Social Protection Programs and Poverty Dynamics at Sub-National Levels

FINDINGS FROM THE BASIC RESEARCH

Prepared and Presented by development Research and Projects Centre (dRPC) for the World Bank Stakeholder's Round Table meeting on the 12th December 2024, at the dRPC Training Centre Abuja, Nigeria.

Organizations: development Research & Projects Centre (dRPC), Chronic Poverty Advisory Network (CPAN)/Institute of Development Studies (IDS)
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Chronic Poverty Advisory Network — Getting to Zero

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BASIC is a research initiative that aims to understand poverty dynamics in Nigeria

Focus on the effects of & responses to complex crises, such as armed conflict, displacement, and economic shocks

OBJECTIVES:

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

2.To engage in a dialogue with policy makers and program designers at federal and state levels (in selected states), and with development partners on priority measures for poverty reduction (with a focus but not limited to social assistance) and on key aspects of implementation

Key Research Questions of the Basic CPAN Study

Poverty dynamics & livelihoods amidst complex crises

1. **Why is chronic poverty and multi-dimensional deprivation** so widespread, especially in the north of Nigeria?

2. How does **conflict, drought, and floods** affect livelihood pathways out of poverty?

3. 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?

4. What measures are governments in a position to take to **reduce poverty**?

Social assistance in response to protracted crises (Basic)

1. What role do **state and federal governments** an other agencies play in a multi-hazard context?

2. Why and how are specific individuals households or communities **targeted**?

3. What are **peoples' perceptions** of adequac reliability, fairness and appropriateness different modalities?

4. What other **key interventions** are needed improve poverty dynamics in crisis-affecte regions and how can they best be delivered?

Poverty Dynamics & Escapes Qualitative Study

RELIGION (ZONE)	STATE/JUSTIFICATION	RURAL SITE	URBAN SITE
North-West	**Jigawa** (High poverty, high social assistance)	Kaugama	Hadejia
North-East	**Borno** (Banditry attacks, conflicts, IDPs Camps)	Konduga LGA	Maiduguri Metropolitan Council (MMC) LGA
		Boarding School IDPs Camp, Madarari, Konduga LGA (IDPs Camp)	Fariya Outreach IDPs Camp, Jere LGA (IDPs Camp)
North-Central	**Benue** (Pastoral farmer conflicts)	Guma LGA	Makurdi LGA
South-West	**Ekiti** (Slightly lower than average poverty, low social assistance)	Moba LGA	Ikere Ekiti LGA
South-East	**Anambra** (Low poverty rate in region)	Mbaukwu_Awka South	Urum Awka North
South-South	**Akwa Ibom** (Relatively low poverty rate and average social assistance receipt)	Nsit Atai LGA	Uruan LGA

Summary of Data Collected to Date by Tools, Populations and Locations

Instrument and sample size

| INSTRUMENT	INSTRUMENT ADMINISTERED BY RESIDENCE	INSTRUMENT ADMINISTERED BY GENDER
Life History Interviews	6 states (10 urban & 10 rural) per state = 120 LHs	6 states (10 females & 10 males per state) = 120 LHs
Gender Disaggregated FGD	6 states (1 urban and 1 rural per state) = 12 FGDs	6 states (1 female and 1 male per state) = 12 FGDs
Key Informant Interviews (Long-term community residents)	6 states (1 rural, and 1 urban) = 12 KIIs	6 states (1 female and 1 male) = 12 KIIs
Key Informant Interviews (IDPs Camps)	1 State (Borno) (1 rural, and 1 urban) = 8 KIIs	1 State (Borno) (4 females, and 4 males) = 8 KIIs

Sampling Locations

Two local governments were selected for this research, one rural and the other urban, across six states:

- **Northern Region:** Borno in the Northeast, Benue in the North Central, Jigawa in the Northwest,

- **Southern Region:** Akwa Ibom in the South-South, Anambra in the Southeast, Ekiti in the Southwest

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NOTE: Only 120 Life Histories (Interviews) were subjected to Analysis to date:

- **The analysis was conducted using NVivo software**, a qualitative data analysis tool that supports systematic coding, visualization, and thematic analysis. The following steps were used in the analysis:

- **1. Data Import and Preparation:**

  - 120 life history transcripts from six Nigerian states were imported into NVivo for structured analysis.

- **2. Thematic Coding:**

  - Initial codes were created based on research objectives, including crises, responses, social assistance, and socio-cultural norms.

  - Open coding allowed for additional themes to emerge, capturing detailed aspects of the data.

- **3. Focused Analysis on Gender, Location, and Region:**

  - Codes were refined to explore variations across gender, rural vs. urban locations, and North-South regions.

- **4. Visualization and Query Functions:**

  - NVivo's chart, query, and word cloud functions helped to explore relationships and visualize key themes, including frequency of terms related to crises and assistance.

