ISSN 115 - 960X



Ilorin Journal of Business and Social Sciences

Volume 24, No 1 February, 2022

Published by the Faculty of Social Sciences, University of Ilorin, P.M.B. 1515, Ilorin, Nigeria

ISSN 1115 – 960X

Ilorin Journal of Business and Social Sciences (IJBSS)

Volume 24, Number 1, February, 2022

PUBLISHED BY

THE FACULTY OF SOCIAL SCIENCES,
UNIVERSITY OF ILORIN,
P.M.B. 1515, ILORIN, NIGERIA.
E-mail: ijbss.unilorin@gmail.com

EDITORIAL BOARD MEMBERS

Chairman, Editorial Board

Prof. I.P. Ifabiyi	Dean, Faculty of Social Sciences University of Ilorin, Ilorin, Nigeria.

Editor-in-Chief

Deborah S. Adekeye (Ph.D.),	Department of Sociology, Faculty of Social Sciences, University of Ilorin, Ilorin, Nigeria.

Managing Editor

Adebola R. Bakare, (Ph.D.)	Department of Political Science, University of Ilorin, Ilorin, Nigeria

Editorial Board Members

A. T. Yakubu (Ph.D.),	Department of Economics, University of Ilorin, Ilorin, Nigeria.
E. O. Oriola (Ph.D.),	Department of Geography and Environmental Mgt. University of Ilorin, Ilorin, Nigeria.
R. Opayemi (Ph.D.),	Department of Psychology, University of Ilorin, Ilorin, Nigeria
O. A. Fawole (Ph.D.),	Department of Sociology, University of Ilorin, Ilorin, Nigeria.
A. A. Abdulahi (Ph.D.),	Department of Social Work, University of Ilorin, Ilorin, Nigeria

Editorial Advisory Board

Prof. Steven, M. Jubwe,	Dean, Liberia College, University of Liberia, Moronvia.
Prof. S.A. Jegede	Department of Sociology, University of Ibadan, Nigeria.
Prof. Nancy Lundgren,	Department of Sociology, University of Cape Coast, Ghana.
Prof. P.C. Graham,	Department of Geography, Lancaster University, U.K.
Prof. Adeniyi Gbadegesin,	Department of Geography, University of Ibadan, Nigeria.
Prof. Albert, M. Abane,	Department of Geography and Tourism, University of Cape Coast, Ghana.
Prof. Stephen, B. Kendle,	Centre for Development Studies, University of Cape Coast, Ghana.
Prof. Oyinloye Olaniyi,	Department of Economics, University of Abuja, Nigeria.
Dr. Vijay Bashin,	Department of Economics, University of Cape Coast, Ghana.
Prof. A.U. Inegbenebor,	Department of Business Administration, University of Benin, Nigeria.
B.J. Nyang (Ph.D.),	Department of Business Management, University of Calabar, Nigeria.
Prof. E.A. Unobe	Department of Political Science, Ahmadu Bello University, Zaria, Nigeria.
Prof. E.F. Ogunbodede	Adekunle Ajasin University, Akungba, Ondo State, Nigeria.

CALL FOR PAPERS

ILORIN JOURNAL OF BUSINESS AND SOCIAL SCIENCES (IJBSS)

IJBSS is a peer-reviewed Journal published twice in a year by the Faculty of Social Sciences, University of Ilorin, Nigeria in March and October. IJBSS is a multidisciplinary review Journal that publishes articles, book reviews, commentary, briefings and debates on socio-political, economic and geographical issues in relations to human and societal development.

The Journal seeks to publish original empirical and theoretical research on policy-relevant issues. Comparative Studies are equally welcome. The multidisciplinary nature of the Journal is intended to satisfy the academic needs of students, academic specialists, policy makers and general readers with focus on Nigeria and Africa within the context of sub-national, national, regional and international discourse.

EDITORIAL POLICY AND GUIDELINES FOR CONTRIBUTORS:

The Editorial Board has no preference for any socio-political or economic ideology or viewpoint. Authors are allowed to freely share their viewpoints as long as such views contribute to the understanding of developments in Nigeria, Africa and the world. Copyright of contributions in the Journal is automatically transferred to the Faculty of Social Sciences on acceptance for publication. However, the views expressed in the published contributions belong solely to the author(s) and not the Journal or Editorial Board.

Contributions submitted for consideration must not have been published previously or currently under consideration for possible publication elsewhere. Conference papers are welcome but the conference detail where such paper was presented must be duly acknowledged as footnote on the front page.

