



POVERTY DYNAMICS AND SOCIAL PROTECTION AMIDST COMPLEX CRISES IN EKITI STATE



Current population size by gender and age-range:

Category	Population (2006 Census)	Estimated Population (2025)	Percentage of Total Population (2025)
Total Population	2,398,957	4,345,402	100.0%
Male Population	1,215,487	2,202,211	50.7%
Female Population	1,183,470	2,143,191	49.3%
Age 0–14	887,335	1,607,646	37.0%
Age 15–64	1,425,279	2,581,816	59.4%
Age 65+	86,343	156,000	3.6%

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

- % of population in multidimensional poverty: 36%
- Population in multidimensional poverty in 2022: 1.31 million
- Estimated population in multidimensional poverty in 2025: 1.56 million
- % of children in multidimensional poverty in 2022: 63.4%
- % of school-age children out-of school (aged 6–15): 5.1%
- % of school-aged girls (aged 6–15) who are poor and out of-school: 4.1%
- Total State Budget for 2025: ₦375.79 billion
- % of total budget for social protection in 2025: 2.74%

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Executive Summary

This report examines the poverty dynamics and social protection mechanisms in Ekiti State, highlighting the impact of multiple crises on household livelihoods. The study reveals that poverty in the state is influenced by several interrelated factors, including economic shocks, environmental challenges, and social disparities. High unemployment, limited industrialisation, and low agricultural productivity contribute to widespread economic instability, particularly in rural areas. The COVID-19 pandemic, removal of fuel subsidies, cashless policies, and persistent farmer-herder conflicts have further exacerbated vulnerabilities, pushing many households back into poverty. The study categorises households into chronic poor, impoverishment, and sustained escapees, emphasising the challenges faced by those unable to maintain economic stability.

The report also assesses the effectiveness of social protection programmes in mitigating these hardships. Government-led initiatives such as cash transfers, food aid, and microcredit schemes have provided temporary relief but often lack adequate coverage, reliability, and transparency. Many households struggle to access these benefits due to issues such as corruption, inefficient targeting, and policy discontinuation. Community-based support networks play a significant role in assisting vulnerable individuals and filling the gaps left by formal interventions. However, environmental shocks, such as flooding and erratic rainfall, continue to disrupt agricultural activities, underscoring the need for more sustainable and long-term economic resilience strategies.

Key findings

- Small-scale farming, a primary livelihood for many households, is highly vulnerable to environmental degradation, flooding, and conflicts such as cattle grazing, leading to reduced yields and food insecurity. This instability forces reliance on precarious secondary income sources like petty trading and manual labour, perpetuating chronic poverty, especially in rural areas like Mopa/Igogo-Ekiti.
- Men and women engage in distinct economic activities, with men dominating physically demanding roles like farming and commercial motorcycling, while women are more involved in lower-income, unstable sectors like petty trading and food vending. Women's economic opportunities are further constrained by caregiving responsibilities and patriarchal structures, limiting their financial independence and resilience.
- Limited access to formal education and healthcare significantly entrenches poverty. Lack of education restricts individuals to low-skilled, unstable jobs, while health crises and inadequate healthcare force families to divert resources to medical expenses, reducing investment in income-generating activities and reinforcing intergenerational poverty.
- The absence of robust government social protection mechanisms with effective targeting exacerbates financial hardship, pushing households to rely on informal credit systems that lead to debt traps. Corruption and poor targeting in aid distribution further limit assistance to vulnerable populations, leaving many without support during crises like COVID-19 and cash shortages.
- Flooding, irregular rainfall, and recent policies like fuel subsidy removal and cashless initiatives disproportionately affect rural livelihoods and small businesses. These shocks reduce agricultural productivity and increase living costs, deepening poverty and hindering recovery for households dependent on single income sources.
- Education (formal and vocational) and income diversification are critical pathways out of poverty. Households that invest in schooling or combine farming with skilled trades like tailoring or carpentry demonstrate greater resilience and long-term financial stability, supported by family networks and access to credit.
- Rural areas exhibit greater vulnerability to poverty due to reliance on subsistence farming and limited access to education and assets, with well-being declining more sharply (e.g., from 2.96 in 2010 to 2.05 in 2023) compared to urban areas (2.87 to 2.4). Urban households benefit from wage employment and business opportunities but face sharper downturns from job loss or relocation.
- While programmes like cash transfers, food aid, and agricultural support provide temporary relief, they are hampered by inadequate coverage, inconsistent delivery, and unfair distribution due to favouritism or corruption. This limits their ability to foster sustainable poverty alleviation, necessitating broader, more equitable interventions.

Policy Recommendations

- 1. Scale Up and Standardise Cash Transfer Programmes with Inflation-Adjusted Payments:** Expand the coverage of cash transfer programmes to reach a broader segment of vulnerable households, particularly in rural areas, and adjust payment amounts periodically to account for inflation and rising living costs. Implement a standardised eligibility framework using poverty mapping and digital registration to ensure consistent and equitable disbursement.
- 2. Improve Food Aid Distribution with Community-Led Oversight and Nutritional Focus:** Restructure food aid and relief distribution to ensure regular, sufficient, and nutritionally balanced supplies, managed through community-led committees to minimise favouritism and ensure transparency. Incorporate local agricultural produce to support farmers and address long-term food security, rather than relying solely on emergency handouts.
- 3. Expand Small Business Support and Credit Access with Inclusive Targeting:** Increase funding for small business support and access to credit programmes, prioritising no-interest or low-interest loans for women, youth, and rural entrepreneurs. Establish inclusive targeting mechanisms, such as mobile outreach and cooperative networks, to ensure broader access, coupled with business training to enhance profitability and repayment capacity.
- 4. Strengthen Agricultural Support Programmes with Integrated Social Assistance:** Enhance agricultural support by integrating it with social assistance, providing farmers with seeds, equipment, and training alongside conditional cash transfers tied to sustainable farming practices. Extend coverage to all small-scale farmers, especially in rural areas, and establish farmer cooperatives to facilitate resource sharing and market access.
- 5. Institutionalise Transparent and Participatory Social Assistance Delivery:** Develop a state-wide social assistance framework with a digital tracking system for beneficiaries and resources, overseen by multi-stakeholder committees (including community representatives, NGOs, and government officials) to ensure transparency and accountability. Incorporate participatory needs assessments and voting systems, as piloted in community-led targeting, to align aid with local priorities.

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List of acronyms and abbreviations

CSDP	Community and Social Development Project
Ag-RDTs	antigen rapid diagnostic tests
ANEEJ	Africa Network for Environment and Economic Justice
BASIC	Better Assistance in Crises Research
CCT	Conditional Cash Transfer
CFR	Case Fatality Rate
CP	Chronic Poverty
CPAN	Chronic Poverty Advisory Network
CSO	civil society organizations
DEEP	Data and Evidence to End Extreme Poverty
dRPC	development Research and Projects Centre
DTM	Displacement Tracking Matrix
EASO	European Asylum Support Office
EKCSDA	Ekiti State Community and Social Development Agency
EMBEP&PM	Ekiti State Ministry of Budget economic Planning and Performance management
ESG	Ekiti State Government
FGD	Focused Group Discussion
FGN	Federal Government of Nigeria
FMBEP	Federal Ministry of Budget and Economic Planning
FMEHSW	Federal Ministry of Health and Social Welfares
GDL	Global Data Lab
GEEP	Government Enterprise and Empowerment Programme (
ICT	information and communication technology
IDP	Internally Displaced People
IDS	Institute of Development Studies
IGR	internally generated revenue
IM	Impoverishment
IOM	International Organisation for Migration

ITF	Industrial Training Fund
IWI	International Wealth Index
KII	Key Informant Interview
LGAs	Local Government Areas
LHI	Life History Interviews
LTR	Long-Term Residence
MDAs	Ministries, Departments, and Agencies
MPI	Multidimensional Poverty Index
MRRR	Ministry of Reconstruction, Rehabilitation and Resettlement
MSN	Managing Conflict in Nigeria
MTEF	Medium-Term Expenditure Framework
NAN	News Agency of Nigeria
NASSCO	National Social Safety-Nets Coordinating Office
NBS	Nigeria Bureau of Statistics
NCDC	Nigeria Centre for Disease Control
NCTO	National Cash Transfer Office
NCWS	National Council of Women Societies
NEMA	National Emergency Management Agency
NG-CARES	Nigeria COVID-19 Action Recovery and Economic Stimulus
NGO	Non-Governmental Organization
NIN	National Identification Number
NITDA	National Information Technology Development Agency
NRCS	Nigerian Red Cross Society
NSIP	National Social Investment Programme
NSPP	National Social Protection Policy
NSR	National Social Register
OPM	Oxford Policy Management
OWP	Organisation for World Peace
PCGS	Presidential Conditional Grant Scheme
PPP	Public-private partnerships

SDGs	Sustainable Development Goals
SE	Sustained Escape
SEMA	State Emergency Management Agency
SHDI	Subnational Human Development Index
SICA	Social Investment Coordinating Agency
SIP	Social Investment Programmes
SME	Small and Medium Enterprises
SOCU	State Operations Coordinating Unit
SSICA	State Social Investment Coordinating Agency
SSPP	State Social Protection Policy
SURE-P	Subsidy Reinvestment and Empowerment Programme
TE	Temporary Escape
UN	United Nations
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 impoverishment, 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: Introduction

1.1 Background of the study

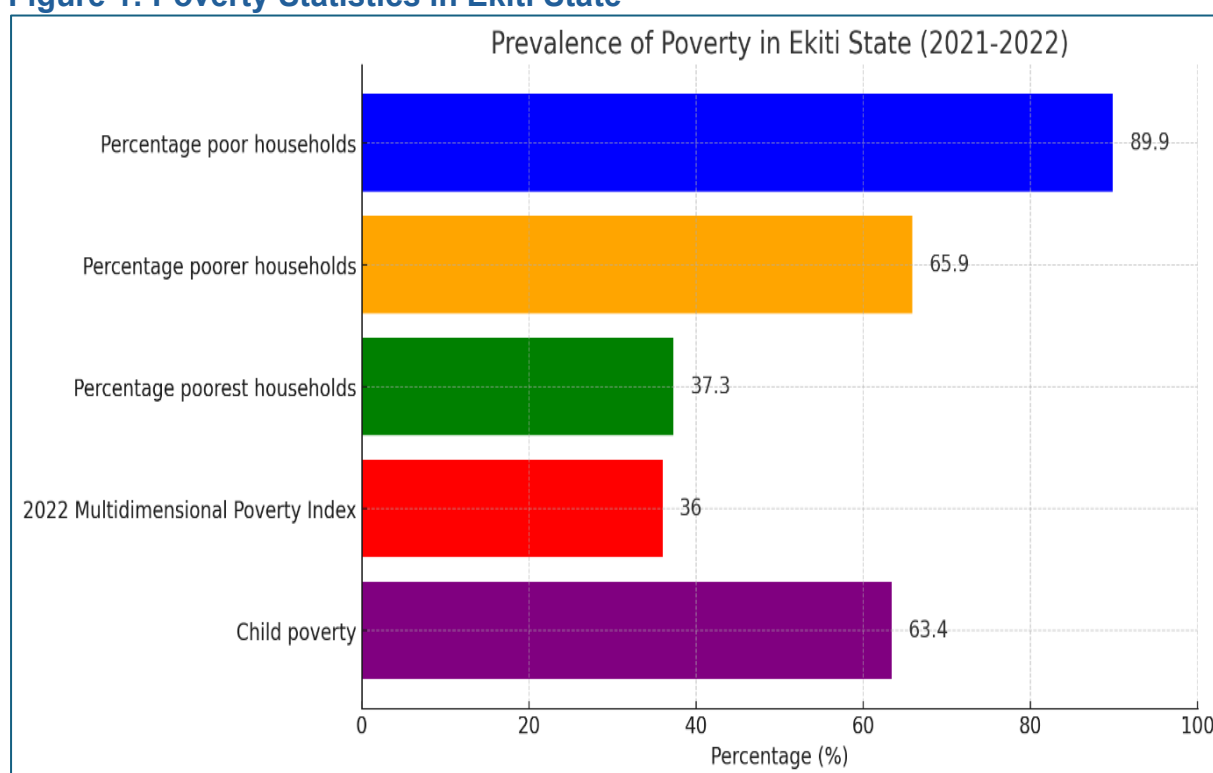
Ekiti State, situated in southwestern Nigeria, is predominantly agrarian, with most residents relying on subsistence farming and informal sector activities for their livelihood. Despite its rich history of educational achievements and human capital development, the state continues to struggle with deep-rooted socioeconomic challenges. Limited industrialisation, high youth unemployment, and volatile agricultural productivity create a precarious economic landscape. These issues are further compounded by national and global crises, including environmental, social and economic shocks. The combination of these factors exacerbates households vulnerable in the state, necessitating a closer examination of social protection mechanisms that can alleviate economic hardship. One of the key challenges facing Ekiti State is the interplay of environmental factors and economic vulnerability. GIS-based studies in the Ekiti revealed how river basin formations contribute to flood risk in specific areas. Approximately 23% of the state (115,847.58 hectares) was classified as prone to high flood hazard, while 15.69% (80,932.30 hectares) was moderately susceptible (Olorunfemi, 2020). The Osun River frequently overflows, affecting thousands of households and farmlands (Owolabi, 2019). Recent reports indicate that floods have led to significant displacement, destruction of homes, and heightened risks of waterborne diseases such as cholera. A joint assessment by the Displacement Tracking Matrix (DTM), identified 19 flood-impacted locations across four Local Government Areas (LGAs). The floods affected 3,635 individuals from 700 households (IOM, 2024). The economic impact of these environmental disruptions is severe, particularly for rural farmers whose livelihoods depend on stable climatic conditions.

Study have also shown that shows how COVID-19 pandemic exposed the vulnerabilities of the state's economic and healthcare systems in 2020. The COVID-19 pandemic caused a significant economic downturn in Ekiti State, with a sharp decline in internally generated revenue (IGR) by 54.48% due to reduced economic activities across all sectors (ESMBEP, 2020). A study revealed that the pandemic led to panic buying, increased food costs, and limited access to assistance for affected households. Food insecurity rates varied across local governments in the state, with Moba reporting the highest rate (66%) and Ado Ekiti the lowest (26%) (ESG 2022). The healthcare sector in Ekiti State also faced significant challenges during the pandemic. Primary healthcare workers experienced disruptions to their daily activities, with a study involving 716 healthcare workers revealing physical, social, mental, and economic impacts on this group, emphasising their vulnerability during the crisis (Adeniran et al, 2024). Furthermore, many women experienced heightened poverty due to job losses and reduced income opportunities. The state's response focused on enhancing case detection, increasing testing capacity through antigen rapid diagnostic tests (Ag-RDTs), and deploying infection prevention measures to safeguard healthcare workers (Kolude, et al, 2022). Despite these efforts, challenges such as limited testing facilities and delays in PCR results created gaps in the state's pandemic management. The pandemic resulted in job losses and economic strain, disproportionately affecting informal workers and low-income households.

