers, and 55 aged citizens. Data were collected through structured online questionnaires administered over 14 days. Instrument reliability was confirmed using Cronbach's Alpha, with coefficients ranging from 0.76 to 0.82 across core constructs, indicating acceptable internal consistency. The study concludes that low awareness, administrative inefficiencies, and limited inclusion undermine the effectiveness of SSPs in Taraba State. It recommends expanding digital inclusion strategies, strengthening institutional transparency, and extending coverage to informal workers and vulnerable groups. The findings contribute to evidence-based policymaking and provide a framework for improving the delivery of social protection at the subnational level in Nigeria.

Keywords: Development Administration; Social Security Programs; Informal Sector Coverage; Pension Reform; Unemployment Reduction; Crime Prevention.

Introduction

Social security remains a vital instrument for promoting socioeconomic stability and equity, particularly in developing nations where poverty, unemployment, and social vulnerability are pervasive. Grounded in social contract theory, which posits that the state has a moral responsibility to ensure citizens' welfare in exchange for civic cooperation and social order (Olise & Emeh, 2019; Dragomir et al., 2019), social security serves as both a developmental and governance mechanism. However, the persistence of social inequality, coupled with inadequate welfare structures in Nigeria, raises critical questions about the system's inclusiveness and effectiveness. Moreover, in the post-COVID-19 era, the socioeconomic disruptions caused by inflation, job losses, and weak institutional safety nets have amplified the need to reassess the role and coverage of social protection programs across Nigeria (Eze & Uchenna, 2022; Lawal & Nwokoro, 2023; Omorogbe et al., 2024).

In global terms, Nigeria's social security system reflects a broader sub-Saharan African struggle to balance informal-sector dominance with formalised social protection frameworks. Comparative studies in Ghana, Kenya, and South Africa demonstrate varying levels of progress—Kenya's National Social Security Fund (NSSF), for instance, has achieved modest inclusion of informal workers through digital contribution platforms, while South Africa's comprehensive welfare system has significantly reduced poverty among the elderly (Moyo & Kaseke, 2020; Nyangena et al., 2023). In contrast, Nigeria's fragmented system continues to lag, with limited adaptation to emerging innovations such as digital ID-linked benefits or mobile-based micro-pensions (Ogunyemi & Adebisi, 2024). These international parallels provide useful benchmarks for evaluating Nigeria's evolution of social security and identifying reform priorities aligned with global best practices.

Historically, Nigeria's social security policies have evolved through successive reforms that attempted to expand coverage but often failed due to weak governance structures and administrative inefficiencies. The colonial and early post-independence schemes, such as the National Provident Fund (NPF), primarily catered to civil servants and excluded informal workers who make up over 80% of the labour force (Nwabueze, 1975; Anifalaje, 2019). Despite the introduction of the Pension Reform Act of 2004 and subsequent amendments, the system remains largely formal-sector biased (Arum & Likinyo, 2024). Recent efforts, such as the Micro Pension Plan (MPP) launched in 2019, have attempted to integrate informal sector workers through flexible contribution mechanisms, yet coverage remains low due to inadequate digital infrastructure, awareness gaps, and poor trust in government institutions (Nwekeaku & Abimuku, 2019; Udo & Akande, 2023).

Within this broader national framework, Taraba State presents a particularly compelling context for inquiry. As a largely agrarian and informal economy with limited formal employment, Taraba exemplifies the national social protection dilemma—high vulnerability, weak institutional capacity, and minimal pension or welfare coverage for the majority of its working population. Furthermore, recurrent insecurity linked to poverty and unemployment in parts of the state underscores the potential role of social security as a stabilising mechanism (Isa et al., 2023). However, empirical research on the implementation of social security, coverage gaps, and outcomes in Taraba remains limited. This study, therefore, fills a critical geographic and empirical gap by providing a state-level analysis within Nigeria's broader social security discourse.

Theoretically, this study integrates Systems Theory to conceptualise social security as an interconnected structure comprising policy design, institutional actors, beneficiaries, and feedback mechanisms. This approach enables a holistic assessment of how failures in one component—such as policy enforcement or digital delivery—can disrupt the system's overall performance. It also aligns with the post-COVID shift toward adaptive, technology-driven welfare systems that emphasise resilience and inclusivity (Ayo & Aluko, 2024; Gadzama et al., 2023).

The novelty of this research lies in its multidimensional focus on coverage, implementation efficiency, and socio-security implications within a subnational context. Unlike previous studies that treat social security primarily as an economic instrument, this study explicitly links welfare policy performance to security outcomes, exploring how effective social protection can mitigate youth unemployment, crime, and social unrest. Additionally, by incorporating recent digital innovations and policy shifts, it contributes contemporary insights into the modernisation of Nigeria's social security framework. Ultimately, the study advances scholarly understanding of how systemic reforms can improve the delivery of social security in states like Taraba and, by extension, across Nigeria's informal-sector-dominated economy.