- **5. Synthesis and Interpretation:**

  - Thematic patterns were analyzed to draw insights into poverty dynamics, coping strategies, and the role of social assistance across different demographics.
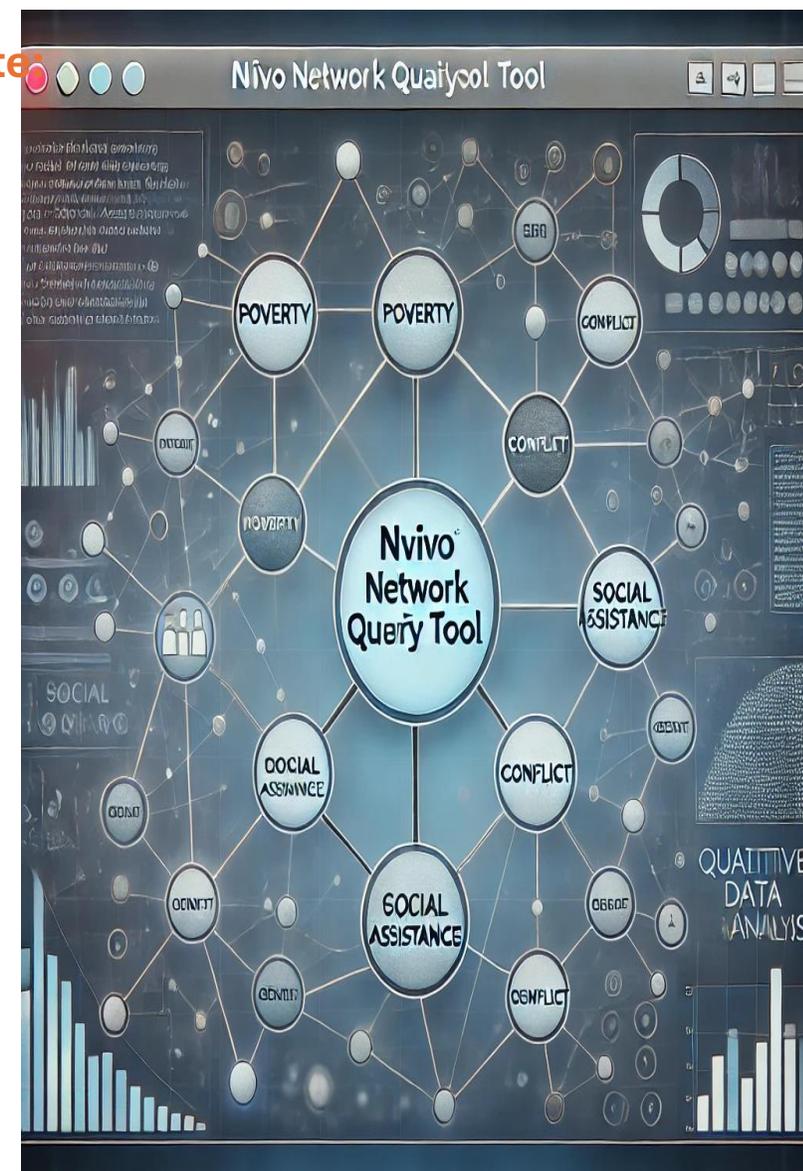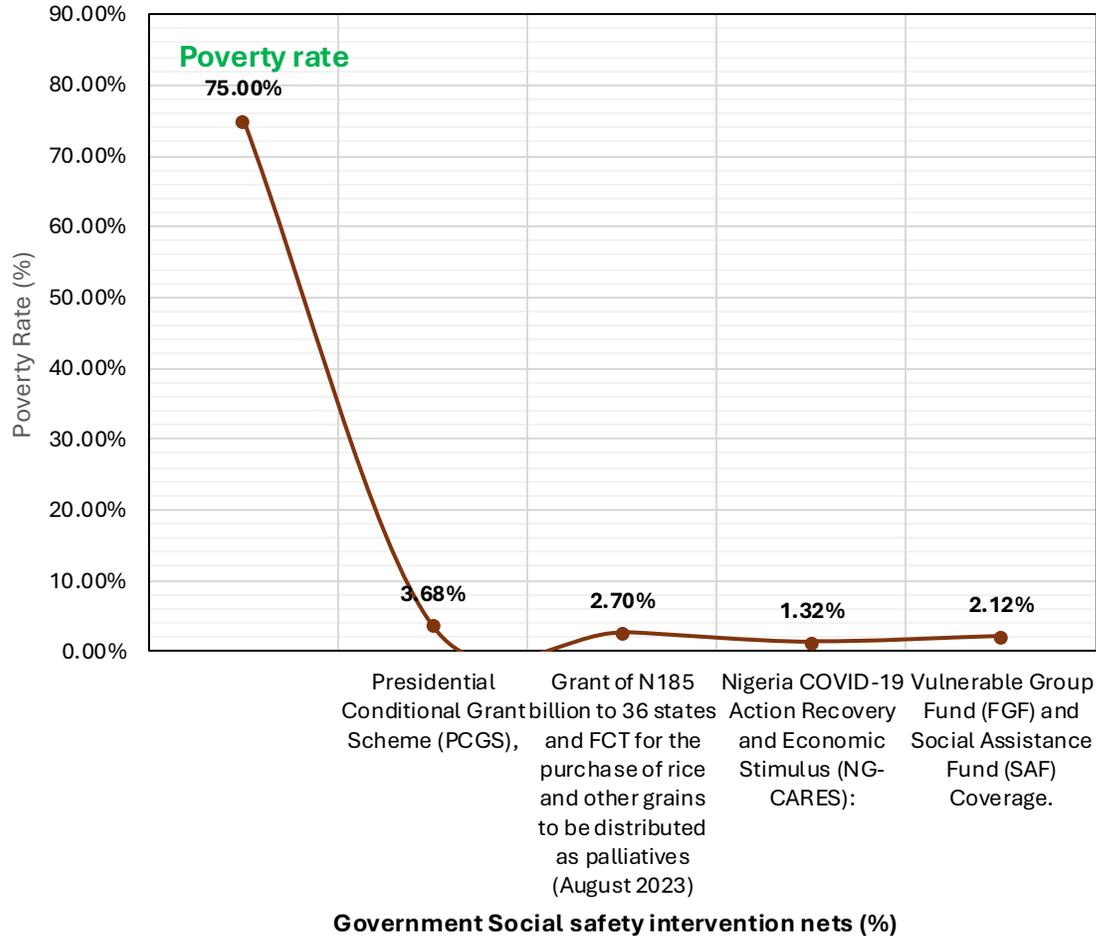
CPAN/BASIC States with Highest and Lowest Poverty Rates and Social Assistance Interventions
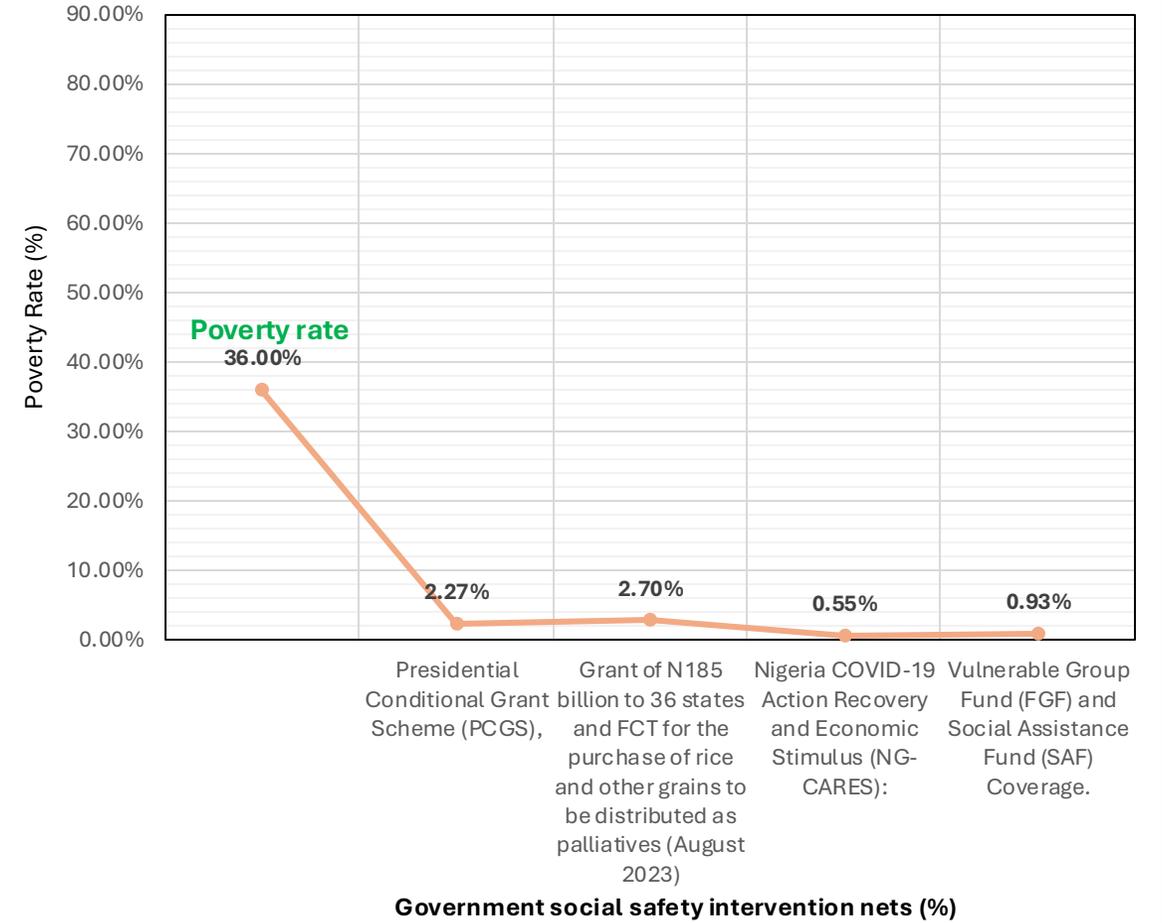
Poverty Rate (%)		Social Assistance Interventions										
		₦50,000, Presidential Conditional Grant Scheme (PCGS), July 2023 to August 2024 (%)			Grant of N185 billion to 36 states and FCT for the purchase of rice and other grains to be distributed as palliatives (August 2023)			Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES): July 2024 Third Reimbursement			Vulnerable Group Fund (FGF) and Social Assistance Fund (SAF) Coverage. As of November 2024		
