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**THE WELL-BEING OF NIGERIA'S RURAL POPULATION:
A REVIEW OF LITERATURE**

Key words: rural dwellers, well-being, subjective perception of well-being, quality of life, income

ABSTRACT. There is increasing relevance and interest in the concept of well-being in economics with economists and policy makers viewing it as very critical in gauging the pulse of an economy. It is seen as a key component in the evaluation of the performance and progress of an economy in addition to traditional economic indicators such as Gross Domestic Product (GDP) and Income per capita. This paper, based on a detailed review of literature aims to present the contributory factors of subjective perception of well-being among Nigeria's rural inhabitants. It focuses on papers which examine the concept of well-being from renowned academic databases like Elsevier and ScienceDirect. This review provides a background to the complexities and variations of the concept of well-being as well as gaining an in-depth understanding of existing research and opinions on the subject matter. The conclusions from the research show that subjective well-being is multi-dimensional and understanding its multi-dimensional nature can help in shaping economic policies. With respect to rural Nigeria, housing, infrastructure, community engagements and financial security are highly contributory to the subjective perception of an individual's well-being. With a holistic grasp of these factors, local government authorities may devise means to create an environment of prosperity and fulfillment in order for the inhabitants to thrive and contribute to the economic development of their communities.

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INTRODUCTION

In launching a global sustainable development agenda, the United Nations adopted the seventeen sustainable development goals of which economic growth resulting in improved living standards as well as promoting well-being at all ages are seen as essential to sustainable development. For developing countries especially, the priority of maintaining economic and social progress cannot be overemphasized. In recent years, scientists and economists have advocated a shift from macroeconomic indicators like the Gross Domestic Product (GDP) to more variables that can practicably paint a better picture of people's living conditions and the general growth of an economy. According to Lars Osberg and Andrew Sharpe [2002], one of the shortcomings of using GDP *per capita* as an indicator of economic well-being is that it does not necessarily reflect popular perceptions of trends in economic well-being.

Elena Alartartseva and Galina Barysheva [2015] opined that humans can be described with regard to two types of well-being; namely internal (subjective) and external (objective). They refer internal well-being to a human, spiritual well-being associated with the personal characteristics and features of the individual while external well-being develops from the perspective of perception and the individual's evaluation of human society. Due to its complexity, a lot of definitions of well-being exist in literature, some of which are presented in the Table 1.

Bearing all these in mind, well-being can be defined as a measure of the substance of what is actually good and valuable for an individual (or group) and what is in their best interest. Well-being can be further strengthened and boosted when someone is capable of achieving both personal and social goals as well as accomplishing a sense of purpose in the community.

According to Paul Dolan et al. [2008], studies on the determinants of well-being adopt the general form: $SWB_{report} = r(h)$, where the self-reported SWB (subjective well-being), often a response to a single life satisfaction or overall happiness question, is some reporting function (r) of true SWB (h), and true SWB is determined by a range of social, economic and environmental factors (X 's).

As a self-reported measure of well-being, subjective well-being portrays and reveals the level of an individual's beliefs and feelings as well as how such an individual assesses their quality of life. It clearly differs from objective well-being measures like health or material outcomes that are based on external criteria. Joseph E. Stiglitz et al. [2018] described a subjective well-being measure as one for which there is no obvious reference point that an external observer can use to evaluate a person's self-report. Due to its unique and multidimensional nature, a number of well-being determinants are cross-national but as a result of varying economic and social conditions some determinants are specific for some other countries.

