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Available on https://jsmpa.com.ng. Rita Gyang, Musa Idris, Richard Dodo & Emmanuel Laah

Impact of NG-CARES State Social Transfers on Poverty Reduction among Beneficiaries in Plateau State, Nigeria

By
Rita Gyang
Musa Idris,
Richard K. Dodo
of
Department of Public Administration, Ahmadu Bello University, Zaria, Kaduna State, Nigeria
&
Emmanuel Duniyo Laah
Department of Local Government and Development Studies, Ahmadu Bello University, Zaria, Kaduna State, Nigeria.

Abstract

This study assessed the impact of Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES) State Social Transfer (SST) scheme on poverty reduction among beneficiaries in Plateau State, Nigeria. Anchored on the Sustainable Livelihood Approach (SLA), the study adopted a mixed-methods design using an explanatory sequential approach. Primary data were collected through questionnaires administered to 298 beneficiaries and an interview with a programme facilitator. While secondary data were sourced from official reports and policy documents. Quantitative data were analysed using descriptive statistics and paired t-test at a 5% level of significance, and qualitative data were examined through thematic analysis. Findings revealed that beneficiaries received an average cash transfer of ₦14,000, with significant variation in disbursement amounts and duration due to funding constraints and operational challenges. Although 80% of respondents reported improvements in household welfare, the paired t-test result ($t = 1.964$; $p = 0.081$) indicated that the impact of the SST scheme on poverty reduction was not statistically significant. The study concludes that the NG-CARES SST scheme lacked the capacity to achieve sustainable poverty reduction due to its small, irregular, and temporary nature. The study recommends scaling up the programme through increased and regularized payments and improved funding mechanisms to enhance long-term poverty reduction outcomes.

Keywords: Beneficiaries, NG-CARES Programme, Plateau State, Poverty Reduction, Social Transfers

1. Introduction

Poverty is not only a matter of national but also continental and global concern. Global poverty has spearheaded the United Nations (UN) and World Bank agenda since at least the end of the 1970s. This agenda materialized more concretely in the two recent waves of goals set by the UN, namely the Millennium Development Goals for 2015, and the Sustainable Development Goals for 2030 (Moatsos, 2025).

Additionally, It was reported by World Bank (2020) that COVID-19 impact pushed more than 70 million people into extreme poverty by the end of June 2020 from the initial pre-COVID-19 figure of 595 million individuals globally (Gwaison, Apeh, & Gwaison, 2021). This has also been well corroborated by the Canadian Government (2022) that poverty is a topical issue in developing countries, especially in Africa.

Consequent to this however, Nwambuko, Nnaeto, and Nwobi, (2023), observed that the overreliance on oil, while neglecting agriculture in Nigeria has increased the poverty level in the country. According to the National Bureau of Statistics [NBS] (2017), and Human Development Report (2017), 70% of Nigerians live in poverty, spending less than USD 2 per day because of many failed policies and lack of political will to initiate genuine policies that will extricate many individual households from poverty into a better and prosperous life (Sule & Sambo, 2020).

According to Sasu (2024), the national poverty line in Nigeria is defined as an annual real per capita expenditure of ₦137,430 which stands at ₦376.5 per day and that individuals living below this threshold are considered poor. Hence, poverty rates in Nigeria vary significantly across different states and was estimated to have reached about 38.9% with 87 million Nigerians living below the poverty line being the world’s second-largest poor population after India (World Bank, 2025).

Also, Nigeria Multidimensional Poverty Index (MPI) (2022), revealed that Nigeria was still recovering from its 2016 economic recession when the 2020 recession hit the country due to the effects of the COVID-19 pandemic further worsening the condition, which has undermined household welfare and intensified poverty and vulnerability. Closely linked to this, is the NBS report (2022) that about 86 million (65%) of poor people reside in the Northern part of the country, 47 million (35%) in the South, and according to the report, Sokoto leads the poorest states with about 90.5% followed by Bayelsa 88.5%, Gombe 86.2%, Jigawa 84.3%, and Plateau with 84% of poor Nigerians.

