



# POVERTY DYNAMICS AND SOCIAL PROTECTION AMIDST COMPLEX CRISES IN BENUE STATE



Current population size by gender and age-range:

Category	Population (2006 Census)	Estimated Population (2025)	Percentage of Total Population (2025)
Total Population	4,253,641	7,536,958	100.0%
Male Population	2,144,043	3,797,487	50.4%
Female Population	2,109,598	3,739,471	49.6%
Age 0–14	1,958,919	3,472,111	46.1%
Age 15–64	2,158,292	3,825,199	50.8%
Age 65+	136,430	241,648	3.2%

Source: 2025 population projection based on 2006 national census & annual growth rate

- % of population in multidimensional poverty: 70.4%
- Population in multidimensional poverty in 2022: 4.71 million
- Estimated population in multidimensional poverty in 2025: 5.30 million
- % of children in multidimensional poverty in 2022: 89.1%
- % of school-age children out-of school (aged 6–15): 18.4%
- % of school-aged girls (aged 6–15) who are poor and out of-school: 18.7%
- Total State Budget for 2025: ₦550.11 billion
- % of total budget for social protection in 2025: 7.34%

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# Executive Summary

Analysing poverty dynamics and social protection in Benue State reveals the deep-rooted challenges of overlapping crises, including climate-induced disasters, herder-farmer conflicts, and economic shocks. The study highlights how these crises have worsened poverty by displacing populations, disrupting agricultural livelihoods, and straining infrastructure. Despite the state's agrarian potential, flooding, conflict, and economic instability have significantly hindered sustainable development, causing many households to fall into chronic poverty. The report examines the multidimensional nature of poverty in Benue, considering urban-rural disparities and gendered impacts while emphasising the role of displacement in exacerbating economic vulnerabilities. The effectiveness of social protection programs in mitigating these crises remains a key concern. Government and NGO interventions, such as cash transfers, agricultural support, and vocational training programs, have provided relief but have often been plagued by inefficiencies, corruption, and inadequate targeting mechanisms. Beneficiary perceptions highlight gaps in the accessibility, fairness, and sufficiency of these initiatives.

## Key Findings

- Livelihoods among the chronically poor in Benue State heavily rely on subsistence farming, which is undermined by declining land productivity, conflict, and environmental challenges like flooding. This overreliance leaves households vulnerable to food insecurity and economic hardship, as seen in reports of reduced yields forcing families to choose between consumption and sale.
- Insecurity, particularly from Fulani herdsman attacks, is a major driver of poverty, causing widespread displacement and loss of agricultural livelihoods. Families abandon farms and homes, leading to prolonged economic devastation and dependency on unstable alternatives like manual labour or aid, with lasting effects on food security and economic stability.
- Limited access to education, exacerbated by poverty, gender discrimination, and family pressures, restricts economic mobility. Girls are disproportionately affected by cultural norms prioritising male education, locking many into low-paying, informal work and perpetuating intergenerational poverty.
- Women face compounded vulnerabilities due to restricted access to resources, land ownership, and financial independence, worsened by crises like displacement and economic shocks. Men, however, often have greater ability to diversify income sources, contributing to differences in well-being recovery rates.
- Poor health and chronic illnesses, intensified by inadequate healthcare access, reduce productivity and deepen poverty, especially among conflict-affected populations. The loss of breadwinners or health crises forces households to deplete savings or assets, with widows and the elderly particularly affected.
- Urban areas consistently show higher well-being levels and quicker recovery from crises compared to rural areas, due to better access to education, infrastructure, and diversified income opportunities. Rural households, reliant on farming, face persistent barriers and slower recovery.
- Social protection programs like agricultural loans, N-Power, and COVID-19 palliatives often fail to reach the most vulnerable due to inadequate targeting, corruption, and selective distribution. While some provide short-term relief, they lack sustainability and resilience-building measures to address recurring crises.
- Successful poverty escapes are linked to education, stable employment, entrepreneurship, access to credit, and effective asset management. Households that diversify income through farming, trading, or livestock rearing, supported by loans or family networks, demonstrate greater resilience and long-term financial stability.

## Policy Recommendations

1. **Agricultural Resilience and Diversification:** Provide farmers with climate-resilient seeds, modern techniques, and affordable fertilisers to improve productivity and protect against environmental shocks like flooding. Expand subsidised crop insurance, promote livestock rearing, and support cash crop cultivation through extension services and market linkages to enhance income stability.
2. **Security and Land Access for Displaced Populations:** Develop a security framework involving communities, government, and security forces to mitigate conflicts and ensure safe resettlement of displaced persons. Support land restoration through legal assistance, equitable inheritance policies, and emergency relief funds, while providing vocational training to help displaced farmers rebuild their livelihoods.
3. **Access to Quality Education with a Gender Focus:** Increase rural school infrastructure, transportation support, and teacher recruitment to improve access to education and reduce dropout rates. Implement gender-focused initiatives such as scholarships, conditional cash transfers, and awareness campaigns to promote girls' education while integrating vocational training for economic empowerment.
4. **Healthcare Access and Social Safety Nets:** Expand health insurance scheme coverage to rural and conflict-affected areas, build affordable healthcare facilities, and strengthen emergency response for crises like floods and displacement. Establish a health-focused social protection program providing free basic care for vulnerable groups and subsidies for chronic illness treatment while training community health workers to enhance preventive care.
5. **Social Assistance and Economic Opportunities:** Adopt data-driven, transparent targeting mechanisms to ensure social assistance programs reach the most vulnerable, minimising corruption and exclusion. Establish rural entrepreneurship hubs offering microfinance, cooperative loans, and business training, while scaling up successful models like N-Power and LGA loan programs to create sustainable livelihoods.

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## Acknowledgements

This research was developed by the Chronic Poverty Advisory Network (CPAN) hosted at the Institute of Development Studies (IDS), and Oxford Policy Management (OPM). The authors are grateful to the UK Foreign, Commonwealth & Development Office (FCDO), particularly the Better Assistance in Crises Research (BASIC) and Data and Evidence to End Extreme Poverty (DEEP) programmes, for financial support. The authors' views expressed in this publication do not necessarily reflect the views of FCDO.

This paper is part of a wider mixed-methods research project on poverty dynamics amidst multiple crises in Nigeria, supported by the BASIC and DEEP programmes.

The authors would like to thank Andrew Shepherd (CPAN/IDS), Vidya Diwakar, Rachel Sabates-Wheeler (IDS) and Zuhuman Dapel (Centre for Global Development) for insightful comments on an earlier draft. All errors remain the authors' own.

## List of acronyms and abbreviations

BSEMA	Benue State Emergency Management Agency
CBT	Community-Based Targeting
NSR	National Social Register
NASSCO	National Social Safety-Nets Coordinating Office
ANEEJ	Africa Network for Environment and Economic Justice
ACLED	Armed Conflict Location & Event Data
ACAPS	Assessment Capacities Project
ALGON	Association of Local Governments of Nigeria
BSG	Benue State Government
BSSPP	Benue State Social Protection Policy
BSSPPIP	Benue State Social Protection Policy Implementation Plan
BASIC	Better Assistance in Crises Research
CFR	Case Fatality Rate
CCT	Conditional Cash Transfer
CSJ	Centre for Social Justice
CP	Chronic Poverty
CPAN	Chronic Poverty Advisory Network
CSO	Civil Society Organizations
CSDP	Community and Social Development Project
DEEP	Data and Evidence to End Extreme Poverty
dRPC	development Research and Projects Centre
DTM	Displacement Tracking Matrix
FMBEP	Federal Ministry of Budget and Economic Planning
FMEHSW	Federal Ministry of Health and Social Welfares
FGN	Federal Government of Nigeria
FGD	Focused Group Discussion
GDL	Global Data Lab
IM	Impoverishment
ITF	Industrial Training Fund

ICT	information and communication technology
IDS	Institute of Development Studies
IOM	International Organisation for Migration
IWI	International Wealth Index
KII	Key Informant Interview
LHI	Life History Interviews
LGAs	Local Government Areas
LTR	Long-Term Residence
MTEF	Medium-Term Expenditure Framework
MDAs	Ministries, Departments, and Agencies
MPI	Multidimensional Poverty Index
NASSCO	National Social Safety-Nets Coordinating Office
NCTO	National Cash Transfer Office
NEMA	National Emergency Management Agency
NIN	National Identification Number
NITDA	National Information Technology Development Agency
NSIP	National Social Investment Programme
NSPP	National Social Protection Policy
NAN	News Agency of Nigeria
NBS	Nigeria Bureau of Statistics
NCDC	Nigeria Centre for Disease Control
NG-CARES	Nigeria COVID-19 Action Recovery and Economic Stimulus
NRCS	Nigerian Red Cross Society
OWP	Organisation for World Peace
OPM	Oxford Policy Management
PCGS	Presidential Conditional Grant Scheme
SME	Small and Medium Enterprises
SEMA	State Emergency Management Agency
SOCU	State Operations Coordinating Unit
SSPP	State Social Protection Policy

SHDI	Subnational Human Development Index
SE	Sustained Escape
TE	Temporary Escape
UN	United Nations
VOP	Voice of the People
VGF	Vulnerable Group Fund

# Glossary

- **Well-being 1** People who cannot work. So, they depend on others for basic needs (food, housing). However, they often don't have external support (socially excluded) and so:
- **Well-being 2** are extremely poor and capable of working. They are physically able to work but who have no or few productive assets or capital for trade
- **Well-being 3** are moderately poor, have labouring capacity (not infirm) and some productive assets (land livestock bike) or small trade with capital. But in rural areas not enough to escape labouring for wages in order to meet basic needs
- **Well-being 4** are vulnerable but not poor: those who have relatively more productive assets (plough, ox cart, oxen, bikes, taxi) and assets made more productive through inputs and which can provide the income necessary to feed the family through the year.
- **Well-being 5** are resilient in the face of shocks because of substantial assets, social networks and political connections necessary to prevent significant downward mobility relative to overall productive wealth.
- **Well-being 6** are large and several businesses, assets including land if rural, often have well-paid urban employment. Often not resident in rural areas but can be present in peri-urban area.
- **Chronic poverty (CP)**. A more severe and persistent form of poverty where individuals or households remain trapped in deprivation for most or all of their lives. Chronic poverty is often intergenerational, meaning it is passed down from parents to children due to factors such as lack of education, poor health, limited access to economic opportunities, and social exclusion. Here we refer to WB level 1, 2 or 3 for longer than 10 or so years with special focus on the period 2010-2023. and possibly since birth or intergenerational (since parents).
- **Temporary poverty (TE)**. A situation where individuals or households manage to rise out of poverty for a period but later fall back into it due to economic shocks, policy changes, health crises, or other vulnerabilities. The term is used here to refer to those who lived in poverty in 2010, successfully escaped it for a period of years, and subsequently fell back into poverty by 2023. That is, they became re-impooverished. It does not include those who 'churn' briefly around the poverty line, remaining very close to it.
- **Sustained escapes- (SE)** A condition where individuals or households successfully rise out of poverty and maintain their improved economic status over a long period. Unlike **temporary escape**, where people fall back into poverty after some time, sustained escape means they have developed resilience through stable income sources, assets, education, social networks, and access to financial or institutional support. Factors that contribute to sustained escape include diversification of income, investment in productive assets, education, and strong social protection systems that help mitigate economic shocks. Here it is used for someone poor in around 2005 and non-poor in 2023. They have been non-poor for at least 5 years or more just before 2023.

# Section 1: General Introduction

## 1.1 Background of the Study

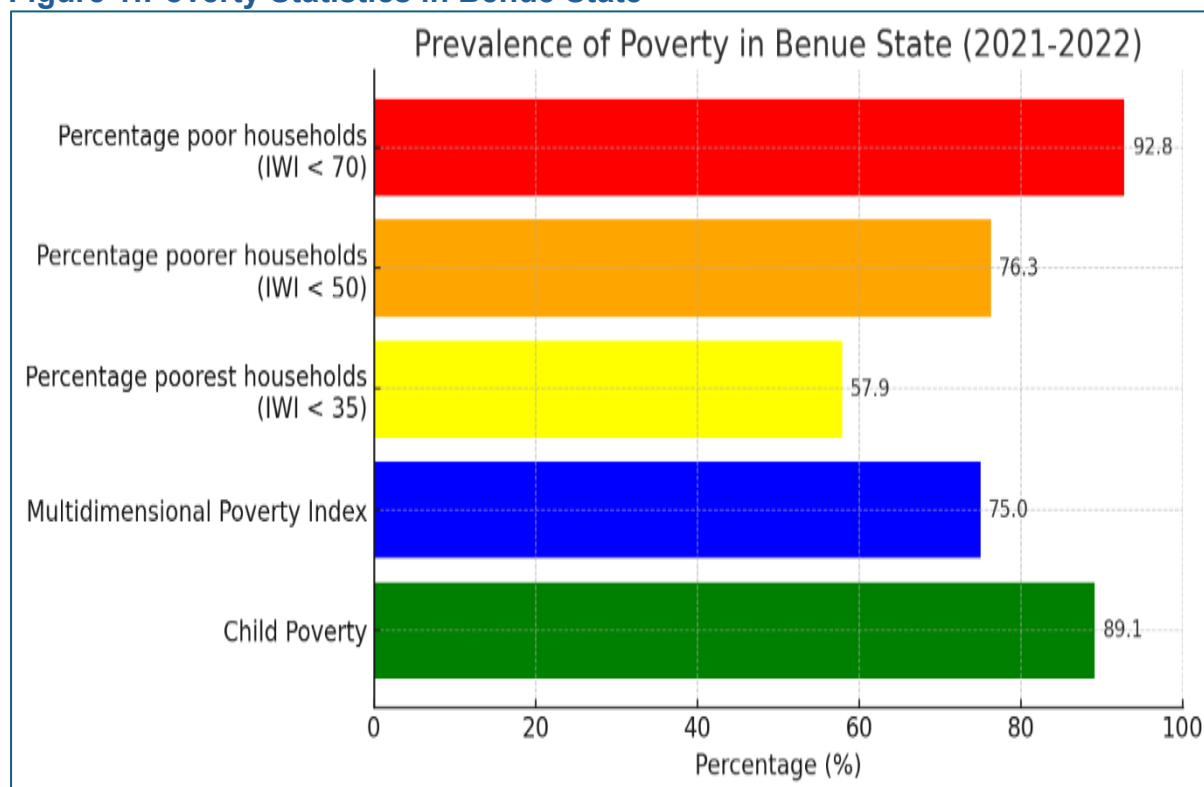
Benue State, situated in Nigeria's Middle Belt region, is predominantly agrarian, with a significant portion of its population engaged in farming activities. Despite its rich agricultural potential, the state has grappled with persistent poverty over the years. Benue State faces a complex web of intersecting crises, including floods, herder-farmer conflicts, and community violence, which collectively undermine security, livelihoods, and development. Benue's vulnerability to flooding is exacerbated by its geography and climate patterns. The 2017 floods displaced over 100,000 people and destroyed 2,000 homes. Similarly, in 2024, floods affected 222,238 individuals and 354 households across 3 Local Government Areas and 4 locations in Benue State and surrounding communities. The affected population comprised approximately 40% male and 60% female. (Aljazeera 2017 & IOM 2024). Rising temperatures and erratic rainfall intensify these disasters, damaging critical infrastructure like bridges and roads (e.g., River Guma bridges and Daudu-Gbajimba Road) and displacing rural populations. The 2024 opening of Cameroon's Lagdo Dam further threatens the state, prompting pre-emptive measures such as establishing IDP camps in 18 LGAs (NAN 2024; Ejembi 2024)). Despite these efforts, repeated flooding perpetuates food insecurity by submerging farmlands, compounding poverty in a region where 70% of households rely on agriculture (Yahaya et al, 2022; Dominic & Benjamin 2023; and Ahile et al. 2024).

Clashes between herders and farmers have dominated Benue's security landscape, driven by competition over dwindling land and water resources. A 2025 study links these conflicts to climate-induced desertification in northern Nigeria, forcing Fulani herders southward into Benue's farmlands (Lucky 2025). Recent attacks in 2024–2025 displaced thousands, with lawmakers alleging that herders now occupy 40% of Benue's land (John 2025). Violent incidents, such as the February 2025 clash in Otukpo LGA that killed several people, highlight the fragility of coexistence (FMI&NO, 2025). The roots of the conflict lie in environmental degradation, the politicisation of land rights, and ineffective governance. In 2018 alone, over 80,000 people were displaced, and by 2024, more than 1.5 million individuals had been forced from their homes (OWP, 2024). Flooding and herder-farmer violence intersect in devastating ways floods destroy crops and grazing lands, heightening competition over already scarce resources. As a result, displaced farmers and herders are often pushed into contested areas, leading to retaliatory violence. For instance, the 2024 floods in Makurdi severely disrupted livelihoods in agrarian zones such as Guma and Agatu, which were already affected by herder incursions.

