

Traditional Insurance for Male Aged in two Igbo Communities

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Abstract

This study focused on traditional insurance for the aged as embedded in the Enugu Ezike and Obukpa traditions. Specifically, it determined the mechanisms of traditional insurance and the ways they have influenced the aged. The study was a survey. The population was made up of males aged 65 and above. Interview schedule was used for data collection. Data collected were organised and discussed based on the specific purposes of the study. By tradition, those making use of lineage lands take certain quantities of the economic resource and money to the *Okpara* as tribute and for his upkeep. The aggregate of this contribution is a premium which serves as social support for elder. The findings reveal that most of the economic trees which used to form part of the livelihood of the aged had fallen due to development activities. The study recommends among others that various tiers of governments in Nigeria should provide necessary allowance to support the aged.

Key words: *Ifu Uta*; Tradition; Insurance; Aged; *Okpara*; Igbo, Communities

Introduction

The 1991 census in Nigeria, indicates, among others, that the aging population (60 and above) was 4.6 million, representing about 5.2 per cent of the entire population (National Population Commission, 1994). It was expected that by 2005, Nigeria would have one of the world's largest population of the elderly with a projection of more than 16 million

people over the age of 60 (World Bank, 1994). The challenge posed by the increase in the ageing population is that individuals and the nation, are obliged to understand the dynamics of ageing, anticipate the changing needs of the elderly, and strengthen social institutions and national capacities to address them (Abubakar, 2003). The situation is however different. There appears to be a general apathy and

inadequate attention paid to issues concerning the elderly as well as a general absence of articulated policies on the elderly by all levels of government in Nigeria (Asagba, 2005).

Growing old is a normal phenomenon, but for many in Nigeria it constitutes a painful process attended by poor health, poverty and helplessness. Old age is a blessing and one of the aspirations of most humans. Age is associated with experience. The Igbo has regard for the elderly in the society. They believe that the older one becomes, the closer one is to the ancestors. Ancestor reverence is a major component of the religion of the Igbo and the priests are the elders. They offer sacrifices and pour libations when necessary. Laws in the communities are administered and interpreted by the elders according to the dictates of the tradition.

In some areas of Igboland where the *Ozo* and *Ekpe* institutions hold sway, they (the institutions) provide social insurance for its members. As more members join the institutions after paying the stipulated entrance fees, older members share these fees to recuperate what they spent when they became members. With regard to economic privileges, the *Ozo* title was a kind of insurance. Uchendu (1965) suggests that *Ozo* title enables the holder "to invest the savings he accumulated in his youth which guaranteed him continued economic support and prestige during his old age". It was a sort of life investment, which terminates with the death of the investor (Odukwe, 2010).

Unlike what is obtained in developed nations, there is no social security allowance for Nigerians, yet beggars and destitute are often chased out of the streets. Also the Old Peoples' Homes are not popular. Even where there is one, Igbo culture provides for parents to take care of their children so that when they grow up, they will in turn take care of their own parents at old age. It is an aberration for children to dump their parents in Old peoples' homes in Igboland; it does not matter the provisions made for them there. Most often in cities, some aged parents live with their wards. They may retire to the village due to traditional demands.

In traditional Igbo societies, land was much more than economic resource. According to Chuku (2005), land was to the Igbo a principal resource; and the individual's relationship to it forms the basic principle of economic organization. It meant so many things to the people. Not only that land was the chief factor in economic production, it was also the abode of the Earth Goddess, a burial place for the dead and the sustainer of the living. In fact, land was deified as the Earth Goddess, the provider of the people's fertility and farming cycle as well as the guardian of their moral code. It was the most important asset to the people and a source of security. Because of the central role of land in the sustenance of the people, it was protected from alienation.

Land is the abode of the ancestors, sacred and deified in the focal areas. It was worshipped for the spiritual well-being of the people, and therefore alienation from it meant alienation from the ancestors and denial of autochthony. The land deity ensured fertility not only in agricultural production but also human procreation. It receives libations and requests from the people and was often looked upon as the unbiased arbiter between the people. In other circumstances, land did not only mean the physical earth but the flora and fauna. Ownership of land had to do with the farming and the hunting rights as well as the rights to harvest timber and other wild crops. Wealth was judged by how much land one owned and the resources therein. In contemporary times, land area has become a factor in demographic groupings. It is, therefore, the birth-right of every male child to establish a relationship with the land of his father's as mark of social standing (Obioha, 2004).