Another major crisis shaping poverty dynamics in Ekiti State is the persistent farmer-herder conflict, which has escalated due to competition over dwindling natural resources. Climate

change and desertification in northern Nigeria have pushed Fulani herders southward, increasing tensions with local Yoruba farmers. Ethno-religious differences and political dynamics further fuel hostilities, leading to violent clashes, farm destruction, and displacement. Despite the enactment of the Anti-Grazing Law in 2016 and subsequent peace-building efforts, enforcement challenges have rendered the law ineffective (EASO 2021). These conflicts have disrupted agricultural production, a sector that supports over 70% of Ekiti's population, contributing to food insecurity and economic instability (Abiodun 2021). Recent reports suggest that around 36% of Ekiti State's population may fall under the poverty line. This figure comes from the state's performance on the Multidimensional Poverty Index (MPI), which reflects a combination of deprivations in areas like education, health, living standards, and employment. Based on this, it seems that Ekiti would likely fall in the category of 31-40% of its population living under the poverty line. As reported by the Global Data Lab in 2021, the state had 89.9% of households classified as poor, with an IWI value under 70. Additionally, 65.9% of households were categorised as poorer (IWI value under 50), while 37.3% were classified as the poorest (IWI value under 35).

Figure 1: Poverty Statistics in Ekiti State



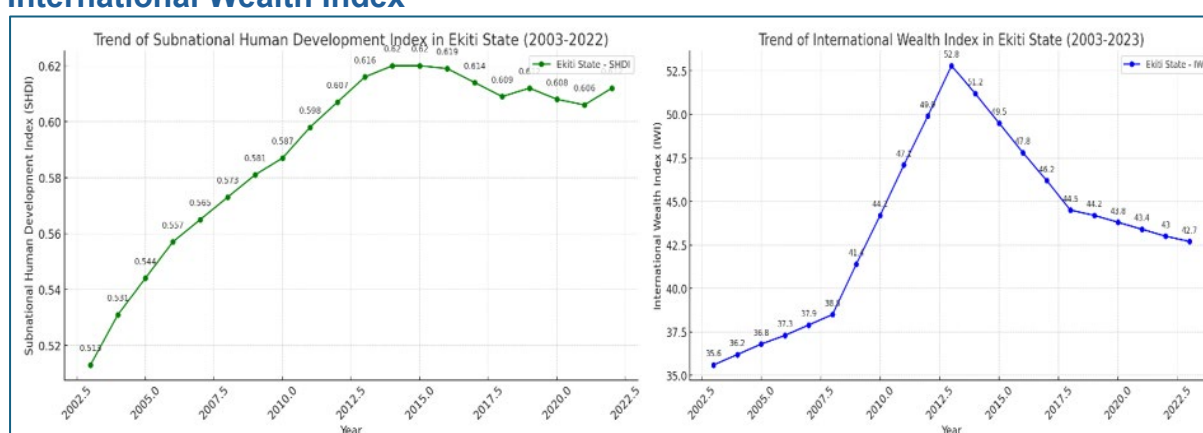
Source: Global Data Lab 2021, NBS 2022

Poverty in Ekiti State, as in many regions of Nigeria, disproportionately affects women, children, and youth. Women face significant gender disparities that contribute to higher poverty rates, largely due to socio-economic challenges such as limited access to land, credit, education, and economic resources. They are often underrepresented in formal employment and encounter systemic barriers to entrepreneurship and career advancement. The International Wealth Index (IWI) and the Subnational Human Development Index (SHDI) for Ekiti State from 2003 to 2023 had uneven trends. The IWI shows a general increase from 35.6% in 2003 to a peak of 52.8% in 2013, followed by a decline to 42.7% in 2023. This suggests an initial period of economic growth and improved wealth distribution, potentially

driven by infrastructural development, investments, and favourable economic policies. However, the decline after 2013 may indicate economic downturns, policy shifts, or external factors affecting wealth accumulation in the state.

Similarly, the SHDI follows a steady upward trend from 0.513 in 2003 to 0.62 in 2014 and 2015, showing improvements in education, health, and living standards. However, after 2015, there are minor fluctuations, with values hovering around 0.612 in recent years. This stagnation suggests that while human development improved significantly in the first decade, sustaining progress became more challenging due to factors such as economic instability, governance issues, or external economic shocks. Comparing both indices, it is evident that Ekiti State experienced growth in wealth and human development for over a decade, but progress slowed or even declined after 2013-2015. While the SHDI remained relatively stable, the IWI dropped significantly, indicating economic pressures that may have affected household wealth and living conditions

Figure 2: Ekiti State's Subnational Human Development Index and International Wealth Index



Source: Global Data Lab 2025

The recent fiscal and monetary crises in Nigeria, particularly the removal of fuel subsidies, the cashless policy, and exchange rate volatility, have significantly exacerbated household vulnerability in Ekiti State. The subsidy removal has led to a sharp rise in transportation and living costs, disproportionately affecting low-income families who rely on affordable fuel for daily activities and businesses. The cashless policy, while aimed at promoting financial inclusion, has posed serious challenges for many residents, particularly in rural areas with limited banking infrastructure, making access to cash difficult and disrupting small-scale trade and informal economic activities. Additionally, the fluctuations in the exchange rate have contributed to rising inflation, increasing the cost of imported goods, and further straining household finances. Many families now struggle to afford basic necessities such as food, healthcare, and education, deepening poverty levels in the state.

While studies have highlighted the economic impact of these crises on livelihoods, there remains a significant gap in data on how these various crises intersect to affect households in Ekiti State and the extent to which social assistance programmes mitigate these effects. The lack of comprehensive, disaggregated data on household vulnerability makes it difficult to assess the effectiveness of policy responses and targeted interventions.

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 the purpose of this study

Table 1: Research Questions

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

1.2 Policy and Administrative Frameworks for Poverty Reduction in Ekiti State

Administrative Frameworks

In Ekiti State, five key Ministries, Departments, and Agencies (MDAs) are instrumental in advancing social protection and reducing poverty, including the Ekiti State Ministry of Budget and Economic Planning, which coordinates economic policies and development plans; the Ministry of Women Affairs and Social Development, which focuses on the welfare of women, children, and vulnerable groups while promoting social protection and economic empowerment; the Ekiti State Micro-Credit Agency, which offers financial assistance and microloans to low-income individuals and small businesses to foster entrepreneurship; the Ekiti State Economic Empowerment Programme (SEEP), designed to empower local communities through skill acquisition and microfinance; and the Ekiti State Action Resilience and Economic Stimulus (EK-CARES), which encompasses the Ekiti State Community and

Social Development Agency (EKCSDA), along with initiatives like FADAMA and Cash Transfer programmes.

Table 2: MDAs with responsibility for social protection and/or poverty reduction in Ekiti State

MDAs		
<ul style="list-style-type: none"> Ekiti State Ministry of Budget and Economic Planning 	<ul style="list-style-type: none"> Ministry of Women Affairs & Social Development Ekiti State Action Resilience and Economic Stimulus - Ekiti State Community and Social Development Agency 	<ul style="list-style-type: none"> Ekiti State Micro-Credit Agency Ekiti State Economic Empowerment Programme

Source: <https://www.ekitistate.gov.ng/>

The state's leading MDA responsible for social protection and poverty reduction is the Ministry of Budget and Economic Planning, supported by the Ekiti State Community and Social Development Agency (EKCSDA). The Ekiti State Government established the EKCSDA to sustainably increase poor people's access to social and natural resource infrastructure services. The Ministry of Women Affairs and Social Development, the Ministry of Youth and Sports Development, the Ministry of Wealth Creation and Employment, the Ministry of Education, Science and Technology, and the Ekiti State Social Investment Coordinating Agency (SSICA), all of which have roles and operate directly under the Ekiti State Government.

Ministry of Budget and Economic Planning as the Chairman, the Special Adviser on Social Investment as the Vice Chairman, the Special Adviser on Development Partnership, the Permanent Secretary of the Ministry of Budget and Economic Planning, the Director of Multilateral Relations in the same ministry serving as the Secretary, the Statistician General, and the Permanent Secretaries of the Ministries of Health, Infrastructure and Public Utilities, Justice (who acts as Legal Adviser), Employment and Productivity, Agriculture, Youths and Sport Development, Women Affairs and Social Development, Education, Environment, Works and Transport, Housing and Urban Development. Additionally, the committee includes two representatives from the Coalition of Ekiti State Civil Society Organisations (COESCO) involved in Social Protection, two representatives from religious bodies, a representative from the National Council of Women Societies (NCWS), a representative for people living with disabilities, a representative from the Nigeria Union of Pensioners (Ekiti State Chapter), the State Commissioner of Police, a representative from the Council of Traditional Rulers, and other representatives from agencies providing social protection programmes in the State as appointed by the steering committee.

The Ekiti State Social Protection Steering Committee plays a crucial role in poverty reduction by overseeing the planning, implementation, and evaluation of social protection programmes across the state. As a legally established body, the committee ensures that social protection policies are effectively executed, prioritising the needs of vulnerable populations such as women, children, the elderly, and people with disabilities. It operates with full corporate status, allowing it to manage assets, engage in legal actions, and acquire resources necessary for implementing its mandate. The committee is tasked with presenting annual

reports to the Governor and State House of Assembly, ensuring accountability and transparency in social protection initiatives. The committee works closely with media organisations to advocate for social protection policies, mobilising public support and awareness for government interventions. It also ensures continuous policy review and adaptation to emerging socio-economic challenges, aligning with national and global best practices in social welfare management. Through its supervisory role, the committee strengthens the implementation of social safety nets, contributing to long-term poverty reduction and improved living conditions in Ekiti State.

Complementing this effort is Hon. Yemisi Ayokunle, the Special Adviser to the Ekiti State Governor on Social Investment Programmes (SIP), who plays a pivotal role in driving social protection initiatives and ensuring the effective implementation of poverty alleviation programmes. Her office coordinates various intervention programmes aimed at improving livelihoods, including cash transfers, economic empowerment schemes, and community-driven social investment projects.

Policy Framework

Ekiti State has implemented several policies and laws to address poverty, including the Ekiti State Social Protection Law of 2020, the Ekiti State Development Plan (2021-2050), and other community-driven initiatives. The Social Protection Law institutionalised programmes aimed at reducing poverty and vulnerability by providing targeted assistance to women, children, the elderly, and people with disabilities. It also introduced cash transfer programmes and healthcare subsidies to improve living conditions for the most marginalised groups. Meanwhile, the Development Plan (2021-2050) serves as a long-term framework for sustainable growth, focusing on economic diversification, infrastructure development, and human capital investment. This plan emphasises poverty reduction through job creation, education reforms, and agricultural modernisation. The call circular for the 2025 budget in Ekiti State emphasised aligning MDAs' activities with the state's development priorities, including food security, wealth creation, and welfare enhancement initiatives (EMBEP&PM, 2024). This guidance aligns with the broader goals of Ekiti's Shared Prosperity agenda, which incorporates six strategic pillars such as human capital development, youth empowerment, and governance improvements. These themes imply support for social protection and poverty reduction programmes. Ekiti State's Approved 2025 budget, referred to as the "Budget of Sustainable Impact," focuses on food security, employment generation, and wealth creation. While the budget emphasises social welfare and economic development, the publicly available breakdowns have not detailed specific allocations for "social protection" or "poverty reduction" as distinct budget lines under programme classification.

Poverty alleviation and social protection efforts in Ekiti State have seen fluctuating budget allocations over the years, reflecting varying government priorities. In 2023, only 0.45% of the total budget was dedicated to poverty alleviation programmes, while a significant 9.13% was allocated to social protection initiatives. By 2024, poverty alleviation funding saw a slight increase to 0.46%, but social protection funding dropped to 5.86%, indicating a shift in fiscal focus. However, in 2025, there was a substantial increase in poverty alleviation spending, rising to 1.85% of the total budget, while social protection received only 2.74%, showing a major decline compared to previous years. This trend suggests that while more resources are gradually being directed toward poverty alleviation.

Table 3: Poverty Alleviation and Social Protection in Ekiti State

Year	Budget Size (Nbn)	Poverty Alleviation - Programme Classification (Nbn)	Total as a % of Budget Size	Social Protection Classification (Nbn)	Total as a % of Budget Size
2023	113,572,718,523.82	510,493,594.43	0.45%	10,369,950,695.86	9.13%
2024	159,572,481,915.61	739,619,120.98	0.46%	9,344,708,262.35	5.86%
2025	375,790,077,618.15	6,954,510,630.32	1.85%	10,297,109,783.20	2.74%

Source: Ekiti State Government Appropriation Documents, 2023-2025

FGN-supported interventions in Ekiti State have played a crucial role in addressing poverty and economic challenges through various financial aid programmes. The Cash Transfer initiative, funded by the \$322.5 million recovered Abacha loot, allocated 0.54% of the national estimate to the state between August 2018 and April 2022, helping vulnerable households. The Presidential Conditional Grant Scheme (PCGS), running from July 2023 to August 2024, has provided N716.1 million to Ekiti State, representing 2.27% of the national total, supporting small businesses and informal sector workers. Additionally, the Vulnerable Group Fund, as of November 2024, covered 437,331 beneficiaries in the state, accounting for 7.75% of the national figure, indicating a significant outreach to those in need. The Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES) programme, in its third disbursement of July 2024, allocated N5.5 billion to Ekiti State, making up 1.26% of the total fund. Moreover, a grant of N5 billion was allocated for purchasing and distributing rice and other grains as palliatives in 2024, representing 2.70% of the national funding

Table 4: FGN supported interventions in Ekiti 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	N671,280,000	0.54%
N50,000, Presidential Conditional Grant Scheme (PCGS) July 2023 to August 2024	N31,569,450,000	N716,100,000	2.27%
Vulnerable Group Fund Coverage Rate as of November 2024	5,640,783	437,331	7.75%
Nigeria Covid19 Action Recovery and Economic Stimulus, July 2024 Third Disbursement (N)	N438,368,915,030	N5,507,202,258.33	1.26%
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 FMBEP 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/>

The Ekiti State government is using the social register as a vital tool for its poverty reduction programmes, focusing on identifying and supporting the most vulnerable households in the state. To ensure its effectiveness, the government has approved expanding the social register to include more vulnerable households, allowing newly identified families to be captured and keeping the information up-to-date (EKSG 2024). The update process employs community-based targeting, where local residents help identify and select beneficiaries, ensuring the selection is inclusive and transparent (Olusola 2024). The social register plays a crucial role in implementing various social intervention programmes, such as the "Skill for Job" initiative, which provides job training and employment opportunities; the Public Work Programme, which offers temporary employment in public works; EK-CARES, which supports livelihoods through grants and other assistance; Livelihood Grants that enhance household income; and a Special Grant Transfer to the Elderly, providing financial aid to senior citizens (Ayodele 2024). Furthermore, the state government works closely with local leaders, including traditional rulers, market women, and councillors, to maintain the register's inclusivity and neutrality. This collaboration fosters community support and safeguards the data collection process.

Ekiti State has state agencies actively tracking and documenting poor and vulnerable populations. The Social Investment Coordinating Agency (SICA) implements and monitors poverty reduction and social protection initiatives. It manages programmes such as the National Cash Transfer Unit (NCTU), the Government Enterprise and Empowerment Programme (GEEP), and the Home-Grown School Feeding Programme. These programmes target vulnerable groups using data from the state's social register, continually updated through a community-based targeting approach involving local stakeholders like community leaders and enumerators. Additionally, the Ekiti State Bureau of Statistics plays a role in generating and managing data, including household and demographic statistics, which can indirectly support the identification and monitoring of poverty and vulnerability trends in the state. The state's use of the social register ensures targeted and efficient delivery of social interventions, aligning with federal and state-level goals.