According to United Nations (2023), the combined impacts of conflict and natural disasters have resulted in 2,124,000 internally displaced persons across 37,412 households. This cycle erodes social cohesion, as seen in the rise of self-defence groups like local hunters, whose clashes with herders further destabilise communities. These issues have profoundly influenced poverty levels over the years. For instance, the absolute poverty incidence, measured per capita, escalated from 64.7% in 2003-2004 to 73.6% in 2009-2010 (NBS 2010). Although there was a reported decline to a 32.9% poverty headcount rate in 2018-2019, this figure may not fully capture the multidimensional aspects of poverty prevalent in the region (NBS 2019). The persistence of these crises has created a situation where many

displaced families struggle to rebuild their lives, relying on government relief efforts, humanitarian aid, and informal economic activities to survive.

**Figure 1:Poverty Statistics in Benue State**



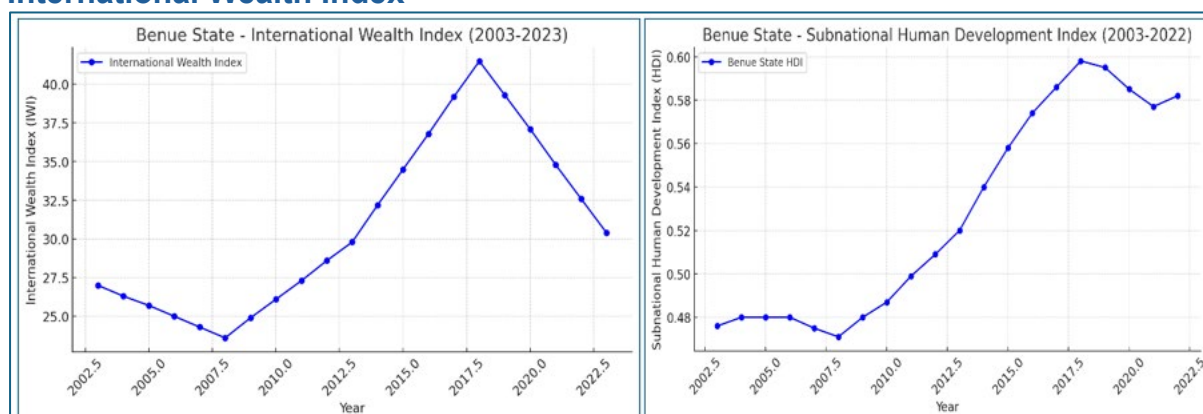
**Source:** Global Data Lab (2021) and NBS (2022)

In 2022, the Multidimensional Poverty Index (MPI) for Benue State stood at a staggering 75.0%, indicating that three-quarters of the population was deprived of multiple dimensions of well-being, such as education, health, and living standards. This high MPI reflects the compounded effects of the aforementioned crises, which have disrupted livelihoods, reduced agricultural productivity, and strained social services. The persistent challenges have not only reversed previous gains in poverty reduction but have also exacerbated vulnerabilities among the populace, underscoring the need for comprehensive and integrated interventions to address the root causes of poverty in Benue State. The need for sustainable development strategies has become more urgent, with policy efforts requiring a stronger focus on climate resilience, conflict resolution, and economic empowerment to break the cycle of deprivation.

The historical trends of Benue State's International Wealth Index (IWI) and Subnational Human Development Index (SHDI) from 2003 to 2023 present a complex socio-economic trajectory. The IWI shows a gradual decline from 27 in 2003 to 23.6 in 2008, indicating worsening economic conditions or reduced access to wealth-related assets (GDL 2025). However, a steady increase followed from 2009, peaking at 41.5 in 2018, suggesting improvements in economic conditions, infrastructure, or household wealth. Unfortunately, this upward trend was not sustained, as the index dropped again from 2019 to 2023, falling to 30.4. In contrast, the SHDI shows a more consistent positive trajectory, with gradual improvements from 0.476 in 2003 to 0.598 in 2018, reflecting advancements in education, healthcare, and overall well-being. However, after 2018, the index slightly declined, dropping to 0.577 in 2021 before recovering marginally to 0.582 in 2022. This suggests that while

economic conditions fluctuated, long-term investments in human capital development contributed to sustained progress in social indicators (GDL 2025). However, the decline in both indices post-2019 indicates that external pressures such as economic crises, inflation, or governance instability have negatively impacted wealth accumulation and overall human development.

**Figure 2: Benue State Subnational Human Development Index and International Wealth Index**



**Source:** Global Data Lab (2025)

While there are studies on the general impact of multiple crises in Benue State, there is a lack of detailed research on how these crises specifically affect different households and individuals over time. Understanding the intergenerational impact of these crises is essential, as many families experience cycles of poverty that persist across generations. Using qualitative research methods, a new study will examine how displacement, loss of livelihoods, and insecurity influence long-term socioeconomic mobility. The study will explore coping mechanisms adopted by affected households and assess the effectiveness of existing interventions in alleviating poverty and fostering resilience. Addressing these research gaps will provide valuable insights for policymakers and humanitarian organisations working to create sustainable solutions for poverty reduction and social stability in Benue State.

Against this background, the objectives of this report align with and contribute to the broader goals of the Better Assistance in Crises (BASIC) Research programme. BASIC is implemented by the Institute of Development Studies (IDS) and the Data and Evidence to End Extreme Poverty (DEEP) programme hosted at Oxford Policy Management (OPM). These initiatives examine how social assistance, and other interventions can effectively support people facing intersecting crises, including conflict, displacement, climate shocks, economic instability, and pandemics. By generating evidence on poverty dynamics and policy responses, the BASIC/DEEP study aims to improve the design and implementation of social protection measures in fragile and crisis-affected contexts.

Specifically, this report aims to:

1. To understand the relationship between complex crises (namely armed conflict, displacement, climate shocks and stressors, economic shocks, and COVID-19), poverty dynamics and social assistance in Nigeria

2. To evaluate the extent to which social assistance mitigates the effects of these intersecting crises on individuals living in and near poverty. This includes exploring the perceptions and experiences of beneficiaries regarding the effectiveness and adequacy of the social protection measures in place.

The following research questions are explored for this study

**Table 1: Research Questions**

1. Poverty dynamics & livelihoods amidst complex crises (DEEP and links to BASIC)	2. Social assistance in response to protracted crises (Basic-focused)
<ul style="list-style-type: none"> <li>Why is chronic poverty and multi-dimensional deprivation so widespread?</li> <li>How does conflict, drought, and floods affect livelihood pathways out of poverty?</li> <li>What are the urban-rural variations in livelihood pathways before and during COVID-19? How have these been affected by conflict, displacement, and climate change?</li> <li>What measures are governments in a position to take to reduce poverty?</li> </ul>	<ul style="list-style-type: none"> <li>What role do state and federal governments and other agencies play in a multi-hazard context?</li> <li>Why and how are specific individuals or households or communities targeted?</li> <li>What are peoples' perceptions of adequacy, reliability, fairness, and appropriateness of different modalities?</li> <li>What other key interventions are needed to improve poverty dynamics, and how can they best be delivered?</li> </ul>

## 1.2 Policy and Administrative Frameworks for Poverty Reduction in Benue State

### Administrative Frameworks

In Benue State, thirteen Ministries, Departments, and Agencies (MDAs) play a role in social protection and poverty reduction. They include

Table 2: MDAs with responsibility for social protection and/or poverty reduction in Benue state		
<ul style="list-style-type: none"> <li>Benue State Community and Social Development Agency (CSDA)</li> <li>Ministry of Agriculture &amp; Natural Resources</li> <li>Ministry of Rural Development and Cooperatives</li> </ul>	<ul style="list-style-type: none"> <li>Ministry of Women Affairs &amp; Social Development</li> <li>Ministry of Youths and Sports Development</li> <li>National Social Investment Programme (NSIP).</li> <li>State Cash Transfer Unit (SCTU)</li> <li>State N-power Unit</li> </ul>	<ul style="list-style-type: none"> <li>Ministry of Health and Human Services</li> <li>Ministry of Education</li> <li>Benue State Emergency Management Agency</li> <li>Benue State Poverty Alleviation Agency</li> </ul>

**Source:** <https://benuestate.gov.ng>

However, the Ministry of Women's Affairs and Social Development oversees social welfare services, women's empowerment, and the protection of vulnerable groups such as widows, orphans, and persons with disabilities while promoting gender equality programs. The Benue State Community and Social Development Agency (CSDA) implements community-driven development projects to support grassroots poverty reduction initiatives (BSG, 2025). Meanwhile, the Ministry of Agriculture and Natural Resources focuses on agricultural extension services, the promotion of climate-resilient farming techniques, and empowerment

programs for rural farmers. Education is prioritised by the Ministry of Education, which endeavours to provide access to quality education and supports literacy and skill acquisition for vulnerable children and youth. The Ministry of Rural Development and Cooperatives works on developing rural infrastructure and promoting cooperatives for poverty reduction. Health services are managed by the Ministry of Health and Human Services, which ensures primary healthcare, health insurance for the poor, and maternal and child health programs. The Benue State Poverty Alleviation Agency implements state poverty alleviation schemes. It provides support for small and medium-sized enterprises (SMEs) working under the supervision of the Ministry of Finance, Planning, and Budget. The Ministry of Youths and Sports Development prioritises youth empowerment and vocational training, which has also mapped youth for capacity development in ICT and the digital economy. Additionally, the Benue State Emergency Management Agency (BSEMA) is responsible for relief and rehabilitation for disaster-affected individuals and social support for internally displaced persons (IDPs). The National Social Investment Programme (NSIP), the State Cash Transfer Unit (SCTU), and the State N-Power Unit contribute to various social investment efforts. The supervision of these initiatives falls under several key ministries, such as the Ministry of Women's Affairs and Social Development, which has primary responsibility, and the Ministry of Finance, Planning, and Budget, which coordinates state economic and social development policies.

In Benue State, several MDAs responsible for social protection and poverty reduction operate under the direct supervision of the Benue State Government, including the Ministry of Women Affairs and Social Development, the Ministry of Youths, Sports and Creativity, the Ministry of Humanitarian Affairs and Disaster Management, the Ministry of Cooperatives and Rural Development, and the Ministry of Education and Knowledge Management. However, the Social Protection Steering Committee within the Office of the Deputy Governor is mandated as a high-level committee meant to oversee the coordination of developing a robust social protection system and lead the policy implementation. The committee is responsible for policy advocacy, resource mobilisation, oversight, and accountability regarding implementing social protection programs. The committee consists of commissioners of implementing ministries, as highlighted above. The secretariat of the committee will be the Social Protection Department. The Social Protection Department is responsible for coordinating and monitoring the implementation of the Benue Social Protection Policy and Implementation Plan.

Complementing these institutional efforts, the state also has a Special Adviser to the Governor on Poverty Alleviation and Youth Empowerment, Hon. Jonathan T. Gyuze, who plays a key role in overseeing poverty reduction initiatives. His office works closely with relevant MDAs to ensure that social protection programs align with the broader government strategy while also providing direct reports to the governor on progress, challenges, and policy recommendations \*.

### Policy Framework

The key policies and strategies on social protection and poverty reduction in Benue State include the Benue State Social Protection Policy, the Benue State Poverty Alleviation Strategy, the Benue State Child Rights Implementation Policy, the State Agricultural Development Plan, the Youth Empowerment and Skills Development Initiative, the Health Insurance Scheme for the Vulnerable through the Ministry of Health and Human Services,

Community-Driven Development Projects implemented by the CSDA, and the State Gender Policy. Benue State has developed the Benue State Social Protection Policy (BSSPP) and a Social Protection Implementation Plan 2024-2030. The plan is built on the BSPP's strategic objectives and defines a set of activities to guide its implementation. The Benue State Social Protection Implementation Plan aims to strengthen leadership and coordination, expand coverage of social protection policies and programs, enhance the system for effective planning and delivery, and develop a sustainable financing strategy for the plan and specific initiatives.

However, the state aligns with the National Social Protection Policy (NSPP) of 2017, which provides a framework to address poverty and vulnerability in Nigeria. The NSPP outlines strategies to reduce poverty through targeted health, education, social welfare, and economic empowerment interventions. States are expected to adapt this framework to their specific needs. While Benue State implements some social protection programs, such as cash transfers and support for smallholder farmers, it has not formalised these efforts into a comprehensive state-level policy. The focus has largely been on federal programs like the National Social Investment Program (N-SIP) and ad-hoc measures to address local poverty and vulnerabilities.

The budget allocations for poverty alleviation and social protection have fluctuated significantly over the years, reflecting shifting government priorities and economic conditions. In 2021 and 2022, the percentage of the budget allocated to poverty alleviation remained relatively low, at 1.72% and 1.56%, respectively. Social protection funding was even lower in 2021 at 0.81% but improved to 1.56% in 2022 (BSG 2022). However, in 2023, while social protection funding increased substantially to 5.21%, poverty alleviation saw a sharp decline to 0.74%. This disparity suggests that while the government recognised the need to support vulnerable populations through social protection programs, direct investment in poverty alleviation efforts was deprioritised in that period.

From 2024 onwards, there was a notable increase in funding for poverty alleviation and social protection. In 2024, 3.59% of the total budget was allocated to poverty alleviation, while social protection rose to 9.95%, showing a more substantial commitment to economic security programs (BSG 2024). However, by 2025, while the absolute amounts allocated increased, the percentage of the total budget decreased slightly to 2.80% for poverty alleviation and 7.34% for social protection (BSG 2025). This suggests that while funding for these programs grew in absolute terms, the overall budget expansion outpaced the increases, potentially indicating a broader diversification of government spending.

**Table 3: Poverty Alleviation and Social Protection**

Year	Budget Size (Nbn)	Poverty Alleviation Classification (Nbn)	Total as a % of Budget Size	Social Protection Classification (Nbn)	Total as a % of Budget Size
2021	134,374,766,311	2,310,847,890	1.72%	1,083,888,355	0.81%
2022	175,903,441,383.92	2,745,555,800.10	1.56%	2,745,555,800.10	1.56%
2023	179,750,090,123.40	1,337,055,087.58	0.74%	9,360,209,391.52	5.21%
2024	373,020,567,319.04	13,404,209,283.80	3.59%	37,133,505,338.47	9.95%
2025	550,112,988,930.45	15,379,221,037.15	2.80%	40,363,354,823.76	7.34%

**Source:** Benue State Government Appropriation Documents, 2021-2025

The Federal Government of Nigeria (FGN) has extended various intervention programs to Benue State to provide financial relief and support to vulnerable groups. One of the key initiatives was the Cash Transfer program funded through the recovered \$322.5 million Abacha loot. Between August 2018 and April 2022, a national allocation of N123.73 billion was disbursed, with Benue State receiving N5.28 billion, representing 4.27% of the total. Another significant intervention is the N50,000 Presidential Conditional Grant Scheme (PCGS), running from July 2023 to August 2024. The national budget for this program stands at N31.57 billion, with Benue State receiving N1.17 billion, accounting for 3.70% of the total allocation. These programs aim to provide financial empowerment to low-income earners and micro-business owners in the state.

Additionally, the Vulnerable Group Fund has reached 5,640,783 beneficiaries nationwide as of November 2024, with Benue State recording 56,020 beneficiaries, representing 0.99% of the national coverage. Under the Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES) program, Benue received N4.91 billion from the third disbursement in July 2024, which is 1.12% of the total national distribution of N438.37 billion. Furthermore, in response to rising food insecurity, the FGN allocated N185 billion to purchase rice and other grains as palliatives in 2024, with Benue State receiving N5 billion, equivalent to 2.70% of the national share. These interventions highlight the federal government's effort to mitigate economic hardship, though their effectiveness depends on proper implementation and equitable distribution.

**Table 4: FGN-Supported Interventions Benue State**

Interventions (FGN to States and FCT)	National Estimate	Amount / Number of Beneficiaries in the State	State Share from the National Estimates
Cash Transfer Through the \$322.5 million Recovered Abacha Loots, August 2018 to April 2022 (N)	N123,731,188,000	N5,277,496,000	4.27%
N50,000, Presidential Conditional Grant Scheme (PCGS) July 2023 to August 2024	N31,569,450,000	N1,168,300,000	3.70%
Vulnerable Group Fund Coverage Rate as of November 2024	5,640,783	56,020	0.99%
Nigeria Covid19 Action Recovery and Economic Stimulus, July 2024 Third Disbursement (N)	N438,368,915,030	N4,908,421,973	1.12%
Grant for the purchase of rice and other grains for distribution as palliative, 2024 (N)	N185,000,000,000	N5,000,000,000	2.70%

**Source:** Data from FMBNP 2024; FMHSW, 2024; ANEEJ 2022;

<https://grant.fedgrantandloan.gov.ng/>; <https://leadership.ng/rising-food-prices-fg-okays-n185bn-for-states-fct-to-buy-grains/>

### 1.3 Data and Methods

**Research Design:** This study employs a qualitative research approach with a case study methodology to analyse poverty trajectories and evaluate the effectiveness of social protection measures in Benue State. The case study approach allows for an in-depth exploration of how poverty evolves over time and the extent to which social protection programs contribute to mitigating economic hardships.

**Study Area:** The research is conducted in Benue State, focusing on urban (Makurdi) and rural (Guma) communities. This geographic distribution ensures a comprehensive understanding of poverty experiences across different socio-economic settings. Benue State, located in northern Nigeria, presents a unique context for studying poverty due to its high dependence on agriculture, limited industrialisation, and exposure to economic shocks and climate-related vulnerabilities.

