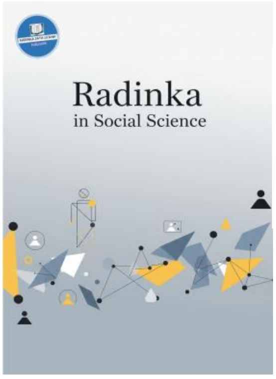

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Review Interrogating Social Welfare in Nigeria: Problems and Prospects

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Abstract

While social welfare systems are deeply institutionalized in the developed world, they remain marginalized in developing nations due to infrastructure deficits and political volatility. Despite its vast natural resource wealth, Nigeria's social protection framework is rudimentary and exclusionary, leaving the vulnerable majority unprotected and compounding underdevelopment. This paper critically interrogates the structural root causes of Nigeria's welfare deficits, aiming to evaluate the institutional bottlenecks hindering equitable delivery and map out prospects for policy reform. Utilizing a qualitative policy review approach, the study analyzes national protection frameworks and economic indicators. The findings reveal that welfare delivery is severely crippled by systemic corruption, fiscal vulnerability due to oil dependence, and data inaccuracy. However, prospects exist through the institutionalization of ad hoc programs and digital FinTech integration for transparent distribution. The study concludes that a fundamental paradigm shift is required to dismantle these exclusionary structures. It implies that the international community and global donor agencies must strategically integrate strict social welfare benchmarks into their frameworks for good governance. In this way, developing nations like Nigeria can convert social security from a political afterthought into a guaranteed reality for the population.

Keywords: Social welfare, Social Policy, Social Change, Great Depression, Welfare State

Acknowledgments: The author wishes to express sincere gratitude to the academic mentors, colleagues, and institutional reviewers whose insightful feedback and constructive critiques significantly contributed to the refinement of this manuscript. Special appreciation is extended to the development policy analysts and researchers whose documented data on Nigerian social safety nets provided the empirical foundation for this critical review. Lastly, the author acknowledges the continuous support of peers who provided valuable suggestions throughout the drafting process of this article.

For citation:
Essoh, G. E. (2026). Review of Interrogating Social Welfare in Nigeria: Problems and Prospects. *Radinka in Social Science, 1*(3), 144-153.

Introduction

In many parts of the developed world, social welfare is taken for granted and as an essential part of governance. From Western Europe to Latin America and Asia, governments make provisions for their citizenry particularly in their times of need. Social welfare is used to provide citizens with an economic safety net in periods of illness and for economic hardship (Nyarko et al., 2024a). Social welfare protection is provided in the form of old-age pension, Health insurance, Family assistance, unemployment benefits, housing, education and disability assistance. In some countries, it is a cradle to grave arrangement while in others, it is an admixture of programs where it is hoped that the beneficiaries would become weaned off certain programs so that they can go on to live independent lives (Cremer et al., 2023). Stigmatization also plays a role in getting people off welfare. In some working class or low income communities in the United States, it is not unusual for beneficiaries of social welfare programs to be looked at as lazy-bones or lay-abouts, who are not able to earn a decent living by their peers (Zimnoch et al., 2025). Many of these people believe it is more dignifying for a person to work and sustain a family than to be on welfare (Nyarko et al., 2024b). The UK has an extensive welfare system and with its history of class-consciousness, simply being on the dole is enough to earn a person a put-down (Wright et al., 2020).

Before now, social welfare programs in Africa were developed in the 1950s and 1960s to provide a safety net for white colonial expatriate workers (King & Jones, 2025). As a result, employer-based contributory pensions were and still are the dominant model (Zhao et al., 2022). As presently exists, these employer – based pensions serve the middle-class workers in the urban areas who are predominantly civil servants (Kabašinskas et al., 2020). Those who do not benefit from the employer-based pensions seem to be in the majority, and they are left to fend for themselves through the traditional social safety net of the extended family, mutual aid societies, and communal living (Parada-Contzen et al., 2025). The traditional system, once the bulwark of communal living has become unproductive because it places undue burdens on the participants. Surplus incomes that could have been invested in productive ventures are used to take care of indigent members; further deepening and promoting the cycle of poverty. The benefits of the informal system have also dwindled due to cultural change and changes in sources of livelihoods, reduction in family size and the fact that more people now live longer, and must be cared for (Tanyi et al., 2018).