Consequently, Nigeria having implemented various policies on poverty reduction from the 1980s, such as Operation Feed The Nation (OFN), Green Revolution, Directorate of Food, Roads, and Rural Infrastructure (DFRRI), National Directorate of Employment (NDE), Better Life Programme (BLP), Poverty Alleviation Programme (PAP), National Poverty Eradication Programme (NAPEP) just to maintain a few, in curbing the poverty menace. The ongoing led to the creation of the policy on Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES) programme (renamed as Nigeria Community Action for Resilience and Economic Stimulus [NG-CARES]) programme in 2020 initiated in collaboration with the World Bank (World Bank, 2020).

Thus, Plateau State adopted the NG-CARES programme in 2021, anchored on 3 Result Areas 2021). This study particularly focused on State Social Transfer under Community and Social Development Agency (CSDA) as the delivery platform for Result Area 1. This deals with Social safety nets and basic service delivery in Plateau State. (Plateau State CARES Coordinating Unit, 2021).

On this note, the following research question provided guide to the study: To what extent has NG-CARES state social transfer scheme impacted on poverty reduction among beneficiaries in Plateau State? The objective of the study is to assess the impact of NG-CARES state social transfer scheme on poverty reduction among beneficiaries in Plateau State. Whereas, the research hypothesis for the study is stated in null form (H0), which states: The NG-CARES state social transfer scheme has no significant impact on poverty reduction among beneficiaries in Plateau State. Thus, the study is significant to policy makers providing a blueprint for effective federal-state collaboration, enhancing capacity in design and execution of poverty reduction policies, and for further academic research. Though, the scope of study is limited within the period of 2019-2025, with Plateau State Community and Social Development Agency (CSDA) as the coverage area.

2 Literature Review and Theoretical Framework

2.1 Concept of Poverty Reduction

Poverty is multifaceted as it includes the multitude of lack and deprivations that poor people are subjected to in their lives on a daily basis. Scholars argues that poverty affects many aspects of human conditions, including economic well-being, health, education, and living standards. This is seen as a state where the people do not have the ability to achieve the desired state of wellbeing and socially acceptable standard of living. (Bununu, 2020; Henry, Idi, & Abdullahi, 2023).

Building on this understanding, poverty is further framed as both an absolute and relative phenomenon. Absolute poverty describes a condition in which individuals lack the minimum resources required for physical survival and basic human functioning such as food, shelter and clothing, often measured using income or consumption thresholds (Musa (2019; NBS, 2022; Abubakar, Mohammed, & Ikwuyatum, 2022). While, relative poverty on the other hand, refers to a situation where an individual lacks the necessary resources when compared with other members of the society such that this limits or prevents him from partaking in the normal and desirable activities of life that exists in such a society. (Musa, 2019; Abubakar *et al.*, 2022).

Poverty reduction is conceptualized as the process of enhancing individuals' and households' capacity to meet basic needs and improve overall well-being through increased income, access to services, and reduced deprivation. In other words, poverty reduction can be considered as the improvement of an individual's or group's monetary expenditure to an amount above the poverty line, while improving access to education, healthcare, information, economic opportunities, security of land-tenure, and all the other deprivations associated with it (Bununu, 2020).

On this light, Ani (2020), suggested five (5) transformation pathways that could lift millions out of poverty if adopted and/or adapted by the government. These are: education for all; affordable healthcare for all especially at the grassroots; sustainable jobs and livelihood strategies that encourage the establishment of a vocational centre and institute; improvement on trade in agricultural commodities and produce; and defending democracy and expansion of political liberty in the state.

2.2 State Social Transfers (SSTs)

State Social Transfers (SSTS) scheme is a government led social protection intervention that provides regular cash or in-kind transfers to beneficiaries, aimed at addressing consumption and welfare deficits among poor and vulnerable households. This has emerged as a critical global policy tool for addressing poverty and providing a safety net for vulnerable populations. Social transfer have now become a standard intervention across the globe, a truly global social policy, which was refocused through the Millennium Development Goals and Sustainable Development Goals initiatives to fight the multiple dimensions of poverty (Schüring, 2021).

In the context of Nigeria, the NG-CARES State Social Transfer as a poverty reduction scheme in Plateau state serve as a targeted poverty reduction strategy designed to enhance the consumption and welfare of poor and vulnerable households/individuals. Specifically, as stated in the Plateau State CARES Coordinating Unit (2021), the scheme focuses on the aged, persons with disabilities, chronically ill and urban poor households. Hence, beneficiaries are selected using clear and objective criteria drawn from various registers, including the State Social Register (SSR), Unified Register of Beneficiaries (URB), State Register of Beneficiaries (SRB), and State Register of Internally Displaced Persons (IDPs).