Table 1. Well-being definitions (sourced from literature)

Definition	Reference
Well-being is the combination of feeling good and functioning well; the experience of positive emotions such as happiness and contentment as well as the development of one's potential, having some control over one's life, having a sense of purpose, and experiencing positive relationships.	Felicia Huppert [2009]
Subjective well-being refers to the various types of positive and negative evaluations that people make of their lives. It includes reflective cognitive evaluations, such as life satisfaction and work satisfaction, interest and engagement, and affective reactions to life events, such as joy and sadness.	Ed Diener [2006]
Well-being is the overall quality of life experienced by individuals, including both objective (income, unemployment) and subjective (satisfaction with life, emotions) components respectively.	Khatai Aliyev [2021]
Subjective economic well-being refers to an individual's perception of their economic situation and their satisfaction. It is a measure of how people feel about their economic circumstances.	Bernd Hayo and Wolfgang Seifert [2003]
Subjective well-being is the scientific analysis of how people evaluate their lives, including their emotional reaction to events, moods, and judgements they form about their life satisfaction, fulfilment and satisfaction with domains such as marriage and work.	Ed Diener et al. [2003]

Source: own study

Nigeria's mixed economy is the largest in Africa and according to World Bank [WB 2021], GDP of Nigeria stands at USD 440 billion. However, this has not resulted in any significant improvements in the overall well-being and economic prosperity of Nigerians especially rural dwellers. A recent publication by the Bureau of Statistics in Nigeria (NBS) reported that more than half of the population experience multidimensional poverty higher in rural areas and occasioned by poor living standards. In clear terms, 62.9% of the population (just under 133 million) are multidimensionally poor meaning that they experience deprivations in more than one dimension [NBS 2022].

The main objective of this paper is to present contributory indicators of subjective well-being among Nigeria's rural dwellers. Rural inhabitants in Nigeria are generally known to suffer from general deprivation including access to crucial information about government policies, financial institutional support, community development and other resources. Most of the rural poor live in areas with very poor infrastructure like roads, making it practically impossible to access institutions such as financial, educational or health services. According to Bolarin T. Omonona [2009], rural households in Nigeria face shocks broadly grouped as natural risks, health risks, life cycle risks, social risks,

economic risks, political risks and environmental risks. Most of these risks happen over time and generally in conjunction with other risks. Such repeated risks include armed robbery, land disputes, income drop, gangsterism, failed harvest, job losses, access to good roads and rising food prices.

Across Nigeria, rural communities are home to about 48% of the population, giving a figure of about 100 million inhabitants [WB 2018]. Most raw materials and agricultural products are sourced from these areas and in fact, rural communities in Nigeria are endowed with untapped resources, fertile land, wildlife and indigenous cultures that shape the identity and foundation for sustainable growth. To enhance growth and rural development, the government of Nigeria sought ways to develop a policy that will drive and fast track rural development. As a result, the National Policy on Integrated Rural Development was set up in 2001 with the goals of raising the quality of life of the rural people, alleviating rural poverty and using rural development as a basis for laying a solid foundation for national development [Omonona 2009]. The structure of the paper begins with the evolution of the concept of well-being in literature, followed by a breakdown of the determinants of well-being and a demonstration of how such determinants differ for rural Nigeria. Finally, the conclusion highlights the specificity of determining well-being factors in Nigeria's rural communities.

MATERIAL AND METHODS

With a view to achieve the overall aim of the study, a systematized review of literature was adopted in order to examine existent discourses on well-being.

At the first stage of the review, the objective of reporting a chronological order of well-being was adopted. This also included determining the objective of the review to gain a better understanding of the factors affecting well-being globally and Nigeria, specifically. The next stage involved a full-text search and locating literatures using Google scholar. Keywords such as subjective well-being, economic well-being, happiness, quality of life, happiness and rural development were used. In the next step, the results collected were assessed and all information connected with the objectives of the study, i.e. the factors contributing to the well-being of rural inhabitants in Nigeria. The fourth stage was the analysis and synthesis of the results with a detailed examination of findings and combination of different elements observed in order to present a clear evolution of the concept of well-being. Finally, in reporting and sharing all findings, this paper was prepared including a conclusion and problems for further investigation.