Several studies show that social welfare schemes in Africa exclude more people than they cover (Saraswati et al., 2024). And the majority of these people live in the rural areas where the bulk of the populations of most sub-Saharan African countries reside. In, Nigeria for instance, about 70% of the population, live in the rural areas. This is more than half the country's population of about 250 million people. This vulnerable population faces a social protection lacuna and is simply suspended in limbo, when both formal programs and informal practices fail to provide the social safety net that they need to survive. Numerous studies also show that social protection is an effective weapon in fighting poverty and responding to families overwhelmed by diseases or other shock.. In Africa, social welfare schemes tend to exclude more people than they cover. And these tend to be the most vulnerable population who need social protection most.

Methods

The descriptive-comparative analysis method is a research approach that combines two main functions: in-depth description of a phenomenon or text, then comparing (contrasting) two or more objects based on certain indicators to find similarities, differences, or causal relationships. In the context of the Welfare State narrative you mentioned, this method is used to analyze the gap between ideal theory (das Sollen) and the reality on the ground (das Sein). The following explains how the descriptive-comparative method works in examining the failure of this policy:

Descriptive stage: mapping the two sides of the document

Before comparing, the researcher must objectively describe the details of the two objects to be tested: Description of Object A (Western Ideal Theory): The researcher describes the characteristics of a universal welfare model (such as in Scandinavia) or an institutional one (such as Bismarck's employment insurance in Germany). On paper, this model assumes a solid tax system, clean public administration (Weberian), and a stable formal labor market; Description of Object B (Nigerian Contextual Conditions): The researcher describes the realistic sociological picture of Nigeria (the majority of workers are in the informal sector), its history (the legacy of exploitative colonial institutions), and its political culture (patronage and ethnic-based resource distribution).

Comparative stage: contrasting key variables

Once both sides are described, the comparative method comes in to contrast Western ideals with local realities. This contrasting process typically focuses on three main dimensions: Historical Contrast: Organic Evolution vs. Colonial Legacy; Western Theory: Welfare policies emerged organically from the long evolution of local institutions (e.g., since the Elizabethan Poor Laws of 1601) and the demands of the working class after the Industrial Revolution; Nigerian Condition: The welfare system did not grow organically, but rather adopted the British legal system (through the Pensions Ordinance of 1946), which was originally designed only to serve colonial administrative officials, not to protect all citizens.

Sociological contrast: formal labor market vs. formal labor market informal sector

Western Theory: Corporate-based welfare state or social insurance schemes assume that the majority of the population works in the formal sector (factories, offices, corporations), so contributions or taxes are easily deducted directly from paychecks; Nigerian Condition: The sociological structure of society is dominated by the informal sector (farmers, traditional traders, independent artisans). When the Western employer-based blueprint is imposed, the system automatically excludes the most vulnerable majority.

Contrasting political cultures: civic public vs. prebendalism

Western Theory: Assumes the state bureaucracy is amoral and rational, where the rule of law is enforced impersonally for the public good (civic public); Nigerian Condition: Its political culture is trapped in prebendalism and the logic of "two publics" (Peter Ekeh's Theory). Public office is seen as an instrument for extracting profits that are then redistributed to one's own communal or ethnic group (primordial public). As a result, social security funds, which are on paper allocated to the people, are plundered in practice for political loyalty.

Results and Discussion

Definition, Dimensions, and Characteristics of Social Welfare

Social welfare differs from voluntary social services (volunteerism) run by individuals or NGOs based on altruism. The primary difference lies in the nature of social welfare, which is officially developed and institutionalized by communities or the state to provide healthcare, housing, education, social security, and financial assistance to disadvantaged groups. This concept operates in two dimensions: providing specific care to individuals in need, while simultaneously providing universal benefits to all citizens, such as the Social Security, Medicare, and Medicaid programs in the United States. According to (Roman et al., 2025), social welfare has two main characteristics: utilizing protective measures to strengthen the family as a basic social institution and increasing the capacity of individuals to cope independently with their life situations and challenges.