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 Ekiti State. The case study approach allows for an in-depth exploration of how poverty evolves over time and the extent to which social protection programmes contribute to mitigating economic hardships.

Study Area: The research is conducted in Ekiti State, with a focus on urban (Makurdi) and rural (Guma) communities. This geographic distribution ensures a comprehensive understanding of poverty experiences across different socio-economic settings. Ekiti 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 programmes. To explore regional and social variations in poverty experiences, the study also 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 the design, implementation, and effectiveness of social protection programmes. Long-Term Resident (LTR) interviews, one urban and one rural, further enrich the analysis by providing localised, in-depth perspectives on poverty experiences. The combination of these data sources ensures greater reliability and offers a holistic view of poverty trajectories in Ekiti 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 collected qualitative data is 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 is 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. The integration of 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

Small-scale farming remains the backbone of many households, yet it is highly susceptible to challenges such as environmental degradation and conflicts over land use. Farmers face recurrent threats, including flooding and destruction by grazing cattle, which undermine their ability to sustain themselves. As one respondent noted, "Husband experiences flooding yearly on his farm, and they have to rely more on his income as a commercial cyclist and hers as a groundnut seller" (LHI_Ekiti_Ikere_F2). In addition to natural disasters, many farmers do not own the land they cultivate, further increasing their economic vulnerability. Another testimony reflects this challenge: "Her husband only works on a rented land for farming... grazing cattle destroyed his farm" (LHI_Ekiti_Ikere_F4). These factors reduce farming yields, limit food security, and force households to depend on unstable secondary income sources. The precarious nature of these livelihoods has broader socio-economic consequences, affecting resilience, food security, and overall well-being. Households that depend on farming often face periods of extreme hardship when their crops fail, pushing them into debt or reliance on low-paying jobs. The destruction of farmland by cattle grazing further exacerbates tensions between farming communities and herders, leading to instability. Women, who often supplement household income through small-scale trading, also face financial uncertainty as they rely on limited profit margins from informal businesses.

Petty trading and hawking are common livelihood strategies among conflict-affected households, particularly for women and low-income households. Many individuals sell small goods such as groundnuts, pap, and tailoring materials to generate income. However, these businesses often yield minimal profits and are highly susceptible to economic fluctuations, including rising fuel costs, inflation, and cash shortages. Limited financial capital forces traders to rely on informal credit systems, which can lead to debt accumulation when sales are insufficient to cover costs. These challenges make petty trading an unstable source of income, offering little long-term financial security. One trader explains the difficulties of operating on credit, stating, "She hawks boiled groundnut and pap... collects her groundnut on credit and pays back after sales" (LHI_Ekiti_Ikere_F4). This reliance on borrowed goods means that any disruption in sales could lead to financial strain and an inability to repay suppliers. Additionally, some traders find that their businesses are not sustainable due to low profitability, forcing them to abandon trading altogether. As another respondent shared, "She started trading in nylon but had to stop later in the year because it was not profitable" (LHI_Ekiti_Ikere_F2). Such experiences indicate the fragility of small-scale trading, where unpredictable market conditions can easily push traders out of business. The instability of petty trading and hawking has significant socio-economic implications for vulnerable households. Many traders, especially women, depend on this income to support their families, yet the risks of debt and inconsistent earnings make it difficult to achieve financial stability. Economic shocks, such as fuel price hikes or cash shortages, can further disrupt business operations, deepening financial hardship. Without access to financial support mechanisms, such as low-interest loans or cooperative savings schemes, traders remain trapped in cycles of economic uncertainty.

Table 6: Coding frequencies in LHI related to economic activities by poverty trajectories

Nodes	State = Ekiti (n=19)			
	13Y Poverty Trajectory = CP (n=14)	13Y Poverty Trajectory = IM (n=2)	13Y Poverty Trajectory = SE (n=3)	13Y Poverty Trajectory = NN (n=0)
Agriculture wage labour	3	0	0	0
Farming	8	1	2	0
Informal sector	3	0	0	0
Smuggling	0	0	0	0
Pensions	3	0	0	0
Business	4	0	0	0
Petty trade sales	8	1	1	0
Wage labour	8	2	1	0
Salaried employment	2	2	1	0
Cash Transfers	0	0	0	0
Loss of resources	3	0	0	0
Debt	5	1	1	0
Food insecurity	3	1	0	0
Loss of land	0	0	0	0
Loss of livestock	0	0	0	0
Loss social capital	1	1	0	0
Rented accommodation	6	1	1	0
House or property	6	2	2	0
Land ownership - access	4	0	1	0
Livestock	0	0	1	0
Production technologies	2	0	0	0
Remittances	2	0	0	0
Savings - resources	0	0	0	0
Migration	0	0	0	0

Source: Created by the Author from LHIs Project Data

Wage manual labour is a crucial but highly unstable source of income for many individuals, particularly for men who take on physically demanding jobs such as bricklaying and farm labour. These jobs are typically low-paying, irregular, and highly dependent on seasonal demand. As one respondent shared, *"Her husband follows people to their farms to work as a labourer and collects N1,000 per day... but it comes seasonally"*

(LHI_Ekiti_Ikere_F4). This unpredictability means that families relying on such labour often face financial uncertainty, struggling to meet basic needs when work opportunities are scarce. Women also participate in menial labour, assisting in bricklaying, fetching water, or working on farms, further demonstrating the precariousness of these livelihoods. Women, too, engage in physically exhausting and low-paying labour to supplement household income. Their roles often involve assisting bricklayers, fetching water, or taking on temporary farm work, highlighting the gendered nature of economic precarity. In the absence of stable earnings, women frequently juggle multiple menial jobs to sustain their families. One testimony reflects this reality: "She put her weaving machine at home when there was no client and did all sorts of menial jobs like labouring and selling firewood"

(LHI_Ekiti_Moba_F2). These labour-intensive tasks not only provide meagre financial returns but also expose workers to health risks and exhaustion, further limiting their ability to

pursue better livelihood options. The reliance on irregular manual labour exacerbates long-term economic vulnerability for these workers and their families.

Tailoring and weaving are common livelihood activities, particularly among women, but they face significant challenges due to limited access to modern equipment, financial instability, and fluctuating demand. Many tailors struggle to sustain their businesses, often forced to sell their tools during financial hardship. One interviewee mentioned this difficulty, stating, *"She stopped selling tailoring materials because she had no money to restock goods"* (LHI_Ekiti_Ikere_F3). This illustrates how economic constraints limit business continuity, preventing individuals from building stable income streams. Another respondent shared, *"She sold her sweater weaving machine to raise capital to start selling cooked rice,"* underscoring how financial distress pushes individuals to abandon their skilled trades in favour of short-term income sources, often with no long-term security (LHI_Ekiti_Moba_F2). The instability of wage labour and tailoring has broader implications for economic security and resilience. Irregular earnings from manual labour mean that households remain financially vulnerable, unable to plan for the future or invest in alternative income sources. Similarly, the decline of tailoring and weaving businesses due to financial hardship indicates minimal or a lack of support systems such as microfinance loans or cooperative savings programmes.

Commercial motorcycling serves as a crucial income source for many men, but it remains highly unstable due to fluctuating fuel prices, seasonal demand, and ownership dependencies. Many riders do not own the motorcycles they use, relying instead on lease arrangements that create financial insecurity. When fuel prices rise, profit margins shrink, making it difficult for riders to cover their daily expenses or save for the future. As one respondent described, *"Her husband is a commercial cyclist, but high fuel prices have worsened his profit margins"* (Ekiti_Ikere_F2). These economic pressures force many into precarious financial situations, limiting their ability to invest in alternative livelihoods. Beyond financial instability, commercial motorcyclists also face frequent disruptions from accidents, mechanical failures, and sudden job loss. Many riders operate under informal leasing agreements, leaving them vulnerable to losing their primary means of income without notice. One interviewee stated this reality: *"The person who gave him the motorcycle on lease collected it back... leaving him jobless"* (LHI_Ekiti_F4). When motorcycles break down or are repossessed, riders are left with no immediate source of income, pushing families into deeper financial distress. This reliance on borrowed assets, combined with the risks of road accidents and regulatory challenges, makes commercial motorcycling an unreliable long-term livelihood option. Many families rely solely on the earnings of motorcyclists, meaning any disruption can lead to food insecurity, inability to pay school fees, and increased financial strain. The hazardous nature of the job, coupled with weak safety regulations, also raises concerns about long-term health and disability risks for riders.

Food sales and processing provide a vital source of income for many individuals, particularly women. Selling cooked food, such as rice or pap, offers a degree of financial stability, allowing families to meet their daily needs and even save money. As one respondent shared, *"She raised capital to start selling cooked rice, and things were better because her children were eating, and she was saving money"* (LHI_Ekiti_Moba_F2). However, this livelihood is increasingly threatened by rising ingredient costs, which reduce profit margins and force some sellers to scale down or stop their businesses entirely. Additionally, health-related interruptions, such as illness or pregnancy, can lead to temporary

or permanent disruptions, further jeopardising income security. Processing farm produce, such as cassava or maize, also contributes to household earnings but comes with its own challenges. This work is often labour-intensive and provides low financial returns, making it difficult for individuals to accumulate wealth or improve their living conditions. Despite these hardships, food processing remains a crucial coping strategy, especially during periods of economic difficulty. One interviewee noted how "During the lockdown, they relied solely on farm produce like cassava for feeding" (LHI_Ekiti_Moba_F1). This statement underscores the importance of food processing not just for income generation but also for household food security during crises. However, the lack of mechanised equipment and fair pricing makes this sector difficult to sustain as a primary livelihood. The physically demanding nature of food processing, combined with poor remuneration, limits opportunities for financial growth.

Gender disparities in economic activities highlight distinct roles and constraints faced by men and women. Men are more engaged in physically demanding jobs such as farming, palm wine tapping, carpentry, and construction labor, while women dominate lower-income sectors like petty trading, food vending, and tailoring. Women's roles are often linked to caregiving responsibilities, limiting their access to higher-paying opportunities such as commercial transport or formal employment, where men have greater representation in civil service and security services. Additionally, women are more involved in food processing and informal market activities, which are less stable and offer lower returns. Youth, regardless of gender, participate in family-based farming, petty trading, and manual labor, reflecting limited access to independent economic opportunities. These patterns underscore the structural barriers women face in escaping chronic poverty, including restricted mobility, lower earnings, and fewer opportunities for asset accumulation compared to men.

Table 7: Economic Activities in the Ekiti State by Gender as identified in FGD and KII

Category	Males	Females	Youth
Agriculture & Farming	Farming (cassava, yam, maize), Palm fruit harvesting	Cassava and vegetable farming, food processing	Assisting in family farms, casual labour
Trading & Commerce	Selling palm wine, petty trading, livestock sales	Petty trading (foodstuffs, provisions, groundnuts)	Petty trading, POS services
Craft & Production	Carpentry, bricklaying, palm wine tapping, roofing	Tailoring, soap making, garri processing	Tailoring, bread production, carpentry
Transport Services	Commercial driving (Okada, Keke Napep)	Rarely involved in transport services	Motorcycle and tricycle operations
Manual Labour	Construction labour, daily wage labour	Cassava peeling, food vending, market labour	Manual labour jobs, assisting artisans
Formal Employment	Low-level civil service jobs, security services	Teaching, nursing, housemaid work	Entry-level civil service roles
Service Sector	Security services, market sales	Hair plaiting, food vending, tailoring	POS operations, salon assistants
Animal Husbandry	Livestock rearing (goats, chickens)	Goat and poultry rearing	Assisting with livestock care

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

2.2 Maintainers of Chronic Poverty

The lack of formal education often forces individuals into low-skilled labour, further entrenching them in poverty. Without the qualifications needed for well-paying jobs, many resort to unskilled, physically demanding, and unstable forms of employment. One woman recounted how she never received any education and thus could not acquire a skill that would have improved her financial standing: *"She is not educated and her sibling too, she never acquired any skill but helped her mother go to the farm to gather firewood to sell"* (LHI_Ekiti_F10). As a result, she remained trapped in a cycle of poverty, depending on seasonal labour and small-scale trade. Education serves as a major pathway out of poverty, yet many in the document were unable to take advantage of it. Even when children completed secondary school, financial constraints often prevented them from pursuing higher education, forcing them into informal work instead. One woman shared her experience of struggling to educate her children: *"Her last born just gained admission into College of Education, while the remaining four finished secondary school and could not further again and they had no choice but to learn skills in barbing, tailoring, and hairdressing"* (LHI_Ekiti_M07). One respondent reflected on the impact of past policies: *"She could not further her education past primary class six due to lack of money... free education during Awolowo's administration helped her educated siblings."* (LHI_Ekiti_Moba_F2). Today, financial constraints continue to hinder children's education, as seen in another case: *"Her eldest child has passed his school leaving exam but cannot proceed to college due to funds."* (LHI_Ekiti_Ikere_F2). This case demonstrates how financial limitations can hinder social mobility, forcing individuals to settle for limited economic opportunities. Without the means to pursue professional careers, they are left with low-income jobs, perpetuating the cycle of poverty across generations.

Health challenges and accidents significantly contribute to chronic poverty by limiting individuals' ability to pursue education, secure stable employment, and engage in productive economic activities. One individual suffered a severe accident as an infant, which led to cognitive and physical disabilities that hindered his educational progress and economic mobility. Without formal education or vocational skills, he remained dependent on subsistence farming, which offered little opportunity for financial improvement. His circumstances were further worsened by environmental shocks, such as floods and irregular rainfall, which affected agricultural productivity. Reflecting on his condition, he stated, *"The doctors told my mother that there was blood in my brain because, when that accident happened, part of my brain was exposed so that it could be seen from outside, and that affected my mental capability"* (LHI_Ekiti_M03).

The lack of affordable healthcare policies exacerbates financial hardship by forcing families to divert their limited resources toward medical emergencies, reducing their ability to invest in income-generating activities. Many individuals struggle to afford even basic medical treatment, leading to prolonged suffering and worsening health conditions. One testimony highlights this challenge: *"She had an eye problem and needed N120,000 for treatment but could not afford it"* (LHI_Ekiti_Moba_F2). In some cases, community or traditional leaders step in to provide assistance, though their support is often inconsistent and inadequate. For example, *"The King of Moba assisted her with treatment expenses after a dog attack, but she was unable to work during her recovery"* (LHI_Ekiti_Moba_F2). Additionally, health

crises frequently disrupt economic stability, as seen in the case of an individual who, after undergoing surgery, could no longer perform physically demanding jobs. Although he managed to find employment as a private driver, his monthly earnings of ₦20,000 were insufficient to meet his basic needs, limiting his ability to escape poverty. Expressing his frustration, he stated, "I did not attend a tertiary institution, though I completed secondary school. I don't have any challenges where I am working, but the pay is too low. If they pay me enough salary, I will be okay" (LHI_Ekiti_M07)

The decline in physical strength due to aging also serves as a barrier to sustained economic well-being. One individual who previously enjoyed financial stability as a carpenter and farmer saw his economic standing decline when he could no longer perform physically demanding tasks. His well-being level dropped from 4+ to 3 as his earning capacity diminished, making it difficult to provide for his family. His case illustrates how aging and declining health can lead to financial insecurity, particularly in labour-intensive occupations. In many cases, medical expenses become overwhelming, leading families to accumulate debt or sell valuable assets to cover treatment costs. As one case mentioned, "She had an eye problem... she couldn't afford the ₦120,000 for treatment." (LHI_Ekiti_Moba_F2). The inability to access necessary healthcare not only worsens health outcomes but also reinforces cycles of poverty as families struggle to recover from financial setbacks caused by medical crises.