Contributions are invited from all over the world (in English language only). For the March edition, manuscripts must have been submitted not later than December 31st, while for the October edition, manuscripts must have been submitted not later than August 31st. Manuscripts should be submitted to:

The Editor-in-Chief
Ilorin Journal of Business and Social Sciences (IJBSS)
Faculty of Social Sciences
University of Ilorin
P.M.B. 1515, Ilorin, Nigeria

Soft copy should be sent as attachment in MS Word format to: ijbss.unilorin@gmail.com

PROCEDURAL STAGES AND CONDITIONS OF PUBLICATIONS:

Contributions for publication shall pass through three stages. Upon submission, the manuscript will be subjected to in-house assessment by the Editorial Board for compliance with IJBSS policy and house style. Authors whose papers are considered worthy for external blind review will be required to pay a non-refundable fee of N5, 000.00 (or equivalent in US$). The reports of the two reviews will be sent to the author(s) for corrections (if any). Authors of publishable manuscripts that attract positive decision from the reviewers will be required to pay a final publication fee of N10, 000.00 (or equivalent in US$). Author(s) of successful papers are entitled to a complimentary copy of the Journal version where their papers appear.

CONTRIBUTION LENGTH:

Articles should not exceed 10,000 words including references with an abstract of approximately 250 words with five keywords. Book reviews should be between 800 and 2,500 words, and must be accompanied with front cover scan of the reviewed book, scan of title page having the author(s), publisher, place of publication, date of publication, and ISBN.

Commentaries, Briefings and Debates on issues of development interests or critical explanation or policy analysis should be between 1,500 and 3,000 words.

PRESENTATION AND STYLES:REFERENCE

Acronyms and Abbreviations should be written in full for the first time with acronyms and abbreviations in brackets. Quotations longer than three lines should be indented on both sides with no quotation marks. Double quotations marks should be used when quotations are less than three lines. Non-English words should be italicized. Referencing should strictly conform to APA style, 6th edition.

For further information, contact: IJBSS Secretariat, c/o Department of Political Science, Faculty of Social Sciences, University of Ilorin.

+2347066925865

Subscription Information

	Nigeria	Foreign		
	Naira	Dollar	Pound	Deutschmark
Individual	**2,000**	**30**	**25**	**35**
Institutional	**3,000**	**60**	**50**	**70**
Library	**3,000**	**60**	**50**	**70**
Students	**2,000**	**30**	**25**	**35**

Subscription enquiries should be addressed to; The Editor-in-Chief, IJBSS, Faculty of Social Sciences, University of Ilorin, P.M.B. 1515, Ilorin, Nigeria (e-mail: ijbss.unilorin@gmail.com). All subscribers should send certified cheques or Bank draft to:

THE EDITOR-IN-CHIEF,
ILORIN JOURNAL OF BUSINESS AND SOCIAL SCIENCES,
FACULTY OF SOCIAL SCIENCES,
UNIVERSITY OF ILORIN
P.M.B. 1515, ILORIN, NIGERIA.

Contents **Pages**

Effect of Currency Devaluation on Economic Growth in Nigeria: New Evidence From Dynamic OLS
Dada, M. A. | Olubiyi, E. A. | Akinbode, S. O. | Abalaba, B. P. | Okungbowa, O. G. **1-19**

Social Media Usage: The Poisoned Chalice Of Nigeria's Humanity
Abiodun Adekunle Ogunola PhD **20-37**

Conceptual Clarifications of Public Service Delivery, Public Policy, Public Administration and Governance In The Gambia
Banna Sawaneh **38-53**

Welfare Service Delivery For The Physically Challenged Elderly Persons in Kwara State Under The Economic Recession of Covid-19
Sunday Evaristus Abonyi Ph.D | Charles Chukwujekwu Onwuka Ph.D **54-64**

Value Creation and Customer Loyalty in The Nigerian Banking Sector: A Study of University Students in Ogun State, Nigeria
ODUNLAMI, Samuel Abimbola, Ph.D | SHONUBI, Akeem Olalekan, Ph.D **65-82**

Influence of Retirement Planning on Retirement Satisfaction Among Retirees in Ilorin, Kwara State
Abdussalam ABDULHAMEED | Sunday Evaristus ABONYI Salamatu Abaji ABDULLAHI **83-100**

Contents **Pages**

The Nigerian Criminal Justice System: A Cursory Look at Salient Issues and Areas of Reform
Habeeb Abdulrauf Salihu | Monsurat Isiaka | Obasanjo Solomon Balogun | Tomisin Adedunmola Akangbe | Abdullahi Kayode Ibrahim **101-117**