State	%	State	Beneficiaries	%	State	Approved Fund	%	State	Fund	%	State	Beneficiaries	%
Jigawa	79.90%	Benue	23,366	3.70%	Jigawa	₦5 billion	2.70%	Borno	₦5.89 billion	1.34%	Ekiti	432,331	7.66%
Benue	75.00%	Akwa Ibom	23,236	3.68%	Benue	₦5 billion	2.70%	Jigawa	₦5.77 billion	1.32%	Borno	119,426	2.12%
Borno	72.50%	Jigawa	17,249	2.73%	Borno	₦5 billion	2.70%	Ekiti	₦5.51 billion	1.26%	Jigawa	109,720	1.95%
Akwa Ibom	71.30%	Borno	17,268	2.73%	Akwa Ibom	₦5 billion	2.70%	Benue	₦4.91 billion	1.12%	Benue	56,020	0.99%
Ekiti	36.00%	Ekiti	14,322	2.27%	Ekiti	₦5 billion	2.70%	Akwa Ibom	₦2.43 billion	0.55%	Anambra	52,265	0.93%
Anambra	32.10%	Anambra	12,122	1.92%	Anambra	₦5 billion	2.70%	Anambra	No Reimbursement for July-2024		Akwa Ibom	12,824	0.23%
National		631,389			₦185 billion			• ₦438.37 billion for Third Reimbursement; • ₦619.07 billion for the First, Second & Third Reimbursement			5,640,783		