The most important economic tree in Enugu Ezike and Obukpa is the oil palm. The people are mostly farmers; majority farming for subsistence needs. Land is often held in trust for the eldest of the lineage and members are subjected to annual homage rites to the head of the lineage, as the case may be, who is the owner of the whole lineage land.

Land is a sacred thing and the head of a family, lineage or village is the owner of land. Part of the resources from land has to be given to

the eldest male and this forms part of the social insurance for the aged, at the time he could neither farm nor climb the palm trees. The ownership of land determines the ownership of the oil palms, whereas the ownership of other economic trees like kolanut, *irvingia* species, *dennetia ripetela*, mangoes, oranges, among others, was determined by the planter (Apeh, 2002). In this case, one can plant them in another person's land and claim ownership of the tree and not the land. However, in Obukpa the reverse is the case as the ownership of land determines the ownership of the economic trees growing on it.

In July 2006, WHO initiated the Global Age-Friendly Cities Project to encourage countries across the world to enhance the environmental and social factors that contribute to healthy ageing. Concerns have also been expressed about rural areas where older adults may have access to lower levels of these resources (Bronstein *et al*, 2006; WHO, 2006). Keefe *et al* (2004) suggests that rural communities may differ considerably in the amount of social support available to older adults. In fact, there are persistent and often contradictory assumptions about the experience of ageing in rural places (Keating, 2008). Enugu Ezike and Obukpa are rural places where there are in-built social support mechanisms that take care of the aged. In those places, tradition made the eldest, the richest; owning virtually all lands and receiving homage from members of the community who hold usufruct rights on them. However,

development activities have brought about the paucity of the economic trees. It was therefore, a welcome development when the Anambra and Ekiti State Governments of Nigeria submitted the Indigent Citizens Bill proposing a monthly welfare package of five thousand naira for non pensionable elderly in the state from age 75 and 65 respectively and above; the Nigerian Universities Commission is also considering the introduction of courses in gerontology in universities in Nigeria. The shifting of interest in the elderly from the pensionable to the non-pensionable will go a long way to give succour to this vulnerable group in the society – the elderly.

The study emphasizes communality rather than individualism, which characterizes most African societies. Developments in the provision and standards of health care facilities have been said to be a major factor in the increasing life span, whereas this has been possible with the attendant care for the aged by members of their communities. The study advocates that medical care alone without the provisions of social insurance could not have been a possible factor for old age. If governments around the world map out programmes for the aged in the society, it will increase the life span of people. This attracts elderly people to the rural places after active work life as there are resources to fall back upon.

Purpose of the study

The major purpose of the study was to investigate the traditional social insurance for the aged in Enugu Ezike and Obukpa communities of Igboland. Specifically, the study determined:

- (1) mechanisms of traditional social insurance for the elderly males in Enugu Ezike and Obukpa communities of Igboland;
- (2) ways the mechanisms influence the elderly males.

Methodology

Design of study: The study was qualitative and adopts the descriptive survey design.

Area of study: The study centred on two Igbo communities of Enugu Ezike and Obukpa in Igbo Eze North and Nsukka local government areas respectively. These are agrarian and rural communities of the northern Igbo group. The Enugu Ezike population projection as at 1991 is 285,000 with average density of more than 800 persons per square kilometre (NPC, 1991 Census). In both communities, the anteriority is the method of allocation of social benefits.

Population of the study: The population was made up of elders (male) aged 65 and above in Enugu Ezike and Obukpa. One village each was taken from the two communities. Umuagama was used to represent the Enugu Ezike population while Umuorua was used for the Obukpa population. Both villages are gerontocratic and depended on yields from land.

Sample for the study: The sample size was 30 elderly males drawn randomly from Umuagama and Umuorua communities, 15 from each of the two communities. In Umuagama and Umuorua, first five elders were selected from each of the three maximal lineages of Agbo, Idoko, Opueke and; Ukwueze, Ezegwu and Ushui respectively.