Equity Issues in Employee Performance and Compensation: An Empirical Study of National Inland Waterways Authority (niwa), Lokoja, Nigeria.
Tunde Anthony Puke Ph.D **118-135**

Internally Displaced Persons and The 2019 General Elections in North Central Nigeria: A Study of Daudu Camp in Benue State
Johnkennedy, Tersoo Ikyase Maigoge, E. S. Elyon | Bala, Iranyang Shamaki **136-146**

Defined Contribution Pension and Actuarial Expectation in Later Life For Active Employees
Adeyele, J.S. (Ph.D.) | Olujide, J.O. (Ph.D.) | Ogungbenle, G.M. | Jugu, Y.G. (Ph.D.) | Jim-Suleiman, S.L. (Ph.D.) | Ikeobi, N.R. (Ph.D.) | Adamu, D.K. | Angyak, J.A. **147-164**

Historical Studies And Sustainable National Development In Nigeria
Dr. Shehu Muhammad Danyaya **165-174**

WELFARE SERVICE DELIVERY FOR THE PHYSICALLY CHALLENGED ELDERLY PERSONS IN KWARA STATE UNDER THE ECONOMIC RECESSION OF COVID-19

Sunday Evaristus Abonyi Ph.D
Department of Social Work, University of Ilorin, Kwara State
abonyi.se@unilorin.edu.ng, +2348030499523
&
Charles Chukwujekwu Onwuka Ph.D
Department of Sociology, Chukwuemeka Odumegwu Ojukwu University
Igbariam, Anambra State.

Abstract
Since the emergence of economic recession in Nigeria occasioned by the corona virus pandemic (COVID-19) in the early 2020, many people including the physically challenged persons appear to have lost confidence in the government and the society in general for inability to provide the necessary welfare services that make life worth living. In other words, one of the means of judging the performance of any democratic government is the amenities it offers to its citizens for good living conditions without discrimination. The study examined the broad issue of welfare services delivery for the physically challenged elderly persons in Kwara State. Nigeria during the economic recession of COVID-19. Qualitative method of data collection was employed to elicit information from participants (the physically challenged elderly) in the three senatorial districts of the state. The equity theory was adopted as the theoretical framework. Findings of the study revealed that there is high level of insensitivity, corruption and over-politicization by the people in the government on the plights or welfare of older people living with disabilities in Kwara state. Many of the participants confirmed that their survival is tied to assistance/succor from public, spirited individuals, extended relations, religious and non-governmental organizations. The study however made some recommendations such as adherence and full implementation of the disability Act, reactivation of community-based rehabilitation programmes amongst others.

Key words: Welfare/ welfare services, elderly, physically challenged, economic recession, COVID-19

Introduction
In the Nigeria's contemporary economic recession that emanated from the global coronavirus pandemic, the majority of the population seem to have been living in a state of penury as a result of the lockdown and disruption of full economic activities. This situation is more pronounced among the physically challenged elderly persons as it is now a tradition to this group of people begging for alms in the motor parks, bus stops, public institutions, market places and major streets. The former South Africa President; Tabo Mbeki described this situation as " a savage economic principle of survival of the fittest"(Lyman, 2002). In a key note address to the World Summit on

Sustainable Development Goals held in Johannesburg, South Africa, Mbeki stated that ' a global human society based on poverty for many and prosperity for a few or characterized by island of wealth surrounded by a sea of poverty is unsustainable'. Similarly, the Lagos state Ministry of Information (LSG, 2017) noted that many of the physically challenged older persons in Lagos metropolis were abandoned by both the government and relations to become homeless and then living in the street as beggars. This group of persons according to the reports are also discriminated against and do not have access to medical care, transportation services and public places.

Whyte (2015) argued that despite the level of awareness in all facets of life globally, the physically challenged generally in Nigeria have not been given special attention in employment, education, and social services as obtained in the United States and other developed countries. According to the author, their only ray of hope only comes from kind hearted individuals and religious /non-governmental organizations. This is a silent negation to the provisions of the 2018 Nigeria Disability Act which emphasized that all 'disabled persons shall be guaranteed treatment as equal to other Nigerians for all purposes in the country (FGN, 2018). In other words, it shall be the responsibility of the organs of government and of all authorities and persons to adopt /promote policies that will ensure full integration of all disabled persons into the mainstream of the society under any circumstances. It also appears that many organizations that tend to assist these elderly with disabilities only adopt 'charitable welfare approach' that focuses on immediate financial gratification which sometimes does not consider those in the rural areas.