Correlation analysis of FGN supported social assistance and poverty level

Panel C: Correlation analysis of government social interventions and poverty level in Benue State

Poverty rate
75.00%

3.68% 2.70% 1.32% 2.12%

Poverty Rate (%)

Presidential Conditional Grant Scheme (PCGS),

Grant of N185 billion to 36 states and FCT for the purchase of rice and other grains to be distributed as palliatives (August 2023)

Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES):

Vulnerable Group Fund (FGF) and Social Assistance Fund (SAF) Coverage.

Government Social safety intervention nets (%)

Panel D: Correlation analysis of government social interventions and poverty level in Ekiti State

Poverty rate
36.00%

2.27% 2.70% 0.55% 0.93%

Poverty Rate (%)

Presidential Conditional Grant Scheme (PCGS),

Grant of N185 billion to 36 states and FCT for the purchase of rice and other grains to be distributed as palliatives (August 2023)

Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES):

Vulnerable Group Fund (FGF) and Social Assistance Fund (SAF) Coverage.
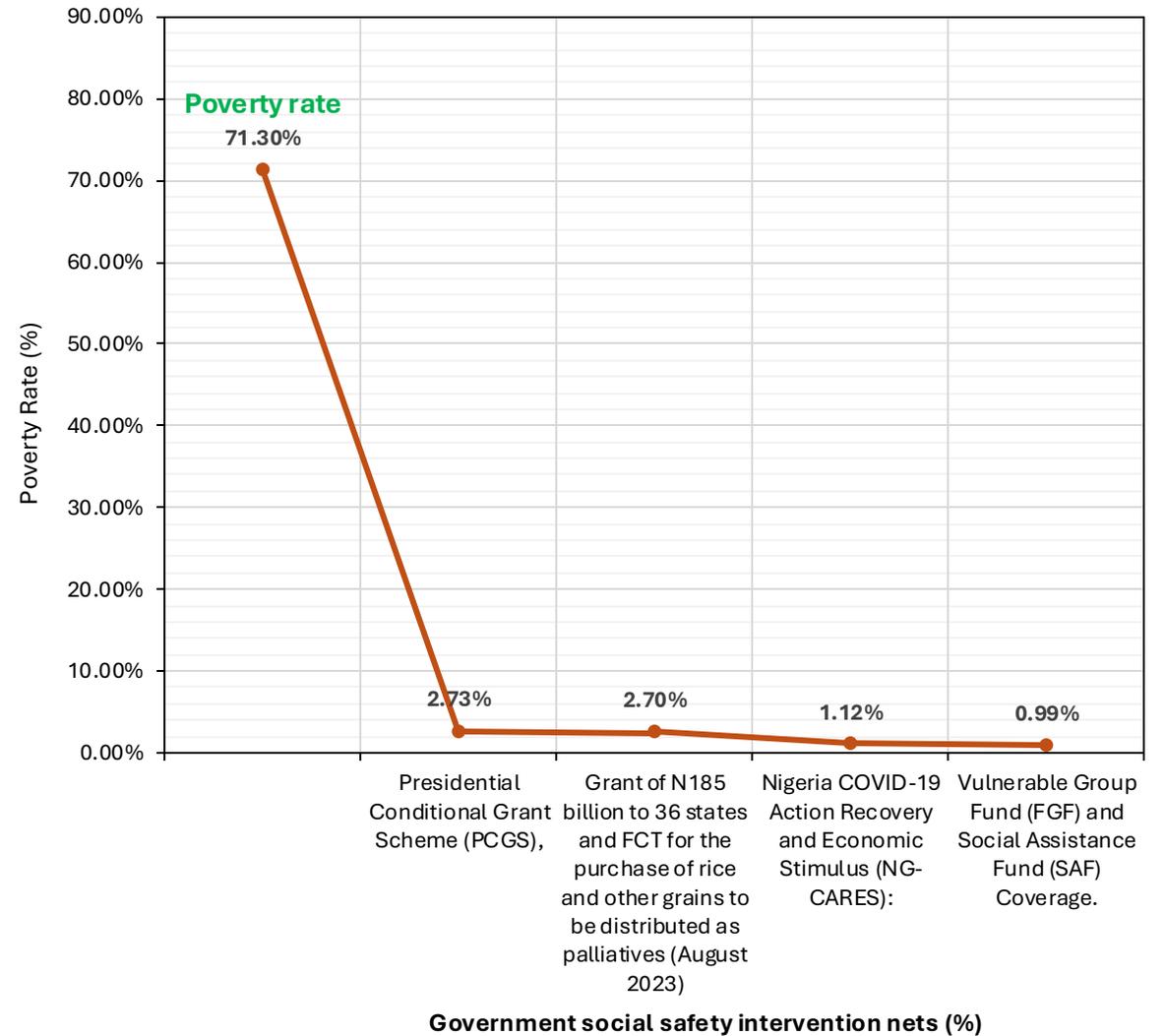
Government social safety intervention nets (%)