**Data Collection Methods:** This study employs a combination of qualitative data collection techniques to gain a comprehensive understanding of poverty dynamics. The primary method involves 20 Life History Interviews (LHIs) with individuals from different poverty categories, including the Chronic Poor (those consistently in poverty), Sustained Escapees (those who have escaped poverty and remained out), the Impoverished (those who have fallen back into poverty), and the Never Poor (individuals who have never experienced poverty). A purposive sampling approach is employed to ensure the selection of respondents who can provide in-depth qualitative insights into poverty dynamics. This method allows for a targeted selection of individuals and households based on their poverty status and experiences with social protection programs. To explore regional and social variations in poverty experiences, the study includes 4 Focus Group Discussions (FGDs), two in urban areas and two in rural areas, incorporating diverse demographic groups such as women, youth, the elderly, and farmers. Key Informant Interviews (KIIs) are conducted with policymakers, social protection officers, and community leaders to assess social protection programs' design, implementation, and effectiveness. Long-term resident (LTR) interviews, one urban and one rural, further enrich the analysis by providing localised, in-depth perspectives on poverty experiences. Combining these data sources ensures greater reliability and offers a holistic view of poverty trajectories in Benue State.

**Table 5: Instrument and sample size**

INSTRUMENT	INSTRUMENT ADMINISTERED BY RESIDENCE
Life History Interviews	20 LHIs (Balanced across rural and urban areas, and across women and men)
Focused Group Discussion	4 FGDs (Balanced across rural and urban areas, and across women and men)
(Long-term community residents)	4 LTRs (Balanced across rural and urban areas, and across women and men)
Expert Key Informant Interview	2 KIIs (Balanced across rural and urban areas, and across women and men)

**Data Analysis:** The qualitative data was analysed using thematic coding with Nvivo Software to identify recurring patterns and key themes related to poverty trajectories and social protection effectiveness. Poverty trajectory mapping was employed to visualise the movement of individuals and households across different poverty categories over time. This mapping technique facilitates a deeper understanding of the factors contributing to sustained escape, impoverishment, and chronic poverty. A comparative analysis of policy interventions

is also conducted to assess their impact on poverty alleviation. Integrating qualitative analysis techniques ensures a comprehensive examination of poverty dynamics, enabling a nuanced understanding of the intersection between economic vulnerability, social protection, and long-term livelihood outcomes.

## Section 2: Chronic Poverty

### 2.1 Livelihoods in Chronic Poverty

Livelihoods among chronic poor household in the state are largely dependent on subsistence farming, but various challenges have significantly undermined agricultural productivity and household stability. The overreliance on farming and shrinking access to fertile land left many families struggling to sustain themselves. Farmers report that their lands are becoming less productive, forcing them to make difficult choices between consumption and sale of their limited yields. As one respondent lamented, *"We farm millet, corn, and yam. But the land is old and no longer yields crops as expected, so we eat little and sell even less"* (LHI\_Benue\_M06). This declining agricultural output limits food security and deepens economic hardship, making it difficult for families to escape poverty.

Petty trading and small businesses serve as vital sources of income for many CPs in Benue State. However, these enterprises are highly vulnerable to economic shocks, conflict-related disruptions, and a lack of access to capital. Many traders struggle to sustain their businesses due to insecurity, affecting supply chains and consumer demand. As one trader shared, *"I started a small business selling ice fish, but during the attacks, there was no market for the fish, and we ate all the money just to survive"* (66\_LHI\_Benue\_F6). This highlights how conflict can force entrepreneurs to deplete their working capital to meet their daily needs, leaving them unable to restart their businesses once stability returns.

**Table 6: Economic Activities in the State by Gender as Identified in the FGD and KII**

Category	Males	Females	Youth
Agriculture	Farming of rice, millet, cassava, and benniseed.	Farming garden eggs, pepper, and sweet potatoes.	Assisting in family farms (millet, cassava).
Trading & Commerce	Petty trading, livestock sales.	Selling vegetables, petty trading (grains, produce).	POS operations, petty trade.
Craft & Production	Carpentry, tailoring, roofing.	Food processing (kunu, tofu), grain grinding, tailoring.	Tailoring, bread production.
Transport Services	Tricycle (Keke Napep) and motorcycle riding (Okada).	Rarely involved in transport services.	Tricycle and motorcycle operations.
Civil Service & Formal Work	Low-level government jobs.	Teaching, nursing, housemaid work.	Entry-level roles, casual labour in civil service.
Construction & Manual Work	Bricklaying, building labour.	Housekeeping, casual domestic labour.	Bricklaying, construction labour.
Service Sector	Commission agents, security services.	Hair plaiting, food vending, tailoring, domestic labour.	Point-of-sale (POS) operations.
Animal Husbandry	Livestock trading and rearing (cows, goats).	Goat and poultry rearing.	Assisting with livestock care.

**Source:** Created by the Author from FGDs, and KIIs Project Data

Manual labour is a crucial survival strategy for CPs respondents, offering immediate income for daily necessities. However, it is characterised by instability, low wages, and physically demanding conditions. Many individuals engage in farm labour or other forms of manual work to afford essentials, as one respondent explained: *"I worked on people's farms to get money for soap and food. It was not enough, and I had to repeat this every season"* (63\_LHI\_Benue\_F3). This cycle of short-term labour with minimal financial returns leaves workers trapped in poverty, unable to accumulate savings or invest in more sustainable livelihood options. For many young people, manual labour becomes a last resort when education and other economic opportunities are no longer viable. Dropping out of school often forces individuals into physically demanding jobs with little room for upward mobility. One respondent shared, *"When I dropped out of school, I started manual jobs like carrying goods and farming for others, but the money could not sustain me"* (66\_LHI\_Benue\_F6). This highlights how the lack of formal education and skills training limits access to better-paying jobs, reinforcing cycles of economic hardship. Many CPs remain dependent on unstable and poorly compensated labour without alternative income sources or skill-building programs. Beyond financial instability, manual labour exposes households to significant health risks and prevents long-term asset accumulation. The physically demanding nature of these jobs often leads to exhaustion and long-term health complications, yet most workers lack access to medical care or social support. Additionally, since earnings from manual labour are typically just enough for daily subsistence, individual households cannot invest in more sustainable livelihood strategies.

**Table 7: Coding frequencies in LHI related to economic activities by poverty trajectories**

Nodes	State = Benue (n=19)			
	13Y Poverty Trajectory = CP (n=9)	13Y Poverty Trajectory = IM (n=3)	13Y Poverty Trajectory = SE (n=6)	13Y Poverty Trajectory = NN (n=1)
Agriculture wage labour	0	0	0	0
Farming	7	2	3	0
Informal sector	0	0	0	0
Smuggling	0	0	0	0
Pensions	3	3	2	0
Business	2	3	1	1
Petty trade sales	3	1	1	0
Wage labour	1	0	1	0
Salaried employment	3	1	6	0
Cash Transfers	0	0	0	0
Loss of resources	0	0	0	0
Debt	0	0	1	0
Food insecurity	0	0	0	0
Loss of land	1	0	0	0
Loss of livestock	0	0	0	0
Loss social capital	0	0	0	0
Rented accommodation	2	1	1	0
House or property	5	2	3	1
Land ownership - access	5	2	3	0
Livestock	0	0	2	0
Production technologies	0	1	0	0
Remittances	1	2	0	0
Savings - resources	0	0	0	0
Migration	0	0	0	0

**Source:** Created by the Author from LHIs Project Data

## 2.2 Maintainers of Chronic Poverty

**Low Educational Attainment** affected the households. Many individuals are unable to complete their schooling due to poverty, gender discrimination, or family pressures. The life history interviews (LHI) reveal cases where girls are particularly disadvantaged, as cultural norms often prioritise male education over female education. One respondent shared, *"She attended LGEA primary school Agbede and dropped out in primary 5 when her father ordered her to stop going to school because she was a girl child"* (66\_LHI\_Benue\_F6). This lack of education limits opportunities for stable employment, keeping many trapped in subsistence-level activities. For some, resistance to family-imposed restrictions provides a pathway to education, though at a significant personal cost. Another interviewee described how parental expectations forced them into farming instead of school: *"I wanted to go to school, but my father refused because he needed me to farm. It was when I ran away to my mother's brother that I enrolled myself"* (78\_LHI\_Benue\_M8). This story highlights how economic hardship and traditional roles restrict access to formal education, reinforcing cycles of poverty. Without educational qualifications, many individuals rely on informal labour, petty trading, or subsistence farming, sectors that offer limited financial security and are highly vulnerable to external shocks such as conflicts or environmental changes.

The long-term effects of low educational attainment are profound, extending beyond individual struggles to impact entire communities. Limited literacy and skill development reduce the chances of economic mobility, making it difficult for people to transition into stable and better-paying jobs. Women and girls, in particular, face compounded disadvantages, as gender bias restricts their ability to seek alternative livelihoods. Moreover, with education often linked to improved decision-making and access to resources, communities with lower literacy levels may struggle to adopt modern farming techniques or entrepreneurial ventures.

**Similarly, health challenges** impact the livelihoods of conflict-affected populations (CPs) in Benue State, as poor health and chronic illnesses limit individuals' ability to work and sustain their families. Many affected individuals find themselves trapped in a cycle where illness reduces productivity, leading to economic struggles that make it even harder to afford medical treatment. One respondent shared how the loss of her husband and her declining health left her without support, stating, *"My husband died, and I started falling sick. There was no one to look to for help, and I had to struggle to manage my farm to feed my children."* (LHI\_Benue\_F6). This highlights how health challenges, especially among widows and vulnerable groups, create severe economic strain and deepen poverty.

For individuals engaged in physically demanding work such as farming, trading, and manual labour, chronic illnesses make it difficult to sustain their livelihoods. Persistent health issues, even those that seem minor, can have long-term effects on income stability and overall well-being. One interviewee described their struggle with ongoing ailments, stating, *"Headache and ear pains were my basic sickness, which I still battle with till today."* (LHI\_Benue\_F3). These health problems, often left untreated due to financial constraints, reduce work efficiency and productivity, making it harder for individuals to provide for themselves and their families. In many cases, poor access to healthcare services further worsens the situation, forcing people to endure their conditions without proper medical attention.

The broader consequences of poor health among CPs extend beyond individual suffering to affect entire households and communities. When primary breadwinners fall sick, families lose critical sources of income, often forcing children to drop out of school or engage in child labour to compensate. Chronic illness also increases dependency on already strained family networks, reducing overall resilience. Without accessible healthcare and support systems, affected individuals remain trapped in poverty, unable to break free from the cycle of economic hardship.

**Therefore, the impact of family disruptions and marital instability can not be overemphasised**, as it leads to economic setbacks and financial insecurity. Early and forced marriages, driven by cultural norms or economic hardship, deprive individuals, especially women, of opportunities for education and income generation. One respondent recounted how displacement due to communal conflict led to forced marriage, stating, *"There was a crisis between Jukum and Tiv in Agasha in 1999 that displaced us... My maternal aunt conspired to have me kidnapped into marriage."* (LHI\_Benue\_F10). Such experiences illustrate how instability disrupts personal autonomy and limits economic choices, often pushing individuals into dependency and lifelong financial struggles. Marital instability further exacerbates economic difficulties, particularly when spouses impose restrictions on income-generating activities. In some cases, cultural expectations force women to abandon their businesses or economic ventures, leaving them financially vulnerable. One interviewee shared how her husband's control over her livelihood left her without a source of income, saying, *"My husband commanded me to stop selling beer, which was the only way I could make money."* (LHI\_Benue\_F3). Such situations reflect the broader gendered economic constraints faced by many women, where financial decision-making is controlled by their spouses, limiting their ability to sustain themselves and their families. The study shows that the long-term effects of family disruptions and marital instability extend beyond individual households and affect entire communities. When individuals, especially women, are denied financial independence, it reduces overall economic productivity and increases reliance on already limited family resources. Similarly, forced marriages and domestic power imbalances contribute to cycles of poverty, where children in these households may face similar restrictions, perpetuating economic hardship across generations.

**Another finding shows that limited skills and livelihood** pose a challenge to the households, making economic survival difficult. Individuals rely on subsistence farming or low-paying jobs with minimal financial security, leaving them vulnerable to external shocks such as conflict, climate change, and economic downturns. Without access to skill development or alternative employment opportunities, people struggle to break free from cycles of poverty. One respondent highlighted this dilemma, stating, *"I worked at the clinic, but I couldn't save more than 100,000 Naira a year, so I turned to farming. At least I could sell farm produce to make money."* (LHI\_Benue\_M3). This testimony reflects the limited economic mobility available to many individuals, where even formal employment fails to provide long-term financial stability. The overreliance on farming as a primary livelihood exposes individuals to risks such as poor harvests, land degradation, and market fluctuations. While farming provides a basic means of sustenance, it is often insufficient for long-term economic security, particularly when productivity declines. Those without diversified income sources find themselves trapped in precarious conditions, struggling to meet essential needs such as education, healthcare, and housing. A lack of vocational training and entrepreneurship opportunities prevents the households from exploring

alternative career paths, further reinforcing economic dependency on unstable livelihood options.

Insecurity and conflict, particularly Fulani herdsmen attacks, serve as one of the major structural drivers of poverty in Benue State, leading to widespread displacement and economic devastation. The recurrent violence forces families to abandon their farms and homes, disrupting agricultural activities and food production. Many individuals struggle to rebuild their livelihoods after losing their primary sources of income. One respondent described the lasting impact of such attacks, stating, "Fulani invaded our area in 2017 and destroyed all our farm produce. We ran for our lives and have not fully recovered since then." (LHI\_Benue\_F6). Beyond the direct destruction of farms and property, displacement leaves many individuals without access to land, further deepening food insecurity and economic hardship. "Our major problem is those Fulani herdsmen, we don't rest. They invade our farms and destroy crops, and if you confront them, they attack." (Source: FGD\_Benue\_Female\_2). Farmers who rely on seasonal planting cycles are unable to return to their land in time for cultivation, leading to prolonged losses and dependency on external aid. As one interviewee noted, "They were attacked by Fulani herdsmen and were displaced; they fled to hiding places, and life became too difficult" (LHI\_Benue\_F3). This forced migration often results in overcrowded and under-resourced settlements, where displaced individuals lack access to adequate food, healthcare, and employment opportunities. The long-term consequences of these conflicts extend beyond individual families, affecting the entire economy of Benue State. With agriculture being a primary source of livelihood, the destruction of farms leads to reduced local food supply, increased market prices, and economic instability.

**Moreso, lack of access to quality education** prevents the individual household from gaining the skills needed to improve their livelihoods. Education is a crucial pathway out of poverty, but many families cannot afford school fees, uniforms, or transportation costs. In rural areas, where government investment in education is minimal, children are often forced to forgo schooling altogether. One respondent illustrated this challenge, stating, "*I could not go to school because my father didn't have money, and there was no free primary school close to us.*" (LHI\_Benue\_F3). Without formal education, individuals struggle to secure stable and well-paying jobs, leaving them reliant on low-income activities such as subsistence farming and petty trading. The generational impact of this issue is profound, as uneducated parents often lack the resources to prioritise their children's education, perpetuating cycles of poverty. Education plays a critical role in economic mobility, yet many children are forced to drop out due to financial constraints. One respondent emphasised this challenge, stating, "*Most children stop schooling after primary school because we can't afford the fees. Even secondary education is out of reach for many.*" (Source: FGD\_Benue\_Female\_2). Without access to secondary or higher education, individuals are often confined to low-paying, informal sector jobs, perpetuating cycles of poverty within families.

It must be noted that while agriculture is the backbone of livelihoods in the region, overused farmland and limited access to land, fertilisers, improved seeds, and modern techniques have led to reduced productivity. One respondent described this challenge, stating, "*We repeatedly farm on the same plot of land, which has become very old and no longer yields desirable produce.*" (LHI\_Benue\_F10). With limited land for expansion and no structured support for soil replenishment, farmers experience declining harvests, reducing both food

security and household incomes. The situation is further worsened by displacement, which disrupts farming cycles and forces families to cultivate land that has become less fertile over time. When displaced individuals return to their land, they often find it unsuitable for farming due to prolonged neglect or damage caused by conflict. As another interviewee noted, *"After returning to our land post-displacement, the land is neither producing nor yielding crops as expected."* (LHI\_Benue\_F3). Farmers are left to struggle with depleted soil and low crop output, making it difficult for them to escape poverty.

Similarly, land inheritance, a crucial asset for farming, is often distributed unequally, leaving some individuals without access to fertile land for agricultural activities. One respondent highlighted this challenge, stating, *"I was not around when they shared all the inherited land, so I farm by renting land from others. Any year I can't afford to rent, I don't farm."* (Source: FGD\_Benue\_Female\_2).