However, going by the present economic woes caused by the spread of COVID-19 pandemic and associated sharp decline in oil prices, it appears increasingly difficult for the majority of physically challenged elderly persons to have a sustainable livelihood. According to the International Monetary Fund [IMF] (2020), low oil prices, limited fiscal space and rising national debts were among the factors that aggravated the economic impact of COVID-19 in Nigeria. Iyorkegh (2020) also noted that despite the assurance given by the Minister of Humanitarian Affairs and Disaster Management; Sadiya Umar Farouq in April, 2020 on the government's commitment to enhancing the living standards of all Nigerians including those with disabilities during the COVID-19 lockdown, not much was done. Millions of Nigerians including the elderly persons with disabilities under the COVID-19 lockdown lacked the food and income that their families needed to survive. Moreover, government failure to disclose key details of the cash transfer program equally cast doubt on how many people were included and the categories that benefited. One may still not be surprised as this anti-social behavior has become a way of life in Nigeria. Onwe (2020) argued that there was an unimaginable gap between what the Government was reporting in the media on how much palliatives they gave to persons with disabilities during the COVID-19 lockdown and the reality on ground. The author maintained that Nigeria is such a country where the government only give attention or listen to the voice of the wealthy or well connected individuals. In other words, most politicians in Nigeria used COVID-19 pandemic as opportunity to ascribe cheap and hallow credit to the vulnerable and other persons living with

disabilities. This practice undoubtedly undermines the efforts of the government in providing adequate welfare services for the citizens.

Ekpo (2011) equally noted that members of both the Federal and State Executive Councils in Nigeria mostly comprises persons whose interests are driven by profit/financial motives rather than emancipation of ordinary Nigerian. It will be recalled that many of these elderly, who are physically challenged may have made significant contributions to the economic, political and social development of the nation at a certain point in time before the onset of disability. Consequently, it is necessary to increase the resources available to this segment of the society to live happily like others especially in the present economic recession. The United Nations Secretary of States; Antotionio Guterres, in April 2020, stated that elderly persons with disabilities are among the hardest hit by COVID-19. According to him, a sustainable welfare programs for the physically challenged elderly persons in our society could definitely help in reaping the stock of knowledge among this vulnerable group which is necessary in the course of the overall development of the nation and the promotion of an egalitarian society. It is against this background that this study was undertaken to provide the appropriate framework for the administration of a comprehensive social welfare services necessary for healthy living of the physically challenged elderly persons in Kwara State, North central, Nigeria, under COVID-19 global economic challenges.

Literature Review

(a)An Overview of the essence of welfare services for the physically challenged persons

In most modern democratic states especially in the developed economies, numerous welfare services are provided for citizens especially the physically challenged or people living with disabilities. The essence of such programmes is to improve the living standards of the vulnerable group. It is also essential for the promotion of the goals of egalitarianism that provides for treatment of all members of society equally; feeling of security, dignity and access to the good things of life and moreover contributing to the nation building (Adamu, 2009). As Ogbonna (1917) noted, the welfare programme of a state is expected to improve the general wellbeing of members of the state or communities as well as providing supports to the disadvantaged. In other words, it is strictly designed to aid individuals and groups to attain satisfying standards of life, health, personal and social relationships which at the same time are capable of promoting their wellbeing (Krcatovich, 2017). According to the author, some of these services include; cash assistance to the disabled and elderly, provision of physical goods like groceries, medical devices, health insurance and others.. The provision of welfare services to members of a group also helps in meeting some basic social needs for to the wellbeing of the population at risk and the better functioning of social order.

Many Nigerians especially those in the seats of power in our contemporary society do not care much about the plight of the physically challenged elderly especially in the areas of provision of basic social services. According to Whyte (2015), the physically

challenged generally are being segregated, marginalized and discriminated against in access to infrastructural services. The author pointed out that many people are still living with the erroneous traditional beliefs that the physically challenged are serving the retributions for offences of their forefathers. This makes it highly difficult for many of them to achieve their dreams as they could hardly get assistance from even their relations. However, many of the physically challenged desire to live a better life, change the world as much as they can, and also contribute to the growth of the nation but their source of hope occasionally comes only from their extended relations, friend, religious and non-governmental organizations. Ekpo (2015) also stated that genuine transformation would only occur in Nigeria when the aspirations of the oppressed or the downtrodden are considered and built into the system.