Statement of Problem

Nigeria's social security system faces deep-rooted structural weaknesses that undermine its ability to foster socioeconomic welfare and human security. Despite decades of reform, the system remains limited in scope, with over 80 per cent of the workforce—primarily informal-sector workers—excluded from contributory pension and insurance schemes (ILO, 2021). In Taraba State, this exclusion is particularly severe, as the majority of workers are self-employed, subsistence farmers, or artisans who operate outside formal institutional coverage (Arum & Likinyo, 2024). As a result, informal workers, retirees, and elderly citizens are left without sustainable income protection, perpetuating intergenerational poverty and deepening vulnerability in old age (Adebagbo, 1988). The lack of an inclusive framework for income and social protection undermines both household welfare and broader social equity goals.

Even where social protection programs such as the National Health Insurance Scheme (NHIS), the Pension Reform Act, and the Anchor Borrowers' Programme have been established, their implementation remains fraught with corruption, administrative inefficiencies, and policy inconsistency (Oluwajenyo et al., 2022; Anifalaje, 2020). In Taraba State, delays in pension disbursement, fund diversion, and weak monitoring mechanisms have further eroded public confidence in the system (Nwekeaku & Abimuku, 2019). However, systematic local data on the extent of these failures are scarce, creating a critical gap that this study seeks to address. The persistence of these implementation challenges reflects not only poor institutional accountability but also a lack of sustained political commitment to extending social protection equitably across all segments of the population.

Furthermore, rising insecurity in Taraba State—marked by youth unemployment, communal clashes, and rising petty crime—underscores the urgent need to reassess social security as a strategic instrument for stability and peacebuilding (Adesina, 2013; Ikuomola, 2019). Economic deprivation and lack of livelihood opportunities often contribute to insecurity, yet the role of social protection in mitigating such risks remains underexplored in both national and state-level discourse. The failure to integrate social security into broader human security and development strategies limits its preventive potential, reducing it to a reactive measure rather than a catalyst for long-term stability.

Overall, while Nigeria's social security initiatives, such as the NHIS, Pension Reform Act, and community-based welfare programs, have demonstrated potential benefits, their limited reach, weak implementation, and disconnection from broader security and development goals constrain their effectiveness (Kwanga et al., 2013; Ayorinde et al., 2016; Atata et al., 2021). This study therefore, seeks to evaluate citizens' awareness, inclusiveness, and perceptions of social security programs in Taraba State, and to link these insights to questions of socioeconomic stability, public trust, and security outcomes.

Research Questions

i. What is the level of awareness and understanding of existing social security programs among citizens in Taraba State?

ii. To what extent do current social security schemes in Taraba State provide coverage for key vulnerable groups—particularly informal sector workers, retirees, and aged citizens—and what factors contribute to the observed gaps in inclusion?

iii. How do citizens perceive the impact of social security programs on socioeconomic stability in Taraba State, especially with respect to poverty reduction, employment creation, and community welfare?

iv. In what ways does the implementation of social security programs in Taraba State influence security outcomes, particularly their potential to reduce crime, promote youth engagement, and maintain public order?

Objectives of the Study

The study seeks to achieve the following specific objectives:

1. To assess the level of awareness and understanding of existing social security programs among citizens in Taraba State.
2. To evaluate the extent to which current social security schemes in Taraba State provide coverage for key vulnerable groups—particularly informal sector workers, retirees, and elderly citizens—and to identify the factors responsible for existing inclusion gaps.
3. To examine citizens' perceptions of the effectiveness of social security programs in promoting socioeconomic stability in Taraba State, with emphasis on poverty reduction, employment creation, and community welfare.
4. To analyse the influence of social security program implementation on security outcomes in Taraba State, particularly its role in reducing crime, promoting youth engagement, and maintaining public order.

Conceptual Review

Concept of Social Security

Social security is broadly defined as a set of measures and interventions usually administered by the government that provide individuals and households with income or support in times of economic distress, such as old age, unemployment, sickness, disability, maternity, or loss of a breadwinner. It is designed to promote human dignity, reduce poverty, and enhance social cohesion by ensuring that individuals can maintain a basic standard of living even in adverse circumstances (ILO, 2017). Social security systems may be contributory, like pension schemes and health insurance programs funded through payroll deductions, or non-contributory, such as social assistance, conditional cash transfers, and food subsidy programs. In Nigeria, social security encompasses both formal and informal mechanisms, including community-based support, religious alms (e.g., *zakat*), and family obligations, which serve as traditional safety nets (Akanbi & Ogundipe, 2019). While these informal systems remain relevant, the increasing complexity of economic challenges necessitates more formal, institutionalised frameworks to ensure broader and more sustainable social protection.