The lack of balance in family and marital dynamics plays a significant role in driving poverty among households, particularly in polygamous and patriarchal societies. Research has shown that in such households, women often bear a disproportionate share of caregiving and financial responsibilities, limiting their ability to pursue education and economic independence (Kabeer, 2015). As seen in the life histories, women in polygamous settings are frequently left with the burden of child-rearing and income generation, exacerbating financial instability. Riri's experience exemplifies this struggle, as she was left to support a large family alone after her husband's death, with no formal education to improve her economic prospects: "She is a widow and was married to a polygamous man with three other wives and plenty children... She was not educated, and so also her elder sister who hawked cooked maize pudding with her" (LHI_Ekiti_F10). This aligns with findings from Chant (2016), who argues that gendered labour divisions in traditional households often leave women more vulnerable to poverty when economic shocks occur.

Furthermore, early marriage, often a consequence of patriarchal traditions, further limits women's educational and economic opportunities. Studies indicate that child marriage is strongly linked to lower educational attainment and higher poverty rates, as it restricts young girls' ability to build financial independence (Parsons et al., 2015). Felicia's case demonstrates this effect, as she was married young and left financially dependent on her husband: "She was betrothed to her husband at a tender age, and she was living with her mother and her siblings in her father's house." Similarly, *LHI_Ekiti_F2's* upbringing in a polygamous family highlights the unequal burden placed on women in such households, as her mother was solely responsible for her children's education while her father only provided food: "Her father had 3 wives with 11 children... Her father provided food while her mother was responsible for training them through school." These patterns reflect broader academic findings that gendered family structures can perpetuate intergenerational poverty by limiting women's and children's access to education and financial security (UNICEF, 2020).

The burden of polygamous and patriarchal household structures further exacerbates these economic vulnerabilities, limiting women's financial independence and decision-making power. Early marriage serves as one of the drivers of economic instability, as seen in the case of *LHI_Ekiti_F07*, who was betrothed at a young age, disrupting her education and limiting her opportunities: "She was betrothed to her husband at a tender age, and she was living with her mother and her siblings in her father's house." The economic challenges tied to family structures are further intensified by traditional gender roles that place financial burdens disproportionately on women. Simbi's experience reflects how growing up in a polygamous family with multiple children results in financial instability, as resources are often stretched thin: "Her father had 3 wives with 11 children...Her father provided food while her mother was responsible for training them through school" (*LHI_Rkiti_F02*). This not only affects women's well-being but also impacts children's education and future opportunities, reinforcing intergenerational poverty. The economic dependency created by these family structures, coupled with inflation and cash shortages, ensures that women remain financially disadvantaged, with little room for upward mobility. In many cases, women are forced into informal labour or subsistence activities, which are easily disrupted by economic downturns, leaving them vulnerable to financial shocks and persistent poverty.

Inadequate Social safety net: The poor social safety nets have deepened financial hardship for vulnerable households, forcing many to rely on informal credit systems that lead to unsustainable debt. Without government or community support during crises such as the COVID-19 lockdown or cash scarcity, families struggled to meet basic needs. One individual highlighted the lack of institutional assistance, stating, "*She has never received any form of social assistance from the government except mosquito nets in Ikole*" (*LHI_Ekiti_Ikere_F5*). This demonstrates the minimal intervention available for struggling households. A participant noted that government relief funds intended for distribution across towns did not reach certain areas, leaving many residents without formal assistance. "*During the COVID-19 period, the money shared across towns did not get to us here... but we didn't get anything except from individuals from this community living outside the state who helped us with foodstuffs like Rice, Beans*" (*LTR_Ekiti_F2*). Additionally, movement restrictions and lockdown measures severely impacted local businesses, reducing customer patronage and limiting income opportunities. "*Covid-19 restriction affected her customer patronage rate*" (*LHI_Ekiti_F09*). In the absence of structured aid, many resorted to credit-based survival strategies, as seen in another case: "*He was buying food on credit and paying when he had money*" (*LHI_Ekiti_M7*). These financial coping mechanisms often trap families in cycles of debt and poverty, as the inability to repay borrowed funds further limits their economic mobility.

Similarly, the lack of government-provided social protection mechanisms, such as welfare benefits, credit facilities, or grants, perpetuates vulnerabilities. Without institutional safety nets, individuals resort to unsustainable coping mechanisms like borrowing or asset sales. Many empowerment schemes are poorly implemented, with benefits often directed toward officials' families rather than the intended recipients. One respondent shared, "*She has not received any social assistance from the government... officials would often put their family members' names on the list of distribution.*" (*LHI_Ekiti_Moba_F1*). Another testimony reinforces this issue: "*She has never received empowerment by the last Governor's administration... most of the officials in charge usually put the names of their family members.*" (*LHI_Ekiti_Ikere_F3*). Furthermore, individuals who have repeatedly applied for

social assistance report never receiving any funds. A widow facing economic hardship expressed her frustration, stating, *"She has written down her name severally for social assistance and she never saw any money."*

Another instance is *LHI_Ekiti_F08*, who suffered economic hardship after the passing of her grandmother, her primary financial supporter. Without any external assistance, she struggled to maintain her business and even to secure daily sustenance. She stated, *"After her grandmother's death, she was immensely affected and had no assistance. She would visit her house and eat anything at her house. Her grandmother supported her with cash whenever she visited her place when she was alive and now there was nothing again"* (*LHI_Ekiti_F08*). This aligns with findings from development studies, which highlight that the loss of informal support networks, especially in the absence of structured social welfare, significantly exacerbates poverty (Barrientos & Hulme, 2009). Similarly, a respondent's experience further reinforces this notion, as she described the extreme deprivation she faced when aid stopped coming: "She was eating once a day during the economic meltdown, and no one was staying with her. She had people taking pity on her during this time and giving her foodstuffs" (*LHI_Ekiti_F07*). The reliance on sporadic charitable assistance rather than structured social support systems highlights a critical gap in economic resilience strategies.

Environmental shocks, such as flooding and the destruction of farmland by grazing animals, significantly disrupt agricultural livelihoods, which serve as the primary income sources for many families. Research has established that climate-related shocks not only reduce food security but also push vulnerable households further into poverty by diminishing their capacity to recover financially (Dercon, 2004). The case of a farmer whose livelihood was devastated by uncontrolled cattle grazing illustrates this issue: "Her husband's farm was destroyed by grazing cattle, and they often had to depend on his income as a labourer" (*LHI_Ekiti_Ikere_F4*). This forced the family to shift from self-sufficiency in farming to relying on unstable wage labour, further demonstrating how environmental shocks destabilise economic security. The unpredictability of these events makes it difficult for affected households to plan ahead or invest in long-term improvements, leading to persistent economic stagnation.

Moreover, flooding and irregular rainfall patterns have exacerbated agricultural instability, preventing families from accumulating savings or making productive investments. Studies show that recurrent environmental shocks leave households in cycles of recovery rather than growth, as they are forced to deplete assets and income just to survive (Carter et al., 2007). A focus group discussion further confirmed this reality, with one participant stating, "Flooding has been a major challenge for farmers here. Some have lost entire harvests with no government assistance for recovery" (*FGD_Ekiti_Moba_M01*).

Recent economic policies, including the cashless policy and fuel subsidy removal, have intensified financial strain on low-income households. The removal of fuel subsidies has led to rising transportation and food costs, disproportionately affecting vulnerable populations. Additionally, cash shortages have further constrained household finances, making it difficult for many to access basic necessities. High fuel prices and limited cash availability severely impact small businesses and low-income earners, reducing profitability for traders and increasing transportation costs for farmers and laborers. Without mitigating measures such as subsidies or grants, individuals remain exposed to economic shocks. One case highlights the financial burden caused by rising fuel costs: "The high cost of fuel has worsened her

husband's profit as a commercial cyclist." (LHI_Ekiti_Ikere_F2). Similarly, the cashless policy left many households struggling with liquidity issues, forcing them to rely solely on a single income source. As one respondent recalled, "During the cashless period, she depended solely on her husband's income, as money in circulation was scarce." (LHI_Ekiti_Ikere_F2). The combined effects of these policies have led to inflation and a sharp increase in the cost of living. Families already struggling to afford necessities now face even greater financial hardship. One participant described the severity of the situation: "The cashless policy and fuel subsidy removal caused food prices to skyrocket, making life even harder for us." (FGD_Ekiti_Moba_Male). While these policies may have been introduced as part of long-term economic reforms, they lack sufficient cushioning measures to protect the poor from immediate financial distress, further entrenching chronic poverty.

Policy Discontinuation and Inadequate Coverage: Many empowerment programmes have been short-lived or poorly targeted, making it difficult for beneficiaries to achieve lasting economic stability. A woman who once relied on financial aid described the abrupt end of a critical programme: "*The ₦10,000 programme stopped, and many who relied on it were left struggling again.*" (FGD_Ekiti_Ikere_Female). Without sustained policies, households that briefly experience economic relief are often plunged back into hardship. Inconsistent policy implementation creates uncertainty, preventing people from making long-term financial plans or investments in their businesses and education.

Corruption and Misallocation of Resources: Aid distribution programmes often fail to reach their intended beneficiaries due to corruption and political interference. Many vulnerable households receive little to no assistance because relief items and funds are diverted for political gain. As one respondent noted, "*Politicians share palliatives during elections, but they never reach the people who truly need them.*" (Source: FGD_Ekiti_Ikere_Male). The politicisation of social aid prevents those in genuine need from accessing critical resources, undermining the effectiveness of government interventions.

Section 3: Impoverishment

3.1 Livelihoods Under Impoverishment

The impoverished households among the respondents engage in various economic activities, including farming, petty trading, manual labour, and self-employment in skilled trades like tailoring and carpentry. However, these activities often fail to provide sustainable financial security, trapping individuals in cycles of economic instability. For example, a respondent who once earned a stable income as a ticket collector in Lagos was forced to return to his village due to family pressure. Since then, his livelihood has been unstable, shifting from shoemaking to farming, yet he struggles to pay his children's school fees. As he stated, "Everything was going fine while I was doing my shoemaking business... but when things changed, I was finding it hard to pay my children's school fees" (LHI_Ekiti_M06).

Bricklaying as Temporary Escape: Bricklaying served as a temporary economic escape, allowing individuals to earn immediate income through physically demanding labour. LHI_Ekiti_M01's experience in Northern Nigeria illustrates how sheer effort and endurance could significantly increase earnings: *"Bricklaying was the first thing I did very well. Even when I went to Maiduguri, I could do two days' work in one day. We were supposed to lay 50 blocks, but sometimes I laid a hundred blocks in a day, and they would pay me for two days in one day"* (LHI_Ekiti_M01). While this trade provided short-term financial relief, its sustainability was limited due to the physical toll it took on workers and the eventual decline in job opportunities.

Farming as a Complementary but Unreliable Source: Farming served as a complementary livelihood strategy for many individuals, but its reliability was compromised by environmental and economic challenges. While it provided sustenance and occasional income, factors such as climate variability, natural disasters, and financial instability made it difficult to achieve long-term security. A respondent, for instance, remained at level 2 well-being throughout his life due to his complete reliance on subsistence farming, which left him highly vulnerable to environmental shocks. As he described, *"Last year, my farm was flooded, so the flood washed away all my crops. Even this year, the maize that I planted dried off due to irregular rainfall"* (LHI_Ekiti_M03). Similarly, LHI_Ekiti_M01's, despite transitioning to cocoa farming after his time as a bricklayer, faced persistent setbacks due to recurring farm fires, preventing him from sustaining financial progress.

Tailoring offered an alternative escape from financial hardship, allowing individuals like Kayode Olaoye to establish a trade and gain economic stability. Initially, the profession provided him with a means of self-sufficiency, but the competitive nature of the business eventually undermined its long-term sustainability. As he observed, *"The way I took away the customers of the person who taught me tailoring, my apprentices have taken away my customers"* (LHI_Ekiti_M03). This statement underscores a recurring cycle in the trade, where new learners gradually displace their mentors, leading to a loss of clientele and income instability. While tailoring can serve as a viable pathway to financial independence, its long-term prospects are often uncertain, especially when market saturation and competition reduce profitability.

Driver - a low-income but stable option as seen in the case of LHI_Ekiti_M07, offers a form of economic stability but with significant limitations regarding financial mobility. While his

work as a private driver ensured a steady income, the low wages prevented him from achieving key life milestones, such as marriage and family establishment. His statement, *"All my mates are getting married, but I don't have money to get married, and I'm already 36,"* illustrates how the economic constraints of low-wage employment can hinder social and personal aspirations (LHI_Ekiti_M07). This case highlights the broader issue of underemployment, where individuals secure consistent work but remain trapped in financial precarity, unable to accumulate sufficient resources for long-term socioeconomic progress. Ultimately, while driving provides short-term security, its low earning potential limits upward mobility, reinforcing cycles of economic stagnation.

Petty Trading as a Flexible but Risky Escape: Petty trading serves as a flexible yet precarious means of economic survival, often acting as a fallback for individuals unable to secure stable employment. The ability to trade items such as cement or garri offers quick financial returns and allows individuals to adapt to market demands. However, the absence of long-term security, fluctuating consumer demand, and potential market saturation make it an unreliable pathway to sustained financial stability. While this form of livelihood enables individuals to meet immediate needs, its unpredictability underscores the vulnerability of those who rely on small-scale trading as their primary source of income.

3.2 Drivers of Downward Mobility

Limited education and financial hardship are deeply interconnected, as seen in the documented life histories. Many individuals had to drop out of school due to financial constraints, which limited their employment opportunities. Without formal education, they were often left with no choice but to engage in low-paying manual labour. For example, one individual explained how his parents, being farmers, could not afford his school fees, leading to his inability to complete primary education: *"His parents were farmers and could not afford his school fees. He dropped out and could not complete primary 6"* (LHI_Ekiti_M9). Similarly, another individual described how poverty forced her to abandon education despite her sibling's willingness to help: *"She could not further her education past primary class six due to lack of money, her elder brother wanted to send her but died early. Her eldest brother went to college of education, others too schooled up to college of education and also university level. Her mother was so poor that when rain fell and her clothes were soaked she would dry them so she could wear them the next day by spreading them close to the fire place"* (LHI_Ekiti_M07). These cases illustrate how financial constraints prevent access to education, creating long-term economic difficulties.

Large family sizes and health crises place significant financial strain on households, limiting resources and obstructing investment in education or business growth. In low-income households, the high cost of raising multiple children often forces families to prioritise immediate needs over long-term financial stability. For example, one individual struggled to balance educational expenses and daily sustenance, stating, *"She spends N52,000 per term on her children's education, while feeding was reliant on taking food on credit"* (LHI_Ekiti_Ikere_F5). Similarly, financial hardship and medical emergencies can fragment families, as seen in another case where *"Some of his children are now living with relatives because he could not take care of them"* (LHI_Ekiti_M7). These financial pressures, worsened by medical costs and child-rearing expenses, often trap families in cycles of economic hardship, making upward mobility increasingly difficult.