Moreover, the scheme provides bimonthly stipends of ₦ 20, 000.00 disbursed via mobile money agents, card-based payments, or e-payment such as e-wallets, to help alleviate the deficiencies in consumption and ensure basic welfare for the most vulnerable populations in the state. Hence, the State Social Transfer Unit (SSTU) under CSDA is charged with the duty of implementing the transfer schemes (Plateau State CARES Coordinating Unit, 2021).

2.3 Nexus between NG-CARES State Social Transfer and Poverty Reduction

The NG-CARES State Social Transfer provides a critical pathway for poverty reduction by enhancing household income, stabilizing consumption, and improving access to basic needs. This is further echoed by Miežienė and Krutulienė (2019), who highlight that social transfers, not only reduce poverty but also stimulate economic growth by enhancing human capabilities and improving access to essential public goods and services.

In the same vein, the role of social transfers is to provide regular, non-contributory cash or in-kind payments, aimed at preventing poverty and mitigating vulnerabilities throughout an individual's life cycle. Thus, the increasing preference of cash transfers, especially in response to emergencies such as the COVID-19 pandemic, further underscores their importance as an effective instrument for poverty reduction (Schüring, 2021).

2.4 Review of Related Empirical Studies

Miežienė and Krutulienė (2019), analyzed the impact of social transfers on poverty reduction in European Union (EU) countries. The study adopt the following research techniques: analysis of literature, comparative analysis, descriptive statistics, correlation analysis, and regression analysis. Based on findings, the study concluded that social transfers as an instrument for poverty reduction is the most important and effective tool for fighting poverty in countries. The study suggested that in order to reduce poverty rates, it is important to consider not only the amount allocated to social spending, but also the areas the social transfers are channelled to.

However, the area of focus for the above study compared to the present study varies. For instance, the study focused on cash transfers in European Countries whereas, the focus for this study is on Plateau State beneficiaries of NG-CARES State Social Transfer. Hence, the cash transfer scheme in European countries is different from the state social transfer in Plateau State in terms of location, strategies, resources and beneficiaries.

In another study, Abramo (2019), focused on anti-poverty cash transfers for families with children, older persons and persons with disabilities, as well as programmes of labour and production inclusion aimed at youth and working-age adults in Latin America and the Caribbean. The study was based on three types of non-contributory social protection programmes: conditional cash transfer (CCT) programmes, inclusive labour and production programmes, and social pensions.

However, the study found that despite the broad coverage achieved by CCT programmes, a large part of the population still lives in poverty. The study revealed that the monetary benefits provided under CCT programmes are small in relation to both the poverty line and the income shortfall of those living in poverty. On the other hand, beyond the effect on monetary poverty the study states that CCT programmes have positive impacts on access to school and health services to the poor.

It is good to note that the NG-CARES State Social Transfer focus is on the aged, persons with disabilities, chronically ill and urban poor households while, the above study targeted families with children, older persons and persons with disabilities. This attempt made this study different from the other study. Precisely, the area of study between the two studies varies.

A review of existing studies reveals that empirical literature on State Social Transfer remains limited, particularly in Nigeria and Plateau State, where systematic scholarly investigations are still emerging. Moreover, the studies are conducted as Conditional Cash Transfers (CCT) or Social Assistance, this was before the advent of COVID-19, but the NG-CARES State Social Transfers (SST) was a scheme initiated after the breakout of COVID-19 pandemic as a measure to cushion the aftereffect of the pandemic. This attempt make this study different from other studies creating a gap that this study intent to fill in order to add knowledge. Hence, this gap in knowledge underscores the significance of the present study in contributing context-specific evidence to the discourse on social protection and poverty reduction.

2.5 Theoretical Framework

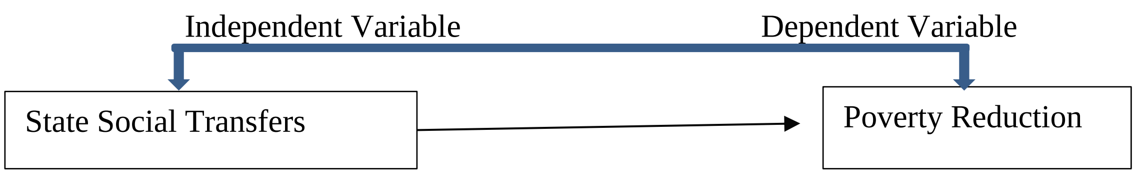
The theoretical framework for this study is anchored on Sustainable Livelihood Approach (SLA) propounded by Chambers and Conway (1992), while Ian Scoones (1998) and the United Kingdom [UK] Department for International Development [DFID] (1999) further modified it from an approach to a framework and methodology respectively. Chambers and Conway (1992), stated that "a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living.