Correlation analysis of FGN supported assistance and poverty level

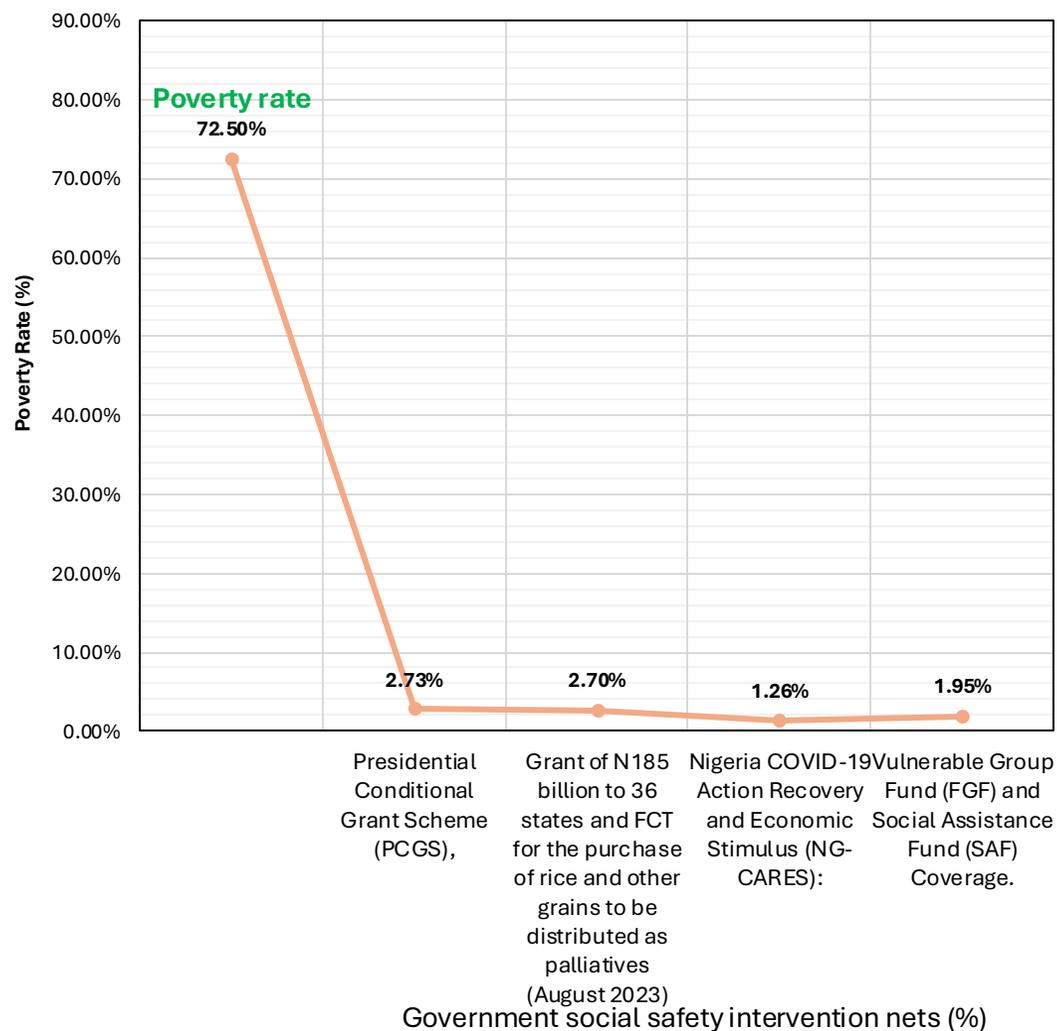Panel A: Correlation analysis of government social interventions and poverty level in Jigawa State
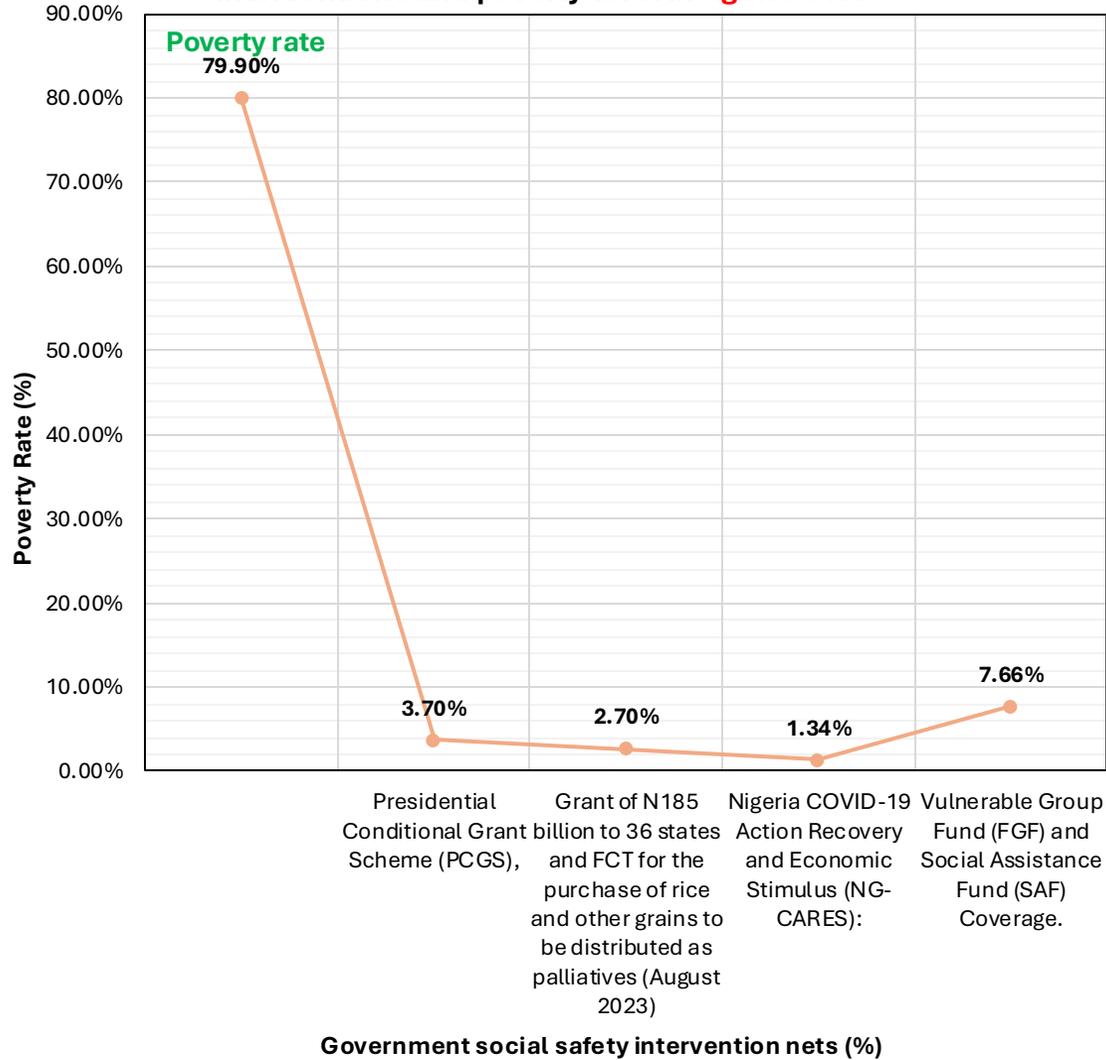
Panel B: Correlation analysis of government social interventions and poverty level in Akwa-Ibom State