Traditional family structures in polygamous and patriarchal households further exacerbate economic challenges by limiting women's financial independence and decision-making power. Education, a key pathway out of poverty, remains inaccessible for many due to financial and sociocultural barriers. One case highlights this reality: "His parents could not afford to send him to tertiary institution, but he was registered as a printing press apprentice" (LHI_Ekiti_M02). Similarly, financial constraints forced another individual into informal labour instead of secondary education: "His parents could not afford to send him to secondary school, so he went to learn furniture..." (LHI_Ekiti_M09). Without access to higher education or vocational training, individuals often rely on informal, low-wage jobs, perpetuating economic vulnerability. Additionally, poor market access and healthcare challenges further destabilise households, as seen in the case of LHI_Ekiti_M07, whose health issues forced him to leave a well-paying construction job for lower-income work as a driver. Such economic setbacks highlight the urgent need for improved social protection policies, education access, and healthcare support to break cycles of poverty.

Overreliance on a single source of income exposes households to financial instability, making them highly vulnerable to economic shocks and disruptions. The lack of income diversification limits resilience, particularly when primary income sources become unsustainable. For instance, the COVID-19 pandemic severely affected one household where "Her husband was a full-time clergy... his clients stopped coming due to movement restrictions during COVID-19" (LHI_Ekiti_Ikere_F05), highlighting the unpredictability of relying on religious roles for sustenance. Similarly, another individual struggled financially after relocation due to a lack of alternative skills: "He could not get another printing press job after relocation and had no farming experience" (LHI_Ekiti_M07). This economic fragility is further exacerbated in occupations like construction and farming, which are inherently seasonal and unreliable. As one respondent observed, "The jobs men do here are mostly seasonal. For example, a POP worker may get a contract today and stay idle for months after" (FGD_Ekiti_Ikere_M02). Without diverse income streams, households face prolonged financial instability, reducing their ability to recover from economic downturns and perpetuating cycles of poverty.

Financial mismanagement and lack of savings contribute significantly to economic vulnerability, leaving families unprepared for crises and forcing them into extreme hardship. When savings are depleted without replenishment, even basic survival becomes a challenge, as illustrated by one household's desperate situation: "They had exhausted all their savings and had no money again to feed... she and her husband packed stones into a pot to calm the children" (LHI_Ekiti_Ikere_F5). Similarly, family disruptions such as forced relocations or the loss of a breadwinner further destabilise financial security by severing income sources and social support networks. One case mentioned the severe economic impact of displacement: "They abandoned their home in Lagos due to cult threats and relocated to Ekiti... leaving behind most of their assets" (Ekiti_M7). These disruptions make it difficult to rebuild financial stability, as families must start over without the resources or networks needed for sustained economic growth, further entrenching them in poverty.

Economic shocks and inflation have significantly weakened household purchasing power, making it increasingly difficult for families to maintain financial stability. Rising costs of essential goods, transportation, and business inputs have eroded profit margins for traders and farmers, further deepening economic hardship. One trader described the impact of inflation on her business: "The increased fuel price and high cost of foodstuffs have made

everything expensive to buy, even for her trading” (LHI_Ekiti_Ikere_M2). Similarly, financial strain due to high living costs and declining income sources has forced families into debt and food insecurity: “Clients of her husband have not been coming since they relocated and also, high cost of foodstuffs and transportation has made everything expensive for her to buy, even to trade with. The situation has made feeding difficult, and currently in debt of N200000 at the moment. Even materials for clergy work had made her husband’s business very slow.” (LHI_Ekiti_Ikere_F5). Inflation-driven poverty also affects housing conditions, with individuals struggling to afford basic utilities: “He lives in an old building with no electricity (his electricity was disconnected because he could not pay)” (LHI_Ekiti_M7). These economic pressures illustrate how inflation exacerbates financial instability, pushing already vulnerable households deeper into poverty.

Security challenges had devastating economic consequences for households, forcing sudden relocations, asset losses, and unstable livelihoods. Families that once had stable financial standing found themselves in economic distress due to external threats beyond their control. One household, for instance, was forced to abandon their well-established home due to cult threats: “They owned a house with separate flats in Lagos but had to leave because of threats to their lives by cult members who wanted her husband to join them. Things were going on fine until this happened and they had to relocate to Ikole Ekiti and rent a house. Her husband is from Ikole Ekiti. The only asset owned now is the dilapidated family house they reside in, and she admitted it could collapse any moment, and they are in need of a new place” (LHI_Ekiti_Ikere_F5). Similarly, another individual described how cult-related threats forced him into immediate relocation, resulting in financial instability: “I tried every means to avoid joining them but they were frustrating me, and it became a very big problem. Like the whole Lagos State Ogboni people faced me, that’s why I left Lagos. The last I heard, they have destroyed the house. They buried some charms inside the house right from the gate. So, everything is destroyed... So, I left Lagos that very night. I came to Ekiti... And ever since I have been here, things have been hard” (LHI_Ekiti_M7).

Section 4: Sustained Escapes

4.1 Livelihoods Supporting Sustained Escapes

Education and skill development play a crucial role in securing financial stability and enabling social mobility. Formal education provides access to well-paying, stable jobs, allowing individuals to build long-term economic security. One participant's journey highlights this impact: "His parents sent him to school up to secondary level. After secondary school, he attended Qur'anic school. He later went to university for four years, funded by proceeds from his father's cocoa farm. Afterward, he pursued a master's degree while working as a secondary school teacher, and eventually, he obtained a lecturing job in 2012, which significantly improved his well-being" (LHI_Ekiti_05). This case demonstrates how education fosters resilience in changing economic conditions and mitigates financial uncertainty. Similarly, advanced degrees offer greater career mobility, as another respondent noted: "I was working as a teacher while doing my Ph.D., then got a lecturing job, which improved my well-being" (LHI_Ekiti_05). The role of family support in financing education is often crucial for individuals pursuing these career paths, as seen in many success stories where parental investment in education enabled long-term financial security.

For individuals without access to higher education, vocational training provides an alternative pathway to financial independence. Learning marketable skills, such as tailoring and carpentry, enables individuals to establish businesses and sustain their livelihoods. One participant shared: "He learned tailoring in his hometown for three years. His parents supported him by buying a sewing machine, enabling him to start his business. Over time, he expanded his work and was able to care for his family, supplementing his income with farming." Skilled trades offer long-term employment opportunities and adaptability, as one respondent described: "After learning carpentry, I went to stay with my brother at Ode-Ekiti... I was doing a little bit of carpentry and a little bit of labouring till I got money to buy all the equipment for carpentry" (LHI_Ekiti_M9). This adaptability allows artisans to supplement their income with other activities, ensuring stability during economic fluctuations. Additionally, vocational skills create intergenerational stability, as knowledge is often passed down within families, improving future economic prospects. Women who accessed vocational training and financial support were also able to maintain stability, as highlighted in another discussion: "Women who learned tailoring or soap making and were able to access loans have managed to sustain their businesses and feed their families" (FGD_Ekiti_Ikere_Female). These findings emphasise the importance of vocational education in providing sustainable livelihoods and breaking cycles of poverty.

Farming has played a crucial role in both sustenance and income generation, particularly when diversified with cash crops like cocoa. Farmers who owned or inherited land had a distinct advantage, as they avoided the financial burden of land rental and benefited from consistent harvests. This ownership allowed for greater economic stability and long-term investment in their livelihoods. One respondent shared, *"His parents grew maize and cassava for food and cocoa as a cash crop. It was still the proceeds from his father's cocoa farm that he used to pay for his Master's degree"* (LHI_Ekiti_M3). However, subsistence farming alone was rarely sufficient for escaping poverty in the long run. Many farmers faced challenges such as low yields, climate-related disruptions, and fluctuating market prices, making it difficult to rely solely on farming for financial security. To mitigate

these risks, successful farmers often diversified their income sources by engaging in secondary trades or businesses. One interviewee exemplified this approach: "He planted rice and was also a carpenter. He was at well-being 3+." (LHI_Ekiti_M9). Despite its potential, farming as a pathway out of poverty requires critical support systems, including access to land, agricultural inputs, and market opportunities. Farmers who lack ownership of land or face high operational costs are more vulnerable to financial instability.

Entrepreneurship and business ventures provide effective pathway for individuals' households, especially those who reinvest their profits strategically. Trading, in particular, provided many with the opportunity to scale their businesses, diversify income streams, and achieve financial stability. Women traders, in particular, have demonstrated resilience by adapting to market fluctuations and leveraging credit to expand their operations. One respondent shared, "She started trading as a petty trader and, after several years of marriage, took loans from credit/loan institutions to buy more things to sell, save, and purchase land" (LHI_Ekiti_Ikere_F1).

4.2 Poverty Interrupters

Family members, particularly parents, played a crucial role in providing financial security and stability, enabling individuals to navigate economic hardships and life transitions. The case of a mother setting up a shop for her daughter, *"Her mother took full responsibility... set up a shop by her mother to start trading."* (LHI_Ekiti_Ikere_F1) demonstrates how parental support directly facilitated financial independence. Similarly, fathers also contributed by leveraging family assets, as seen in the example where *"The proceeds of his father's cocoa farm were used to pay his school fees."* (LHI+Ekiti_M3). Beyond financial aid, emotional and childcare support were equally significant, as illustrated by the case of a mother who provided for her daughter during a critical period: *"She was living with her parents then, so she was basically supported in terms of feeding, hospital bills after birth, etc., by her mum and was catered for. Her mum helped her raise her child at the family house and she was fully supported financially. Things didn't change negatively for her at this period as the emotional support was there, mainly by her family, especially her mother"* (LHI_Ekiti_05).

Apart from parental assistance, siblings and grandparents also played an essential role in financial and emotional stability. The case of siblings stepping in to support their mother financially, *"Her siblings were working and were now giving her mother money, and things were better than how she left her mother's house. They were feeding better as her mum got support from her siblings who were working as apprentices,"* demonstrating how extended family members contribute to collective well-being (LHI_Ekiti_F06). This support network alleviated economic pressures and improved overall household conditions. Furthermore, grandparental support was also pivotal, as seen in the case where a grandmother provided long-term financial backing: *"Her dedication and care towards her grandmother during the period she stayed with her and also helping her with household chores made her special to her grandmother, who was her backbone for financial support for a long while before and after marriage until she passed on"* (LHI_Ekiti_F08).

Access to credit, played a crucial role in poverty escape by providing individuals with the necessary capital to expand their businesses and improve their livelihoods. Microcredit institutions and informal loan systems allowed entrepreneurs to invest in their businesses, ultimately fostering economic stability. For example, one woman leveraged credit to scale her trade, stating, *"She took loans from credit/loan institutions to start buying more things to*

sell, save, and purchase land." (LHI_Ekiti_Ikere_F1). Similarly, another participant highlighted the significance of microfinance institutions in sustaining her business, mentioning, *"She was able to collect loans from LAPO and Grooming to trade in foodstuffs."* (LHI_Ekiti_Ikere_F1). These financial resources enabled individuals to break free from subsistence-level activities, build assets, and create a safety net, allowing them to navigate economic uncertainties and maintain long-term financial independence. However, challenges in accessing credit persist, as a participant from a focus group discussion noted, *"We rely on local cooperatives to borrow small amounts for our businesses, but access is still limited."* (FGD_Ekiti_Ikere_Female).

Asset accumulation also provides financial security and reduces dependency on unstable rental markets. One participant's experience illustrates the significance of asset ownership in securing financial independence: *"She was earning massively to the extent that she bought land in her name and started building her house."* (100_LHI_Ekiti_Ikere_F1). Asset ownership also represents a form of wealth accumulation, offering individuals greater control over their financial futures and providing collateral for potential investments or business ventures. In addition to housing, the accumulation of productive assets such as motorcycles and farmland contributed to economic resilience. One participant described how his investment in both a house and a motorcycle supported his livelihood: *"He built a house and bought a motorcycle, which he used for his farming activities."* (LHI_Ekiti_M9). The motorcycle facilitated farming operations and also provided an alternative income stream, demonstrating the multifunctional value of asset ownership.

It is evident that gender plays a crucial role in determining the strategies individuals use to cope with challenges and escape poverty. Women tend to rely on networks of support, resilience, and small-scale trading, while men often engage in physical labour, migration, or entrepreneurship. The following discussion, supported by quotes from the document, explores these differences in six paragraphs. Firstly, women often cope with financial instability by engaging in small businesses, even when faced with family crises. For instance, one female participant demonstrated resilience by saving from her earnings as a food vendor in Lagos to start her tailoring business. *"She is a risk taker and brave woman who had to get a job and encouraged her husband during his low moments, especially when he lost his livelihood source twice"* (LHI_Ekiti_F04). Secondly, women also depend heavily on social support systems, particularly from their mothers and extended families. Another participant, Bola, received financial help from her grandmother, which helped her establish her salt trading business. However, when her grandmother passed away, her well-being suffered significantly: *"She experienced downward movement when her grandmother died, and this caused her downward shift and had a negative impact on her livelihood source and wellbeing"* (LHI_Ekiti_F07). This highlights how women's financial stability is often closely tied to family and social networks.

On the other hand, men typically pursue economic mobility through migration and labour-intensive work. A male participant, initially improved his well-being by working as a shoemaker and ticket collector in Lagos, showing how men often relocate to urban centres for better opportunities. *"He moved to Lagos for greener pastures, did odd jobs before finally working as a ticket collector in the garage"*. However, when he lost this source of income, his well-being declined, showing the instability of male-dominated economic pathways. Men often rely on self-employment, with some experiencing a decline in well-being due to economic downturns. Another male participant, a tailor, faced economic hardships as his

business dwindled, forcing him to complement his earnings with farming. “The way I took away the customers of the person who taught me tailoring... My apprentices have taken away my customers” (LHI_Ekiti_M04). This example highlights the vulnerability of self-employed men in competitive business environments. Another key difference in coping strategies is that men are more likely to depend on assets, while women tend to depend on loans and reinvestments in their businesses. One female participant took out loans to expand her trade and managed to pay them back gradually with profits. “She paid back her debt consistently with each profit made” (LHI_Ekiti_F01). Conversely, men LHI_Ekiti_M03, who relied on farming, struggled when environmental conditions affected their yields: “Last year, my farm was flooded, so the flood washed away all my crops.

Diversification of income streams played a crucial role in enhancing economic resilience. Those who combined multiple income sources such as farming alongside skilled trades like carpentry were better equipped to withstand economic shocks. Engaging in diverse activities provided a safety net against fluctuations in market demand, environmental setbacks, or health crises. This adaptability allowed individuals to sustain their households even when one source of income became unreliable. As one account mentions, “He was working as a carpenter and as a farmer. He had two wives, five children, and built a house” (LHI_Ekiti_M9), demonstrating how economic diversification contributed to stability and long-term asset accumulation. Women, in particular, leveraged innovative strategies to sustain their livelihoods, showcasing the importance of diversification in overcoming financial hardships. By engaging in multiple ventures, such as trading and logistics, they were able to navigate disruptions in market supply. One respondent described how strategic planning enabled business continuity: “She ensured her driver from the market source travelled at night and brought her shipment... This helped her feed her family at this time” (LHI_Ekiti_Ikere_F1). The significance of income diversification extends beyond immediate financial stability; it fosters long-term resilience and upward mobility. Individuals with varied income sources were better positioned to invest in education, property, and other wealth-building opportunities. Additionally, they were more likely to recover from setbacks compared to those solely dependent on a single livelihood.