Instrument for data collection: The instrument used for data collection was unstructured questionnaire. This was developed in themes by the researchers based on the purpose of the study and data obtained by Self-Report technique. The themes were validated by three colleagues from the faculty of Arts, Social Science and Education.

Data collection and analysis techniques: Direct interviews as well as Focus Group Discussions (FGD) were used. The elders were scheduled for discussion during their normal village council meetings. In Umuagama, the interviewers met the *Nkpozi*¹ who briefed the Village Council on the presence of the researchers. Qualitative data were collected and summarized based on the specific purposes.

Findings

The research findings include:

- (1) That mechanism for traditional insurance in the two communities includes *ifu uta* or *ihe nhe* (homage rights) for usufruct rights on land.
- (2) That the livelihoods of the aged in the two communities are endangered because of the felling

of the economic trees which sustained them.

- (3) That prior to (2) above, the aged in the two communities were rich enough to sustain themselves from the homage paid to them.
- (4) That the homage sustained the male aged at a time he could no longer engage in active economic pursuit.

Discussion

In Enugu Ezike and Obukpa communities, the Onyishi own all communal lands in principle and allocates parts to members of the communities who acknowledge this by the annual *Ifu Uta* (homage rites) paid to him. The homage is paid in terms of palm oil, parts of animals of sacrifice at funeral ceremonies and festivals, some animals of prey by hunters, manual labour, among others.

The oil palm and land are economic resource very important in the two communities. Members of the lineage are allocated some oil palm trees by the head of the lineage and in return, they acknowledge this by bringing annual homage of some gallons of palm oil to him. In Umuagama, for every ten oil palm trees, a holder delivers two gallons of palm oil as premium to the head of the lineage annually; while in Umuorua, two gallons goes for a holder of 15 oil palm trees. In this regard, when every member of the lineage might have paid homage, the head of the lineage, who is the eldest male member of the lineage, may have some drums of palm oil. This, he sells to cushion the

effects of old age by taking care of himself at a time he can no longer engage in active economic pursuit.

At funeral ceremonies and festivals, animals are killed and choice parts of the animals are given to the eldest by right as acknowledgement for his being *the next to the gods*. He receives the thoracic cavity of animals used for funeral ceremonies. Tradition also confers on him the authority to give titles and he does this after receiving some gifts. These gifts are not bribes, but are official provisions for their upkeep by the tradition.

All trees on the land belong to the Onyishi, as firewood, or timber for construction; it requires his mandate for the use. Also all *irvingia species* belong to the Onyishi.

The process of ageing and the social relationship are directly related to the society to which the ageing person belongs. Societies with less emphasis on the respect and importance accorded to elders have them disengage psychologically and physically. The two focal communities, however, pay high premium on their elderly ones who serve as custodians of traditional values. The communities are gerontocratic and the elders form the government. This form of political system bestows power on elders while the younger ones wait to attain the age of relevance in communal political discourses. Enugu Ezike and Obukpa are age-friendly communities and have policies, services and structures related to the natural, human-built and social environments that enable

older people to 'live in security, enjoy good health and continue to participate fully in society' (WHO, 2006). This has its gains and losses depending on the society and from which perspective it is viewed.

In some societies, the activities of the aged can be explained by the *Disengagement Theory* (Cumming & Warren: 1961). This is a mutual withdrawal of the elders from the society in anticipation of death. Older people become free from work and family responsibilities allowing them to enjoy the rest of their lives peacefully. They interact less often and their activity levels are decreased in the society. Contrary to the *Disengagement Theory*, is the *Activity Theory of Old Age* (Kossuth & Bengtson, 1988). This is a theory of ageing which states that the psychological and social needs of the elderly are no different from those of the middle-aged and that it is neither normal nor natural for older people to become isolated and withdrawn. While the disengagement theory thrive in societies with less value, importance, and respect for the elders; the activity theory thrives on the belief that the older, the more experienced one becomes and has to be respected for his years of service to the society.