The Sustainable Livelihoods Framework conceptualizes poverty beyond income deprivation by focusing on people's access to assets (or capitals), their vulnerability context, institutional structures, livelihood strategies, and livelihood outcomes. Sustainable Livelihoods Approach is rooted in the assumption that rural individuals combine the five assets (financial, physical, natural, social and human) to develop livelihood strategies (Morse, 2025).

SLA is related to NG-CARES State Social Transfers, because it directly enhances household financial capital by providing income to meet basic needs and invest in livelihood activities. This is seen where, the NG-CARES State Social transfer provide beneficiaries with a cash transfer of ₦10,000 as stipends to augment their income and livelihood. It is also seen as Human Capital because it can be used by beneficiaries to improve education and health outcomes especially to the vulnerable, and as Livelihood Strategies it can help enable beneficiaries to plan for long-term.

Though, sustainable livelihood approach has been criticized of the use of the household as the unit of analysis by gender theorists, and it has failed to provide the understanding of how livelihoods have come to be: through what processes, policies and mechanisms, both short and long term. It has also been criticized for its omission of some of the critical factors that link to the creation of livelihoods in rural communities (Natarajan *et al.*, 2022; Makondo (2022). Despite these criticism, the approach is still considered more appropriate for this study, because the NG-CARES State Social Transfer scheme aims to mitigate the impact of the COVID-19 crisis by restoring livelihoods among poor and vulnerable households.

2.6 Conceptual Framework of the Study



Source: Researcher's Design, 2025

The conceptual framework present both the independents and dependent variables for investigation, this shows that the study have two variables under study these are: State Social Transfer, as the Independent Variable (IV) and Poverty Reduction as the Dependent Variable (DV) for the study.

3. Methodology

This study employed a mixed methods approach using an explanatory sequential design incorporating both quantitative (questionnaire) and qualitative (interview and observation) data in form of primary data. Secondary data were also sourced from various relevant documents such as The Plateau State Overview report on the NG-CARES Programme (2021), The World Bank Poverty Index, and The National Bureau of Statistics (NBS) on the Multidimensional

Poverty Index (2022). The study population consist of 2,224 registered beneficiaries. Using the Krejcie and Morgan (1970) sample size table, a sample of 327 beneficiaries were selected and administered questionnaires while, a facilitator from CSDA was interviewed. Hence, quantitative data were analyzed using descriptive statistics and a paired t-test to test the hypothesis at 5% level of significance and 95% confidence level. The decision rule was to reject the null hypothesis where $p < 0.05$ and fail to reject it where $p > 0.05$. Whereas, qualitative data were analyzed using thematic analysis.

4. Data Presentation and Analysis

Based on the 327 sample size as stated in research methodology, 327 copies of questionnaire were administered to beneficiaries of the State Social Transfer scheme and 298 were validly filled and returned for data presentation and analysis more so, 91% is the rate of returned.

4.1 Socio-Economic Characteristics of Respondents

The frequency distribution and percentage of participants are presented based on their demographic characteristics, which include: Age, Household size, Sex, Marital status, Educational level, Employment status, and Occupation. Hence, socio-economic characteristics of respondents were analyzed to understand how it influence access to, participation in, and outcomes of the NG-CARES State Social Transfer.