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

From the life history interviews in the document, it is evident that gender plays a crucial role in determining the strategies individuals use to cope with challenges and escape poverty. Women tend to rely on networks of support, resilience, and small-scale trading, while men often engage in physical labour, migration, or entrepreneurship. The following discussion, supported by quotes from the document, explores these differences in six paragraphs. Firstly, women often cope with financial instability by engaging in small businesses, even when faced with family crises. For instance, one female participant demonstrated resilience by saving from her earnings as a food vendor in Lagos to start her tailoring business. “She is a risk taker and brave woman who had to get a job and encouraged her husband during his low moments, especially when he lost his livelihood source twice” (LHI_Ekiti_F04). Secondly, women also depend heavily on social support systems, particularly from their mothers and extended families. Another participant, Bola, received financial help from her grandmother, which helped her establish her salt trading business. However, when her grandmother passed away, her well-being suffered significantly: “She experienced downward movement when her grandmother died, and this caused her downward shift and

had a negative impact on her livelihood source and wellbeing”(LHI_Ekiti_F07). This highlights how women’s financial stability is often closely tied to family and social networks.

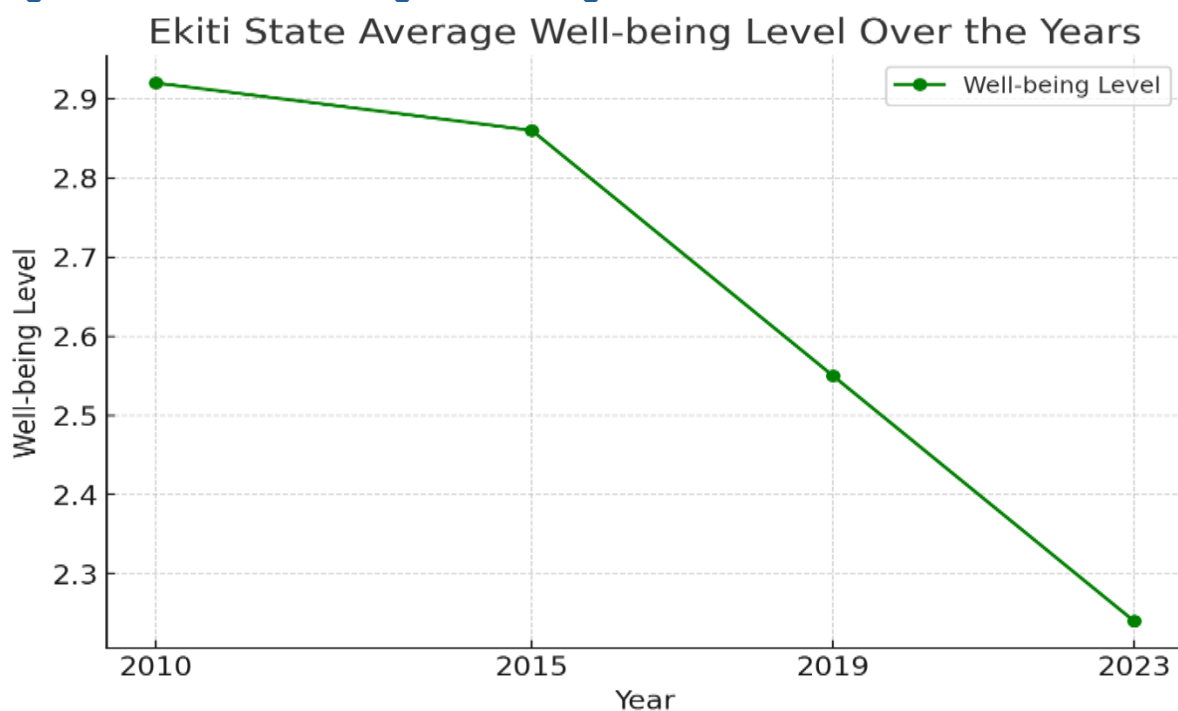
On the other hand, men typically pursue economic mobility through migration and labour-intensive work. A male participant, initially improved his well-being by working as a shoemaker and ticket collector in Lagos, showing how men often relocate to urban centres for better opportunities. “He moved to Lagos for greener pastures, did odd jobs before finally working as a ticket collector in the garage”. However, when he lost this source of income, his well-being declined, showing the instability of male-dominated economic pathways. Men often rely on self-employment, with some experiencing a decline in well-being due to economic downturns. Another male participant, a tailor, faced economic hardships as his business dwindled, forcing him to complement his earnings with farming. “The way I took away the customers of the person who taught me tailoring... My apprentices have taken away my customers” (LHI_Ekiti_M04). This example highlights the vulnerability of self-employed men in competitive business environments. Another key difference in coping strategies is that men are more likely to depend on assets, while women tend to depend on loans and reinvestments in their businesses. One female participant took out loans to expand her trade and managed to pay them back gradually with profits. “She paid back her debt consistently with each profit made” (LHI_Ekiti_F01). Conversely, men LHI_Ekiti_M03, who relied on farming, struggled when environmental conditions affected their yields: “Last year, my farm was flooded, so the flood washed away all my crops. See the Annex below.

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

5.1 Rural-Urban Differences

The average well-being level among the 19 households in shown a consistent decline over the years, reflecting a possible deterioration in socio-economic conditions. In 2010, the well-being level was at 2.92, slightly dropping to 2.86 by 2015. The decline became more pronounced in 2019, with the level reducing to 2.55, and further worsened in 2023, reaching 2.24.

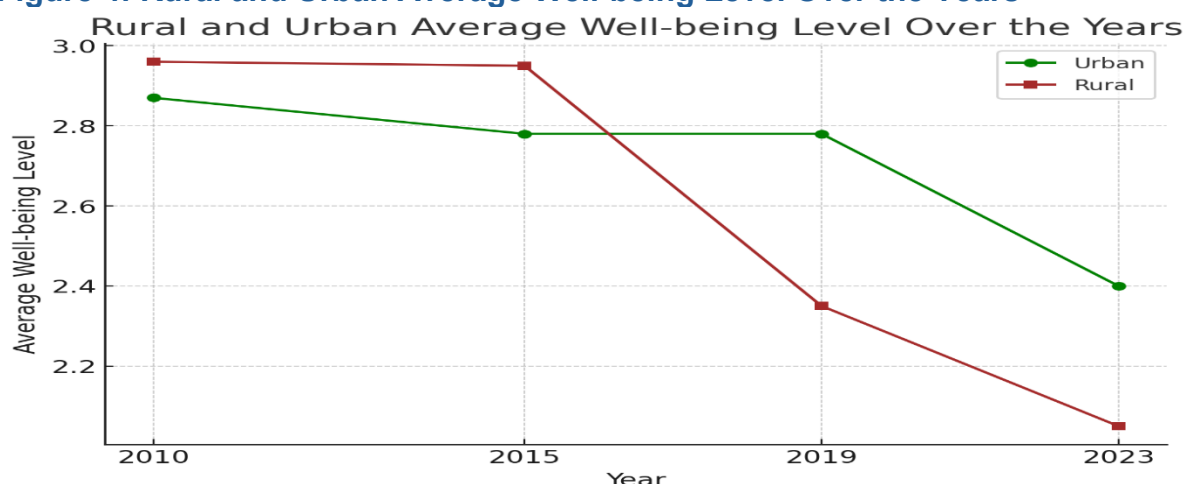
Figure 3: Ekiti State Average Well-being Level Over the Years



Source: Created by the Author from LHIs Project Data

The data on rural and urban average well-being levels over the years indicate a general decline in well-being across both settings. In 2010, rural areas had a slightly higher well-being level (2.96) compared to urban areas (2.87). This trend continued in 2015, with rural well-being remaining stable at 2.95 while urban well-being slightly declined to 2.78. However, by 2019, there was a notable drop in rural well-being to 2.35, whereas urban well-being remained unchanged at 2.78. This suggests that rural areas faced greater challenges affecting well-being compared to urban settings during this period. By 2023, both urban and rural well-being levels declined further, with urban areas decreasing to 2.4 and rural areas dropping to 2.05. The sharper decline in rural well-being compared to urban well-being highlights growing disparities in quality of life between the two settings.

Figure 4: Rural and Urban Average Well-being Level Over the Years



Source: Created by the Author from LHIs Project Data

Livelihood Sources and Economic Mobility: In Mopa (rural areas like Igogo-Ekiti), individuals primarily engage in farming (e.g., cocoa farming, subsistence farming). Their economic mobility is highly dependent on factors like weather conditions, farm productivity, and land ownership. Example: a respondent from Igogo-Ekiti initially thrived as a contractor but later relied solely on cocoa farming, which suffered repeated losses due to farm fires: "Had it been the cocoa farm did not get burnt, I would get a great amount of money. But as it was getting burnt, it affected my finances" (LHI_Ekiti_M01). In Ikere, individuals tend to engage in wage employment, businesses, and clerical work. However, their economic stability is affected by job loss, business failure, or forced relocation. Example: a respondent from Ikere-Ekiti was once a successful printing press manager but lost everything due to persecution: "I left Lagos in a hurry and could not bring most of my properties."

Stability vs. Vulnerability of Income: In rural Mopa (Igogo-Ekiti), wealth is often built over time through farming and informal businesses. However, this wealth can be fragile due to unpredictable external shocks. Example: *LHI_Ekiti_M08* was doing well as a carpenter and farmer but declined in well-being as he aged and could no longer do carpentry: "It's about 3 years now that I stopped doing carpentry work. Some of my children have graduated, but those still in school are still in school". In urban Ikere-Ekiti, incomes can be higher, but financial downturns tend to be sharper and more devastating. Job loss or forced relocation can lead to a rapid fall into poverty. Example: another respondent was making a steady income in Lagos but had to return home, leading to a financial downturn:

"He went to Lagos in 1999 and worked as a ticket collector at the Lagos motor park, making about 2000 - 3000 daily. His well-being changed to level 4 here as he sent money home to his mother, wife, and children. He left Lagos to return to Ikere in 2009 because his mother refused to collect any money sent to her. After all, she wanted to see her son. His well-being remained at level 3 until his shoemaking business stopped moving. He started going to the farm to cater for his children. He was employed at Benin-Owena company in 2019 but was owed six months' salary. He no longer worked there and is now strictly into farming. Mr. Onipede Sunday, currently at level 2 of well-being" (LHI_Ekiti_06).

Assets and Housing Conditions: In rural areas (Mopa/Igogo-Ekiti), many people build and own their homes, even if they have limited liquid cash. Example: LHI_Ekiti_M01, built

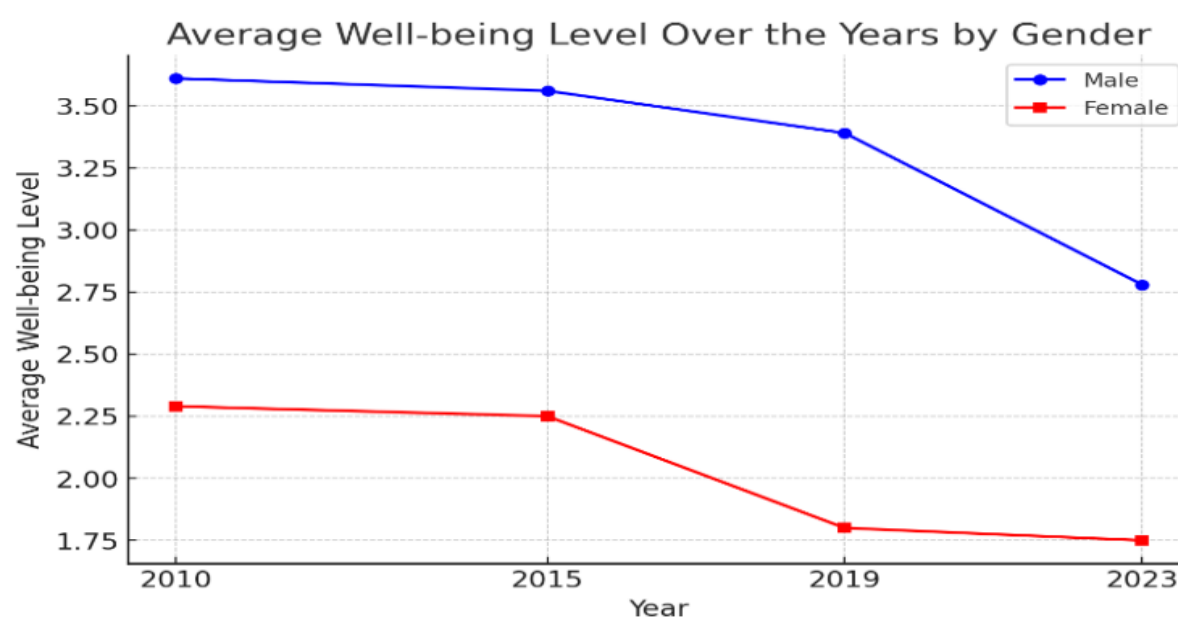
multiple houses in his village and owns farmland despite financial struggles. In urban areas (Ikere-Ekiti), people often rely on rented housing, which increases financial vulnerability. Many who fall into poverty must move into family houses. Example: LHI_ekiti_M02, now lives in his grandfather's house after abandoning his home in Lagos: "Some of my children are now living with my relatives because I could not take care of them."

Education and Skills Development: Urban residents tend to have higher educational attainment and formal skills, but this does not always translate to sustained economic success. Example: *LHI_Ekiti_M05*, from Ikere-Ekiti used education as a means of poverty escape, rising to become a university lecturer: "I finished my Master's in 2004, got a teaching job in 2006, and later became a university lecturer, improving my well-being to 4+." In rural areas, education is often limited, and people depend on trade skills or farming for income. Example: *LHI_Ekiti_M03* from Igogo-Ekiti could not complete primary school due to mental challenges and remains at well-being level 2: "I attended school a little, but I cannot understand most of the things they are teaching us."

5.2 Intersecting crises among individual households by Gender

The average well-being level over the years by gender shows a consistent decline for both males and females, indicating worsening socio-economic conditions over time. In 2010, males had a well-being level of 3.61, which slightly decreased to 3.56 in 2015. By 2019, the decline became more significant, dropping to 3.39, and by 2023, it had fallen sharply to 2.78. Similarly, females had a much lower starting well-being level of 2.29 in 2010, which slightly declined to 2.25 in 2015. However, the drop became more pronounced in 2019, reaching 1.8, and further decreased to 1.75 in 2023. The data suggests that while both genders experienced a decline, the well-being level for males remained higher throughout the period. While both groups faced challenges leading to an overall decline, females consistently had lower well-being levels, indicating greater vulnerability. The sharper decline for females between 2015 and 2019 suggests increased economic hardships or social barriers that disproportionately affected them.

Figure 5: Average Well-being Level Over the Years by Gender in Ekiti State



Source: Created by the Author from LHIs Project Data

The impact of intersecting crises such as the cashless policy, COVID-19 pandemic, fuel subsidy removal, and climate-related disasters manifests differently across gender lines. For men, economic disruptions primarily affected their primary sources of livelihood, particularly farming. LHI_Ekiti_M01, a cocoa farmer, suffered repeated losses due to farm fires, which left him financially devastated. His dependency on agriculture meant that when his farms were destroyed, his economic stability crumbled. The cashless policy and fuel subsidy removal exacerbated his challenges by restricting financial access and increasing living costs. He expressed his frustration: “Yes, there is not much money there anymore. Even right now, my wife has gone there to collect some money... had it been the cocoa farm did not get burnt, I will get a great amount of money.” Similarly, LHI_Ekiti_M03, a lifelong farmer with disabilities, was severely impacted by floods and erratic rainfall, which wiped out his maize farm. He lamented, “Last year, my farm was flooded, so the flood washed away all my crops. Even this year, the maize that I planted earlier when rains started falling, then the rain stopped falling, and all of it dried off and destroyed.” Without alternative skills or income sources, these men were unable to recover financially, reinforcing their poverty.