The activity theory appears to be applicable to the Enugu Ezike and Obukpa communities of Igboland, for at old age, the political importance of the elder rises. The politics of the communities revolves around the elder's council, presided over by the Onyishi. At the council, major

decisions affecting the communities are taken. The elders have opportunities to maintain relationships with family members and friends as well as opportunities for civic, cultural, educational and voluntary engagement activities, programmes and information to promote health, social and spiritual well-being.

In Nigeria the average human development index (HDI) rose from 0.324 in 1975 through 0.430 in 1990 and then declined to 0.405 in 1996 before it rose again to 0.466 in 2002. It is a measure of well-being encompassing the longevity of life, knowledge and a decent standard of living, but remains among the poorest nations on the planet earth (World Bank, 1996). African societies have been inundated with World Bank studies on the waning life expectancies in Africa. Most of the discourses on Africa have issues relating to poverty and disease as themes. Using poverty indicators such as literacy level, access to safe water, nutrition, infant and maternal mortality, Nigeria is found to rank among the 25 poorest nations in the world below Kenya, Ghana and Zambia (World Bank, 2002). Citizens of some countries, including Nigeria are said to live below the one dollar benchmark. These postulations could be misleading for in Igboland as in most other Nigerian societies, there are provisions in the tradition which assuage the problem of poverty, especially among the aged. An Igbo person may not have up to one dollar in a day but that does not put his daily

expenditure below it; his daily needs—cassava, yam, vegetables, palm oil, cocoyam - are obtained from his farm. This is immeasurable as well as a major character of traditional Igbo economy and can only be identified by the indices embedded in the tradition. Traditional Igbo economy characterized by its informal nature, could be alternatively referred to as subterranean, hidden, unobserved, underground, shadow, black market, invisible, irregular, or unofficial, constitutes an important component in the economic activities and process of development in Africa. In Enugu Ezike and Obukpa communities of Igboland, this study examines the traditional provisions for social insurance, an area not yet identified by the World Bank reports on poverty alleviation in Africa. The economies of these communities depend on land and what could be made out of it. The communities are gerontocratic and have provisions in the tradition that help the aged at a time they could neither farm, climb the palm trees, nor engage in any active economic pursuit.

Ageing has become a global phenomenon and indeed a critical policy issue receiving some recognition by governments of developing countries like Nigeria where it is reflected in the government's vital document of economic and social development strategy (Ajomale, 2007). Nigeria is the most populous country in Africa and currently has the highest older person's population in Africa. With the largest population in Africa and

the ninth in the world, it is estimated that by the year 2025, the population of Nigerians aged 60 and above will constitute 6 percent of the entire population (Kinsella & Velkoff, 2001). This may have informed the decisions of the Anambra and Ekiti State Governments of Nigeria to approve a monthly allowance of five thousand naira for citizens, 75 and 65 years respectively, irrespective of whether they retired from private or public service (*The Nigerian Voice*, 2013; *The Nation*, 26 October, 2013). This is the first time old people who never worked in the public service are recognised in terms of providing social security funds.

Conclusion

In the two communities discussed, old age is associated with wealth. This is wealth accruable from the tributes paid to him for the usufruct right on the land, as the eldest owns all lineage land. The age-old 'children insurance,' i.e., banking on children to take care of parents in old age; a popular notion in Igboland, may have lost its steam because the much expected care from children in old age is no longer feasible. What is more, traditional insurance that provides for the aged at a time they were no longer strong enough to fend for themselves, are fast waning. The aged in the two communities are endangered as the economic trees which sustained them are giving way for modern development activities.

Recommendations

The study suggests as follows:

- ❖ The Nigerian government should provide and implement a national policy on ageing to take care of the aged through the provision of social insurance scheme.
- ❖ State Governments and non-Governmental Organizations (NGOs) should partner with and encourage the extended family system to exalt the traditional African family and tap the benefits they once provided. This good aspect of our traditional past should not be abandoned.
- ❖ Establishment of Old People's Homes should be encouraged for elders with nobody to take care of them.

Note

1. The *Nkpozi* is the spokesman, prime minister, provost of the village council all fused into one.

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