Correlation analysis of FGN social assistance and poverty level

Panel E: Correlation analysis of government social interventions and poverty level in Borno State

Panel F: Correlation analysis of government social interventions and poverty level in Anambra State
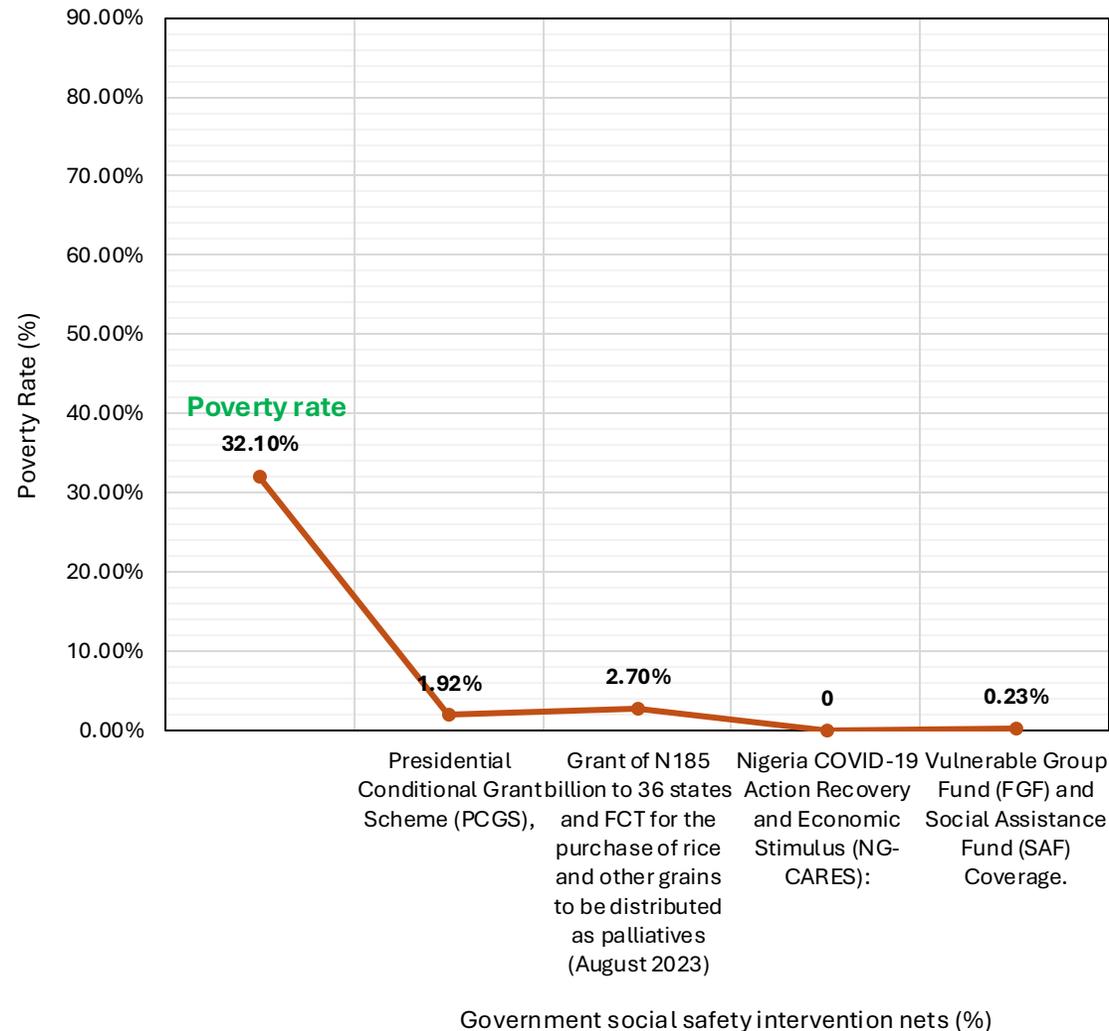
Funding and Budget Allocation