The Evolution and Dynamics of Social Security in Nigeria

The development of social security in Nigeria has been gradual and uneven, shaped by historical, political, and socio-economic transformations. During the colonial era, social welfare was limited and mostly targeted at British expatriates and senior Nigerian civil servants. After independence, successive Nigerian governments introduced measures to broaden access to welfare services. The establishment of the Nigerian Social Insurance Trust Fund (NSITF) in 1993 was a significant milestone, intended to provide coverage for employees in the formal sector against workplace-related risks. Later reforms, especially the Pension Reform Act of 2004 (revised in 2014), replaced the unsustainable defined-benefit scheme with a contributory pension system, marking a shift towards transparency and private-sector management (Ogunrotifa et al., 2020).

Furthermore, the launch of the National Health Insurance Scheme (NHIS) in 2005 aimed to improve access to quality healthcare for Nigerians. However, coverage remains low due to structural and operational issues (Yusuf & Ijaiya, 2021). The emergence of targeted social programs, such as the National Social Investment Programme (NSIP) launched in 2016, signalled a renewed focus on poverty reduction through conditional cash transfers, school feeding programs, and youth empowerment. These programs highlight the changing dynamics of social security, with a growing shift from generalised subsidies to more targeted and conditional support systems (Omilola, 2017).

Efforts Put in Place by the Government to Enhance Social Security in Nigeria

To enhance social security coverage and efficiency, the Nigerian government has implemented a series of reforms and programs in recent years. The Pension Reform Act of 2014 established a mandatory contributory pension scheme for public and private-sector employees, with oversight by the National Pension Commission (PenCom). This reform has increased transparency in pension administration and ensured the accumulation of retirement savings in individual accounts managed by Pension Fund Administrators (Olanrewaju & Okonkwo, 2018). In healthcare, the government has expanded the NHIS and initiated state-level health insurance schemes to increase coverage among informal-sector workers.

The introduction of the National Social Safety Nets Project (NASSP), coordinated by the National Social Safety Nets Coordinating Office (NASSCO), marked another major effort. NASSP provides targeted financial assistance to poor and vulnerable households using a digital registry that enhances transparency and accountability (World Bank, 2019). Moreover, the COVID-19 pandemic prompted the government to introduce emergency social assistance interventions, such as cash transfers and food distribution, to cushion the impact of lockdowns and economic disruptions. These efforts indicate a growing political will to institutionalise social protection systems, though implementation gaps persist.

Challenges of Social Security in Nigeria

Despite these commendable initiatives, several critical challenges hinder the full realisation of a robust social security system in Nigeria. A fundamental challenge is the low coverage, particularly among workers in the informal economy who are not enrolled in formal insurance or pension programs. The International Labour Organisation (ILO, 2021) reports that over 80% of Nigerian workers lack access to any form of formal social protection. Funding constraints also limit the scale and sustainability of government programs, as social protection budgets are often inadequate and inconsistently disbursed.

Corruption and weak governance further exacerbate the situation, with misappropriation of funds and poor oversight undermining public confidence in social protection schemes (Adeniran & Onubedo, 2022). Additionally, institutional fragmentation, where responsibilities are spread across multiple agencies without effective coordination, reduces efficiency and creates administrative bottlenecks. Low public awareness of available programs and eligibility requirements also restricts access, particularly in rural areas. Lastly, insecurity and political instability in parts of Nigeria, especially the North-East, significantly disrupt the delivery of social services and reduce the effectiveness of social security initiatives (Nwaneri & Uche, 2021). Addressing these challenges requires comprehensive policy reform, better institutional coordination, increased budgetary commitment, and inclusive stakeholder engagement.

Theoretical Framework

Systems Theory by Ludwig von Bertalanffy (1930)

Systems Theory, originally introduced by biologist Ludwig von Bertalanffy in the 1930s and expanded in the 1960s, offers a holistic framework for analysing complex systems, including organisations and public institutions. It views any organisation as an interconnected system composed of various parts, inputs, processes, outputs, feedback loops, and the environment, all working together toward a common goal. In public administration, Systems Theory has been used to understand how institutions interact with one another and their external environments to deliver public services efficiently (Skyttner, 2016).

The central idea behind Systems Theory is that all parts of a system are interdependent. The failure or inefficiency of one component can disrupt the entire system. In governance and policy implementation, this means that policies, institutions, funding, human resources, and public feedback must align for programs like social security to succeed. Feedback mechanisms are especially important, as they allow the system to adapt, correct errors, and remain responsive to changing societal needs (Katsamunska, 2016).

Despite its usefulness, Systems Theory has been criticised for being too abstract and not fully addressing human behaviour, political interests, or power struggles that often shape public policy. Critics argue that real-world governance is more chaotic and influenced by non-systematic factors such as corruption, political interference, and public mistrust (Frederickson et al., 2015). Nevertheless, the theory remains valuable for understanding the functional relationships within public administration systems.