In addition, many of the states and local government administrations in Nigeria do not also give any attention to the physically challenged in most of the dilapidated rehabilitation centres. One of the implications is that Nigerian leaders have refused to learn from such countries like the United States for what they were able to achieve with their disability Act (America Disability Act ADA) that opened the door for assessing public facilities and many other services easily by physically challenged persons knowing that many of them have excelled in their various professions and activities in life (Ogunleye, Fabinu, Eruobodo & Popoola, 2019). In other words, the issues of low participation in societal affairs, increase in poverty and high reliance on begging were reduced to the barest minimum. The situation also seems to be disturbing when one realizes that under the Nigeria Disability Act of 2018, and the 1999 Constitution of the Federal Republic of Nigeria, it was made clear and comprehensive that disabled or physically challenged persons of whatever category should be integrated into the national economy with rights and privileges such as free medical/health services in public health institutions, free education at all levels in all public educational institutions, employment opportunities, reasonable subsidized accommodation, free transportation with public transport systems, supportive social services and so on (FGN, 2018). Obioha (2007) stated in clear terms that this form of poor attitude of the government towards the plight of the physically challenged generally leave a lot to be desired.

(b)COVID-19 and Economic recession in Nigeria: COVID-19 which is an acronym of corona virus is a contagious respiratory infection with symptoms such as acute fever, cough, sore throat, body pains and diarrhea was first identified in Wuhan of Hubai Province of China in the later part of December, 2019 (Anyanwu, Jaja, Nwobi, Jaja & Oguttu, 2020). Nigeria recorded her first case of the pandemic on 27th February, 2020, resulting the adoption of certain measures aimed at encouraging social distancing, border closure, travel restriction, closure of schools and general lockdown. The situation then resulted in the National economy downturn and recession (Wilkinson, 2020). Prices of essential commodities and services suddenly rose in geometric progression and the value of naira depreciated. This period of significant decline in the general economic activity of the nation recorded a drop in the economic indicators of real Gross Domestic Product (GDP), income, manufacturing and retail

sales (Okeke, 2017). Ogbon-Ori (2016) noted that in such a situation (recession), people especially the physically challenged who may have little or no buffer to resist the situation are more likely to be affected severely.

The World Bank (2020) stated that the swift and the massive shock of corona virus pandemic and the shutdown measures to contain it also assisted in subjecting the global economy into severe recession/contraction. According to the reports, the economy of many nations including Nigeria under this situation shrinked resulting in a decline in per capita output. The situation also became worse for countries with heavy reliance on global trade, tourism, commodity exports and external financing thus tipping millions of people into extreme poverty (World Bank, 2020). Reports of the World Bank further shows that COVID-19 economic recession is undoubtedly the deepest in the advanced and developing economies since the Second World War and the first output contraction in the emerging developing economies in at least the past six decades.

Similarly, the International Monetary Fund; IMF (2020) observed that the corona virus pandemic in Nigeria resulted in the increase in the nation's budget from 8.83 trillion naira in 2019 to 10.59 trillion in 2020 representing 11% of the nation's GDP. This may have been as a result of the nation's over dependence on import, collapse of oil prices in the international markets, low investment inflow and high level of corruption. One therefore continues to wonder about. How the physically challenged persons are able to cope with challenges of recession of COVID-19 pandemic. The succour they may be getting from family members and other relatives may no longer be realistic as the cost of living has risen to unbearable height. Moreover, some members of the group include those whose services got terminated by their disability and therefore and entitled to pension and gratuity but were still not paid thereby exposing them to malnourishment and poverty (Anyanwu, Ajala, Nwaobi, Ajala & Oguttu , 2020)

(c) Effect of economic recession of COVID-19 on physically challenged Elderly:
One of the cardinal objectives and directive principles which underpin the policy of the Nigeria government towards her citizens is 'security and welfare of the people'. However, with the onset of COVID-19 pandemic, there have been serious developments and some dynamics in the scheme of things not only in Nigeria but across the globe. In other words, there have been some adjustments in our ways of doing things. According to Onwe (2020), lockdowns and other forms of movement restrictions were imposed and palliatives of various forms were distributed by government, corporate organizations and even individuals, all in an attempt to cushion the effect of the restrictions and check the spread of the virus. In addition, various isolation and testing centres were created all over the country and contact tracing was carried out.

Onwubiko and Awulor (2020) noted that people with disabilities especially the aged may have more healthcare needs than others and could be more vulnerable to the impact of the pandemic especially under lockdown. It is therefore expected that such

segment of the population required more care and supports as they could not practice social distancing or implement the basic hygiene measures coupled with the higher cost of living.