Table 1: Socio-Economic Characteristics of Respondents

Variable	Frequency (n = 298)	Percentage (%)
Age Group (years)		
31–40	60	20
41–50	30	10
51–60	60	20
61–70	89	30
> 70	59	20
Household Size		
1–5	119	40
6–10	89	30
11–15	30	10
> 15	60	20

Sex		
Male	149	50
Female	149	50
Marital Status		
Married	179	60
Widowed	119	40
Educational Level		
Primary	30	10
Secondary	179	60
Tertiary	89	30
Occupation		
Farming	149	50
Trading	149	50

Source: Field Survey 2025

Table 1 presents the socioeconomic characteristics of the respondents. The age distribution indicates that the largest proportion of beneficiaries (30%) fell within the 61–70 years age bracket, suggesting that the intervention largely reached mature adults who are aged. Age ranges from 31-40, 51-60 and 70 above recorded 20% each with 41-50 having 10% as the least. This suggests that the intervention substantially reached mature adults, and the inclusion of older beneficiaries also reflects the objective of the scheme to support vulnerable elderly persons who often face higher poverty risks. With respect to household size distribution, the findings reveal that 40% of respondents representing the highest have 1-5 household members, while 30% of respondents are having 6-10 household sizes. Respondents with the largest household size above 15 represent 20% and those with 11-15 represent 10% being the lowest. Hence, household size is a critical indicator in poverty analysis, as it reflects dependency burden and consumption demands. The moderate household size observed suggests a relatively manageable dependency ratio among beneficiaries, which may enhance the effective utilization of programme benefit.

The sex distribution shows an equal representation of males (50%) and females (50%), indicating gender balance and inclusiveness in programme implementation. This reflects alignment with equitable access principles in social intervention programmes. Regarding marital status, the majority of respondents (60%) were married, while 40% were widowed. Married individuals typically shoulder greater household responsibilities, while widows are often considered economically vulnerable. The distribution therefore suggests that the programme reached households with varying degrees of vulnerability and dependency burdens.

Educational attainment results show that 60% of beneficiaries had secondary education, 30% possessed tertiary education, and 10% had primary education. The predominance of respondents with at least secondary education implies that beneficiaries possess basic literacy and numeracy skills necessary for effectively utilizing programme support. At the same time, the inclusion of less-educated individuals demonstrates a degree of inclusiveness in programme targeting. Finally, the occupational distribution indicates that respondents were evenly split between farming (50%) and trading (50%). This confirms that the intervention primarily targeted agrarian and petty trading households, which are typically among the most vulnerable to poverty and economic shocks in Plateau State.

4.2 Descriptive Statistics

The research objective of the study is to assess the impact of NG-CARES state social transfer scheme on poverty reduction among beneficiaries in Plateau State. This is tabulated based on the responses gotten from respondents.

Table 2 Descriptive Statistics of NG-CARE State Social Transfers (SST)

Months Received	**Year**	**Amount (₦)**	**Frequency**		**Percentage (%)**
3-4	2021	5000	30		10
1-2	2022	10000	119		40
1-2	2022	20000	89		30
1-2	2024	10000	30		10
1-2	2024	25000	30		10
Variable	Obs	Mean (₦)	Std. Dev	Min (₦)	Max (₦)
Average Cash Received	298	14,000	6,583	5,000	25,000

Source: Field Survey 2025

Table 2 indicates that the descriptive statistics show that beneficiaries of the NG-CARES State Social Transfers received an average of ₦14,000, with the lowest transfer being ₦5,000 and the highest ₦25,000. This variation indicates that the cash support was not uniform across all beneficiaries. The amount received was relatively small, suggesting that the SST component was designed primarily as short-term relief rather than long-term livelihood support. Considering the socioeconomic realities of most households in Plateau State, such modest transfers were likely used to ease immediate consumption pressure and reduce short-term financial stress rather than generate substantial income or capital investment. Effective poverty reduction measures required a long-term commitment that seek to raise the productive capacity of the poor. (Ayoo, 2022; Government of Canada, 2022). However, in an interview the respondent representing NG-CARES State Social Transfer from CSDA noted that:

> "One of the major challenge faced during execution is lack of adequate funding which reflected in the disbursement of funds to beneficiaries, this explained the lack of uniformity of support across all beneficiaries. He explained that the scheme is run based on the available funds provided by government at a point in time. Immediately the cash provided is exhausted the support ceased pending when another cash flow is provided" (Informant A, 19th September, 2025).