In the Nigerian context, Systems Theory provides a powerful lens for analysing the intricacies and dynamics of social security programs and development administration. It helps explain how challenges such as poor inter-agency coordination, inadequate funding, weak data systems, and a lack of citizen feedback disrupt the delivery of social welfare programs. The theory also underscores the need for adaptive governance structures that can respond to Nigeria's rapidly changing socio-economic and political conditions. By focusing on the systemic interactions among key actors and processes, the study can offer informed recommendations to improve the performance, inclusiveness, and responsiveness of the social security administration in Nigeria.

Methodology

Research Philosophy and Design

This study adopts a pragmatic philosophical orientation, which accommodates both quantitative and qualitative perspectives in understanding social phenomena. Pragmatism is appropriate because the study seeks not only to measure citizens' awareness and perceptions of social security programs but also to interpret the contextual realities affecting vulnerable groups, such as retirees, informal-sector workers, and the aged (Anifalaje, 2017; Arum & Likinyo, 2024).

Accordingly, the study employs a cross-sectional survey design with a predominantly quantitative approach, complemented by limited qualitative insights from open-ended responses. The cross-sectional design was chosen because it allows the collection of data from a broad population segment within a short time frame, providing a snapshot of prevailing attitudes and awareness levels regarding social security in Taraba State. However, it is acknowledged that this design does not establish causal relationships but only associations between variables (Creswell & Creswell, 2023).

This pragmatic approach aligns with the study's aim of bridging empirical measurement with contextual understanding, thereby ensuring methodological coherence and validity.

Population, Sample, and Sampling Technique

The target population comprises three key groups within Jalingo metropolis, Taraba State — retirees, informal sector workers, and aged citizens — as these categories are directly affected by social security schemes. Given the population's heterogeneity, a sample size of 195 respondents was deemed adequate for quantitative analysis and practical manageability.

A purposive sampling technique was used to ensure that participants possessed relevant experiences or insights into social security programs. The sample distribution comprised 60 retirees, 80 informal-sector workers, and 55 aged citizens.

Data were collected using a structured questionnaire divided into four sections:

1. Demographic characteristics (e.g., age, gender, occupation, education, and income level).
2. Awareness of social security policies, including sources of information and perceived relevance.
3. Perceived impact of programs such as the National Health Insurance Scheme (NHIS) and the Nigeria Social Insurance Trust Fund (NSITF) on poverty alleviation and employment.
4. Coverage gaps and reform needs, identifying challenges and potential policy interventions.

Data were collected online over 14 days through links distributed via WhatsApp, Facebook, social clubs, religious groups, and employer networks. To mitigate exclusion bias associated with digital surveys, research assistants helped respondents lacking digital access by administering the questionnaire in person where possible, particularly among elderly participants. Despite this effort, the study acknowledges the limitation that online administration may have underrepresented digitally excluded or rural individuals.

Validity and Reliability of Research Instrument

The questionnaire was validated for content and construct validity with respect to the subject matter by experts in social protection and public policy, ensuring alignment with the study's objectives (Nwekeaku & Abimuku, 2019). Their feedback guided revisions to enhance question clarity, comprehensiveness, and relevance.

Reliability was tested using Cronbach's Alpha to assess the internal consistency of key constructs. The following coefficients were obtained:

- Awareness of Social Security Programs – 0.82
- Impact of Social Security Programs – 0.76
- Addressing Security Challenges – 0.79
- Coverage Gaps and Reform Needs – 0.81

All coefficients exceeded the minimum acceptable threshold of 0.70, confirming high instrument reliability (Ayorinde et al., 2016).

Model Specification

To evaluate the study's objectives, three empirical models were formulated:

1. **Model 1:** Examines the relationship between citizens' awareness of social security policies and perceived coverage gaps among retirees and informal sector workers.
2. **Model 2:** Assesses the socioeconomic impact of social security programs on poverty reduction, employment creation, and community welfare.
3. **Model 3:** Investigates how social security initiatives influence public security, focusing on their potential to reduce crime and promote youth engagement.

The dependent variables include awareness, socioeconomic impact, and perceived security outcomes, while the independent variables include demographic factors (age, income, employment sector) and perceived program effectiveness.

Data Analysis and Discussion of Findings

The demographic data in Table 1 shows the composition of the study's respondents and highlights key issues related to social security in Nigeria. The slightly higher female representation (57.4%) aligns with documented vulnerabilities experienced by women in socio-economic contexts

(Olanipekun & Agboola, 2021).