**Lastly, the limited reach and ineffective implementation of government and social programs** contributed significantly to poverty in Benue State. Many vulnerable households rely on government interventions for relief during economic hardships, but these programs often fail to reach those most in need. Poor distribution systems, corruption, and bureaucratic inefficiencies prevent aid from being equitably shared. As one respondent lamented, *"I have not seen any positive impact from Covid-19 palliatives. The high cost of living also made life very difficult."* (LHI\_Benue\_F6). This reflects the frustration among many residents who struggle with rising living costs while promised government assistance remains inaccessible. Social programs such as loans and financial aid, which could help individuals invest in their livelihoods, are either difficult to access or selectively distributed. In many cases, communities hear about government initiatives but never benefit from them. One interviewee highlighted this gap, stating, *"We heard the government was giving COVID-19 loans, but nobody in our community received anything."* (LHI\_Benue\_F7). This lack of transparency and inclusion means that those who are already disadvantaged remain excluded from opportunities that could improve their financial situations. Without fair access to these programs, economic inequality continues to grow, leaving the poorest households without necessary support. Thus, aid meant for struggling farmers, such as fertilisers and food relief, is often diverted to those with political or social connections, further marginalising the most vulnerable. A respondent described their experience with such exclusion, saying, *"Fertiliser and food aid came, but they did not give us. It only went to those with connections."* (LHI\_Benue\_F8).

## Section 3: Impoverishment

### 3.1 Livelihoods Under Impoverishment

Farming has served as a temporary escape from poverty for many households, providing a means of livelihood when other income sources prove insufficient. One clear example is a respondent who left his job at a clinic due to low earnings and turned to farming for sustenance. "I left the clinic because I could not boast of having 100,000 cash at the end of the year, but in the farm, every year I get crops that can value up to 300,000 at once," he stated (LHI\_Benue\_M03). Agriculture offers a relatively stable income and can act as a fallback option for households seeking financial security. Farming has played a crucial role in helping individuals cope with economic shocks. Another respondent, a retired teacher, turned to large-scale farming of groundnut, soybean, and other grains after his retirement to sustain himself and his family. He noted, "*After retirement, I dived into farming... to sustain my immediate family.*" (LHI\_Benue\_LHI01).

Teaching provides stability amidst economic hardships. One respondent claimed that teaching supplemented his income from farming, ensuring that he could support his family. His story highlights the importance of education as a stepping stone to financial stability: "I was also teaching in a private school... The Rivers State government used to give us 10,000 Naira monthly" during his NYSC, which helped him save money and later enrol for his master's degree (LHI\_Benue\_M03). This demonstrates how teaching, even at a lower income level, can provide a buffer against economic uncertainty and create opportunities for further advancement. Similarly, LHI\_M01 leveraged teaching to improve his financial standing gradually. He started as a primary school teacher and later progressed through the education system to become a principal. He recalls the relative financial security teaching provided: "Government by then made sure that all the facilities meant for good teaching were available, the salary was OK and promptly paid." His capacity to sustain his household, invest in his children's education, and acquire assets such as a car demonstrates that teaching can provide a stable, albeit limited, avenue for economic mobility. However, teaching alone was often insufficient for long-term financial security, as economic instability and policy changes impacted earnings. A respondent, for instance, had to supplement his income by opening a private lesson centre. He explained, "After my master's, I started looking for other things so that I will not depend on him [his former employer] forever." (LHI\_Benue\_M01).

Many individuals rely on teaching jobs for a steady salary, yet retirement or unforeseen economic challenges can push them back into poverty. Retirees often struggle to maintain their livelihoods without adequate pension plans or financial management. One retired teacher shared his experience, stating: "*I worked as a teacher and principal, but after retirement, I turned to farming to sustain my family. Floods destroyed my farm, and now I am struggling again*" (LHI\_Benue\_M3). This highlights the precarious nature of post-retirement life, where a lack of savings or pension delays can force individuals into risky and unstable livelihood options. The reliance on civil service jobs as a pathway to economic stability is further complicated by issues such as salary delays, mismanagement of funds, and a lack of opportunities for career advancement. Many workers depend solely on their monthly wages, making them vulnerable to financial shocks when payments are inconsistent or unexpected expenses arise.

Public service and security jobs provided financial stability, enabling workers to improve their well-being and invest in other income-generating activities. For instance, one individual recounted how securing a government job in Benue State after her husband's retirement significantly increased her income compared to her previous employment in Kogi State. "Her husband retired back to Benue State where she got a job in her husband's state and was paid much better than what she was collecting in Kogi State" (LHI\_Benue\_F08). This increase in income facilitated her transition from financial dependency to economic self-sufficiency, demonstrating how public service jobs can serve as a stepping stone to improved livelihoods. Beyond direct salary earnings, some individuals leveraged their employment in public service or security forces to establish additional sources of income. One retired officer narrated how his years of service in the Nigerian Police Force allowed him to open a business after retirement. "When I retired and came back here, first and foremost, I opened a very beautiful beer Parlor, but something happened, so I stopped" (LHI\_Benue\_M06). While the business later collapsed due to poor management and credit-related challenges, his initial ability to invest in a venture was due to the financial security his public service job had provided. However, reliance on public service and security jobs to escape poverty is often short-lived, especially in the face of economic instability, delayed payments, and lack of post-retirement support. Many former public servants struggle after leaving service due to unpaid pensions or declining economic conditions. One interviewee who worked as a government employee explained how her well-being deteriorated after retirement: "She used her money to pursue her gratuity and was not paid up till today; she is now a displaced person depending on her children for food." (LHI\_Benue\_F08).

**Artisan** work (mechanic, painting, and carpentry) offers an accessible means for individuals to generate income without requiring formal education, making them a lifeline for those facing economic hardship. A respondent's experience highlights this: "Painting used to sustain me so much, I was able to take care of my family, I was able to buy a bicycle, even a machine called Jinchen, and I even bought a car" (LHI\_Benue\_M02). His story demonstrates how skilled manual labour can be a stepping stone to financial stability, even allowing individuals to acquire assets that improve their living conditions. However, while these trades provide a crucial safety net, they are often unstable and subject to external pressures that can disrupt earnings. For instance, as responsibilities increased, he had to abandon his painting job when he was appointed as a community leader. He noted, "It was difficult for me to continue with the work of painting, because of taking care of families, taking care of crisis from land issues and the rest." This suggests that while artisan work can offer temporary financial relief, it may not always lead to long-term stability, particularly when individuals transition to other roles or face challenges beyond their control. Similarly, LHI\_Benue\_M05's experience as a mechanic illustrates how hands-on skills can initially serve as a means of survival but may later be supplemented by other forms of income. He shared, "When I was learning to become a mechanic, my Oga wasn't paying me, but when customers paid the man, he would give me something." Eventually, he leveraged his skills to secure employment as a police mechanic, showing that while artisan work can offer temporary economic relief, individuals often seek additional opportunities to achieve sustained economic security. Thus, artisan work remains a vital but sometimes precarious pathway out of poverty for many households in Benue.

### 3.2 Drivers of Downward Mobility

One of the factors contributing to impoverishment the health shocks and medical expenses, as unexpected illnesses or accidents force households into financial ruin. Many families, lacking health insurance or government support, are compelled to sell assets or exhaust their savings to cover medical bills. This often leads to long-term economic struggles, as they lose productive resources and means of livelihood. One respondent shared a tragic experience, stating, *"My younger brother fell sick sometime, and my father sold all his properties to treat him. He spent all the money, and the boy died afterward."*

(LHI\_Benue\_F7). This highlights the devastating financial and emotional impact of severe illnesses, where even after making significant sacrifices, families may still lose their loved ones. Beyond the direct costs of medical treatment, health crises also disrupt income-generating activities. When a breadwinner falls ill or when family members require intensive care, households often redirect funds meant for business, farming, or education toward healthcare expenses. One interviewee described how medical emergencies drained their resources, stating, *"Two of my children had accidents that were severe. I had to use all the money from my shop to pay their hospital bills, and this crippled my business."*

(LHI\_Benue\_F7). In such cases, health shocks not only lead to immediate financial distress but also have lasting consequences, as individuals struggle to rebuild their sources of income.

**These recurrent conflicts led to widespread displacement**, forcing individuals and families to abandon their homes, farmland, and businesses. The destruction caused by these attacks not only disrupts livelihoods but also prevents long-term economic recovery. One respondent highlighted the repeated losses they suffered, stating, *"The Fulani came, and we all ran. They broke my shop, packed everything, and every year they kept coming back."* (LHI\_Benue\_F8). For many farming communities, these conflicts have had devastating consequences, as agricultural production is disrupted, leading to food shortages and income loss. Displaced farmers often struggle to reclaim their land due to continued insecurity, which in turn affects their ability to sustain themselves. One respondent shared their experience of being unable to farm due to displacement, stating, *"We relocated due to the Fulani crisis, which affected our well-being. Some years, we couldn't even return to harvest our crops."* (LHI\_Benue\_F2). This lack of access to farmland forces many families into extreme poverty, as they lose their primary means of livelihood without any form of compensation or support.

the displacement and loss of land have been major contributors to impoverishment in Benue State, particularly for farming communities that rely on agriculture for survival. Conflicts and crises, especially those involving Fulani herdsmen attacks, have forced many families to flee their homes, leaving behind their primary source of income. Without access to their land, these individuals struggle to sustain themselves, as alternative livelihood options are limited. One respondent shared their experience of losing everything due to displacement, stating, *"We ran away from Taraba after the crisis. The Fulani took over our farm, and we returned with nothing."* (LHI\_Benue\_F7). Even for those who attempt to return, persistent insecurity makes it difficult to reclaim and cultivate their farmland. Fear of renewed attacks prevents many displaced individuals from resettling in their communities, leading to prolonged food shortages and economic instability. Another respondent expressed their frustration over the ongoing threats, stating, *"Our farmland in Guma remains uncultivated because of continuous attacks in the area."* (LHI\_Benue\_F8). This situation forces many families to rely on unstable

daily labour, petty trading, or aid from relatives, which are often insufficient to sustain them in the long term.

**Similar to the above is the flooding, which displaced farmers and caused agricultural losses.** Many farmers depend entirely on their farmlands for sustenance, and when floods destroy their crops, they are left with no means of survival. As one farmer from Benue recounted, *"Flooding has displaced many farmers. I cultivated two hectares, and all was flooded, yet no support from the government followed."* (Source: FGD\_Benue\_Male\_2). Without government assistance or insurance, these farmers struggle to recover, often falling deeper into poverty. The inability to harvest even a single *"mudu* (measure) of rice" after investing in land and labour highlights the devastating impact of recurrent floods. Beyond the immediate destruction, flooding has long-term consequences on soil fertility and agricultural productivity. Even after floodwaters recede, the land does not yield as expected. One interviewee noted, *"They have started settling back in their places, but the land is neither producing nor yielding crops as expected"* (LHI\_Benue\_F006). This depletion of soil nutrients forces farmers to either abandon their lands or invest in expensive fertilisers, further exacerbating their financial difficulties. The persistent decline in productivity means that even when farmers attempt to rebuild, they are faced with continuous economic setbacks. Also, the psychological and economic shocks from flooding lead to a vicious cycle of poverty, making it difficult for affected households to recover. The loss of income from failed harvests affects children's education, healthcare, and overall household stability. Such experiences reinforce the need for comprehensive disaster mitigation strategies, including flood-resistant farming techniques and government intervention, to break the cycle of poverty exacerbated by environmental shocks.

**Unstable salaries and pension delays is another factor.** Irregular salary payments force workers to deplete their savings or rely on unsustainable coping strategies, such as borrowing or using business capital for daily survival. When government employees do not receive their wages on time, their financial stability crumbles, affecting not only their households but also local economies. One respondent shared the direct impact of delayed salaries on their livelihood, stating, *"Salaries were not paid, and I started eating from my business. This pulled us down because I couldn't restock."* (LHI\_Benue\_F8). This highlights how salary delays lead to the collapse of small businesses and worsening financial struggles. Pensioners, who rely on their retirement benefits for survival, are particularly vulnerable to these delays. Many spend their remaining savings or take on significant expenses in an effort to secure their pensions, only to be left without financial support. One interviewee described their experience, stating, *"I used all my money to pursue my gratuity, but it was never paid. Now, I depend on my children for food."* (LHI\_Benue\_F8).

**Economic shocks, particularly the removal of fuel subsidies and rising inflation, caused a ripple effect on transportation costs, food prices, and general living expenses,** making survival even more difficult for low-income households. Many individuals have expressed their frustration over the sudden rise in costs, which has left them struggling to afford basic necessities. One respondent described the worsening economic conditions, stating, *"This new one, is it not from frying pan to fire? The cost of fuel is rising, and everything in the market is expensive now."* (LHI\_Benue\_F8). The surge in food prices, driven by increased transportation costs and inflation, has made even staple foods unaffordable for many families. With stagnant wages and limited income-generating opportunities, people find themselves unable to cope with these price hikes. One interviewee

highlighted the severity of the situation, stating, *"A measure of garri that used to be N250 is now N1,500. How do the poor survive?"* (LHI\_Benue\_F8). Such drastic increases in food prices force households to reduce meal portions, adopt unsustainable coping strategies, or go hungry, further exacerbating malnutrition and economic distress.

**Another factor is the death of a breadwinner or close family member** is a major factor contributing to impoverishment in Benue State, as it often leaves dependents without financial stability or support. In many households, a single individual is responsible for providing income, and their sudden loss creates a significant economic void. Widows and orphans, in particular, are left vulnerable, struggling to meet their basic needs without a steady source of livelihood. One respondent expressed the devastating impact of such a loss, stating, *"I lost my husband in 2019, and that was the worst thing that happened to me. My well-being dropped because he was everything to me."* (LHI\_Benue\_F2). This highlights the emotional and financial hardships that follow the death of a primary provider, pushing families into deeper economic distress. Beyond emotional grief, the loss of a breadwinner often forces surviving family members to exhaust their savings or seek help from extended relatives, who may also be struggling financially. In many cases, individuals left behind do not have stable employment or financial independence, making it difficult to recover from such a loss. One interviewee recounted their struggles after losing their spouse, stating, *"Shortly after my husband's retirement, he passed away, and I was left with nothing. All my savings went into trying to survive."* (LHI\_Benue\_F8).

Moreso, aging and physical inability to work are significant contributors to impoverishment in Benue State, particularly among the elderly, who often lack financial security and social support. As individuals grow older, they become unable to engage in physically demanding activities such as farming or manual labour, which are primary sources of income in the region. Without pensions, savings, or alternative means of livelihood, many elderly individuals are left dependent on relatives, who may also be struggling financially. One respondent described their hardship, stating, *"I am now of age and can no longer farm. I depend on my grandchildren, but even they struggle to feed us."* (LHI\_Benue\_F2). This illustrates how aging not only reduces earning potential but also places an additional burden on younger family members. Widows and elderly individuals without strong family support are particularly vulnerable, as they often lack access to social welfare programs or sustainable income sources. Many have spent their working years engaged in subsistence farming or informal labour without accumulating savings or assets to sustain them in old age. When they become physically unable to work, they are left with few options for survival, sometimes resorting to begging or relying on community aid, "...here begging for assistance which make many people go into poverty," said a respondent (FGD\_Benue\_M01).

## Section 4: Sustained Escapes

### 4.1 Livelihoods Supporting Sustained Escapes

Farming and agricultural diversification ventures that livelihood stability for individuals in the Sustained Escape (SE) category in Benue State. Unlike subsistence farmers who struggle with low yields and food insecurity, SE households have grown their agricultural ventures through strategic investments and diversification. One respondent described how their family combines food production with market sales, stating, *"We have 3 acres of farmland where we pay workers to cultivate yearly for yam, corn, sweet potatoes. The farm feeds us, and we sell part of it"* (LHI\_Benue\_F4). This ability to produce for consumption and commercial purposes allows these households to maintain food security while generating surplus income. A key factor in the success of SE households is their willingness to reinvest in their farms, whether through loans or market strategies that enhance profitability. Access to financial support has enabled some farmers to expand their operations beyond primary production. One individual explained how they leveraged credit to maximise profits, saying, *"We were able to use loans to expand our farm. I go to bush markets in January to buy yam because the prices are cheap, then I sell later at profit in Makurdi"* (LHI\_Benue\_F5). Despite environmental challenges like flooding, diversified farming practices have helped some individuals maintain resilience. A respondent detailed their farm's productivity despite natural disasters, stating, *"We plant about 1,000 to 1,600 tubers of yam every year. Despite the flood, I harvested 42 bags of rice and about 1,550 yams. Farming has kept us stable"* (LHI\_Benue\_M4).

Civil service jobs and teaching positions provide financial stability for individuals in the Sustained Escape (SE) category in Benue State. Unlike those in informal or unstable jobs, individuals with government employment benefit from regular salaries, which enable them to plan for the future and accumulate assets. One respondent highlighted the benefits of stable income, stating, *"I got a job with the state government after NYSC. My husband and I have a stable income. We used the money to build a house, buy land, and start small businesses"* (LHI\_Benue\_F4). This illustrates how financial security from formal employment allows households to invest in long-term wealth-building activities, reducing their vulnerability to economic shocks. Beyond salaries, pension earnings have also served as a foundation for sustained livelihoods. Retirees who effectively reinvest their earnings into productive ventures can maintain stability even after leaving formal employment. One retired teacher shared their experience, explaining, *"I was a teacher until 2015 when I retired. I used my pension to buy cows and farmland. The rearing of cows has improved our well-being"* (LHI\_Benue\_M9). Those who successfully transition from salaried employment to entrepreneurial activities are more likely to sustain their escape from poverty.