Table 3 Use of Cash Support

How was the cash support used?	Frequency	Percent (%)
Food	149	50
Food and Business Capital	89	30
Food and Education	30	10
Food and Health	30	10
Total	298	100

Source: Field Survey 2025

Table 3 present the use of the cash transfers. This shows that food consumption was the dominant expenditure, accounting for 50 percent of responses. This confirms that the transfers played a critical role in helping households meet essential food needs and avoid hunger, because the negative effects of poverty on households' wellbeing in Nigeria are manifested in hunger, malnutrition, and human hopelessness (Nwambuko *et al*., 2023). About 30 percent used the money for both food and small business capital, indicating that despite the limited amount, some beneficiaries attempted to invest part of the support to improve their livelihood. Smaller proportions used the money for food and education (10%), and food and health needs (10%), reflecting a mix of welfare-enhancing expenditures. Overall, the spending pattern demonstrates that the transfer mainly served as a consumption-smoothing mechanism, with limited but important use for productive activities. Specifically, the NG-CARES State Social Transfer as a poverty reduction scheme in Plateau state serve to enhance consumption support to vulnerable groups, and aims at responding to deficiencies in consumption and welfare of poor and vulnerable households/individuals (Plateau State CARES Coordinating Unit, 2021).

Table 4 Perceived Impact on Household Welfare

Did the cash transfer support improve your household welfare?	Frequency	Percent (%)
Strongly Disagree	-	-
Disagree	60	20
Neutral	-	-
Agree	238	80.0
Strongly Agree	-	-
Total	298	100.0

Source: Field Survey 2025

Table 4 representing the Perceived Impact on Household Welfare, shows that a significant proportion of respondents (80%) agreed that the cash transfer improved their household welfare. This strong perception suggests that the SST component had a meaningful effect on reducing immediate hardship and improving household stability, especially for food consumption and essential needs. Only 20 percent felt no improvement, which may reflect households facing more severe levels of deprivation or whose needs exceeded the value of the transfer. While perception alone cannot confirm poverty reduction, it highlights that most beneficiaries experienced some level of relief and benefit from the intervention. Schüring (2021), revealed that cash transfers serve as a quick response to the COVID-19 crisis globally.

4.3 Test of Hypothesis

The null hypothesis (H0) tested states that: The NG-CARES state social transfer scheme has no significant impact on poverty reduction among beneficiaries in Plateau State. The Independent variable is the NG-CARES State Social Transfer scheme while, the dependent variable is the Poverty reduction. The study wants to see the impact of the independent variable on the dependent variable among beneficiaries using paired t-test.

Table 5 Paired t-Test: Living Standard Before and After Cash Transfer

Variable	Obs	Mean	Std. Err.	Std. Dev.
Living Before	298	1.10	0.10	0.316
Living After	298	1.40	0.163	0.516
Difference (After – Before)	298	0.30	0.153	0.483
t-value	1.964			
Degrees of freedom	297			
p-value (two-tailed)	0.081			

Source: Field Survey 2025

Table 5 states that the paired t-test comparing living standards before and after the cash transfer shows a positive but statistically weak improvement. Living standard increased from a mean of 1.10 to 1.40, suggesting that households experienced some welfare gains after receiving the transfer. However, the difference was not statistically significant at the 5 percent level ($p = 0.081$). Hence, the decision rule when p-value of $0.081 > 0.05$ is fail to reject the null hypothesis. Therefore, the NG-CARES state social transfer scheme has no significant impact on poverty reduction among beneficiaries in Plateau State.

4.4 Thematic Analysis of Interviews

This section presents the thematic analysis of interview data obtained from the NG-CARES State Social Transfer informant represented as Informant A. The interview transcript were coded and organized into patterns of meaning relevant to the study objective of assessing the impact of NG-CARES state social transfer scheme on poverty reduction among beneficiaries in Plateau State.

NG-CARES Programme Objectives and Poverty Reduction Strategy

The interview revealed that the primary objective of the NG-CARES State Social Transfer Programme is to reduce poverty by providing economic support to poor and vulnerable households by stimulating economic activities, and mitigating the socio-economic effects of COVID-19. The Informant noted that:

> The main goal is to support poor and vulnerable households, enhance food security, support micro and small enterprises- provide grants to help businesses recovery, retain jobs, and sustain economic activities and mitigate the economic and social shocks of COVID-19" on households and businesses, while strengthening resilience for the future (Informant A, 19th September, 2025).

This finding suggests that the programme adopts a multidimensional approach to poverty reduction by addressing both immediate welfare needs and longer-term livelihood recovery.

Beneficiary Targeting and Inclusion Mechanisms

The selection of beneficiaries across the indicator is guided by a criteria, which the Informant restated:

> The NG-CARES State Social Transfer targeted widows, aged (Not more than 60years), persons with disabilities, poor and vulnerable youth (age between 18-60years), and the chronically ill (Informant A, 19th September, 2025).