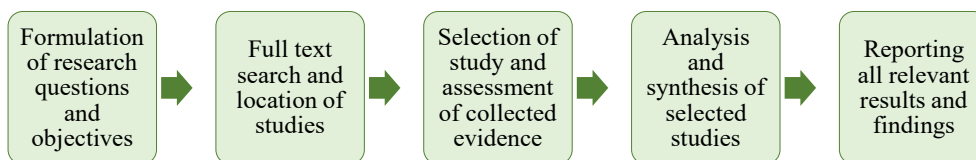


Figure 1. Steps involved in systematic literature review

Source: own elaboration

A GLOBAL VIEW OF SUBJECTIVE WELL-BEING

On a global level, earlier studies highlighted the relationship between financial variables such as income, employment, assets and debt on well-being. Between 1995 and 2001, the general notion was that access to funds has the tendency of enhancing a positive feeling of well-being and happiness with Ioannis Theodossiou [1998] and Marsha Goetting et al. [1996] supporting this view. Furthermore, Tomas Korpi [1997] stated that unemployment can lead to feelings of isolation, hopelessness and low self-worth, thereby negatively impacting subjective well-being whereas employment can provide a sense of purpose and accomplishment in addition to financial stability which can impact subjective well-being in a positive way.

Based on information available from 2001-2011, several factors contribute to the subjective perception of well-being (SWB) such as cultural values, health status, income, personality traits, material resources and personal goals. Income was the most prevalent factor mentioned, with Ed Diener and Robert Biswas-Diener [2002] reporting that there is a higher correlation between income and SWB in developing countries, with the risk of unhappiness being higher for poor people. They further stated that the role of material goods in determining happiness varies based on income level as materialism has more negative effects on the poor than on the wealthy. Ed Diener et al. [2003] stated that cultural values and practices can influence SWB by shaping people's goals and aspirations, social relationships and emotional experiences. In his paper, John F. Helliwell [2003] affirmed that social capital positively impacts subjective well-being, both directly and indirectly through its effects on other factors such as health and income.

Conversely, there is also evidence to suggest that economic growth does not always lead to a corresponding increase in happiness in developing countries. Based on the Easterlin paradox which suggests that while higher income is generally associated with higher happiness scores, beyond a certain point, increases in income do not necessarily lead to corresponding increases in well-being [Blanchflower and Oswald 2004,

+Clark and Senik 2011]. A very significant finding by Ryan T. Howell and Collen J. Howell [2008] was the influence of “economic status” on SWB. Economic status was captured as wealth (a stock variable) and it had a stronger relation to SWB than income. From their analysis, the relationship between subjective well-being and economic status was stronger among low-income developing economies and least educated samples whereas the same relationship was the weakest among high-income developing economies and the highly educated.

From 2011, the conversation stepped up a notch with greater emphasis on subjective measures of well-being as well as the realization of the impact of human actions and choices on well-being. It became evident that objective indicators of growth and progress may be insufficient in judging the level of growth in an individual or society. The argument against objective indicators such as GDP is that the relationship with people’s real experiences is weak, hence the need for a more holistic picture which may explain any shortcomings connected with relative prosperity and high rates of individual and social problems. According to Jean-Paul Fitoussi and Joseph E. Stiglitz [2013], the Commission on the Measurement of Economic Performance and Social Progress identified a number of reforms that could lead to better metrics for economic success. Key among them is the OECD Better Life Index (BLI) which allows individuals to customize their own measure of well-being based on factors that are important to them. Most of the determinants were objective but life satisfaction being a subjective determinant was also considered.

Ed Diener and Louis Tay [2015] assessed six broad categories that contribute to subjective well-being namely: 1) life satisfaction, positive feelings and low negative feelings; 2) economic and material well-being; 3) physical health such as longevity and lack of illnesses; 4) social and institutional well-being such as social support, low corruption, honest elections and respect for others; 5) quality of the natural environment such as clean air, clean water and preserving the environment, and 6) equality such as moderate and fair disparities in income and life satisfaction.

SUBJECTIVE WELL-BEING IN RURAL NIGERIA

With respect to rural Nigeria, it was observed that research on the concept of well-being has not been very detailed and only dates back to the start of the 21st century. Ademola Lateef Adisa et al. [2008] stated that the well-being and needs of retirees in Nigeria have been premised on a blanket assumption of homogeneity of needs, including housing needs. A.G. Adedayo et al. [2010] in their study found a significant association between total income earned by rural women and the income they earned from the exploitation of forest resources, and as a result improved access to exploitation of forest resources could improve the income of the rural women and hence their well-being.