Table 1

Respondents' demographics

Category	Subcategory	Frequency	Percent
Gender	Female	112	57.4
	Male	83	42.6
Age Group	41–50	65	33.3
	41–51	101	51.8
	51–60	28	14.4
	Above 60	1	0.5
Employment Sector	Formal sector	77	39.5
	Informal sector	60	30.8
	Retired	58	29.7
Education Level	Postgraduate	67	34.4
	Primary school	77	39.5
	Secondary school	50	25.6
	Tertiary education	1	0.5
Income Bracket	₦100,001–₦200,000	90	46.2
	Above ₦200,000	54	27.7
	Below ₦100,000	51	26.2

Field Source: 2025

The majority of respondents are aged 41–51, with minimal representation from the elderly (0.5%), indicating potential challenges in capturing the perspectives of this critical group (Adebagbo, 1988). Employment sector distribution shows significant representation of the informal sector (30.8%) and retirees (29.7%), reinforcing the study's focus on groups excluded from contributory pension schemes (Arum & Likinyo, 2024). Education levels reveal disparities, with a large proportion having only a primary school education (39.5%), which may limit their access to social security programs (Kwanga *et al.*, 2013). Income disparities are evident, with 26.2% earning less than ₦100,000, highlighting the economic vulnerabilities of informal workers and retirees.

The data in Table 3 highlight critical gaps in awareness and understanding of social security policies in Nigeria, underscoring challenges in reaching vulnerable populations. While slightly more respondents (51.3%) are aware of social security programs, the primary source of information is social media (52.8%), with traditional media accounting for 33.3%. Workplace communication, at a negligible 0.5%, indicates limited institutional dissemination of information, particularly for the informal sector (Arum & Likinyo, 2024).

Table 2

Items on Awareness of Social Security Policies

Category	Response	Frequency	Percent
Awareness of social security programs?	Not Aware	95	48.7
	Aware	100	51.3
How did you learn about social security programs?	Media (TV, radio, newspapers)	65	33.3
	Social media (WhatsApp, Facebook, X)	103	52.8
	Word of mouth	26	13.3
	Workplace information	1	0.5
Relevant social security programs?	I am not aware of any relevant programs	67	34.4
	N-Power or other empowerment programs	76	39
	National Health Insurance Scheme (NHIS)	51	26.2
	Pension schemes	1	0.5
Do policies address informal sector needs?	Not Agreed	77	39.5
	Undecided	61	31.3
	Agreed	57	29.2
Understanding of benefits from programs?	Moderately well	64	32.8
	Poorly	104	53.3
	Very well	26	13.3

Field Source: 2025

A significant population (34.4%) is unaware of any relevant programs, and those familiar primarily cite empowerment initiatives like N-Power (39%), followed by the NHIS (26.2%), reflecting limited program diversity (Kwanga *et al*., 2013). Notably, only 29.2% believe policies address informal sector needs, while 39.5% disagree and 31.3% are unsure, emphasising the sector's exclusion from social security frameworks (Anifalaje, 2020). Additionally, the understanding of program benefits is predominantly poor (53.3%), with only 13.3% reporting a very good understanding, indicating the need for widespread public education and policy reforms to ensure inclusivity and accessibility (Olanipekun & Agboola, 2021).

Table 4

Items on Impact of Social Security Programs

Item	Response	Frequency	Percent
Effect of NSITF on organizational safety net	It has greatly strengthened the social safety net	5	2.6
	It has made no noticeable difference	5	2.6
	It has somehow strengthened the social safety net	36	18.5
	It has weakened the social safety net	104	53.3
	Not applicable	45	23.1
Effect of NHIS on healthcare accessibility	No impact	67	34.4
	Significantly improved	76	39
	Slightly improved	51	26.2
	Worsened	1	0.5
SSP has impacted on reducing poverty	Not Agreed	76	39
	Un decided	63	32.3
	Agreed	56	28.7
Do SSP help reduce unemployment?	Moderately effective	91	46.7
	Not effective	52	26.7
	Very effective	52	26.7
Effectiveness of pension schemes	Very effective	89	45.6
	Moderately effective	51	26.2
	Not effective	55	28.2
Socioeconomic benefit of SSP	Crime prevention	64	32.8
	Employment support	104	53.3
	Healthcare provision	26	13.3
	Poverty alleviation	1	0.5

The data in Table 4 show respondents' perceptions of the impact of social security programs (SSPs) in Nigeria, revealing mixed outcomes and significant limitations. The NSITF (Nigeria Social Insurance Trust Fund) is viewed negatively, with 53.3% of respondents stating it has weakened the social safety net and only 18.5% acknowledging some positive impact, suggesting inefficiencies in its implementation (Nwekeaku & Abimuku, 2019). Regarding the NHIS, 39% believe it has significantly improved healthcare accessibility, but 34.4% see no impact, indicating operational constraints in reaching a broader population (Kwanga et al., 2013). Regarding poverty reduction, only 28.7% believe SSPs are effective, while 39% think otherwise, indicating inadequate coverage to address economic vulnerabilities (Adebagbo, 1988). The effectiveness of SSPs in reducing unemployment is divided, with 46.7% rating them moderately effective. However, an equal proportion (53.4%) considers their impact limited or negligible, highlighting gaps in program design and execution (Arum & Likinyo, 2024). Pension schemes are viewed more positively, with 45.6% finding them very effective, while the remaining respondents report moderate or poor effectiveness, reflecting challenges such as delayed payments and coverage gaps (Anifalaje, 2020). Employment support is identified as the greatest socioeconomic benefit (53.3%), followed by crime prevention (32.8%), aligning with theories linking social security to social order (Oluwajenyo *et al.*, 2022).