While these criteria seek to reach vulnerable populations, but reliance on social registers and community-based identification as provided in Plateau State CARES Coordinating Unit (2021), may create exclusion and inclusion errors where the names and details of vulnerable that really need the intervention may not be captured in the register use for selection.

Monitoring, Transparency, and Accountability Mechanisms

Monitoring, Transparency and accountability are key mechanisms that must be in place to guarantee the success in implementation of the NG-CARES programme at each point. The Informant revealed that:

> monitoring and evaluation tools were deployed for use by community facilitators and the deployment of end-to-end digital payment and grievance reporting mechanisms/channels at the local community level to ensures transparency (Informant A, 19th September, 2025).

Hence, digital payment systems and grievance mechanisms minimise leakages, improve accountability, and strengthen beneficiaries' confidence. Effective governance therefore complements financial assistance in achieving poverty reduction.

Implementation and Operational Challenges

However, the intervention experienced funding constraints, and logistical difficulties which limit its effectiveness. This was revealed by the Informant that:

> "the NG-CARES State Social Transfer experienced difficulty in distributing debit cards due to difficult terrains, and lack of adequate funding to carry out field activities like enrolment and distribution of debit cards to targeted beneficiaries" (Informant A, 19th September, 2025).

Therefore, funding shortages, transportation difficulties, and administrative challenges reduce programme efficiency and limit beneficiary access, thereby weakening the programme's poverty reduction outcomes. Thus, to ensure effective implementation, the Informant affirmed that:

> "Timely payment of funds to beneficiaries is crucial for programme success, and digitization of enrolment and disbursement improves trust" (Informant A, 19th September, 2025).

Hence, this indicate that operational efficiency is as important as financial support.

Sustainability and Policy Implications

The informant agreed that the NG-CARES State Social Transfer scheme be sustained and scale up, therefore, recommended that:

> There should be increase of the number of targeted beneficiaries, and inclusion of training beneficiaries on livelihood and financial inclusion (Informant A, 19th September, 2025).

This recommendation implies that cash transfers should be complemented with livelihood and financial inclusion initiatives to promote sustainable poverty reduction.

4.5 Results from Observations

The result observed in the field has helped in assessing the NG-CARES State Social Transfer scheme in Plateau State. This is presented in Table 5.6

Table 6 Observation Checklist

Indicators	**Items to Observe**	**Observed Comment /Remark**
State Social Transfer	Beneficiary name appears on the verified payment list.	Yes, all the respondents' names and phone numbers appeared on the beneficiary list in CSDA champion by the State Social Transfer unit.
	Evidence the beneficiary is either aged, person with disability, chronically ill, or urban poor household	Yes, this was duly followed because it was stated by the respondents that they were aged, persons with disability, widowed and Chronically ill. See Appendix A for a beneficiary with disability.
	Beneficiary confirms having received cash transfer	Yes, all the beneficiaries agreed to receiving the cash transfer, this is reflected in Table 2

Source: Field Survey 2025

Table 6 highlights that the names and phone numbers of beneficiaries was recorded in the official document use for payment. Thus, the table also shows that the targeted respondents are aged, persons with disabilities, chronically ill and urban poor households as stated in the policy document. Though, an evidence of a disabled beneficiary was provided in Appendix A to further confirm this claim. The table revealed that respondent approved the received of cash transfer. This was further affirmed in Table 2 where beneficiaries agreed to have received cash transfers.

4.6 Discussion of Findings

Findings from Table 2 reveal significant variation in the amount and duration of cash support received by beneficiaries, suggesting weaknesses in the structural design and implementation of the NG-CARES State Social Transfer (SST) scheme in Plateau State. Although, field investigation showed inconsistencies in actual disbursement. Some beneficiaries reported receiving ₦5,000 monthly for three to four months, others received ₦25,000 one to two months, while some received ₦10,000 for one to two months. These discrepancies indicate variations in both payment amounts and duration across beneficiaries. Such lack of uniformity reflects systemic inefficiencies in programme implementation, promotes inequality among beneficiaries, and undermines the intended equity and effectiveness of government social protection interventions.