States	Social Protection/ Assistance/ Humanitarian ₦	Poverty Alleviation General/ Social Welfare	Total Allocation (Social Protection + Poverty Alleviation)	Budget Size	% of Budget for Social Protection/ Welfare
Akwa Ibom	47,183,085,570	7,618,383,000	54,801,468,570	849,970,759,990	6.45%
Anambra	20,956,111,958	199,263,587	21,155,375,545	410,132,225,272	5.16%
Benue	1,993,312,500	7,772,039,422	9,765,351,922	225,727,395,206	4.33%
Borno	24,406,014,000	4,471,079,000	28,877,093,000	358,732,146,000	8.05%
Ekiti	739,619,120.98	10,297,109,783	11,036,728,903	159,572,481,915	6.91%
Jigawa	15,251,977,000	7,719,730,000	22,971,707,000	298,140,000,000	7.71%

Existing the State Social Protection policies

States	Specific Social Protection policy	State-led Social Assistance Programmes	Social Assistance Coordination	FGN supported Intervention
Akwa Ibom	State lacks specific laws, policies, or frameworks dedicated exclusively to poverty reduction and social protection but has law such as(VAPP Law, Child Rights Law of 2008 etc.	Social investment	Ministry of Women Affairs and Social Welfare; State Social Investment Office	CCT, HGSFP, N-Power, GEEP, NFWP, VGF, PCGS, RHGVGS, PWP
Anambra	**Anambra State Social Protection Policy (Draft)**	Free antenatal care and delivery services; Free education for all public primary and secondary school pupils	State MB&EP- led	CCT, HGSFP, N-Power, GEEP, VGF, PCGS, RHGVGS, PWP
Benue	State lacks specific laws, policies, or frameworks dedicated exclusively to poverty reduction and social protection but has law and policy such as Open Grazing Prohibition and Ranches Establishment Law (2017); Benue State Child Rights Implementation Policy, the State Agricultural Development Plan	Health Insurance Scheme, Youth Empowerment and Skills Development Initiative,	State MHA&DM, MWA&S, and MB&EP	CCT, HGSFP, N-Power, GEEP, NG-CARES, VGF, PCGS, RHGVGS, PWP
Borno	**Borno State Social Protection Policy** Borno state Strategy for Durable Solution for Internally Displaced Person	Various social assistance programs targeting internally displaced persons and vulnerable populations	Borno State Agency for Coordination of sustainable development and humanitarian response	CCT, HGSFP, N-Power, GEEP, NG-CARES, VG, PCGS, RHGVGS, PWP
Ekiti	**Ekiti State Social Protection Law**	Special school materials: Fee waiver program, Housing, Nutrition, support for PWD, Specialized market stalls and shops, start up for VG,	State MB&EP- led MH, PHCDA, HMB, SCTO, MoC, MoWAs, MoEST, Micro-Credit Agency	CCT, HGSFP, N-Power, GEEP, NG-CARES, VGF, PCGS, RHGVGS, PWP
Jigawa	**Jigawa State State Social Protection Policy**	Quranic education, free meal for pupils, free basic education, free user fees for health services, child welfare, affordable housing, women and youth empowerment. Pension, MSME, etc	JSSPC, headed by Deputy Governor and MB&EP as secretary. Other includes JARDA, MoEST	CCT, HGSFP, N-Power, GEEP, NG-CARES, VGF, PCGS, RHGVGS, PWP

Targeting Specific Individuals, Households, or Communities

State	Targeting Criteria/approach	Tools for Targeting
Akwa Ibom	Identification of poor and vulnerable households, particularly children, youth, and wome	Community-Based Targeting (CBT) approach; compilation into the state's Social Register, Direct aid to crisis hotspots.
Anambra	Identification of poor and vulnerable households, sickness and disability, old age, family and children, survivors, unemployed individuals	Community-Based Targeting (CBT) approach; Anambra Social Register (ASR) compiled by the State Operations Coordinating Unit, Direct aid to crisis hotspots.
Benue	Identification of poor and vulnerable households	Community-Based Targeting (CBT) approach; compilation into the state's Social Register, Direct aid to crisis hotspots.
Borno	Poverty status, vulnerability to hazards, and presence in conflict zones	Community-Based Targeting (CBT) approach; compilation into the state's Social Register, Direct aid to crisis hotspots.
Ekiti	Identification of poor and vulnerable households, crises displaced individuals	Social register; collaboration with community leaders, direct aid to crisis hotspots
Jigawa	Identification of poor and vulnerable households; targeting vulnerable elderly, women, youth, survival , unemployed individuals	Social register; Jigawa State Contributory Health Care Management Agency (JICHMA) for health interventions, direct aid to crisis hotspots.