Considering the COVID-19 recession both in Nigeria and in other countries, many people lost the financial advantages they had gained in the 1980s. According to the International Monetary Fund (IMF) (2021), the pandemic placed Nigeria at a critical juncture with the inflationary rate exceeding 16% in the late 2020, falling per capita income and governance challenges. Similarly, the country's currency also lost its value relative to the United States Dollars and other foreign currencies. This situation thus has become a source of misery and given its linkage with the increased mortality rate and over dependence on others by the physically challenged persons in Nigeria since there is no reliable functional safety-nets. The International Labour Organization (ILO, 2017) also stated in a clear term that 82% of Africans are not covered by any form of social security schemes which invariably deepen inequalities in the society.

Theoretical Framework

Equity theory was adopted as the theoretical framework. The theory which owes its origin to the works of John Stancy Adam in 1963 was built on the assumption that human being has an inherent tendency towards comparing his situations with that of significant others. In other words, the theory focuses on the provisions of facilities or services to people on equal basis. According to Tanner (2020), if the rewards or facilities allotted to one group in the society differ from others, it is likely to generate distress or dissatisfaction.

In Nigeria and other developing nations especially in Sub-Saharan Africa, the physically challenged persons are generally marginalized or discriminated against in accessibility of some social services especially in the era of recession. Government's commitments towards enhancing the living conditions of the physically challenged elderly persons are not commendable as the majority of them have higher rate of unmet needs compared to other segment of the population. Equally, no special consideration was given to this segments of the population in the National Social Investment Program (NSIP) and distribution of palliatives during period of the COVID-19 pandemic. According to Tanner (2020), the physically challenged are always sensitive to the issue of fairness and how others treat them.

Methodology

The study was a non-experimental cross-sectional survey that employed qualitative method of data collection. In-depth interview was conducted with 36 participants (physically challenged persons) of 50 years and above drawn from two rehabilitation centres in Kwara state (i.e. 18 participants from each of the centres). These centres which were purposively chosen include; ECWA Health and Leprosorium, Okegbala in Irepodun Local Government Area and Brafem Geriatric Foundation, off Basin Road Ilorin. In addition, 30 other participants (the physically challenged elderly persons) made up of 10 people from each of the selected public places such as motor parks,

educational institutions, streets, event centres, entrances to the churches and mosques in Ilorin, Offa and Ajase-Ipo were also interviewed. These places were found in each of the three Senatorial districts of Kwara state. The selection of respondents was based on accessibility and willingness to participate.

Findings and Discussion

Findings revealed that despite the fact that the Nigeria constitution and other International treaties signed by the Federal Government stated that physically challenged persons of all categories should not be neglected, the reality is that this set of Nigeria's population are not taken into consideration in accessing some welfare services especially in the economic recession of COVID-19 pandemic. This may be the more reasons why many of them resorted to begging as the only option. A female respondent in Offa while expressing her predicament said, "the government does not care for us; this recession of COVID-19 is a survival of the fittest but here we are, looking unto the Almighty Allah, no palliatives were given to us". This confirms the view of Akande (2019) which disclosed that in Nigeria many people living with disabilities only received assistance from families, friends and in few instances, the governmental agencies.

Another female Participant in Tanke (Ilorin) who shared the same view said:

> The government should see us as human being. We deserve good quality life like other citizens. Our survival is on charity from good spirited individuals, religious organizations, non-governmental bodies, our family members, friends and other relations. We have no other option rather than accepting the blames for our disability.

This aligns with observation made by the Institute of Development Studies; IDS (2020) which unveiled that during the time of disruption as witnessed in the COVID-19 pandemic, the government did not take the needs of people living with disability into consideration.

Similarly, a male participant in Ajase-Ipo had this to say:

> This is a betrayal of trust. We are here going hunger without even a kobo in our pockets while our politicians are busy sharing and selling the palliatives meant for the masses. This is to tell you that many of these politicians have no conscience. Although, they are not the cause of our disability but they suppose to consider our situation.

This obviously confirms the observation made by Akingbade (2021) which disclosed that during the COVID-19 palliative distributions in Nigeria, civility was put aside as people scampered to corner the greater portion of the items and then deprived other beneficiaries.

Findings also revealed that over-politicization of issues related to the welfare of the physically challenged especially during the COVID-19 lockdown has been a serious case in point. A male participant in Edu stated thus:

> Our politicians and government officials only used us to sale their popularity in the name of sharing palliative. We did not receive any palliative here and they were announcing to the whole world that the physically challenged persons were all included in all the palliatives and social investment programs. If I was given any palliative I wouldn't deny rather I will be grateful to the government.