The characteristic features of Nigeria's rural population, in relation to age and gender in particular reveals varying levels of well-being. For instance, male elderly people were more likely to report high subjective well-being than the elderly female. In addition, both female and male elderly people reported higher levels of satisfaction with family life and friendships [Afolabi and Aina 2014].

The concept of well-being has evolved over the years as it is evident that it was initially viewed more objectively in terms of verifiable information on national development. There is now more emphasis on subjective measures of well-being which assess an individual's opinion and information about their daily lives. The average rural inhabitant in Nigeria has a mental picture of what quality of life or economic well-being entails. Well-being is viewed in Nigeria and especially in rural communities basically in terms of having money to spend on basic needs, housing and education; access to good medical facilities, ability to eat healthy meals three times a day and afford whatever they require including leisure. Some selected dimensions of subjective well-being are highlighted below based on the studies reviewed.

COMMUNITY ENGAGEMENTS

Social ties and connections can help to foster a sense of responsibility and collaboration among individuals in true reflection of the saying: no man is an island. In Nigeria, the care for the elderly by their children and relatives is still engraved in the culture, hence individuals especially retirees report higher subjective well-being levels as a result of care and support from family members. Social support in the form of family and friends during crises has long been seen to have positive effect on people's health and well-being [Igbolo et al. 2017]. There is a clear association between high fertility and elderly social well-being as elderly individuals with many children report a more positive outlook of their well-being than those with fewer children [Ojo et al. 2017]. According to David Oladeji [2011], family care, social services and living arrangements were significantly correlated with psychological well-being of the elderly.

FINANCIAL SECURITY AND EMPLOYMENT

In addition to providing income for living, an occupation gives a sense of security and affords an individual the chance to be productive. A large number of remote rural dwellers in Nigeria engage in agricultural ventures especially farming while others are traders, craftsmen and manual workers. Adedoyin Mistura Rufai et al. [2021] revealed that young people and youths in rural areas have recently taken up off-farm jobs outside

the agricultural sector as a result of marginal increase in the level of development in those areas. According to Olatunji David Adekoya et al. [2019], well-being can also be improved by employee engagement through empowerment programs and different support systems from top management. To be financially secure, a few elements come to mind such as how much you earn, how much you spend and how much you save, as well as one's awareness of their financial situation. Faced with different challenges ranging from unemployment to underdevelopment and substandard education, the financial situation of inhabitants in rural areas can be described as below average. According to Terfa W. Abraham [2018], financial exclusion is also very prevalent in rural Nigeria as people lack access to affordable and useful financial services such as loans, credits, basic insurance and other subsidy payments. Terfa W. Abraham [2018] also stated that financial inclusive services in rural communities have the potency to raise farmers out of poverty and provide them access to funds that can improve their spending power, security and ultimately their well-being.

HOUSING AND INFRASTRUCTURE

Having an adequate and comfortable place of abode is a necessity of life and with regards to rural Nigeria, there is a shortfall of adequate housing to cater for the growing population. According to Ishola Adedeji et al. [2023], based on 23 dwellings per 1,000 inhabitants, Nigeria presently has a housing shortfall of 25 million units. This is an alarming statistic for a population of over 200 million with half of that being rural dwellers. Poor quality housing was seen as a critical indicator as far as the psychological well-being of local residents [Owolabi 2020]. As a result of low income, most rural dwellers are unable to afford expenses connected with running their household such as rent, utilities and mortgage payments. In terms of infrastructure, unmotorable roads and abandoned road projects are a huge impediment as small business owners are deprived of access to their businesses and isolation from potential customers [Adelekan 2016]. Access to potable water is also a major factor affecting the well-being of individuals. In addition, Ademola Adeagbo et al. [2016] reported that the living standards of rural inhabitants were more affected by natural disasters because they suffered more damage and spent higher proportion of their income on repairs and maintenance of their dwelling units.