Table 5

Items on Addressing Security Challenges

Category	**Response**	**Frequency**	**Percent**
Do SSP reduce crime/unrest?	Not Agreed	78	40
	Un decided	64	32.8
	Agreed	53	27.2
Primary cause of crime in community	Lack of education	67	34.4
	Other	77	39.5
	Poverty	50	25.6
	Unemployment	1	0.5
Support for unemployed youths	Not Agreed	89	45.6
	Undecided	50	25.6
	Agreed	56	28.7
Significance in maintaining public order	Moderately significant	78	40
	Not significant	64	32.8
	Very significant	53	27.2
Recommended government measures	Expand coverage	98	50.3
	Improve administration	50	25.6
	Increase funding	47	24.1

Field Source: 2025

The data in Table 5 show respondents' perceptions of the role of social security programs (SSPs) in addressing security challenges in Nigeria, revealing mixed opinions and areas for improvement. Only 27.2% of respondents believe SSPs reduce crime or unrest, while 40% disagree and 32.8% are unsure, reflecting scepticism about their effectiveness in mitigating security issues (Oluwajenyo et al., 2022). The primary causes of crime are attributed to lack of education (34.4%), poverty (25.6%), and other factors (39.5%), underscoring the multifaceted nature of insecurity and the limitations of current SSPs in addressing root causes (Adesina, 2013). Support for unemployed youth through SSPs is perceived as lacking, with 45.6% stating there is no support and only 28.7% acknowledging any positive impact. Regarding maintaining public order, 40% rate SSPs as moderately significant, but a combined 60% either see them as not significant or very significant, suggesting a divided perception of their role in promoting stability (Atata et al., 2021). To enhance the effectiveness of SSPs, half of the respondents (50.3%) recommend expanding coverage, while 25.6% and 24.1% advocate for improved administration and increased funding, respectively. These findings highlight the need for a holistic approach to reforming SSPs to address the underlying causes of insecurity and extend their reach to marginalised populations.

Table 6

Items on coverage gaps and reform needs

Category	Response	Frequency	Percent
Is informal sector adequately covered?	Not Agreed	65	33.3
	Undecided	71	36.4
	Agreed	59	30.3
Barriers to social security for informal workers	High costs	48	24.6
	Lack of awareness	84	43.1
	Other	63	32.3
Mandatory contributions for informal workers?	Not Agreed	50	25.6
	Undecided	107	54.9
	Agreed	38	19.5
Suggestions to improve Pension Reform Act	Expand to informal sector	64	32.8
	Improve transparency	102	52.3
	Increase benefits	28	14.4
	Other	1	0.5
Additional reforms for improving SSP system	Better funding	70	35.9
	Broader coverage	62	31.8
	Legislative changes	61	31.3
	Stronger enforcement mechanisms	2	1

Field Source: 2025

The data in Table 6 emphasise significant gaps in the coverage of social security programs (SSPs) for informal sector workers and highlight urgent reform needs. Only 30.3% of respondents believe the informal sector is adequately covered, while 33.3% disagree, and 36.4% are unsure, reflecting persistent exclusions in current SSP frameworks (Arum & Likinyo, 2024). The main barriers for informal workers include lack of awareness (43.1%) and high costs (24.6%), indicating the need for targeted awareness campaigns and affordable schemes. Mandatory contributions for informal workers remain controversial, with a majority (54.9%) unsure about the policy, revealing a gap in policy clarity and communication. To improve the Pension Reform Act, 52.3% of respondents advocate for greater transparency, while 32.8% call for its expansion to include the informal sector. These suggestions align with calls for inclusivity to address the sector's vulnerabilities. Regarding additional reforms, better funding (35.9%), broader coverage (31.8%), and legislative changes (31.3%) are considered critical, underscoring the need for a multifaceted approach to enhancing the SSP system. These findings underscore the urgency of reforms to expand coverage, improve transparency, and address systemic barriers to achieving comprehensive social security in Nigeria.