Another factor contributing to financial stability among SE households is the combination of salaried jobs with business ventures. Many families strategically use a portion of their earnings to support trading or farming activities, allowing them to diversify their income sources. One respondent shared how her husband's formal income helped expand their business: *"My husband was a working-class man earning N70,000 at that time. He supported my business by investing part of his salary, which helped the business grow"* (LHI\_Benue\_F5). This example underscores the importance of financial planning and resource allocation in ensuring long-term economic security.

Small-scale enterprises, trading, and income diversification have emerged as vital economic strategies for individuals in the SEs category in the state. Unlike those solely dependent on formal employment or subsistence farming, individuals who engage in multiple income-generating activities exhibit greater economic resilience and financial stability. This diversification enables them to navigate economic challenges, ensuring both immediate sustenance and long-term growth. A respondent highlighted this transition from formal employment to entrepreneurship: "After I finished my NYSC, I used the allowance to start a shop. My husband helped me grow the business by investing part of his salary" (LHI\_Benue\_F5). Such investments in small businesses not only offer financial stability but also serve as a safety net against economic uncertainties, particularly for households with fluctuating income streams.

Trading, particularly in agricultural produce, proves to be a lucrative venture for many within the SE category. By purchasing goods directly from farmers at lower prices and reselling them in urban markets, traders capitalise on price disparities to maximise profits. A trader explained, "I am a trader who goes to bush markets like Ikpayoungu and Igbor to buy commodities directly from farmers and resell in Makurdi for profit. Sometimes I take loans to expand the business" (LHI\_Benue\_F5). This demonstrates how strategic market engagement enables traders to leverage financial opportunities despite economic uncertainties. Seasonal trading further amplifies earnings by tapping into market demands in different locations, as one respondent noted: "During the dry season, I take trucks of yam to Port Harcourt where the prices are better. This has increased my earnings significantly" (LHI\_Benue\_F5).

Moreover, small-scale business activities function as a temporary escape from poverty, complementing other livelihood strategies such as farming and formal employment. Many individuals supplement their primary income sources with petty trading, ensuring financial stability during economic downturns. One respondent emphasised the role of such alternative income streams: "Painting used to sustain me so much, I was able to take care of my family, I was able to buy a bicycle, even a machine called Jinchen, and I even bought a car" (LHI\_Benue\_M02). This illustrates how non-traditional trades can enhance household welfare by providing financial relief and asset accumulation. Similarly, some individuals strategically manage market fluctuations to maintain stability, as seen in a case where a trader leveraged inflation to his advantage: "Despite that, when I have money, I give to other members to buy for me and keep to sell when the price goes higher" (LHI\_Benue\_M04). This approach underscores the role of trading in mitigating economic volatility by transforming financial challenges into investment opportunities. Additionally, entrepreneurship often complements other livelihood strategies, enabling individuals to build resilience against financial hardships. One respondent detailed his multifaceted approach to economic survival: "He worked at his brother's clinic and was also a farmer within this period; however, he left the clinical work to focus on an evening school he established" (LHI\_Benue\_M01).

Access to loans and cooperative societies helps individuals in the Sustained Escape (SE) category expand their businesses and farms, ultimately improving their financial stability. Unlike those who struggle with limited capital, individuals who can access credit facilities are able to invest in productive ventures that yield higher income. One farmer shared how a loan helped improve their agricultural productivity, stating, *"I collected a COVID-19 loan to improve my farm. The loan helped us increase our yield and sell more produce."*

(LHI\_Benue\_F4). For small-scale entrepreneurs, access to credit has been a lifeline during financial hardships, allowing them to recover and expand their businesses. Many traders, especially those affected by economic downturns, rely on microfinance institutions to stabilise their businesses and maintain steady income. One respondent explained, *"There was a time when things were very rough. I started borrowing from Grooming Credit Facility. My first loan was N50,000, which I repaid weekly, and it helped me rebuild my business."* (LHI\_Benue\_F5). Beyond formal credit institutions, cooperative societies have provided low-interest loans and fostered financial independence. By leveraging group savings, members can access funds for strategic investments, such as purchasing goods at optimal prices for later resale. One trader detailed their approach, stating, *"I joined a cooperative society that gives loans at low interest. I take loans to buy yam during the harvest season and sell it later at higher prices."* (LHI\_Benue\_F5). This strategy of bulk purchasing and delayed selling demonstrates financial planning and market awareness, allowing traders to maximise profits.

Livestock rearing has played a significant role in sustaining livelihoods among individuals in the SEs. By combining crop farming with livestock rearing, families have diversified their income sources and created a financial cushion against agricultural losses. Unlike exclusive reliance on crop farming, which is vulnerable to factors such as drought, flooding, and pest infestations, livestock provides an alternative revenue stream. One respondent highlighted this advantage, stating, *"We rear goats in our compound. We have nine goats now, and two of them are pregnant, which will increase the number soon."* (LHI\_Benue\_F4). The ability to expand livestock numbers through breeding ensures long-term financial security and stability. For retired individuals, livestock rearing has served as a productive post-employment venture, ensuring continued income generation even after leaving formal work. With proper management, cattle and poultry farming can be lucrative, offering significant financial returns. One retiree shared their success story, explaining, *"After retiring, I went into rearing cows. I now have 10 cows, and this business has improved my well-being significantly."* (LHI\_Benue\_M9). Livestock rearing enhances food security and offers emergency financial support during difficult times. Farmers can sell livestock when urgent cash is needed, acting as a form of savings that grows over time.

## 4.2 Poverty Interrupters

**Education provide access to better job opportunities and financial stability.** Those who pursued formal education were able to secure employment in government or private institutions, which significantly improved their economic conditions. Education not only increased earning potential but also allowed individuals to contribute to household stability and long-term financial security. One respondent highlighted the impact of education on their life, stating, *"I graduated from Benue State University and got a job with the state government before I got married. Combining education with my job helped me contribute to my family."* (LHI\_Benue\_F4). For many individuals, accessing education requires overcoming significant financial and social barriers. Some had to fund their own education through small-scale businesses or informal work due to a lack of parental support. One interviewee shared their determination to complete their education despite resistance from their parents, stating, *"Education was my priority even when my father and mother refused to support me. I hawked mangoes to save money for my school fees and WAEC registration."* (LHI\_Benue\_F5). Even partial education significantly improved livelihood prospects by equipping individuals with skills necessary for business and self-employment. One respondent explained how obtaining a diploma helped them establish their business, stating,

"I finished my National Diploma after hawking and working on commission. That small education gave me the strength to establish my business." (LHI\_Benue\_F5).

Stable employment and regular salaries provide individuals and families with financial security and opportunities for investment. Those employed in government jobs, civil service, or private enterprises were able to accumulate savings, acquire assets, and support their households more effectively. One respondent described how their government job allowed them to achieve financial stability, stating, *"After graduating, I was employed with the state government. My salary allowed me to build a house, buy land, and rear animals alongside my husband's business."* (LHI\_Benue\_F4). Marrying into a household with a stable income also contributed to financial stability, as it provided a foundation for business growth and improved livelihood prospects. In many cases, a spouse's regular salary helped sustain the family while one partner expanded their economic activities. One interviewee shared their experience, stating, *"I married a working-class man who was earning N70,000. He supported me with his salary to grow my business, and we stabilised after years of hardship."* (LHI\_Benue\_F5). Additionally, formal employment equipped individuals with the financial capacity to diversify their income sources. Some workers used their earnings to invest in farming, trade, or other businesses, ensuring they had multiple streams of income. One respondent emphasised the role of a steady salary in long-term financial planning, stating, *"I worked in the police mechanical workshop after learning mechanic skills. My salary was steady, and I used it to send money home and invest in farming later on."* (LHI\_Benue\_M5).

Entrepreneurship and business diversification helps individuals to create multiple income streams and reducing financial vulnerability. Many individuals leveraged small initial capital, such as NYSC allowances or savings from formal employment, to establish businesses that later became sustainable sources of income. One respondent shared how they started their business after completing national service, stating, *"After my NYSC, I used the allowance to start a small shop. My husband invested part of his salary into it, and the shop grew steadily."* (LHI\_Benue\_F5). Trading agricultural produce has also been a viable business strategy, especially for those with market knowledge and access to rural farming communities. By purchasing farm products at lower prices in remote markets and reselling them in urban areas, entrepreneurs have been able to generate profit and improve their livelihoods. One trader explained their business model, stating, *"I started trading early. I go to bush markets like Ikpayoungu and Igbor, buy yam and maize cheap from farmers, and resell for profit in Makurdi."* (LHI\_Benue\_F5). Additionally, individuals who transitioned into entrepreneurship after retirement used their pensions or severance pay to establish profitable ventures. This not only sustained them in old age but also contributed to economic security for their families. One retiree described how their investment transformed their financial situation, stating, *"When I retired, I bought a pick-up vehicle from Benin Republic with my pension and started transporting and selling farm produce. That has improved my well-being significantly."* (LHI\_Benue\_M5).

Access to credit and cooperative loans enables individuals to expand their businesses, invest in agriculture, and overcome financial hardships. Many small business owners have relied on microfinance institutions and credit facilities to sustain and grow their enterprises. One respondent shared how a small loan revitalised their business during a difficult period, stating, *"There was a time things were rough. I took a loan of N50,000 from Grooming Credit Facility. I paid weekly, and it helped me rebuild my business."* (LHI\_Benue\_F5). Similarly,

farmers have leveraged credit to enhance agricultural productivity, particularly during crises such as the COVID-19 pandemic. Access to funds allowed them to invest in essential inputs like fertilisers and labour, leading to improved yields and higher incomes. One farmer explained how a loan enabled them to strengthen their farm operations, stating, *"During COVID-19, I took a loan to improve our farm. With the money, we hired workers and bought fertilisers, which helped us increase our yield."* (LHI\_Benue\_F4). Cooperative savings and loan associations have also provided a safety net for traders and entrepreneurs, allowing them to access soft loans when needed. By participating in cooperative groups, individuals could accumulate savings and obtain financial assistance for investment in seasonal trade opportunities. One participant highlighted the benefits of cooperative membership, stating, *"I joined a cooperative where I contribute weekly and get soft loans when I need to. This loan allowed me to buy yams during the harvest season for resale."* (LHI\_Benue\_F5).

**Support from family and social networks** provide financial assistance to individuals who lack access to formal banking services. One respondent emphasised the significance of these networks, stating, *"Women in this community rely on informal loans and cooperative societies to support one another in farming and trade."* (FGD\_Benue\_Female). Through these community-driven initiatives, women and other vulnerable groups can access small loans, pool resources, and share financial burdens, ensuring economic stability despite systemic financial exclusion. Many individuals relied on the backing of well-placed relatives to secure jobs, allowing them to establish financial independence. One respondent highlighted the impact of such connections, stating, *"My uncle, who was the Chief of Staff to the Benue State Governor, supported me when I graduated and helped me get a job with the state government."* (LHI\_Benue\_F4).

Family support was also instrumental in helping individuals complete their education, particularly in cases where parents were unable to afford tuition. Siblings who had already achieved financial stability often assisted younger family members in furthering their studies. One individual recounted, *"My elder brothers were already working, and they supported me through my education, especially during my WAEC and NECO registration."* (LHI\_Benue\_F5). Spousal support further contributed to household financial resilience, particularly for women who combined business with family responsibilities. Having a partner who contributed to key expenses, such as children's education, allowed individuals to reinvest in their businesses and grow their income. One woman emphasised the significance of her husband's financial contributions, stating, *"My husband's support after marriage was critical. He helped pay for our children's education while I expanded my shop and combined it with farming."* (LHI\_Benue\_F5).

**Effective asset management also play a role.** Those who successfully manage their assets whether inherited or acquired have been able to build sustainable livelihoods and achieve long-term financial security. One respondent highlighted this point, stating, *"Some women who managed inherited assets carefully, like livestock and personal farms, have managed to escape poverty and sustain themselves."* (FGD\_Benue\_Female\_2).

### Box 1: Gender and Economic Mobility: Differences in Sustained Escape

Men in challenging economic conditions adopt various coping and escaping strategies to navigate poverty and hardship. Some rely on government and non-governmental assistance, while others turn to communal support systems or individual resilience. As one informant noted, *"the approach we adopt in respect to that reveals all that is obtainable of our work...we expect the beneficiaries to prioritise their needs, seek ways of financing, monitoring and ensure that there is sustainability"* (KII\_Benue\_M01). One significant coping mechanism for men is communal reliance and cooperative savings. In many communities, financial initiatives like "adashi" serve as informal banking systems, allowing men to pool resources and provide loans to one another. As stated in the interviews, *"The approach they have adopted so far is what we call adashi...they put their resources together and give it to one of them to go and solve the problem that confronts him or her at a particular time"* (KII\_Benue\_M01). This method ensures sustainability and reduces dependence on external assistance.

However, not all men find success through such systems, and some struggle with economic stagnation. Many face barriers such as illiteracy, lack of skills, and limited access to credit. One key informant mentioned, *"The best agronomy practices are being instituted within the farming activities of beneficiaries, and from all indications, it has proved very well a tremendous impact"* (KII\_Benue\_M01). Yet, despite such interventions, some individuals lack the motivation or means to capitalise on opportunities, leading them to remain trapped in chronic poverty. For men who successfully escape poverty, a combination of skill acquisition, entrepreneurship, and favourable government policies plays a crucial role. Many transitions from subsistence farming to mechanised agriculture or small businesses with external support. As observed in the field discussions, *"Some people are trained, they are given materials...starter kits to go and start on their own operating as a source of livelihood."* While some men remain trapped due to systemic barriers, others leverage community resources, financial inclusion, and skill development to transition into stable economic conditions.

For many men, education and skill acquisition have been essential in escaping poverty. Some individuals, despite financial hardships, sought education as a means of securing better opportunities. One interviewee recounted his struggles, saying, *"I ask my father to send me to school but my father refused... so I decided to run away to another community where my mother came from and explain to them and they enrolled me in school"* (LHI\_Benue\_M08). This determination to seek education despite obstacles illustrates how knowledge can be an escape route from poverty. Education enables men to secure formal employment, as seen in the case of those who transitioned from farming to teaching and other professions.

Another significant coping mechanism is leveraging social support and mentorship. Relationships with benefactors and mentors have played a key role in helping men rise above financial constraints. "Many people loved me, including Dr. Totyom and his wife. He noticed that I am his brother from the same village and helped me get admission," said one respondent (LHI\_Benue\_M03). Support systems, whether in the form of financial aid, employment opportunities, or emotional encouragement, contribute to long-term well-being. These relationships offer individuals a way to cope with economic difficulties and move forward. While some government interventions have provided relief, others have exacerbated struggles. "I was doing very well when my children were in nursery and primary school, but when the economic hardship started in 2015, it was not easy for me to pay their school fees," lamented another interviewee (LHI\_Benue\_M03).

In the same vein, women in marginalised communities face significant socio-economic challenges. Despite these hardships, they employ various coping mechanisms to sustain their families and escape poverty. One of the primary survival strategies is engaging in small-scale businesses, such as selling food or running informal shops. A respondent from Guma highlighted, *“There are some women who are married to traders, women that have shops and are doing mini businesses; those are the ones feeding the family”* (FGD\_Benue\_F01). Another key coping strategy for women is engaging in daily labour, despite its physically demanding nature. In the focus group discussion, a participant shared that many women work as labourers, carrying blocks or offloading bags of rice to earn a daily wage. While these jobs offer immediate financial relief, they do not provide long-term security, making it difficult for women to break the cycle of poverty. Nonetheless, their resilience in undertaking physically demanding work highlights their determination to support their households. Education and vocational training have proven to be vital routes for escaping poverty. The importance of access to education was emphasised in the document, stating that *“Quality education and skills development are crucial for poverty escape”* (LTR\_Benue\_F02). Women who receive training in trades such as tailoring, hairstyling, or farming have a higher chance of becoming financially independent. Unfortunately, in many communities, educational opportunities for women remain limited, preventing them from fully leveraging their potential.