Historical Track Record of the Development of Social Welfare

The practice of protecting vulnerable groups has been documented since ancient times in the Code of Hammurabi and is taught by various world religions. The foundations of modern regulation began to take shape through the Elizabethan Poor Laws in England, which divided the categories of beneficiaries (healthy poor, elderly/disabled, and abandoned children), which later inspired humanitarian law in the United States. The modern social insurance system itself was pioneered by German Chancellor Otto Von Bismarck in 1884 through accident, sickness, and old-age insurance for workers. This momentum peaked after the Great Depression with the passage of the Social Security Act in the United States under the New Deal program, which was later expanded through Great Society programs such as the Food Stamp Act and Medicaid to guarantee a standard of living, nutrition, and health care for the poor (Tinajero et al., 2024).

Basic Concepts and Examples of the Implementation of the Welfare State

A welfare state is a state concept in which the government actively protects and promotes the economic and social well-being of its citizens based on the principles of equality and wealth redistribution. Through this system, organized power is deliberately used to modify market forces, guarantee a minimum income, minimize the risks of life's uncertainties (such as illness and unemployment), and provide high-quality social services regardless of class status. This practice has been extensively implemented in Western Europe, the United States, and Scandinavian countries through various protection programs for vulnerable groups, ranging from food subsidies and unemployment benefits to stress leave for workers (Bosmans et al., 2023).

Typology of Social Welfare Models

Theoretically, social welfare systems can be mapped into three main models: residual, universal, and corporate (social insurance) (Lee et al., 2019). The universal model funds protection programs through a common taxation for all citizens regardless of employment status, as implemented in Denmark (Shizume et al., 2021). In contrast, the corporate model focuses on insurance managed jointly by employers, workers (Colombarolli & Lersch, 2023), and the state to maintain the social status of its members (Bazyar et al., 2021). Meanwhile, the residual model operates on the assumption that individuals must be self-sufficient in meeting their needs, while the state only serves as an emergency "safety net" for the extremely poor (Tareke, 2025).

The Catalytic Relationship between Social Change and Welfare Policy

Cumulative and revolutionary social change throughout history often triggers dislocations and new problems that catalyze the emergence of welfare policies (Cinar et al., 2025). This causal relationship was clearly evident during the Great Depression in the United States in the 1930s and the Industrial Revolution in England (Tok et al., 2022). The massive economic crisis, uncontrolled urbanization, urban poverty, and rampant exploitation of child labor during these eras forced government institutions to shift from ad-hoc humanitarian aid measures to permanent and structured social protection legislation.

The Architecture of Old Age Security and Health in Nigeria

Unlike developed countries, Nigeria implements a hybrid of the corporate and residual models, where access to social security is highly discriminatory and exclusive (Shadare, 2022). Security programs such as Old-Age Pensions and the National Health Insurance Scheme (NHIS) are entirely employer-based and only benefit civil servants or workers in the formal sector (Etido Atakpa, 2025). The informal sector, which includes farmers, traders, and independent artisans, is excluded from this protection system (Zhang et al., 2024). Furthermore, pension security regulations in the formal sector are often hampered by weak law enforcement, slow bureaucracy, and the unsustainability of employer payments (Alfani et al., 2024).

The Reality of Housing Policy and Family Financial Inequality

Secondary sector policies such as housing and family financial assistance in Nigeria also reflect similar inequalities (Nwachukwu et al., 2025). While the growing middle class and political elite receive easy loans from federal mortgage banks to build homes, the poor on the urban periphery are left without any protection options, fueling the proliferation of slums (Aniebo et al., 2025). The absence of regular cash transfer schemes for low-income families forces the majority to rely on the traditional safety net system (Rassanjani et al., 2023), the extended family system (Vargas et al., 2021), which is unfortunately increasingly being eroded by modernization. The government's emergency cash intervention efforts during the Covid-19 pandemic also failed miserably due to the lack of accurate poverty data and a well-established institutional framework (Kaiser et al., 2025).