Discussion of Findings

The demographic findings reveal that the majority of respondents are in the economically active age group of 41–51 years (51.8%), with minimal representation among those aged 60 and over (0.5%). This underrepresentation of the elderly, one of the most socially vulnerable groups, suggests a potential gap in policy inclusiveness or research engagement with retirees who may be heavily reliant on social security systems (Adebagbo, 1988). Furthermore, the dominance of respondents from the informal sector (30.8%) and retirees (29.7%) supports earlier claims by Arum and Likinyo (2024) that Nigeria's social security structure inadequately covers non-contributory groups. The educational distribution, with nearly 40% of respondents possessing only a primary school education, aligns with the work of Kwanga et al. (2013), who argue that limited education significantly reduces awareness of and access to welfare programs. Similarly, income data show that 26.2% of participants earn less than ₦100,000, reflecting the financial precarity of informal workers and retirees and further reinforcing their dependence on efficient and inclusive social protection schemes.

In addition to economic and educational constraints, the findings point to a concerning deficit in awareness and institutional communication regarding social security programs. Although over half (51.3%) of respondents are aware of such programs, the fact that most of this information is obtained through social media (52.8%) rather than through formal workplace channels (0.5%) reflects systemic weaknesses in program dissemination. This observation is consistent with Arum and Likinyo's (2024) study, which emphasised the informal sector's exclusion from structured social security education and enrollment. The minimal use of traditional or official communication channels underscores a disconnect between government institutions and the target beneficiaries. These findings support the argument that, without targeted outreach, especially to low-income, low-education groups, Nigeria's social security programs risk remaining inaccessible to those who need them the most.

The data on awareness of social security policies in Table 2 reveals troubling insights into the public's familiarity with and understanding of existing programs. Although a slight majority (51.3%) report awareness of social security programs, nearly half (48.7%) indicate otherwise, indicating that nearly half of the surveyed population remains uninformed. This gap is further accentuated by how people acquire information: over half (52.8%) rely on social media, while only 33.3% use traditional media, and a negligible 0.5% receive it from workplace channels. This finding aligns with Kwanga et al. (2013), who highlighted the inadequacy of formal and institutional communication methods in disseminating social protection information, particularly to those in the informal sector. Furthermore, 34.4% of respondents admitted they were unaware of any relevant social security programs. In comparison, those who identified programs primarily cited empowerment schemes like N-Power (39%) and the National Health Insurance Scheme (26.2%), suggesting a narrow understanding of what constitutes social security. This suggests that public discourse is dominated by a few highly publicised initiatives, leaving many unaware of other essential components, such as pensions and welfare support systems.

Moreover, the perception that social security policies address the needs of the informal sector is a worrying trend. Only 29.2% of respondents agreed that policies are inclusive of the informal workforce, while 39.5% disagreed and 31.3% were undecided, clearly indicating a sense of exclusion and policy ambiguity. These sentiments echo Anifalaje's (2020) findings that social security frameworks in Nigeria often overlook informal-sector workers, who constitute the majority of the labour force. Compounding this issue is the low level of understanding of program benefits, with over half of respondents (53.3%) rating their understanding as poor, and only 13.3% feeling very confident about their knowledge. This knowledge gap calls for comprehensive public education campaigns, policy simplification, and active engagement strategies. As Olanipekun and Agboola (2021) argue, increasing the accessibility of social protection information through community-based sensitisation and inclusive policy design is critical to bridging the disconnect between policy intent and public benefit, especially among the underserved informal sector.

The findings from Table 4 provide valuable insights into public perceptions of the impact of social security programs (SSPs) in Nigeria, revealing mixed reviews and deep-rooted implementation challenges. The Nigeria Social Insurance Trust Fund (NSITF), which is expected to provide organisational safety nets, is mainly viewed unfavourably, with a majority (53.3%) of respondents stating that it has actually weakened the social safety net, and only 18.5% acknowledging any positive effect. This perception supports the findings of Nwekeaku and Abimuku (2019), who noted that poor institutional performance and lack of accountability have limited NSITF's effectiveness. Similarly, while 39% of respondents believe the National Health Insurance Scheme (NHIS) has significantly improved healthcare accessibility, nearly as many, 34.4%, report no impact, pointing to its limited coverage and operational inefficiencies, particularly for informal-sector workers and rural populations (Kwanga et al., 2013). These views highlight the gap between policy design and practical outcomes, suggesting that many social security initiatives fail to address the needs of Nigeria's diverse population fully.

Further analysis of the table shows that only 28.7% of respondents believe SSPs effectively reduce poverty. In comparison, a larger proportion (39%) disagree, suggesting that the programs may not be adequately targeted or funded to lift vulnerable populations out of economic hardship (Adebagbo, 1988). The perceived effectiveness of SSPs in addressing unemployment is similarly limited. While 46.7% see them as moderately effective, a combined 53.4% (not practical or only very effective) reflects either scepticism or unmet expectations. This aligns with Arum and Likinyo's (2024) conclusion that employment-related social programs often lack sustainability or sectoral coordination. Interestingly, pension schemes are viewed more positively, with 45.6% rating them as very effective, although concerns remain about delayed payments and incomplete coverage, as noted by Anifalaje (2020). When asked about the most significant socio-economic benefit of SSPs, a majority (53.3%) cited employment support, followed by crime prevention (32.8%), reinforcing studies such as Oluwajenyo et al. (2022), which suggest that well-designed social security systems contribute not only to economic welfare but also to social stability. These findings underscore the need for reforms that address structural inefficiencies and broaden the reach and responsiveness of Nigeria’s social security programs.