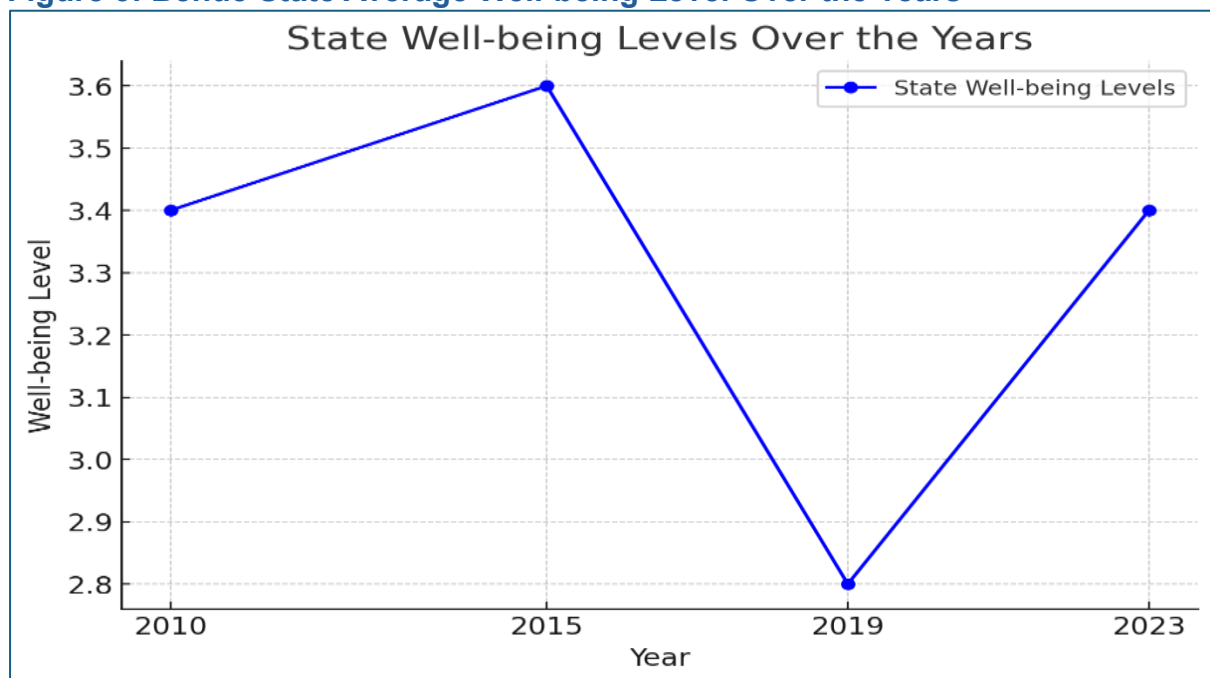
However, social and institutional barriers often hinder women's ability to escape poverty. Many women lack ownership rights over land and assets, as one respondent stated, *“Women don't own anything; everything is owned by the husband”* (FGD\_Benue\_F01). This financial dependence restricts their ability to make independent economic decisions. Furthermore, social safety net programs intended to provide financial relief do not always reach the most vulnerable, as highlighted in the focus group discussion where a woman lamented, *“They give them bags of rice, bags of beans, but here, nothing”* (FGD\_Benue\_F01). Such systemic inequalities make it more difficult for women to transition from coping to escaping poverty permanently. Despite these challenges, stories of successful escape provide hope. Some women have been able to rise above adversity by accessing government assistance, receiving support from community programs, or making strategic financial decisions. As one participant noted, *“Some people have escaped poverty and started planning their lives”* (LTR\_Benue\_02). However, sustainable escape requires structural support, including better access to credit, education, and legal rights for women. With these provisions in place, more women will be able to transition from mere survival to long-term economic stability.

## Section 5: Demographics disparities: Rural vs. urban poverty, gendered impacts

### 5.1 Rural-Urban Differences

Household well-being levels fluctuated between 2010 and 2023, indicating periods of improvement and decline. In 2010, the well-being level stood at 3.4, showing a slight improvement to 3.6 in 2015. However, by 2019, it dropped significantly to 2.8, suggesting possible economic, social, or environmental challenges that negatively impacted household conditions. By 2023, the level rebounded to 3.4, indicating a recovery or stabilisation in household well-being. These variations highlight the dynamic nature of household well-being, influenced by multiple factors such as economic policies, living conditions, and societal changes over time.

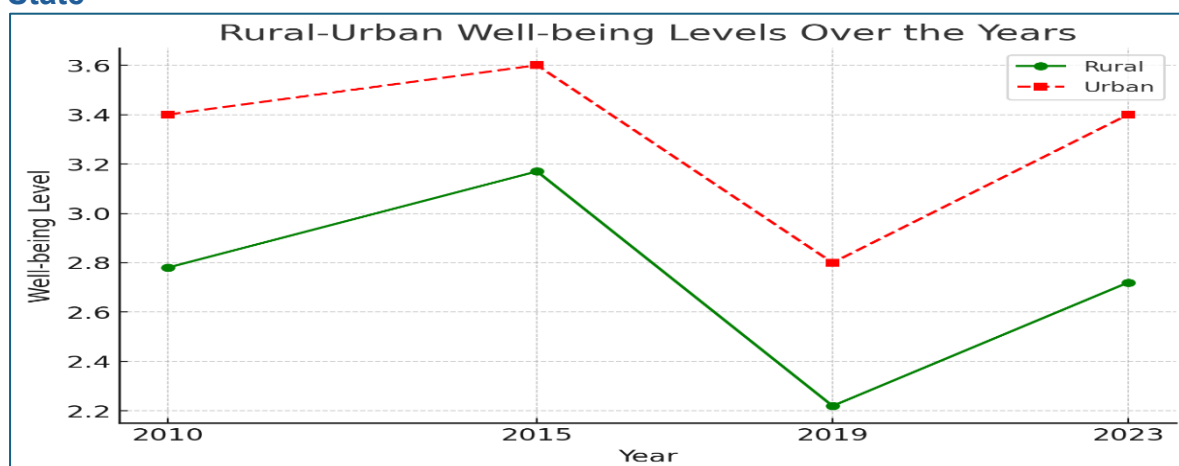
**Figure 3: Benue State Average Well-being Level Over the Years**



**Source:** Created by the Author from LHIs Project Data

The analysis of urban and rural well-being levels from 2010 to 2023 reveals notable differences in trends, with urban areas maintaining a higher well-being level compared to rural areas. In 2010, rural well-being was at 2.78, while urban areas had a significantly higher level of 3.4. By 2015, both rural and urban well-being improved, reaching 3.17 and 3.6, respectively, suggesting overall development during this period. However, in 2019, both regions experienced a decline, with rural well-being dropping sharply to 2.22 and urban well-being to 2.8, possibly indicating economic hardships or socio-political factors affecting living standards. By 2023, urban areas showed a full recovery to 3.4, while rural well-being improved only slightly to 2.72, maintaining a lower level. This trend suggests that urban areas may have better access to resources, economic opportunities, and infrastructure, allowing for quicker recovery from challenges. In contrast, rural communities appear to struggle with more persistent barriers to well-being.

**Figure 4: Rural and Urban Average Well-being Level Over the Years in Benue State**



**Source:** Created by the Author from LHIs Project Data

Findings from the LHI revealed that urban residents, benefiting from better infrastructure and proximity to institutions, often have a clearer pathway to formal education and stable jobs. For example, LHI\_BenueM01, an urban resident, recounted how he transitioned from primary school employment to secondary school teaching after receiving in-service training: "After graduation, I was employed at the primary school, and later went back to ATC on in-service training and graduated in 1985. When I came back, I reported to my former place of work and transferred my service from primary school to the Teaching Service Board to teach in secondary school." This reflects how structured opportunities in urban areas facilitate career progression, ensuring financial stability and social mobility.

In contrast, rural residents frequently encounter significant barriers to education, often due to financial constraints or parental resistance. Without accessible schools or government support, rural children sometimes resort to self-advocacy or migration in search of learning opportunities. LHI\_Benue\_M08, a rural resident, shared his struggle: "I asked my father to send me to school, but he refused... My God told me that if I don't attend school my future will be bad, so I decided to run away to another community where my mother came from, and they enrolled me in school." His experience highlights how rural youth must often take extreme measures to gain an education, unlike their urban counterparts who have relatively easier access to schooling and career development. These educational disparities translate into economic differences, as urban dwellers secure stable employment while rural residents remain trapped in subsistence farming or informal labour. While urban workers may access government salaries, pensions, or business investments, rural individuals rely on unpredictable agricultural yields or seasonal trade.

Secondly, livelihoods and income stability in Benue State vary significantly between urban and rural residents, with urban dwellers generally having more diversified income sources. Many in urban areas engage in a mix of formal employment, skilled labour, and side businesses, providing them with greater financial stability. LHI\_Benue\_M02, an urban resident, shared how his painting business allowed him to accumulate assets over time: *"Painting used to sustain me so much; I was able to take care of my family, I was able to buy a bicycle, even a machine called Jinchen, and I even bought a car."* This demonstrates how

urban residents with marketable skills and business opportunities can steadily improve their economic status through multiple income streams.

Conversely, rural residents rely primarily on farming, which exposes them to higher risks associated with environmental shocks, land access issues, and fluctuating market conditions. Unlike their urban counterparts, they have limited income diversification, making them more vulnerable to financial instability when disaster strikes. A rural farmer recounted how he suffered a major setback due to flooding: *"I was able to buy 2 hectares of land at the Fatima Area which I did farm on, but unfortunately"* (LHI\_Benue\_M07). His experience highlights the fragile nature of rural livelihoods, where a single environmental event can wipe out an entire season's earnings, leaving farmers struggling to recover. These differences emphasise the need for targeted interventions to support rural livelihoods and enhance economic stability.

Thirdly, Economic shocks, such as inflation, unstable incomes, and business failures, have had profound effects on both rural and urban communities in Benue State. Rural residents, who often rely on subsistence farming and small-scale businesses, face greater hardship due to the absence of financial safety nets. A respondent, for example, stated that he struggled to sustain his beer parlor due to unpaid debts from customers, stating, *"I opened a very beautiful beer parlor, but something happened, so I stopped. You know this credit of a thing people will come and drink, but when you want to talk, they feel as if you're bringing trouble to them, so I decided to stop"* (LHI\_Benue\_M06).

Urban residents, while still affected by economic shocks, often have more opportunities for diversification and adaptation. With greater access to employment and alternative income sources, they can shift careers or invest in more stable ventures. LHI\_Benue\_M01, for instance, transitioned from clinic work to farming, explaining, *"I left the clinic because I could not boast of having 100,000 cash at the end of the year, but in the farm, every year I get crops that can value up to 300,000 at once."* This decision points to how individuals in urban areas may have more agency to pivot between livelihoods in response to financial challenges, unlike their rural counterparts, who face more rigid constraints.

## Box 2: Wellbeing and Economic Status Across Social Classes

The relationship between wellbeing and economic status across social classes in Benue State, as illustrated in Table 9, reveals a stark gradient of living conditions and resilience tied directly to economic resources. The "Poorest of the Poor" and "Very Poor" classes experience severe deprivation across multiple dimensions of wellbeing, such as food and nutrition, housing, and education. For instance, the Poorest of the Poor survive on one low-quality meal per day, live in rudimentary thatch or mud houses, and lack access to education or skills beyond manual labour. Their economic relationships are virtually non-existent, with no access to credit or bargaining power, leaving them socially isolated and politically excluded. Similarly, the Very Poor manage slightly better with one to two meals daily and minimal education but remain trapped in a cycle of poverty with limited assets and vulnerability to external shocks like floods or herder crises. These groups exhibit little to no resilience, often relying on begging or displacement to survive, highlighting how economic scarcity directly undermines physical and social wellbeing.

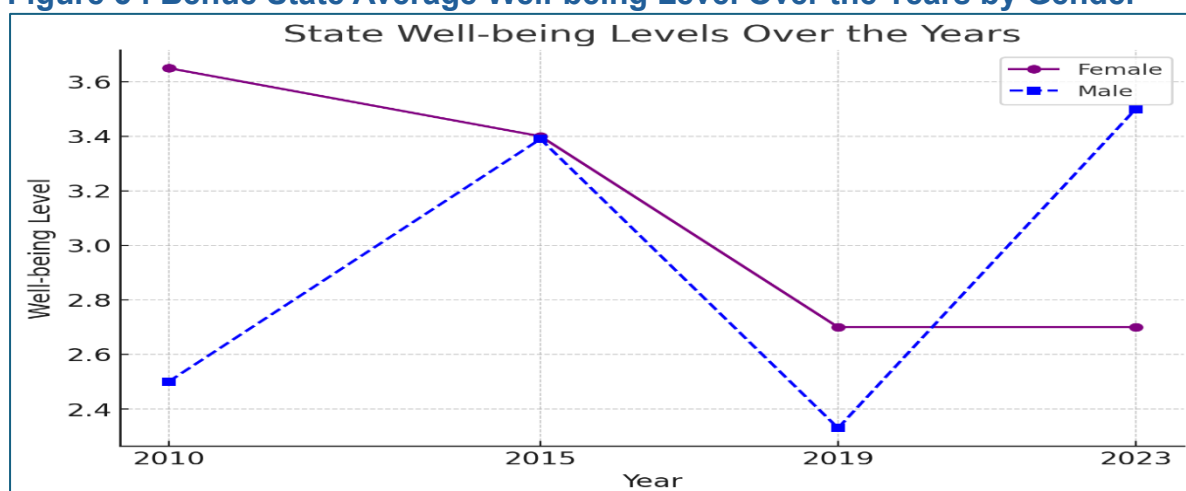
In contrast, higher economic classes "Poor," "Not Poor but Not Rich," "Rich/Resilient," and "Very Rich"—demonstrate progressively better wellbeing outcomes, underpinned by greater

access to resources and networks. The Poor, while still reliant on basic meals and small-scale farming, have slightly better housing and education (up to secondary level), with some political and social ties that offer limited coping mechanisms during crises. The Not Poor but Not Rich group enjoys adequate food, decent homes, and moderate assets like motorcycles or small shops, enabling some economic stability and recovery potential, though they remain vulnerable to shocks like fuel subsidy removal. The Rich/Resilient and Very Rich, however, thrive with balanced diets, substantial housing, tertiary education, and significant assets, such as multiple properties or businesses. Their strong economic, social, and political relationships coupled with the ability to employ others or influence decisions render them highly resilient to crises that devastate lower classes. This disparity underscores how economic status not only shapes material wellbeing but also determines one's capacity to withstand and recover from adversity in Benue State.

## 5.2 Intersecting crises among individual households by Gender

The state well-being levels over the years indicate significant differences in trends between males and females. In 2010, females had a higher well-being level (3.65) compared to males (2.5), suggesting that women initially experienced better living conditions or access to resources. However, while male well-being improved significantly by 2015, rising to 3.39, female well-being declined slightly to 3.4. This shift indicates that while men were experiencing better conditions, women's well-being was already beginning to decline. By 2019, both genders saw a noticeable drop, with female well-being falling to 2.7 and male well-being dropping further to 2.33. This period likely reflects economic, social, or environmental challenges that negatively impacted the overall quality of life for both groups. In 2023, male well-being rebounded significantly to 3.5, surpassing female well-being for the first time in the observed years. Meanwhile, female well-being remained stagnant at 2.7, indicating persistent challenges that may have disproportionately affected women. This trend suggests that while men experienced a period of recovery, women continued to face obstacles potentially related to employment opportunities, health care, or social support systems.

**Figure 5 : Benue State Average Well-being Level Over the Years by Gender**



**Source:** Created by the Author from LHIs Project Data

The intersecting crises of floods, fuel subsidy removal, and the cashless policy disproportionately affect households, with notable gender differences in their impacts. Men, particularly those engaged in farming and trading, often have relatively higher financial resources, enabling them to diversify their income streams when faced with economic shocks. For example, LH3\_Benue\_M01, a teacher and subsistence farmer, experienced financial hardship due to inflation and environmental disasters but adapted by establishing a private lesson centre to supplement his income. He stated, "The worst time of my life was the cashless policy period and the removal of the fuel subsidy." Similarly, LHI\_Benue\_M04, a large-scale farmer, mitigated losses from flooding by shifting focus to less climate-sensitive crops. He explained, "Last year, crops didn't do well. The flood destroyed people's farms, and it also affected my three hectares." While these men faced significant economic setbacks, their ability to diversify and access insurance played a critical role in their economic resilience.

Conversely, women faced compounded vulnerabilities due to intersecting crises, including displacement, limited access to financial systems, and health challenges. LHI\_Benue\_F01 was forced to flee her home due to the farmer-herder crisis, leading to disruptions in farming activities and economic insecurity. She recounted, "Government programs never reached us," emphasising the lack of institutional support during crises. The cashless policy further complicated her ability to trade and purchase necessities, exacerbating financial hardships. Unlike their male counterparts, who could pivot towards alternative income-generating activities, women such as LHI\_Benue\_F02 struggled with deeper structural challenges. She depended on informal cash transactions, which became difficult under the new monetary policies, pushing her further into economic distress. She stated, "They could only go back to the village for farming during the rainy season and return again for the harvest of these crops, but some years, the Fulani would not let them return to harvest the farm produce." Furthermore, the lack of institutional support and healthcare access left her in a precarious situation, unable to recover from past crises. She lamented, "She is currently not feeling fine as her mouth swells up and is very painful, and there are no means to access medical treatment."

Women's experiences with economic crises were often compounded by displacement and long-term psychological and physical health impacts. LHI\_Benue\_F03, for instance, was affected by both the farmer-herder crisis and flooding, which undermined her ability to sustain a stable livelihood. She explained, "She has settled back to her place but has not recovered from the shock of the Fulani attack." While some men, such as LHI\_Benue\_M01 and LHI\_Benue\_M04, had the means to recover through financial diversification and asset redistribution, women faced barriers such as health deterioration and displacement, which left them with fewer options for economic recovery. These gendered differences highlight how intersecting crises disproportionately affect women, making it harder for them to rebuild their livelihoods and maintain financial stability.