Women, on the other hand, faced a unique set of challenges due to their reliance on trade and informal businesses. Unlike male farmers, whose income losses stemmed from climate shocks, female traders experienced economic hardships due to restricted financial transactions and rising costs. LHI_Ekiti_F01, a foodstuff trader, struggled with the cashless policy, which disrupted her ability to purchase stock and conduct transactions with rural suppliers. She explained, “I even called my customers and asked if they had market to supply, and they confirmed they did, but there was no cash to give physically as part of their demands, and this affected my business.” Additionally, the fuel subsidy removal escalated transportation costs, reducing her ability to travel for bulk purchases. Customers, faced with inflation, also bought less, further shrinking her profits. Similarly, LHI_Ekiti_F04, a tailor-turned-food-seller, was impacted by multiple crises, including the pandemic and farmer-herder conflicts. She recounted, “When I was pregnant, things were still okay, but after delivery, things got worse. My elder brother had to pay the hospital bills, and I contemplated leaving my husband.” Her household’s financial struggles intensified when her husband, a commercial motorcyclist, lost his bike, forcing him into poorly paid farm labour. The increasing costs of goods, such as the drastic rise in groundnut prices from N16,000 to N23,000, made business unsustainable, locking her in a cycle of poverty. While men faced significant barriers due to their dependence on farming, women encountered business disruptions due to financial restrictions and inflation. Men’s struggles were often tied to environmental shocks and physical labour limitations, whereas women navigated financial policies that directly hindered trade and household economic stability. However, women demonstrated resilience by diversifying their income sources and adjusting business strategies despite worsening economic conditions.

Box 2: Wellbeing and Economic Status per Social Classes

In Ekiti State, the perception of wellbeing across multiple dimensions food and nutrition, housing, education, assets, economic and social relationships, political engagement, and resilience is profoundly shaped by intersecting crises such as flooding, fuel price hikes, climate change, and policy shifts, particularly for the poorest households (WB1 and WB2). The "Poorest of the Poor" (WB1) view wellbeing as a fragile, unattainable state, constrained by 1-2 inadequate meals daily and dilapidated housing like mud huts with thatched roofs. With little to no education, minimal assets (e.g., a few goats), and no stable income or credit access, their economic and social relationships are limited to strained family or neighbourly support, while politically they are exploited through vote-buying without influence. Crises amplify their vulnerability, as low resilience leaves them prone to hunger and exclusion, reinforcing a perception of wellbeing as mere survival amidst relentless shocks.

Conversely, wealthier households (WB5 and WB6) perceive wellbeing as a robust, multidimensional state of security and influence, even amid intersecting crises. The "Rich/Resilient" (WB5) and "Very Rich" (WB6) enjoy abundant, high-quality food, comfortable or luxurious housing, and advanced education, underpinned by substantial assets like farms, businesses, and vehicles. Their stable, high incomes and access to low-interest loans foster strong economic relationships, while extensive social and political networks spanning family, government, and community grant them influence and inclusion. Crises like flooding or economic disruptions are met with high resilience, as savings, diversified income sources, and government aid (for WB5) or vast wealth and policy-shaping power (for WB6) ensure they maintain or enhance their wellbeing.

Section 6: Social Assistance Amidst Crisis

6.1 Targeting of Individuals, Households, and Communities for Assistance

The social assistance intervention is underpinned by poverty mapping and geographic targeting, ensuring that resources are allocated to the local governments and communities where they are most needed. This method allows for a nuanced approach to poverty by recognising that while entire areas may be classified as poor, there are specific sub-groups that experience even deeper levels of deprivation. As one respondent explained, "Our intervention is to strategize according to the poverty level in each local government. Now, when you get to local government again, you use what's known as strategic targeting" (KII_Ekiti_M02). This strategic targeting ensures that not only are the broader community needs addressed, but the most marginalised individuals within these areas are also recognised and prioritised.

Within these communities, the focus extends to identifying and assisting particularly vulnerable groups. Many communities may be uniformly poor on the surface; however, within them, certain groups face compounded challenges. This targeted focus is vital to ensure that those who are most at risk, such as people with disabilities, less privileged individuals, and gender-specific vulnerable groups, receive the support they require. A participant illustrated this point by stating, "Within that community, we still have a set of groups of people that the poorest we refer to as gender and vulnerable groups... You have all these people with disabilities, less privileged people, and those that fall within gender and vulnerable groups"(KII_Ekiti_M02).

Furthermore, the intervention adopts a demand-driven and participatory approach, engaging the community directly in the identification of needs and priorities rather than imposing externally determined solutions. This bottom-up methodology encourages community ownership and ensures that assistance is aligned with the actual priorities of the people. Reflecting on this inclusive philosophy, one respondent stated, "So, it is demand-driven, a bottom-up, and we call it participatory, well-participatory, and all-inclusive" (KII_Ekiti_M02). However, despite these efforts, many vulnerable individuals may still remain hidden due to cultural stigmas or a reluctance to publicly declare their need for help. As one participant noted, "Many people who are vulnerable will not even show up to say that they are vulnerable, except those who are physically challenged" (KII_Ekiti_M02). This recurring challenge of reaching those who, despite being in dire need, may not come forward without proactive outreach.

Moreso, targeting for social assistance follows a structured level structure. One of the primary steps is **community-led identification and request processing**, where communities express interest in assistance by writing letters through their development councils rather than relying on traditional rulers. This shift was necessary to prevent project hijacking by local elites, as explained by one respondent: *"In those days, they usually allowed the Kabiyesi to write on behalf of the community. However, along the line, we now realise that some of these Kabiyesi want to hijack the project at the point of implementation"* (KII_Ekiti_M02). By decentralising the request process, the system ensures that projects are genuinely driven by community needs rather than elite preferences. Some individuals were able to rebuild their livelihoods through community-driven support. Assistance from local

networks allowed a woman recovering from illness to restart her trade, demonstrating the resilience and solidarity within affected communities. *"She got assistance from people during this time she got back from treatment and the money she got was used to start her trading. People gave her money time, and she used the profit from her trading to survive"* (LHI_Ekiti_F07).

To determine eligibility, poverty maps, and fieldwork play a critical role in social assistance targeting. These tools provide a data-driven approach to identifying the most deprived areas and verifying their needs through on-the-ground assessments. A participant described this process: *"So, when they write the letter now, we use the poverty map I showed you earlier and some other variables. Then, we started to work on fieldwork"* (KII_Ekiti_M02). Beyond geographic targeting, inclusive decision-making ensures that different community segments, men, women, youth, and vulnerable groups, have a voice in the process. *"You bring the community together and separate them into age groups. Men in their place, women in their place, the vulnerable people, the elderly, and the young, all in their places"* KII_Ekiti_M02). This approach guarantees that diverse perspectives shape the final intervention.

Once priorities are identified, the voting system helps determine the most pressing needs. Instead of imposing external solutions, community members actively participate by casting votes, sometimes using stones, for their preferred projects. *"We will give an individual three stones to vote... A community member will count the votes. Twenty women voted for boreholes, 70 men voted for this project, etc."*(KII_Ekiti_M02). Finally, for transparency and accountability, projects undergo approval and implementation at local and state levels. Committees, including representatives from government bodies, political parties, and community groups, oversee the process to maintain fairness. As noted in the document, *"They have what is known as a local government review committee where the director of admin of each local government is the chairman. We have the head of the community development committee, representatives of the ruling party, opposition party, and women and youth representatives"* KII_Ekiti_M02).

6.2 Social Assistance and its Effectiveness Amidst Complex Crises

Participants identified several social assistance programmes, **one of these is the cash transfer programmes provide financial relief to poor households through direct monetary transfers**. These initiatives have contributed to poverty alleviation by helping beneficiaries meet immediate needs. However, their impact is often limited due to inconsistent disbursement and inequitable distribution. As one participant noted, "The ₦10,000 given under the Fayemi administration helped many market women restart their businesses" (FGD_Ekiti_Ikere_Female). Despite these benefits, challenges persist in ensuring that all eligible individuals receive support fairly. Another respondent highlighted this issue, stating, "Some people received funds multiple times while others never got any assistance" (KII_Ekiti_M02). This underscores the necessity for improved monitoring mechanisms to prevent favouritism and misallocation of resources. The adequacy of cash transfers remains questionable due to the insufficient amounts provided, which limit their long-term economic impact. Beneficiaries have expressed concerns about the programme's inability to create sustainable income opportunities. One recipient lamented, "The amount given could barely cover basic needs, let alone create a sustainable source of income" (FGD_Ekiti_F04). While the initiative offers some financial relief, many families continue to struggle due to the unreliability of disbursements. Additionally, concerns over fairness

suggest that the distribution process may favour certain groups over others. It shows potential but requires scaling up and improved fairness to maximise effectiveness.

Food aid and relief distribution programmes provide emergency food support through the distribution of essential items like rice, indomie, and legumes. While these interventions offered temporary relief, they were often inadequate in quantity and inconsistently distributed. As one recipient recalled, “She received about five litres of legumes during the lockdown period shared for all women from outsiders who were indigenes of that town about three times that period” (LHI_Ekiti_F10). However, issues of favouritism and poor organisation led to disparities in aid allocation. Another account highlighted this inequity, stating, “Some families received double portions while others went home empty-handed due to poor organisation” (FGD_Ekiti_M03). These concerns raised questions about the transparency, selective access, and fairness of the distribution process, as access to food aid often depended on community ties rather than genuine need. The adequacy of the food aid was also a major concern, as many beneficiaries found the quantity provided insufficient for their sustenance. One individual reported, “What was given barely lasted a few days, and then they were back to struggling for food” (KII_Ekiti_F06). The irregular and untimely distribution further exacerbated food insecurity, leaving many families vulnerable. While the initiative provided short-term relief, it lacked the sustainability needed to address long-term hunger and poverty.

Table 8: Social Assistance amidst crises

Programme	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
Cash Transfer	Provide financial relief to poor households	Direct monetary transfers	Helped in poverty alleviation but limited in scope	Inadequate due to insufficient amounts	Somewhat reliable but inconsistent disbursement	Distribution may favour certain groups	Useful but needs wider coverage
Food Aid and Relief Distribution	Emergency food support	Distribution of rice, indomie, and food items	Helped temporarily but inadequate quantities	Insufficient, beneficiaries received very little	Not regular or timely	Unequal access, some received more than others	Short-term help but lacks sustainability
Small Business Support and Access to Credit	Economic empowerment through soft loans	No-interest loans and market-based interventions	Helped those who accessed it but coverage was low	Inadequate due to high demand and limited funds	Unreliable as access is selective	Not always fairly distributed	Effective for economic growth but needs expansion
Employment Programmes and Public Works	Job creation and economic engagement	Infrastructure projects and government employment schemes	Some jobs created, but many remained unemployed	Not enough opportunities provided	Low reliability due to project inconsistencies	Some groups benefited more than others	Needs improvement to cover more beneficiaries

Programme	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
Agricultural Support	Support for small-scale farmers	Seeds, equipment, training, credits	Helped farmers improve yields but not widespread	Limited reach, many farmers left out	Somewhat reliable but affected by funding gaps	Unequal access, not all farmers benefit	Relevant but needs expansion
N-power Programme	Youth employment and skill development	Job placement, training	Helped participants temporarily, but no permanent jobs	Insufficient as many did not benefit	Reports of delayed payments	Selection criteria not always transparent	Useful but should ensure job retention
Education Assistance for Children	Support for schooling expenses	Scholarships, free books	Limited impact, most families still struggled with fees	Minimal coverage, not all children benefit	Some assistance provided but not regularly	Many deserving students left out	Important but needs better implementation

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

Small business support and access to credit programmes were designed to promote economic empowerment through soft loans, including no-interest loans and market-based interventions. While these initiatives benefited those who accessed them, overall coverage remained limited. Many individuals were forced to seek alternative funding sources, often relying on seasonal opportunities. One beneficiary shared, *“She started trading in salt with money from the election period she got and started selling in sachets”* (LHI_Ekiti_F08). This reliance on informal financial support highlighted the inconsistency of the programme. Additionally, access to loans was often restricted to those with connections, as another participant noted, *“Loans were given only to those with connections, while others struggled to access them”* (FGD_Ekiti_F07). These challenges reduced the programme’s effectiveness, preventing many small business owners from benefiting. The adequacy of the financial support was another critical issue, as the funds provided were often too small to make a meaningful impact on business expansion. One recipient expressed frustration, stating, *“The loan amounts given were too small to make a significant impact on business expansion”* (KII_Ekiti_M04). The high demand for financial assistance further exacerbated this problem, making access highly competitive and selective. Many small business owners found the programme unreliable and unfairly distributed, as those without the right connections struggled to secure funding. Despite its potential to stimulate economic growth, the initiative requires significant expansion and better accessibility to ensure more inclusive and sustainable financial support for entrepreneurs.

Employment programmes and public works initiatives were introduced to create jobs and engage individuals in economic activities through infrastructure projects and government employment schemes. While these programmes provided some opportunities, they fell short of addressing widespread unemployment. One respondent noted, *“The government recruited a few individuals into public works, but the majority still lacked employment*

opportunities" (KII_Ekiti_M02). A major concern was the short-term nature of these projects, which offered only temporary income rather than long-term job security. As another participant highlighted, *"Once the project ended, people were back to searching for work"* (FGD_Ekiti_F03). The lack of sustainability in these initiatives limited their overall effectiveness in reducing unemployment and providing stable livelihoods. The adequacy of the programme was also a challenge, as the number of available positions was far lower than the demand. One individual shared, *"There were more applicants than available positions, leaving many disappointed"* (KII_Ekiti_M05). As a result, many people remained financially unstable, struggling to secure alternative employment. Additionally, concerns about fairness arose, with some groups benefiting more than others due to selective recruitment. The programme's low reliability, stemming from project inconsistencies, further hindered its impact. While public works initiatives have the potential to drive economic growth, they require significant improvements in coverage, sustainability, and fairness to effectively address unemployment challenges.

Agricultural support programmes were introduced to assist small-scale farmers through the provision of seeds, equipment, training, and credit. These initiatives helped improve yields and alleviate poverty for some beneficiaries. As one respondent noted, *"Farmers were provided with farm water pumps, sprayers, etc., to alleviate poverty and help both the temporary escapers and chronically poor"* (KII_Ekiti_M01). However, the reach of these programmes was limited, and many farmers were left out due to uneven distribution. Another participant highlighted this disparity, stating, *"Only a handful of farmers in my area received seeds and fertilisers, while others were completely excluded"* (FGD_Ekiti_F02). This unequal access hindered the programme's overall effectiveness in transforming the agricultural sector. The adequacy of the support was a key concern, as many farmers who applied for assistance did not receive it. One farmer shared, *"Despite applying for support, I never received any assistance, and neither did most of my neighbours"* (KII_Ekiti_M06). Reliability was also inconsistent, as funding gaps affected the continuity of aid. Additionally, fairness issues arose due to selective distribution, with some farmers benefiting more than others. While agricultural support initiatives were relevant in promoting food security and economic growth, their limited reach and uneven implementation highlight the need for expansion and better oversight to ensure broader and more equitable access.