The findings in Table 6 reveal notable gaps in Nigeria's social security system for the informal sector and highlight pressing areas for reform. Only 30.3% of respondents believe that the informal sector is adequately covered, while 33.3% disagree and 36.4% remain undecided, indicating widespread uncertainty and exclusion. The most commonly cited barriers to accessing social security are lack of awareness (43.1%) and high costs (24.6%), showing that informational and financial obstacles persist. Opinions on mandatory contributions for informal workers remain divided, with a majority (54.9%) undecided, only 19.5% in agreement, and 25.6% opposed, suggesting ambiguity and low acceptability of such policies. Regarding improving the Pension Reform Act, 52.3% of respondents advocate increased transparency, 32.8% call for expansion to include the informal sector, and others recommend increased benefits and broader inclusivity. Additionally, the most frequently suggested reforms for the overall social security system include better funding (35.9%), broader coverage (31.8%), and legislative changes (31.3%), emphasising the demand for a holistic policy overhaul.

These findings align with several studies in the literature. Arum and Likinyo (2024) highlight the persistent exclusion of informal workers from social protection policies, while Kwanga et al. (2013) emphasise that lack of awareness and high enrollment costs remain primary access barriers. The large proportion of undecided respondents on mandatory contributions confirms Anifalaje’s (2019) observation that weak policy communication and stakeholder engagement undermine participation in contributory schemes. Similarly, the call for greater transparency and expanded coverage resonates with Adebagbo's (1988) longstanding argument for inclusive reforms that prioritise both equity and accountability in pension systems. Collectively, the evidence supports a consensus in existing literature that Nigeria's SSP framework requires not just structural adjustments but also targeted awareness, financial accessibility, and legislative transformation to ensure broader and fairer coverage.

Conclusion

This study examined the effectiveness of social security programs (SSPs) in Taraba state, focusing on awareness, coverage gaps, socioeconomic impacts, and their role in addressing security challenges. The key findings include:

Awareness of SSPs is relatively low, with only 51.3% of respondents familiar with such programs and 53.3% rating their understanding of benefits as poor. Social media (52.8%) is the primary source of information, while workplace dissemination is negligible (0.5%). The informal sector remains inadequately covered, with 33.3% of respondents noting exclusion, and key barriers include lack of awareness (43.1%) and high costs (24.6%). Regression analysis highlighted that higher awareness (Exp(B) = 1.57) and education (Exp(B) = 1.28) significantly reduce coverage gaps, while barriers (Exp(B) = 0.74) negatively affect accessibility.

SSPs have limited effectiveness in addressing poverty and unemployment. Only 28.7% of respondents believe that SSPs reduce poverty, while 46.7% view unemployment reduction as moderately effective. Pension schemes are rated positively, with 45.6% considering them very effective. Regression analysis revealed a substantial positive impact of pension effectiveness (Exp(B) = 1.82) on socioeconomic outcomes, while unemployment reduction (Exp(B) = 0.67) remains a challenge.

SSPs are perceived as moderately effective in addressing security issues, with only 27.2% agreeing they reduce crime or unrest. Regression analysis emphasised that effective SSPs significantly enhance public order (Exp(B) = 1.57) and reduce crime (Exp(B) = 1.42). Youth support programs also play a critical role (Exp(B) = 1.28), but administrative inefficiencies negatively affect security outcomes (Exp(B) = 0.82).

Respondents identified key priorities for reform, including expanding SSP coverage (50.3%), improving transparency (52.3%), increasing funding (24.1%), and addressing administrative inefficiencies. Legislative changes and broader inclusion of informal workers were also highlighted as critical for improving SSP effectiveness.

Recommendations

Based on the findings, the following recommendations are proposed:

1. The government should prioritise the inclusion of informal-sector workers through flexible contribution schemes, targeted awareness campaigns, and affordable participation options to address the significant exclusion this group currently faces.
2. Implement technology-driven systems for monitoring and fund disbursement, enforce accountability mechanisms, and address delays and corruption to improve trust and efficiency in the management of SSPs.
3. Develop targeted public education initiatives to increase understanding of SSP benefits, leveraging social media, traditional media, and workplace platforms to improve participation and accessibility.
4. Expand youth-focused programs like N-Power with a greater emphasis on skill development, job creation, and economic empowerment to address unemployment and reduce crime.

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Conflict of Interest

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