## Section 6: Social Assistance Amidst Crisis

### 6.1 Targeting of Individuals, Households, and Communities for Assistance

**Targeting the Most Vulnerable:** One of the primary strategies for selecting beneficiaries is prioritising the most vulnerable individuals, households, or communities. These are often people living in extreme poverty, struggling to meet basic needs such as food, shelter, and healthcare. Many of them have no stable source of income and lack access to essential services, making them highly susceptible to economic shocks and crises. As one respondent in KII explained, *"Sometimes when the target is not much, you target the more vulnerable ones, that is the poorest of the poor who are not in good [condition], who doesn't have any source of income, mostly they are being targeted"* (KII\_Benue\_M02). This approach ensures that the most disadvantaged groups, such as widows, elderly individuals without family support, disabled persons, and displaced families, receive urgent assistance to improve their living conditions. Despite the good intentions behind this approach, there are several challenges in its implementation. A major issue is the limited reach of resources, meaning that not everyone in need can be assisted. This often leads to frustration and complaints of exclusion from those who do not receive help.

**Community-Driven Selection Process:** Another approach identified is the community-driven model, where local populations are actively involved in identifying and prioritising their own needs. As one respondent highlighted, *"The project is community-driven, adopts a community-driven approach towards interventions... aspiring beneficiaries normally they are given room to prioritise their needs, seek for ways of financing, monitoring, and ensure that there is sustainability"* (KII\_Benue\_M01). Furthermore, this model enables greater inclusivity and collaboration, reducing reliance on external organisations that may not fully understand local contexts. However, while this method enhances transparency and increases the likelihood of sustainable impact, it is not without its limitations. Power dynamics within communities may lead to the exclusion of certain groups, such as women, ethnic minorities, or individuals who lack strong social connections. In some cases, influential community leaders might manipulate the selection process to benefit their close associates or specific groups, leading to unfair distribution of aid.

**Cooperative Approach for Economic Support:** This method is particularly effective for farmers, traders, and small business owners who may struggle to obtain loans from traditional banks due to strict collateral requirements and high interest rates. A respondent emphasised the benefits of this approach, stating, *"We adopt a cooperative approach towards financing our farmers, because experience has shown that over the years, there had been problem of individual sponsorship. So, the bank demands that the aspiring beneficiaries should be clustered into cooperative groups with a view to have a common interest and sharing their ideas with a view to develop themselves"* (KII\_Benue\_M01). This system also encourages financial discipline, as cooperative members hold each other accountable for loan repayments and investment decisions. Additionally, governments and financial institutions often find it easier to work with organised groups rather than individual applicants, making it a practical way to distribute financial aid. While this system has proven effective in many cases, it also comes with challenges. The success of cooperative financing depends heavily on trust and accountability among members.

**Emergency Response and Assessment:** A responsive approach to crisis management is essential for addressing urgent humanitarian and socio-economic challenges. Many intervention programs prioritise first responding to immediate needs before conducting a comprehensive assessment to guide long-term solutions. As one official described, *"We first of all respond to a particular problem or issue on ground in a particular location... after response, you carry out an assessment, after an assessment you now bring the implementation of what you have assessed"* (KII\_Benue\_M02). This method ensures that urgent situations, such as displacements, natural disasters, or economic shocks, receive immediate relief before more structured and data-driven interventions are introduced. Rapid response mechanisms help mitigate suffering, while subsequent assessments provide evidence-based solutions that lead to more sustainable impact. Despite the advantages of this approach, it can sometimes result in reactionary policies rather than proactive planning.

**Data-Driven Identification of Beneficiaries:** Governments and organisations increasingly rely on data-driven decision-making to allocate resources, prioritise beneficiaries, and improve program outcomes. One official highlighted the importance of data accuracy in intervention efforts, stating, *"Since 2018 to 2022 now, this office has written to the International Organisation for Migration (IOM) for verification of data about 2 million and something. The project will be carried out by IOM... because this present government is saying that they want to return the IDPs to their ancestral home"* (KII\_Benue\_M02). By collaborating with international organisations, governments can enhance transparency and credibility in their targeting mechanisms, reducing the risk of fraud, duplication, and misallocation of resources. However, while data-driven identification has improved aid distribution, challenges such as outdated records, lack of digital infrastructure, and political interference remain significant obstacles. In some cases, poor data management leads to exclusion errors, where legitimate beneficiaries are left out, or inclusion errors, where individuals who do not qualify for assistance still receive benefits.

## 6.2 Social Assistance and its Effectiveness Amidst Complex Crises

Several assistance interventions were identified by the respondents, including agricultural loans for farmers, health insurance support, food and relief aid for displaced persons, the N-Power Program, and government-facilitated farming initiatives. Other measures such as the COVID-19 loan, cash transfer programs, and the LGA loan program for small business support were also highlighted as key government interventions. For instance, **"Agric Loan to Farmers"** intervention provides essential inputs like seeds, fertiliser, herbicides, and pesticides. This aligns with broader agricultural development goals as a pathway out of poverty. However, the effectiveness of the intervention was undermined by external shocks and its limited scale. The case of LHI\_Benue\_M03, illustrates both the promise and shortcomings of the initiative. While he received a 25 kg bag of rice seeds, fertilisers, and other inputs, the intervention did not provide enough support to ensure sustained productivity, particularly given the challenges he faced. As noted, *"In 2016 he got assistance from Bank of Agriculture. He was given one bag of 25 kg of rice seeds for planting, fertiliser, herbicides and pesticides."* This suggests the intent was to bolster farming efforts, but the scale was insufficient to provide long-term resilience.

The intervention's effectiveness was mixed, as it provided immediate support but failed to account for broader vulnerabilities. A major setback occurred when flooding destroyed crops, erasing potential gains. The intervention did include an insurance component, which

protected him from debt, as he noted, *"Thank God, they did not ask me to pay back again"*(LHI\_Benue\_M03). However, the loss of crops meant no financial improvement or increased food security. Additionally, the quantity of inputs was insufficient for a two-hectare farm, limiting the intervention's ability to lift him out of poverty. Further economic crises, including the cashless policy and fuel subsidy removal in 2023, worsened his struggles: *"The worst time of my life was the cashless policy period and the removal of the fuel subsidy"* LHI\_J Benue\_M03). This underscores how external economic and environmental factors severely constrained the intervention's impact, revealing the need for more robust and adaptive support.

Overall, the intervention lacked long-term sustainability, as it did not provide ongoing assistance or resilience-building measures, such as flood-resistant crops or financial buffers. While it was appropriate in targeting agriculture, a primary livelihood in Benue State, it failed to address recurring crises, leaving farmers vulnerable. The fairness of the program was also questioned, with reports that access was uneven: *"It's selected people that benefited from government intervention, it didn't go round"* (LTR\_Benue\_F02). The well-being assessment in 2023 showed no significant poverty escape, remaining at level 3, the same as in 2019. This reflects the intervention's inability to provide lasting economic security. As summed up in a respondent experience, *"Two weeks after planting, there was flood from river that took over the land for about 4 weeks and nothing remain on the farm,"* demonstrating both the intervention's potential (insurance relief) and its failure to secure sustained benefits amidst intersecting crises (LHI\_Benue\_M02).

**Table 8: Social Assistance amidst crises**

Program	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
Agric Loan to Farmers	Support farmers with resources	Loans, seeds, fertilisers, herbicides	Some beneficiaries received inputs, but floods and crises reduced impact	Limited, as some lost farms due to flooding	Some farmers received support, others did not	Not all farmers had access	Could be better with flood protection measures
Health Insurance Support	Provide healthcare access	Subsidised health care	Not clearly stated	Inadequate based on financial struggles	Uncertain, as many relied on personal funds	Not accessible	More awareness needed
Food and Relief Aid for Displaced Persons	Provide food aid for displaced people	Emergency food and financial support	Some beneficiaries did not receive assistance	Inadequate; high need in crisis periods	Unreliable; selective distribution reported	Many people left out	Requires better targeting
N-Power Program	Youth employment and skills training	Stipends, job placements	Improve household income	Inadequate for widespread impact	Some benefited, but not all	Many eligible youths left out	Needs better outreach
Covid-19 Loan	Provide financial relief during COVID-19	Loans	Some tried but did not receive it	Inadequate; many applicants rejected	Not reliable; limited access	Many deserving individuals excluded	Could be better managed
Cash Transfer	Financial assistance to low-	Direct cash payments	Some received ₦5,000/month	Low adequacy	Somewhat reliable, but not	Some benefited,	Should be increased

Program	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
	income individuals		but found it insufficient		widely available	others excluded	
LGA Loan Program for Small Business Support	Support small businesses	Business loans	Improve household income	Likely inadequate	Uncertain	Unclear eligibility	Needs better implementation

**Source:** Created by the Author from FGDs, LTR, LHI and KIIs Project Data

The effectiveness of the Social Assistance Programme – Healthcare is mixed, with notable benefits from the National Health Insurance Scheme (NHIS) but significant gaps in accessibility, infrastructure, and crisis responsiveness. The NHIS has provided financial relief by covering a substantial portion of medical expenses, particularly for maternal and child healthcare, as one beneficiary explained: *"All her delivery and hospital bills for her and her children are paid by the national health insurance scheme; she paid only 10% of any bill incurred in the hospital"* (LHI\_Benue\_F09). This suggests that, where available, the scheme reduces out-of-pocket healthcare costs and prevents financial hardship. However, the program's effectiveness is constrained by the absence of a clearly defined crisis-response mechanism. A respondent statement, *"I would tell the government to bring school and hospital so that if somebody is sick, the person will go to hospital"* (LTR\_Benue\_F02) indicates that many communities lack essential healthcare services, making NHIS coverage meaningless in areas without functional medical facilities. Furthermore, reliance on private clinics and pharmacies suggests that public healthcare is either inaccessible or insufficient, particularly in rural areas and conflict-affected zones (LTR\_Benue\_M01).

The impact of healthcare support remains limited and uneven across different crises. The absence of government health facilities in critical areas, *"There is no government facility here, there is no health"* (LTR\_Benue\_F02), suggests that communities experiencing displacement, food insecurity, and extreme poverty are left without medical assistance. Even where hospitals exist, cost remains a barrier, as one respondent observed: *"hospitals we have hospitals even though eh some of them are expensive to attend"* (FGD\_Benue\_F02). Economic hardships caused by COVID-19, fuel subsidy removal, and inflation have exacerbated this issue, pushing vulnerable families deeper into poverty due to health-related expenses. The appendix reinforces this concern, stating: *"Inadequate access to healthcare services can lead to health-related expenses that push families further into poverty"* (FGD\_Benue\_F02). Moreover, the lack of emergency healthcare provisions during crises, such as floods or the Fulani conflict, has resulted in worsening health outcomes, displacement, and malnutrition, further reducing the program's overall effectiveness.

The programme's inadequacy stems from infrastructure deficits, unreliable service provision, and inequitable access. While some individuals benefit from NHIS, many others especially those in rural or crisis-prone regions lack access to clinics, hospitals, or emergency medical responses. The unmet demand for healthcare infrastructure, as seen in the abandoned primary school in Akpa and Theresa's plea for a hospital (LTR\_Benue\_F02), highlights a broader neglect of public services. Furthermore, disparities in healthcare access mirror trends in other government interventions. Theresa's remark that aid did not reach all affected individuals during crises, as *"it's selected people that benefited from government intervention, it didn't go round"* (LTR\_Benue\_F02), suggests inequitable distribution of

healthcare benefits. The overreliance on private clinics and pharmacies forces lower-income households to bear disproportionate costs, worsening health-related poverty. As a result, while NHIS provides relief for some, its limited reach, lack of crisis adaptation, and systemic failures in public healthcare provision undermine its effectiveness in addressing health vulnerabilities amidst intersecting crises.

The N-Power program has been effective in providing short-term financial relief and employment opportunities for unemployed youth, but its impact remains inconsistent due to gaps in implementation and participation. Beneficiaries acknowledge the program's benefits, particularly the regular N30,000 monthly stipend that improved their financial well-being (LHI\_Benue\_F08). However, concerns about low engagement and inefficiency in deployment have emerged, as seen in a teacher's criticism that some N-Power recruits assigned to schools were not actively contributing: *"The people they posted to our school, they are not participating in anything; we would just be looking at them"* (LHI\_Benue\_F08). Additionally, while state-led agricultural initiatives complemented the program by encouraging farming, disparities in implementation, such as teachers not receiving support despite government directives (LHI\_Benue\_F08), highlight structural weaknesses in execution. Furthermore, the absence of clearly defined program objectives at the community level limits residents' ability to assess its effectiveness, reducing the potential for accountability and targeted improvements.

The effectiveness of N-Power is further undermined by issues of reach, reliability, and fairness. While some respondents confirm that people have benefited, the program's coverage appears limited, *"I've heard about it because some people have benefitted, some people have been benefitted, but not many people"* (LTR\_Benue\_F01). This suggests that while the initiative had tangible benefits, it did not extend to all who needed it, potentially due to uneven implementation or exclusionary practices. Additionally, while some view N-Power as a *"very good program,"* its administration was criticised for being *"handled in a wrong way,"* raising concerns about mismanagement (LTR\_Benue\_F01). The lack of standardised monitoring mechanisms contributed to inefficiencies, where participants in certain sectors were inactive while others especially in rural communities may have been overlooked entirely. While N-Power provided temporary financial relief, its limited reach, inconsistent execution, and lack of equitable distribution reduced its overall effectiveness in mitigating the effects of intersecting crises.

Food and Relief Aid for Displaced Persons intervention sought to provide financial and material assistance to farmers affected by crises such as the Fulani herdsmen conflict and natural disasters. This aid included cash transfers (e.g., N5,000) and agricultural inputs like seeds and fertilisers, aimed at helping farmers sustain their livelihoods despite displacement. However, the program lacked a structured and clearly defined approach, making it more of a reactive measure rather than a long-term, sustainable solution. As a result, while some individuals benefited temporarily, the absence of strategic planning meant that the aid often failed to address the deeper, ongoing challenges faced by displaced persons. The inadequacy of the support was evident in the case of LTR\_Benue\_F02, who remarked, *"I heard that sometimes government will come with small intervention for people whose rice has been over flooded but I don't know the people that collected them because some of them it doesn't reach to them."* This highlights how the aid was not only limited in scale but also failed to reach all intended beneficiaries, reducing its overall effectiveness.

The intervention also suffered from unreliable implementation, with aid distribution being inconsistent, delayed, or inaccessible to many in need. Several respondents expressed scepticism about whether they would ever receive the promised assistance. In *LTR\_Benue\_M01*, one individual noted, *"But what I'm not sure of is whether the fertilisers and things like that are been supplied."* Similarly, *LHI\_Benue\_M05*, lamented the government's unfulfilled promises, stating, *"Government will promise us but they will not give, if not this very year, this very regime that we see fertiliser coming that we can see ordinary persons."* These inconsistencies point to a lack of coordination and execution, rendering the intervention unreliable as a long-term strategy. Moreover, the program's fairness was also questioned, as some individuals benefited while others were excluded due to corruption or selective targeting. *LHI\_Benue\_M01*, expressed frustration, stating, *"When SURE-P was introduced, I did not benefit from it. In fact, I applied 3 times and discovered they cheated on me."* This uneven distribution further weakened the intervention's effectiveness, leaving many vulnerable individuals without the support they desperately needed.

A major weakness of the program was its failure to ensure equitable access, as many individuals reported being left out despite being listed as potential beneficiaries. This inefficiency significantly reduced its impact during crises, making the aid unreliable. For example, *LRT\_Benue\_F02* shared a discouraging experience: *"One day, there was a period they even wrote my name among the people that should benefit... I moved about until I became tired and stopped. I didn't get anything."* Similarly, dissatisfaction with government palliatives during the COVID-19 pandemic was widespread, as *LHI\_Benue\_M02* expressed, *"I have not seen a positive impact on me as per that Covid-19 palliative. I did not benefit from that."*

**The COVID-19 palliative measures were largely ineffective in addressing the economic and social challenges faced by communities**, as evidenced by widespread dissatisfaction and reports of unequal distribution. Several respondents indicated that despite efforts to access COVID-19 loans and relief packages, they were unable to benefit. One respondent stated, *"I tried all I could to get the COVID-19 Loan, but I could not"* (*LHI\_Benue\_M03*), highlighting issues of accessibility and possibly bureaucratic barriers in disbursement. Similarly, another respondent noted, *"The interventions during COVID-19 actually reached people around here, only in my house nobody could get anything"* (*LTR\_Benue\_F02*), emphasising exclusion and inconsistencies in aid distribution. Furthermore, those who did receive assistance often found it insufficient to meaningfully improve their economic conditions, with one respondent asserting that recipients were *"no different from the ones that didn't get"* (*LTR\_Benue\_F02*).