The N-Power Programme was designed to promote youth employment and skill development through job placement and training initiatives. While it provided temporary opportunities, it did not guarantee long-term employment for participants. One beneficiary stated, *"The programme gave me training, but I couldn't secure a job after completion"* (FGD_Ekiti_M08). This highlights a key limitation of the initiative although it equipped individuals with skills, the lack of permanent job placements reduced its overall effectiveness. Additionally, the programme's reach was restricted, as only a small fraction of applicants were selected. As one respondent noted, *"Thousands applied, but only a few were selected, leaving many unemployed"* (KII_Ekiti_F09). This limited accessibility prevented the programme from having a widespread impact on youth unemployment. Reliability was another challenge, as reports of delayed payments undermined participants' financial stability. The fairness of the selection process was also questioned, with concerns over transparency in choosing beneficiaries. Some applicants felt that the selection criteria were unclear, creating doubts about whether the process was merit-based. Despite its shortcomings, the N-Power Programme remains a valuable initiative for youth

empowerment. However, for it to be more effective, it needs to expand its reach, ensure timely payments, and introduce mechanisms to facilitate long-term job retention for participants.

Education assistance programmes support children's schooling expenses through scholarships and free books. While these initiatives provided some relief, their overall impact was limited, as many families continued to struggle with school fees and other educational costs. One mother shared her experience, stating, *"Her children owed school fees for one term and could not even buy the new uniform the school changed to for students"* (LHI_Ekiti_Ikere_F5). Without sufficient financial aid, many children faced the risk of dropping out. Another beneficiary highlighted the importance of these programmes, saying, *"Without financial assistance, my child would have dropped out of school"* (FGD_Ekiti_F06). However, the programme's minimal coverage meant that a significant number of students in need did not receive support, limiting its overall effectiveness. Reliability was also a concern, as assistance was not consistently provided. Some programmes offered partial school fee coverage for the poorest children, but this support was irregular. One respondent noted, *"Some government programmes have covered part of school fees for the poorest children, though not consistently"* (FGD_Ekiti_Moba_Male). Additionally, fairness was an issue, as many deserving students were left out, either due to funding constraints or inefficiencies in distribution. Scholarships and free books have minimal impact as most families still struggle with fees, and its inadequate coverage, irregular support, and exclusion of many deserving students undermine its reliability and fairness, necessitating better implementation.

Table 9: Most and less effective interventions

Programme	Impact	Adequacy	Reliability	Fairness	Appropriateness	Overall Effectiveness
Cash Transfer	✓	✗	~	~	✓	Partially Effective
Food Aid and Relief Distribution	~	✗	✗	✗	✗	Ineffective
Small Business Support & Credit	✓	✗	✗	~	✓	Partially Effective
Employment Programmes & Public Works	~	✗	✗	~	~	Ineffective
Agricultural Support	✓	✗	~	~	✓	Partially Effective
N-power Programme	~	✗	✗	~	✓	Partially Effective
Education Assistance for Children	~	✗	~	✗	✓	Ineffective

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

Section 7: Policy Recommendations

7.1 Scale Up and Standardise Cash Transfer Programmes with Inflation-Adjusted Payments

Expanding the coverage of cash transfer programmes to include a broader segment of vulnerable households, particularly in rural Ekiti State, is critical to addressing the pervasive financial instability highlighted in the report. Rural households, often reliant on precarious livelihoods like subsistence farming and seasonal labour, face heightened vulnerability to economic shocks such as fuel subsidy removal and cashless policies, which erode their purchasing power. By adjusting payment amounts periodically to reflect inflation and rising costs, the programme can ensure that beneficiaries receive meaningful support capable of meeting basic needs, rather than the insufficient amounts currently provided. A standardised eligibility framework, leveraging poverty mapping and digital registration, would replace the current inconsistent and inequitable disbursement practices, ensuring that aid reaches those most in need, such as the chronically poor and temporary escapers identified in the findings.

Implementation of this policy would involve collaboration between state authorities, financial institutions, and technology providers to establish a robust digital infrastructure for registration and payment tracking. Poverty mapping, already utilised in some targeting efforts, can be enhanced with real-time economic data to identify eligible households dynamically, reducing delays and favouritism reported in past programmes (e.g., “Some people received funds multiple times while others never got any assistance” KII_Ekiti_M02). Inflation adjustments could be tied to official consumer price indices, with periodic reviews to maintain adequacy. This approach not only addresses the reliability and fairness gaps but also builds resilience against economic shocks, enabling households to invest in education, health, or small businesses rather than merely surviving, thus breaking cycles of poverty over time.

7.2 Improve Food Aid Distribution with Community-Led Oversight and Nutritional Focus

Restructuring food aid distribution to deliver regular, sufficient, and nutritionally balanced supplies is essential to combat the food insecurity exacerbated by disrupted agricultural livelihoods. The current system, characterised by inadequate quantities and irregular delivery (e.g., “What was given barely lasted a few days,” KII_Ekiti_F06, fails to provide sustainable relief, leaving families vulnerable during crises like the COVID-19 lockdown. Community-led committees, composed of local representatives, can oversee distribution to minimise favouritism and ensure transparency, addressing disparities where “some families received double portions while others went home empty-handed” FGD_Ekiti_M03). Incorporating local agricultural produce, such as cassava or maize, supports farmers affected by environmental shocks and shifts the focus from emergency handouts to long-term food security, aligning with community needs.

This policy would require establishing clear guidelines for committee formation, ensuring representation from diverse groups women, youth, and vulnerable populations to reflect the participatory approach piloted in some areas. Training for committee members on nutritional standards and transparent record-keeping would enhance effectiveness, while partnerships

with local farmers' cooperatives could secure consistent supplies of produce. By linking food aid to agricultural output, the programme not only improves adequacy and fairness but also stimulates rural economies, reducing dependency on external relief. Regular distribution schedules, communicated through local channels, would address the timeliness issues, ensuring households can plan and rely on this support as a buffer against hunger, particularly during environmental or economic downturns.

7.3 Expand Small Business Support and Credit Access with Inclusive Targeting

Increasing funding for small business support and credit access programmes, with a focus on no-interest or low-interest loans for women, youth, and rural entrepreneurs, addresses the limited economic opportunities faced by these groups. The current programme's restricted coverage and selective access (e.g., "Loans were given only to those with connections," FGD_Ekiti_F07) exclude many who could benefit from financial support to scale petty trading or start ventures. Inclusive targeting mechanisms, such as mobile outreach teams and cooperative networks, would extend reach to remote areas and marginalised populations, while business training would equip recipients with skills to improve profitability and repayment, reducing the debt traps. This builds on the success of entrepreneurship as a poverty escape route.

To implement this, the state could partner with microfinance institutions like LAPO and Grooming, already utilised by some beneficiaries (LHI_Ekiti_Ikere_F1), to expand loan portfolios and lower interest rates through subsidies. Mobile outreach could leverage existing community structures, such as women's groups or youth associations, to identify and register applicants, ensuring broader access beyond connected elites. Training programmes, covering basic accounting and market analysis, would enhance loan sustainability, addressing the inadequacy of small loan amounts that fail to spur significant growth.

7.4 Strengthen Agricultural Support Programmes with Integrated Social Assistance

Enhancing agricultural support by integrating it with social assistance combining seeds, equipment, and training with conditional cash transfers tied to sustainable practices directly addresses the vulnerability of small-scale farmers to environmental shocks. Current programmes, while beneficial to some, exclude many farmers and lack consistency due to funding gaps. Extending coverage to all small-scale farmers, particularly in rural areas like Mopa/Igogo-Ekiti, and establishing farmer cooperatives would facilitate resource sharing and market access, mitigating the impact of floods and grazing conflicts. Conditional cash transfers, linked to adopting climate-resilient techniques, would incentivise long-term productivity and stability, supporting rural households' primary livelihood.

Implementation would involve coordination between agricultural extension services and social welfare agencies to deliver integrated packages e.g., water pumps and cash incentives for terracing or crop diversification. Cooperatives could be formalised with state support, providing collective bargaining power and storage facilities to reduce post-harvest losses, a persistent challenge for farmers. The policy builds on existing efforts (e.g., "Farmers were provided with farm water pumps," KII_Ekiti_M01) but ensures broader reach and reliability through guaranteed funding and clear eligibility criteria. This approach not only

improves agricultural yields and food security but also aligns with emphasis on diversification, enabling farmers to withstand crises and reduce chronic poverty.

7.5 Institutionalise Transparent and Participatory Social Assistance Delivery

Developing a state-wide social assistance framework with a digital tracking system for beneficiaries and resources, overseen by multi-stakeholder committees, is vital to address the corruption and misallocation plaguing current programmes. The success of community-led targeting and voting systems (e.g., “We give an individual three stones to vote,” KII_Ekiti_M02) demonstrates the value of participatory approaches, yet hidden vulnerabilities persist due to lack of outreach. A transparent system, involving community representatives, NGOs, and government officials, would ensure accountability, while needs assessments align aid with local priorities, improving fairness and effectiveness. This institutionalisation would provide a scalable model for all social assistance efforts.

Operationally, this requires investment in a digital platform for real-time monitoring of aid distribution, accessible via mobile phones to accommodate rural users. Multi-stakeholder committees, modelled on existing local government review structures (KII_Ekiti_M02), should include diverse voices women, youth, and the disabled to reflect community demographics and needs. Regular participatory assessments, building on the bottom-up philosophy would ensure responsiveness to crises like inflation or flooding.

Conclusion

The analysis of poverty dynamics and social protection in Ekiti State highlights the complex interplay between economic instability, environmental shocks, and structural barriers that perpetuate poverty. The findings indicate that many households, particularly those in rural areas, remain trapped in chronic poverty due to limited access to education, healthcare, and stable income sources. Women, children, and youth are disproportionately affected, facing systemic challenges such as gendered labour divisions, early marriage, and restricted economic opportunities. While some households manage to temporarily escape poverty through small-scale businesses and skilled trades, economic shocks, inflation, and weak social protection mechanisms often push them back into financial distress. The intersection of these challenges emphasises the need for more inclusive and adaptive social protection strategies that effectively target the most vulnerable populations. Furthermore, the analysis reveals significant disparities in poverty experiences between urban and rural communities. While urban residents have more access to formal employment and business opportunities, they are still vulnerable to economic downturns and job losses. In contrast, rural populations primarily depend on subsistence farming and informal labour, making them highly susceptible to climate change, land degradation, and resource conflicts. The weak enforcement of policies, inadequate social assistance programmes, and inconsistencies in poverty alleviation funding further hinder sustainable progress. Without a more coordinated and data-driven approach to social protection, poverty in Ekiti State is likely to persist, reinforcing intergenerational cycles of deprivation and economic instability.

Annex

Table 10: Perception of participants on Well-being Levels Across Multiple Dimensions in Ekiti 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 (WB1)	Eat 1-2 meals daily, often not full or nutritious	Poor/dilapidated housing (mud, thatched roofs, uncemented floors, shared facilities); often family-owned or with relatives.	Little to no education (primary or none); children often uneducated or street wanderers; no skills training.	Few or no productive assets (e.g., 1-2 goats, chickens); rely on communal resources or rented land.	No stable income; rare access to loans due to lack of creditworthiness; dependent on others.	Limited support; reliant on family or neighbours; women bear child-rearing burden; exclusion post-separation.	Targeted for vote-buying but excluded from power; no political influence or support.	Low resilience; vulnerable to hunger from shocks
Very Poor (WB2)	Eat 2 meals daily (full but carb-heavy, little protein); snacks if available; struggle to afford quality food.	Average housing (mud or cement, aluminium roofs, no electricity); often rented or family-owned; shared facilities.	Primary or secondary education; children may become apprentices; college rare, funded by loans.	Minimal assets (e.g., 5-8 chickens, rented farms); borrow or rent equipment; widows use late husband's resources.	Unstable income; some take loans (e.g., LAPO, 9% interest); creditworthy traders hawk goods.	Family support minimal; mothers contribute to child costs; widows unsupported; communal ties exist but weak.	Targeted for vote-buying; no political power or support from officials/NGOs.	Low resilience; flooding or fuel price hikes cause hunger; rely on renting new land or loans to recover.
Poor (WB3)	Eat 2-3 affordable meals daily (some meat/fish); struggle by month-end; focus on carbs at farms.	Average housing (cement floors, aluminium roofs); rented or owned; sporadic electricity; flats for some.	Secondary education common; tertiary via loans; vocational skills present; children in public/private schools.	Own motorcycles, small farms, livestock (8-10 chickens); access communal resources; rent land with cash/yams.	Fixed but insufficient income; loans from LAPO; seasonal work impacts earnings.	Collaborative family efforts for child costs; no external support; exclusion post-separation; widows inherit assets.	Targeted for vote-buying; excluded from contesting positions due to poverty.	Moderate resilience; maintain level during shocks (e.g., flooding) but struggle with climate change, policy shifts.
Not Poor but Not Rich (WB4)	Balanced diet, 3 meals daily; can afford variety and quality.	Average owned housing (cement floors, aluminium roofs, standard amenities);	Secondary education minimum; tertiary without loans; blue-collar jobs or businesses; permanent	Own cars, houses, lands, farms; access personal/communal resources; financially stable.	Stable income; loans from cooperatives (low interest); clear employment terms.	Strong family collaboration; support from friends/colleagues; widows inherit;	No exclusion; can contest positions with support from poor; some political ties.	Improved resilience; maintain well-being during shocks (flooding, fire) via savings, loans,

Wellbeing Level	Food and Nutrition	Housing Conditions	Education and Skills	Assets and Resources	Economic Relationships	Social Relationships	Political Relationships	Shocks and Resilience
		built by self or inherited.	poverty escapers.			active in community.		government aid.
Rich/Resilient (WB5)	Balanced diet, 3 meals daily; high quality and variety; can support others.	Standard owned housing (cement floors, aluminum roofs, amenities); built by self; comfortable living.	Tertiary education without loans; support others' education; skilled in business/jobs; permanent escapers.	Own multiple assets (cars, houses, lands, farms); employ others; access personal/communal resources.	High, stable income; low-interest cooperative loans; employ others; well-defined contracts.	Robust support from family, friends, government; collaborative roles; widows inherit; socially included.	No exclusion; contest positions with broad support; influential in politics.	High resilience; withstand shocks (flooding, fire) via savings, government programmes, and diverse income sources.
Very Rich (WB6)	Extrapolated: Abundant, high-quality food; multiple meals daily; can feed community.	Extrapolated: Luxurious owned housing (modern amenities, large properties); built by self; possibly in urban centres.	Extrapolated: Advanced education (tertiary+); fund community education; highly skilled; permanent escapers.	Extrapolated: Extensive assets (large estates, businesses, vehicles); employ many; control significant resources.	Extrapolated: Very high, predictable income; access to premium loans; major employers/investors.	Extrapolated: Extensive networks; support community; strong family/government ties; socially dominant.	Extrapolated: Politically powerful; hold high offices; shape policies; broad support base.	Extrapolated: Very high resilience; unaffected by shocks due to wealth, influence, and diversified investments.

Source: Created by the Author from FGDs.

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