In order to summarize the key findings from literature, the table below describes the well-being dimensions, indicators and number of studies analyzed relating to rural Nigeria.

Table 2. Well-being dimensions and indicators in rural Nigeria

Dimensions	Indicators	Number of studies
Security	Robbery attacks, theft, insurgency	3
Community engagements	Family support, social support, community relationships	9
Government policies	Public trust, corruption	3
Housing	Conditions of residence, basic amenities, home ownership	3
Environment	Waste management, forest resources, natural disasters	3
Infrastructure	Road networks, traffic control, bridges, water supply, availability of petrol, electricity supply	4
Employment	Working hours/conditions, nonpayment/late payment of salary, lack of promotion systems	2
Oil market	Price fluctuation and revenue	1
Financial security	Income, pensions, microfinance/banking facilities	7
Education	Unconducive learning conditions, literacy, access to information	4
Food security	Nutrition, availability of food and clean, drinking water	1

Source: own study

CONCLUSIONS

This review attempted to ascertain the major determinants of well-being among rural inhabitants in Nigeria. As a diverse and multiethnic nation, assessing the well-being of rural dwellers involves contributions from all stakeholders including governments at federal, state and most importantly local levels. The factors influencing subjective well-being in rural Nigeria are unique as they slightly differ from what is obtained in other parts of the world. This significant difference was highlighted in the indicators connected with general well-being dimensions such as insurgency, public trust, community relationships, home ownership, payment of salaries, corruption and infrastructure. These findings should assist in the formulation of adequate policies and programs that directly impact the individual and enhance human capital development as well as life satisfaction. Rural Nigeria needs a reorientation that could come about by significantly improving and institutionalizing formal education which would build mental capacity and in turn improve the well-being of the rural inhabitants. Governments still have a major role to play with regards to creating employment opportunities and improving the quality of infrastructure available in rural communities.

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POZIOM ŻYCIA LUDNOŚCI WIEJSKIEJ NIGERII: PRZEGLĄD LITERATURY

Słowa kluczowe: mieszkańcy wsi, poziom życia, subiektywny dobrobyt, jakość życia, dochód

ABSTRAKT. Koncepcja dobrobytu zyskuje coraz większe znaczenie i zainteresowanie w całym spektrum ekonomicznym, a ekonomiści i decydenci polityczni postrzegają ją, jako bardzo krytyczną w mierzeniu pulsu gospodarki. Dobrobyt jest postrzegany jako kluczowy element oceny wydajności i postępu gospodarki, obok tradycyjnych wskaźników ekonomicznych, takich jak produkt krajowy brutto (PKB) i dochód na osobę. Badanie oparto na przeglądzie literatury i jego celem jest przedstawienie czynników przyczyniających się do subiektywnego dobrobytu wśród mieszkańców obszarów wiejskich Nigerii. Skupiono się na publikacjach badających koncepcję dobrobytu z renomowanych akademickich baz danych, takich jak Elsevier i ScienceDirect. Przegląd ten zapewnia rzetelne tło dla złożoności i różnych koncepcji dobrostanu, a także dogłębne zrozumienie istniejących badań i opinii na ten temat. Z badań wynika, że subiektywny dobrobyt jest wielowymiarowy, a takie wielowymiarowe podejście może pomóc decydentom w identyfikacji określonych wskaźników dobrostanu, na które mają wpływ zmiany w polityce. W odniesieniu do obszarów wiejskich Nigerii, do dobrobytu jednostek w dużym stopniu przyczyniają się przede wszystkim: bezpieczeństwo osobiste, infrastruktura, zaangażowanie społeczności i bezpieczeństwo finansowe. Dzięki lepszemu zrozumieniu tych wskaźników, władze samorządowe mogą opracowywać programy, które sprzyjają tworzeniu dobrobytu mieszkańcom, a także mogą umożliwić ich prosperowanie oraz przyczynić się do rozwoju gospodarczego lokalnych społeczności.

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