Administrative Barriers to Death Benefits and Self-Help Programs

Survivor benefits and self-development investment programs in Nigeria are mired in administrative problems and lack a legal basis (Galanakis et al., 2025). The right to death benefits for widows (Buheji et al., 2020), widowers, or orphans is complicated by lengthy bureaucratic procedures, the requirement to prove kinship in court for those who die without a will, and the limitation that this right applies only to formal sector workers. Meanwhile, youth economic empowerment programs such as N-Power (Mousa, 2021), SEED (Abubakar et al., 2022), and SURE-P have proven unsustainable because they are temporary, competitive, and lack strong legal backing. Consequently, their programs always end with each change in government regime (Mahdi & Nassar, 2021).

Wealth Management Failures in the Construction of a Rentier State

The stagnation of Nigeria's welfare system is closely linked to its status as a Rentier State, combined with its history of Western colonization. As a rentier state, Nigeria's primary revenue has relied on external rents from oil exploitation since the 1970s, where capital circulation has been controlled and allocated by a small ruling elite. Unlike rentier states in the Middle East and North Africa (MENA) region, which are able to distribute their oil wealth in the form of universal social security due to their small populations, densely populated Nigeria has failed to distribute this wealth equitably to its citizens (Johansen & Butcher, 2026).

The Impact of Prebendalism, Endemic Corruption, and Leadership Failure

The most damaging internal factor crippling Nigeria's social welfare agenda is the combination of prebendal politics, endemic corruption, and leadership failure (Loewe et al., 2021). The practice of prebendalism legitimizes the plundering of public office for personal gain, kinship, and ethnic groups, supported by the social norm of distributing "loot" from the civil to the primordial realm. Billions of dollars in oil revenues were lost due to mismanagement and massive corruption (Gulaliyev et al., 2026), exacerbated by the IMF's economic liberalization policies through the Structural Adjustment Program (SAP) in the late 1980s (Cruz-Hidalgo et al., 2025). These policies devalued the currency and cut public sector wages without providing a social safety net, plunging the majority of the population into persistent structural poverty (Indrawati et al., 2024).

Conclusion

Studies show that social welfare can be a useful weapon in fighting poverty. In sub-saharan Africa the preponderant of social welfare programs are employer-based, mostly benefitting workers in the formal sector while those who work in the informal sectors such as agricultural workers, traders, business people, and artisans are excluded. And these are the vulnerable population that needs social protection the most. By being excluded, they are exposed to the vagaries of life calls “life’s processes”. The implications for this are many. Firstly, in the fight against terrorism, it has become apparent that many of those who join the ranks of terrorist groups in Africa do so not on account of religion or political ideology, but based on pecuniary gains. In Nigeria for instance, many former fighters of the Boko Haram terrorist group reveal that the group pays them for services rendered such as the procurement of arms, supply of food stuff, selection of targets and facilitation of suicide bombings. In the past 25 years or so, the global community has witnessed an increase in “desperate journeys” by migrants from sub-Saharan Africa and other places such as Syria, Yemen, Somali and Eritrea to reach the shores of Europe. It is estimated that approximately 40,000 Africans have drowned in the Mediterranean Sea since 2000 as a result of these desperate journeys. In 2017 alone, some 3, 771 migrants died in the Mediterranean Sea trying to reach the Italian island of Lampadusa, as a gateway to Europe (BBC, 2020). Many of these migrants might have been fleeing war and violence in their home countries. Others are simply economic refugees looking for greener pastures. Western Europe becomes an attractive destination because of the extensive social welfare systems of the OECD countries. Efforts to provide social welfare benefits in Nigeria should go beyond the employer-based system, which caters mainly to those who work in the formal sector; and excludes the vast majority of the people. The welfare system should be inclusive and institutionalized. The international community particularly donor agencies can play a part in this by insisting that aid and other financial assistance be tied to the provision of all-inclusive social welfare that is backed by law. This will further the goals of development.

Conflict of Interest

The author has no competing interests.

Funding

This research received no external funding.

Author contribution

Godwin E. Essoh: Conceptualization, Methodology, Software, Data curation, Writing-original draft preparation, Visualization, Investigation, Supervision, Software, Validation, Writing-reviewing, and editing.

Declaration of generative AI in scientific writing

During the preparation of this work, the author(s) used QuillBot AI in order to improve language and readability. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

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