This obviously shows that government commitments toward enhancing the living conditions of the vulnerable especially the physically challenged in the Nigeria society is not commendable. According to Onah (2011), the Nigerian electoral process is jeopardized and subverted by rigging, thuggery, falsification and doctoring of the electoral results where at the end of the day, leaders who are driven by selfish motives are imposed on the people.

In a similar vein, a male participant in Isin expressed his views on this issue thus:

> Palliative distribution is now common topic in the mouth of our politicians. These people are evil. Even if you really gave palliative to the people, must it be advertised to the whole world, remember, our God gives in secret. These politicians like praises. That is Nigeria for you.

Findings further revealed that corruption has been a major factor undermining every efforts by both the government and non-governmental agencies in having efficient welfare service delivery for the physically challenged especially the elderly ones. A male participant in Sango (Ilorin) put it this way:

> The Governors and the Federal Government had claimed that they distributed palliatives to us during the COVID-19 lockdown. Our Almighty Allah just exposed them during the last youth protest where we came to know that our governors sold the palliatives and put the money into their pockets. Some others reserved these palliatives in the warehouse for their political campaign in 2023. What a corrupt nation?

This response corroborates the view of Oriji (2018) which claimed that corruption has affected the formulation of a comprehensive social welfare policy in Nigeria to the extent that there is a slim rationalization among the elites in the government in promoting the wellbeing of the vulnerable. According to the author, the major focus of the government elites lies in power struggle and distribution of appointments instead

of caring for the needy. Crowe (2017) also made it clear that political corruption has become a significant factor contributing to the poor social welfare services in Nigeria resulting in nothing short of a protracted human tragedy.

Another female participant in Kaima who shared the same view commented thus:

> Our politicians are criminals. Whatever we are passing through doesn't touch them at all, their interest centres on how to make millions of naira. When election is about to come up again, you see them going from house to house and promising heaven and earth. I want to tell you that we are on our own..oo. May God help us.

This shows the high rate of corruption in Nigeria even under COVID-19 economic downturn. So it has becomes a barrier to any favourable policy framework for the physically challenged. According to Osakwe (2002), corruption in Nigeria has become an easy method undertaken by our politicians and people in the government to embezzle public funds which provide them with security in the case of change of administration or loss of appointment. Ugwuoke (2002) also aligned with above submission when he stated that corruption has caused a kind of decay and dereliction in the Nigerian society generally especially when one considers its deplorable effects on the physical, social and human development of the nation. According to the author, there is no national system of social security in Nigeria that has not abandoned the physically challenged to fend for themselves.

Conclusion and Recommendations

The economic recession occasioned by corona virus pandemic in Nigeria and other parts of the world has impacted negatively on the lives of the physically challenged elderly persons and other vulnerable groups. The collapse of the oil price at the global market and disruption of all forms of economic activities, lockdown, ban on social gathering and border closure, all contributed to the escalation of the situation. In addition, the extended family members who are in a position to give their supports and care to this vulnerable group were also trapped in the depletion of income to carter for their daily need. Consequently, many of this vulnerable group turned to begging and were found in all the major roads in Nigeria; motor parks, schools, entrances to churches and mosques and other public places.

The study revealed that the distribution of palliatives in Nigeria were not properly coordinated but rather overtaken by corruption and politicization of the entire situation, hence, the need for a functional social welfare programmes for the elderly individuals living with disabilities. The study therefore made the following recommendations.

- Reactivation of community Based Rehabilitation centres in all the states or Local council areas and adequate funds injected into the centres. In other words, Nigerian government should learn how to invest in people rather than engaging in flamboyant projects.

- Ensure full implementation of every sections of the Disability Law as the need arises.
- Corrupt politicians who were found to be involved in looting of the COVID-19 palliatives should be made to face the full wrath of the law.
- Finally, the moral principles of love, brotherhood, neighbourliness and equity as they relate to the physically challenged persons should form part of our school curriculum right from primary school to higher institutions.

References

Adamu, S (2009).'New life for the physically challenged. *The Nation.* http://thenation/org.net/web2/articles/24677/1/new-life-forthe-physically-challenged/page.html.

Akande, A (2019). The need for access: Is Nigeria failing persons living with disabilities? *Health Watch, 3, 6-8.*

Akingbade, A (2021). Social welfare in Nigeria: Hit or miss? https://www.stearsng.com/opinion/devonomics/social-welfare-in-nigeria-hit-or-miss.