Moreover, the overall impact of COVID-19 relief efforts was minimal, particularly in rural areas where some communities did not see any support at all. One respondent reported that *"they only heard that the government was giving COVID loans, but they did not see anyone who collected it in their community"* (*LHI\_Benue\_F05*), reinforcing concerns about a lack of transparency and uneven distribution. The high cost of living, which worsened during the pandemic, further diminished any potential benefits of the program, as seen in the complaint, *"I have not seen a positive impact on me as per that COVID-19 palliative. I did not benefit from that. The high cost of living also made life very difficult for everybody"* (*LHI\_Benue\_M01*). However, isolated cases of effective utilisation were noted, such as a beneficiary who used her COVID-19 loan to buy land and establish a small school

(LHI\_Benue\_F09). This example suggests that when accessed and appropriately utilised, financial support could have positive outcomes. Nonetheless, the overall lack of inclusivity, transparency, and effectiveness in implementing COVID-19 palliative measures weakened their intended impact, leaving many communities without meaningful assistance during a period of crisis.

Moreso, cash transfer program amidst intersecting crises is constrained with minimal long-term impact on poverty alleviation and crisis mitigation. While some beneficiaries used the transfers to purchase essential goods, such as farm inputs, the amounts were too small to offer sustained improvements in livelihoods. As seen in the case of one recipient, *"During the administration of Buhari, he and his wife were registered and paid N5000. They used it to buy farm inputs, herbicides, and fertiliser"* (LHI\_Benue\_M04). However, broader evidence from interviews suggests that the cash transfers failed to create meaningful economic resilience. The compounded effects of flooding, conflicts, and economic policies, such as fuel subsidy removal, eroded any short-term gains. One respondent highlighted the limited effect of COVID-19 cash transfers: *"The worst thing is that people that I think got the COVID-19 intervention are no different from the ones that didn't get. So that has not improved the life of anybody"* (LTR\_Benue\_F02). This suggests that the program, while helpful in isolated instances, lacked the scale or design to facilitate sustained poverty escape.

The adequacy and reliability of the cash transfer program were also severely compromised. The small amounts distributed (e.g., ₦5,000) were insufficient to meet even basic needs, particularly in the face of rising inflation and intersecting crises. One respondent's transport expense alone were ₦30,000 per month due to fuel subsidy removal, highlighting the mismatch between assistance and real economic challenges: *"Every month, I spend N30,000 on transport alone"* (LHI\_Benue\_M01). Additionally, cash transfers were inconsistent and unreliable, with many eligible individuals not receiving the promised support. As one interviewee recounted, *"They were sharing money in one place (Uvihe), I went there, I joined line to collect but the money didn't reach me."* Another individual mentioned being listed for a flood relief intervention but never receiving any assistance: *"I moved about until I became tired and stopped. I didn't get anything."* These inconsistencies suggest that the program was not a dependable safety net for those most affected by crises, reducing its overall effectiveness. Many recipients, like LRT\_Benue\_F02 in Guma, struggled to meet their food needs: *"During this period we were eating sometimes two times a day sometimes zero times a day depending on what God will bless us on a particular day."*

The fairness and appropriateness of the cash transfer program were also questionable, as reports of selective distribution and political favouritism undermined its credibility. Many individuals expressed frustration over being excluded from interventions despite being in need. One respondent noted, *"It's selected people that benefited from government intervention, it didn't go round"* (LRT\_Benue\_F02).

**Local Government Area (LGA) loan programs** reflect both the potential of well-targeted financial assistance and its limitations in reach and sustainability. The program provided tangible support to small business owners, enabling them to build financial resilience, as seen in the case of a participant who received a N95,000 loan in the form of a motorbike, with structured repayment terms of N5,000 monthly over two years (LHI\_Benue\_F08). This demonstrates that even modest, well-structured financial support can help rural households sustain their livelihoods. However, the effectiveness of the program is called into question by

inconsistencies in access and implementation. Another respondent expressed uncertainty about the availability of such loans for vulnerable groups, stating, “*Ehhhh, is, ...well, like I said, there are a lot of..., what you have asked me, I cannot say categorically that government give loans or things like that to the vulnerable, the youth, the elderly, I am not aware of that*” (LTR\_Benue\_F02).

**Table 9: Most and less effective interventions**

Program	Impact	Adequacy	Reliability	Fairness	Appropriateness	Overall Effectiveness
Agric Loan to Farmers	~	X	~	~	✓	Partially Effective
Social Assistance – Healthcare (NHIS)	✓	~	~	~	✓	Partially Effective
N-Power	~	X	~	~	~	Partially Effective
COVID-19 Palliative Measures	~	X	X	X	X	Ineffective
Cash Transfer Programme	~	X	X	X	~	Ineffective
LGA Loan Programs	✓	~	~	~	✓	Partially Effective

**Note:** Analysis uses a simple rating system (✓ for effective, X for ineffective, and ~ for partially effective) to indicate which programs are more effective and which are not, based on the project data information from FGDs, KII, LTR and LHIs.

## 7.0 Policy Recommendations

### 7.1 Agricultural Resilience and Diversification

To strengthen agricultural resilience and diversification in Benue State, a comprehensive agricultural support program should be rolled out, targeting the vulnerabilities highlighted by the chronic dependence on subsistence farming and recurring environmental shocks. This program would supply farmers with climate-resilient seeds such as flood-tolerant rice or drought-resistant yam varieties alongside training in modern farming techniques like crop rotation, intercropping, and soil conservation to counteract declining land productivity. Affordable fertilisers, subsidised through government partnerships with agricultural cooperatives, would boost yields, while accessible extension services would ensure farmers adopt these innovations effectively. Additionally, establishing subsidised insurance schemes tailored for smallholder farmers is critical to mitigate the devastating impact of crop losses from flooding, Fulani herdsmen attacks, or other natural disasters.

Beyond resilience, promoting diversification is essential to reduce overreliance on subsistence farming and enhance income stability. The program should incentivise livestock rearing such as poultry, goats, or cattle and cash crop cultivation, like sesame or soybeans, through low-interest loans and starter kits (e.g., chicks, feed, or seedlings) distributed via local cooperatives. Extension services would play a pivotal role by offering technical guidance on animal husbandry and crop management, while market linkages would connect farmers to urban centres like Makurdi or regional hubs like Port Harcourt, ensuring profitable sales. This diversification not only provides alternative revenue streams but also cushions households against agricultural volatility, such as poor harvests or price fluctuations.

### 7.2 Security and Land Access for Displaced Populations

To enhance security and land access for displaced populations in Benue State, a multi-stakeholder security framework must be established to address the pervasive threat of Fulani herdsmen attacks and other conflicts that have displaced countless families. This framework would integrate local communities, government agencies, and security forces, fostering collaboration through regular town hall meetings, community policing units, and early warning systems to prevent violence and ensure rapid response when incidents occur. Prioritising the safe return and resettlement of displaced persons, the initiative would deploy security personnel to protect returning farmers and establish temporary safe zones in high-risk areas like Guma, enabling families to rebuild without fear.

Complementing security efforts, land restoration initiatives are vital to ensure displaced farmers regain access to productive assets and break the cycle of economic devastation. The government should provide legal support through mobile land tribunals to help families reclaim farmland lost to conflict or illegal occupation, addressing cases like those where displaced individuals returned to find their land taken over (e.g., “Fulani took over our farm”). Equitable land inheritance policies should also be enforced, reforming traditional practices that exclude women or late-returning heirs from accessing fertile plots, as seen in cases of rented land dependency. To bridge income gaps during this recovery phase, emergency relief funds such as cash grants or food aid should be distributed promptly to meet immediate needs, while vocational training in skills like tailoring, carpentry, or petty trading would equip displaced persons with alternative livelihoods.

### **7.3 Access to Quality Education with a Gender Focus**

To expand access to quality education with a gender focus in Benue State, significant investment in rural education infrastructure is essential to address the stark disparities that perpetuate poverty, particularly among girls. The government should prioritise constructing free primary and secondary schools in underserved rural areas, ensuring they are equipped with adequate classrooms, learning materials, and sanitation facilities to create a conducive environment for education. Transportation subsidies, such as school buses or fuel vouchers for families, would alleviate the burden of distance, a common barrier cited by respondents like those unable to attend due to lack of nearby schools (e.g., “there was no free primary school close to us”). Hiring and training qualified teachers, incentivised by rural posting allowances, would improve educational quality and reduce dropout rates, providing rural children especially those from poor households with a viable pathway out of subsistence-level livelihoods and into stable employment opportunities.

A targeted focus on girls' education is critical to counter cultural biases and break the intergenerational poverty trap caused by low educational attainment. Launching programs such as full scholarships for girls, covering tuition, uniforms, and exam fees (e.g., WAEC registration), would ease financial pressures that force many, like the respondent who dropped out in primary 5 due to gender norms, to abandon schooling. Conditional cash transfers to families, disbursed on the condition of consistent school attendance, would incentivise parents to prioritise female education over traditional roles like early marriage or farm labour, directly addressing cases where girls were withdrawn due to economic hardship or male preference. The World Bank Assisted AGILE Project should also be expanded to address this issue.

### **7.4 Healthcare Access and Social Safety Nets**

Strengthening the Health Insurance Scheme to cover rural and conflict-affected populations is essential in ensuring that marginalised groups can access quality healthcare without facing financial hardship. This expansion should include subsidised or fully covered enrollment for low-income households, internally displaced persons (IDPs), and those living in remote areas. Additionally, building and equipping healthcare facilities in underserved communities would reduce the distance and cost barriers that prevent many from seeking timely medical attention. Emergency response units, specifically trained to handle crises such as floods, outbreaks of diseases like cholera, and displacement-related health challenges, should be established within these facilities to provide immediate care and referrals. Mobile health clinics could also be deployed to reach populations in conflict zones and hard-to-reach rural areas, ensuring that critical services such as vaccinations, maternal healthcare, and malnutrition treatment are not disrupted during crises.

A robust health-focused social protection program is crucial for shielding vulnerable groups including widows, the elderly, and people with disabilities from the devastating financial impact of medical expenses. Offering free basic healthcare services for these groups, alongside subsidies for the treatment of chronic illnesses such as diabetes and hypertension, would reduce out-of-pocket costs that often force households into deeper poverty. Additionally, investing in community health workers trained in preventive care, maternal health, and first aid would improve early disease detection and strengthen local health systems. These workers could serve as intermediaries between rural households and

formal healthcare providers, ensuring that individuals receive necessary medical guidance and referrals.

### **7.5 Inclusive Social Assistance and Economic Opportunities**

There is need to reform the existing social assistance programs such as cash transfers, relief packages, and loan schemes must involve rigorous beneficiary identification processes to minimise corruption and exclusion. Leveraging digital databases and community-based validation systems would ensure that support is directed to the poorest rural households, particularly women, who often face systemic barriers to economic participation. Integrating social assistance with other welfare services such as subsidised healthcare, vocational training, and agricultural support would create a holistic safety net, enabling beneficiaries to transition from short-term relief to long-term economic stability.

Beyond direct aid, establishing rural entrepreneurship hubs would provide a sustainable pathway to economic empowerment, particularly for marginalised groups. These hubs should offer microfinance opportunities, cooperative loans, and tailored business training, focusing on sectors like trading, artisanal crafts, and agribusiness, which align with local economic activities. Scaling up successful models such as N-Power and Local Government Area (LGA) loan programs with clear eligibility criteria, regular monitoring, and urban-rural equity would ensure that economic opportunities are evenly distributed. Encouraging asset accumulation through cooperative savings groups and market linkages would further strengthen rural economies, helping individuals build resilience against economic shocks.

## Conclusion

The analysis highlights the complex interplay of economic, environmental, and social factors that contribute to persistent poverty. The recurrence of crises such as floods, conflicts, and economic downturns has created significant vulnerabilities, making it difficult for households to achieve and sustain poverty escapes. Despite some improvements in poverty alleviation measures, such as cash transfer programs and cooperative financing, structural challenges, including inconsistent policy implementation, inadequate targeting, and corruption, have limited their effectiveness. Addressing these issues requires a more holistic and data-driven approach to ensure that social protection measures reach those most in need. Moreover, the findings suggest that resilience-building strategies, particularly in agriculture and economic diversification, play a crucial role in helping households maintain financial stability.

Education, cooperative financing, and targeted skill development programs have shown potential in enabling individuals to transition out of poverty and sustain their improved economic status. However, these interventions must be reinforced with better infrastructure, financial inclusion policies, and community-driven development programs to ensure that gains are not lost due to external shocks. Strengthening agricultural productivity, improving market access, and fostering entrepreneurship among women and youth can further enhance economic stability in the state. Ultimately, sustainable poverty reduction in Benue State requires a coordinated effort from government agencies, development partners, and local communities. Policy continuity, transparency, and accountability must be prioritised to ensure that social protection initiatives deliver long-term benefits. Investing in climate-resilient agricultural practices, expanding access to financial services, and implementing inclusive economic policies can help mitigate the impact of future crises.

# Annex

**Table 10: Perception of participants on Well-being Levels Across Multiple Dimensions in Benue State**

Wellbeing Level	Food and Nutrition	Housing Conditions	Education and Skills	Assets and Resources	Economic Relationships	Social Relationships	Political Relationships	Shocks and Resilience
Poorest of the Poor	1 square meal/day, often low quality (e.g., fufu, roasted yam remnants, no milk/meat, seasonal vegetables)	Thatch/mud houses, uncompleted, single rooms, no electricity, poor sanitation.	No education; children rarely attend school (not even primary); no skills beyond manual labour.	Few or no assets (e.g., no land, old farming tools); depend on others for basics.	No access to credit; eat hand-to-mouth; no negotiating power with employers.	Limited to family or begging; socially isolated, feel rejected or destitute.	None; excluded from political processes or influence.	Highly vulnerable to floods, Fulani/herder crises, displacement, hunger, diseases; no resilience.
Very Poor	1-2 square meals/day, poor quality (e.g., grains, small crayfish, iced fish with fufu/akpu).	Thatch/old houses, congested single rooms, substandard materials, illegal electricity connections	Primary education at best; children often drop out; no skills, labour-intensive jobs (e.g., firewood breaking).	Limited assets (e.g., small inherited land, old hoes/cutlasses); no capital for trade.	Difficulty accessing credit; sell spoiled goods (e.g., rotten oranges); low bargaining power.	Mostly with family; detached from wider community due to low status.	Minimal or none; distrust in politics, no participation.	Vulnerable to floods, herder crises, hunger; often displaced, rely on IDP camps, little ability to recover.
Poor	2 square meals/day, basic (e.g., garri, rice, millet, cassava); no balanced diet, reliant on own farming.	Bungalows or rented room-and-parlor, cemented walls, detached kitchens, basic power supply.	Primary to secondary education; some have WAEC certificates for low-pay jobs (e.g., cleaners); basic farming skills.	Few assets (e.g., small land, bikes, tricycles, livestock); sell assets in crises.	Can borrow from cooperative; petty trading, farming, or low-wage labour; adverse credit relationships.	Family, coworkers, small social groups (e.g., farmers' associations); seen as "rich" by poorer groups.	Some political friends, but not influential; join campaigns briefly.	Face floods, herder crises, price shocks; sell assets or go hungry to cope; limited resilience.
Not Poor but Not Rich	2 meals/day, adequate (e.g., own farm produce); reduce consumption in bad times.	Own 3-bedroom bungalows, decent quality, productive through inputs.	Educate children to primary/secondary, sometimes tertiary; bargaining capacity, some university graduates.	Moderate assets (e.g., car, motorcycle, shop, farm tools, land); can plough or trade.	Can acquire loans; own small shops or trade produce; some economic stability.	Relate with family, business associates; moderate social networks.	Some political relations, but not dominant.	Vulnerable to communal crises, fuel subsidy removal, displacement; can recover with effort but risk descent.
Rich/Resilient	2 meals/day	Own 3-bedroom	Educate children to	Significant assets	Access loans,	Strong networks	Political relations	Resilient to shocks

Wellbeing Level	Food and Nutrition	Housing Conditions	Education and Skills	Assets and Resources	Economic Relationships	Social Relationships	Political Relationships	Shocks and Resilience
	with snacks, good quality (e.g., balanced options from trade/farming).	houses, substantial and comfortable, cemented with amenities.	tertiary level; professional skills (e.g., medical practitioners, civil servants).	(e.g., multiple cars, houses, retail shops, large land); employ labour.	buy/sell goods, employ others; strong economic ties.	with family, political associates, employees; socially connected.	and influence; often civil servants or business owners.	(e.g., crises, policy changes); can withstand with assets and networks.
Very Rich	High-quality, abundant food from large-scale trade.	Large, high-quality homes with significant amenities.	High education (tertiary/professional) for children and self.	Large-scale assets (e.g., non-farm assets, land); lend money at high interest, own businesses.	Large-scale trade, lend money with high interest; employ significant labour; powerful economic influence.	Not detailed; implied extensive networks with elites and power holders.	Significant local power, political influence; may control resources or decisions.	Highly resilient; shocks rarely affect them due to wealth and power (e.g., unaffected by floods, crises).

**Source:** Created by the Author from Project Data - FGDs

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## Disclaimer

This Briefing is written by Judith-Ann Walker, Kareem Abdulrasaq, and Marta Eichsteller. It was developed by development Research and Projects Centre (dRPC) with funding from the Better Assistance in Crises (BASIC) Research programme. BASIC is implemented by the Institute of Development Studies (IDS) and funded by UK International Development from the UK government. The opinions expressed are those of the authors and do not necessarily reflect the views or policies of BASIC Research, IDS or the UK government.

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