According to the Plateau State CARES Coordinating Unit (2021), beneficiaries were expected to receive ₦20,000 bimonthly through mobile money agents, card-based payments, or e-wallet platforms. However, this guideline was not fully implemented, largely due to funding constraints. The General Manager of the Community and Social Development Agency (CSDA), Mr. Dauda Dinju, highlighted the need for increased funding during an official inspection visit (Chollom, 2024). This indicates that financial limitations significantly hindered the smooth execution of the scheme. Corroborating this, an interview with a State Social Transfer informant revealed that logistical challenges, difficult terrain, and inadequate funding impeded the distribution of debit cards and field operations (Informant A, 19th September, 2025). These findings demonstrate that institutional and financial bottlenecks constrained effective programme delivery.

Despite the modest size and irregularity of the transfers, beneficiaries expressed high levels of appreciation. As shown in Table 4, about 80% of beneficiaries reported that the cash transfers improved their household welfare. Many beneficiaries indicated that the funds arrived at critical moments of need, enabling them to address urgent household challenges. This illustrates that although limited, the transfers played an important role in alleviating immediate vulnerability and meeting basic needs among poor households.

Consistent with Nwambuko et al. (2023), poverty in Nigeria manifests in hunger, malnutrition, disease, low access to credit, and diminished life expectancy. The NG-CARES SST scheme helped mitigate some of these challenges. Evidence from Table 3 shows that most beneficiaries used the transfers primarily for food consumption, while a smaller proportion invested in business activities, education, and health. This spending pattern suggests that the transfers functioned mainly as a consumption-smoothing mechanism, with limited but notable productive use. In this regard, the scheme partially achieved its stated objective of enhancing consumption support and improving welfare among vulnerable groups, as articulated in the Plateau State CARES Coordinating Unit (2021).

Furthermore, the adequacy of the transfer size remains questionable. Schüring (2021) observed that insufficient transfer amounts weaken poverty reduction outcomes and fail to lift beneficiaries above the poverty line. In the Nigerian context, the stipend paid over a limited period is grossly inadequate relative to the poverty line of ₦376.5 per day (Sasu, 2024). The findings therefore indicate that the transfers were not only small in value but also short-term and irregular, limiting their potential to generate sustainable improvements in beneficiaries' livelihoods.

Thus, this conclusion is supported by the hypothesis test results in Table 5, where the t-value of 1.964 and p-value of 0.081 indicate that although cash transfers numerically improved living conditions, the effect was not statistically significant. Hence, the study concludes that the NG-CARES SST scheme did not have a significant impact on poverty reduction among beneficiaries in Plateau State. This finding aligns with earlier studies which reported that cash transfers are often insufficient to lift households out of poverty and may yield statistically insignificant impacts on poverty reduction (Abramo, 2019; Hajdu *et al.*, 2020).

However, in order to improve the scheme, findings further suggest that sustainable poverty reduction requires long-term commitment and coordinated interventions involving government and non-government actors. Increasing the productive capacity of the poor through livelihood support and economic empowerment is more effective than reliance on temporary consumption-based transfers (Ayoo, 2022; Government of Canada, 2022).

5. Conclusion and Recommendations

From the data presented and analysed, the study found that the NG-CARES State Social Transfer impact on poverty reduction among beneficiaries in Plateau State is statistically not significant at 5% level of significance with the p-value of 0.081. It was discovered that the support/ stipends was meagre, temporary and short-term, therefore lacks the tendency for poverty reduction.

Based on the data presented and analysed and hypothesis tested the study recommended that the scheme should be scaled up to provide long-term relief and the following measure must be considered:

i. Government should transition from short-term, irregular disbursements to a structured, continuous social protection system with predictable monthly payments. The stipends should be increased and given monthly continuously as these are vulnerable persons with disability, aged, widowed and chronically ill. This will enhance income stability and enable beneficiaries to plan beyond immediate consumption needs.

ii. The programme should be complemented with skills acquisition, micro-enterprise support, and agricultural inputs support, enabling beneficiaries to generate sustainable income rather than relying solely on consumption-based transfers.

iii. Adequate and timely funding must be ensured, alongside standardized and digitized payment systems to eliminate disparities in disbursement, enhance accountability, and guarantee equitable access among beneficiaries.

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APPENDIX A

NG-CARES STATE SOCIAL TRANSFER BENEFICIARY

The researcher with a beneficiary of the State Social Transfer who asked the researcher to beg government to give him a wheelchair and with the help of her Parents this wheelchair was donated to him on behalf of Government.