Anyanwu, M.U, Jaja, I.F, Nwobi, O.C, Jaja, C.I & Oguttu, J.W (2020). A perspective on Nigeria's preparedness, Response and challenges to mitigating the spread of COVID-19. *MDPI Journal, 11 (2), 22. https:doi.org/10.3390/challe*11020022.

Crowe, H (2017). Impact of political corruption on social welfare in the Federal Republic of Nigeria. *Unpublished M.Sc Thesis,* University of Porthacourt. Stars.library.ucf.edu/cgi/viewcontent.cgi?article-2912.

Ekpo, A.H (2011). 'The economy and Jonathan's transformation agenda'. *Tell,* July, 27-28.

Ekpo, A.H (2015). 'Nigeria and the noise of transformation'. *Tell,* April 20, 43-46.

International Labour Organization(ILO) (2017). *World protection reports (2017-2019).* Geneva: ILO Office.

International Monetary Fund(IMF) (2020). COVID-19: *An unprecedented threat.* Washington, DC: IMF.

International Monetary Fund(IMF) (2021).'Inflation in Nigeria: Road to recovery'. Imf.org/en/news/articles/2021/02/02/na020821-nigeria-road-to-recovery.

Institute of Development Studies(IDS) (2020). 'Nigeria situational analysis version 11. https://opendocs/handle/20.500.12413/15487.

Iyorkegh, M (2020). 'Nigeria government restates commitment to enhanced livelihood'. *VON,* 1(1), 25-26.

Lyman, E.J (2002). Roundup of UPI Earth Summit coverage. Retrieved from upi.com/Defense-News/2002/o8/26/Roundup-of-upi-Earth-summit-coverage/23281030419568/

Ogboni-Ori, T (2016) 'Five effects of the recession on families and how to cope'.http://www.proshareng.com/news/savingsandthrifts/five-effect-of-the-economic-recession.

OECD (2020). COVID-19 in Africa: Regional socio-economic implications and policy priorities. Oecd.org/coronavirus/policy-responses/covid-19-and-africa-socio-economic-implications-and-policy-responses-96eib282.

Ogunleye, T.O, Fabinu, F.A, Eruobodo, O & Popoola, 2019). The impact of government policy on physically challenged children in Lagos State Nigeria. *Asian Journal of Education and E-learning,* 7(5), 2321-2454.

Okeke, C.C (2017). 'Recession and its impact on socio-human creativity and innovation'. *Paper presented at 3rd International Conference on Contending with the challenges on development in an era of recession held at Chukwuemeeka Odumegwu Ojukwu University, Igbariam, Anambra State, 9th- 12th August,* 21- 22.

Krcatovich, E (2017). What is social welfare?-Definition and services.http://study.com/academy/lesson/what-is-social-welfare-definition-services.html.

Lagos State Government(LSG) 2017). 'Ambode's now pact with the physically challenged. http://lagosstate.gov.ng/blog/2017/02/19/ambode-now-pact-with-the-physically-challenged/

Onwe, D (2020).COVID-19 and application of disability law in Nigeria. Guardian.ng/features/covid-19-and-application-of-disability-law-in-nigeria/

Onwubiko, C & Awulor, T (2020). 'persons with disabilities and their survival against COVID-19. Partnersnigeria.org/person-with-disabilities-and-their-survival-against-covid-19.

Oriji, C.N (2018). 'Social welfare services for the vulnerable: A sine qua non for the formation of a comprehensive social welfare policy for healthy living in Nigeria. *International Journal of Scientific Research in Education,* 11 (3B), 481-492.

Osakwe, A.A (2002). 'Application of elite theory to corruption in the Nigeria society. In Ugwu, C.O.T (ed.) *Corruption in Nigeria: A critical perspective.* Nsukka: Chuka Educational Publishers.

Tanner, R (2020). 'Equity theory: Why employee perception about fairness do matter. Managementisajourney.com/equity-heory-why-employee-perceptions-about-fairness-do-matter.

Ugwuoke, C.U (2002). 'Corruption in Nigeria: A sociological perspective. In Ugwu, C.O.T (ed.) *Corruption in Nigeria:* A critical perspective. Nsukka: Chuka Publishers.

Whyte, H (2015). 'Nigerians doesn't care for the physically challenged'. *Guardian,* June 8, 15-19.

Wilkinson, N (2020). Impact of Covid-19: Poverty and livelihoods. theigc.org/blog/impact-of-covid-19-poverty-and-livelhoods/