Key findings

Key finding 1: Economic Conditions 2-3 Years before Disruptive Events

Sub-Theme	Akwa Ibom	Anambra	Benue	Borno	Ekiti	Jigawa
Economic Conditions	Agriculture, trading, and small-scale entrepreneurship. Notable businesses included artisanal work like tailoring, hair braiding, and foodstuff trading like yam, cassava flakes.	Subsistence farming, small-scale trading, and diverse income streams; occasional fabricating business	Predominantly subsistence farming, small-scale trading	Subsistence farming, small-scale trading, and diverse income sources	Marginal subsistence and limited income streams, primarily small-scale agriculture, trading, and manual labour	Agriculture and trading dominate. Other livelihoods include mechanics, small-scale trading, and low-paid government jobs.
Poverty Status Perceptions	Perceived as struggling to meet basic needs with reliance on informal income sources, exacerbated by crises and lack of support.	fluctuating well-being levels; reliance on community and family support	Largely identify as chronically poor with limited upward mobility opportunities	Many considered themselves of modest means yet capable of meeting basic needs	Majoriy perceived themselves as experiencing chronic poverty	Perceptions vary, but a significant portion identifies as chronically poor, citing reliance on daily wages, low income, and lack of resilience to shocks.
Living Conditions	Housing ranged from incomplete block houses to thatched structures, often with minimal or incomplete amenities like pit toilets.	Varied; often unstable with reliance on communal or incomplete housing; displacement impacted by land disputes	**Mostly thatched housing with grass roofs; assets include farmland, rudimentary farming tools, and small-scale livestock**	Stable, Asset ownership was common, typically included small parcels of land, livestock, and basic household items	Substandard housing with minimal amenities.	Housing conditions range from inherited mud houses to rented rooms. Few have cemented homes; many rely on family or traditional systems for basic needs.
Business Types	Low levels of business formalization with reliance on small-scale trade,	Farming corn, cassava, and tomatoes for consumption and income; occasional trading	Agriculture with limited trading. Women engage in manual labor like farming cash crops such as rice and yams for sale	Business types included artisanal work like cap sewing, tailoring, hair braiding.	Primarily agriculture and small-scale trading.	Farming, petty trading, and small enterprises. Women often focus on food-related businesses or sewing, while men handle labor-intensive roles like driving, farming, or artisanal work.
Formalization	often informal and without substantial savings or investmentnt.	Minimal business formalization; some engagement with community support systems	ow formalization of businesses with reliance on informal trading and cooperative systems	Business formalization was generally low	limited access to formal financial systems	Majorly Informal borrowing among community members Access to formal financial systems was scarce.

Key finding 2: *Demographic analysis*

Sub-Themes	Akwa Ibom	Anambra	Benue	Borno	Ekiti	Jigawa
Livelihoods	Agriculture and small-scale trading, with a focus on cassava, yam, and palm oil production.	Predominantly small-scale and family-driven agriculture	subsistence farming, with some small-scale trading and manual labor	agriculture and small-scale trading	agricultural activities, typically characterized by small-scale, subsistence-level production	Traders, farmers, food vendors, small-item sellers, government workers, Keke drivers.
Gender Influence in Agriculture	Women played significant roles in farming activities, often cultivating cassava, yams, and vegetables for household use and small-scale trade.	Traditional gender roles, with men handling larger-scale farming and women involved in processing and marketing	Women engage heavily in farming cash crops, such as yams and rice, and trading	Men often leading primary farming tasks while women provided support in harvesting and minor trading	Dynamics were evolving, with women increasingly taking active roles in farming	Men dominate; women focus on food vending and fabric sales
Agricultural Engagement	Predominantly family-driven, with limited land and resources; but occasionally for small market sales.	Mixed farming with emphasis on millet, sorghum, and groundnuts	Majority engaged in subsistence farming; livestock rearing and petty trading supplement incomes	Agricultural businesses, which included millet farming, groundnut processing, and livestock rearing	Predominantly small-scale and family-driven	Most engage in farming, supplemented by trading and artisanal work
Children's Educational Status	Frequently disrupted by economic challenges, with many attending public schools and struggling with costs of books and uniforms.	Similar constraints with reliance on public educational systems and NGO interventions	imited educational access, with children often support farming	constrained by economic hardships, leading to limited attendance and high dropout rates	Family economic conditions heavily influenced children's educational experience	Mostly free government schooling; economic struggles impact uniforms and supplies

Sub-Themes	Akwa Ibom	Anambra	Benue	Borno	Ekiti	Jigawa
Major Disruptive Events	Kingship crisis, CBN Cashless Policy, COVID-19 pandemic, fuel subsidy removal, and rising costs of goods and services	COVID-19 pandemic, CBN Cashless Policy, community conflict (Achara-Urum land dispute), economic downturns, family dependency, loss of farmland	Herdsmen attacks, COVID-19 pandemic, fuel subsidy removal, flooding, economic hardship due to inflation	Boko Haram conflict, CBN Cashless Policy, COVID-19 pandemic, fuel subsidy removal, and economic disruptions like market fires	CBN Cashless Policy, fuel subsidy removal, COVID-19 pandemic, flooding	CBN Cashless Policy, fuel subsidy removal, COVID-19 pandemic, Flood.
Ranking of Disruptive Events	(1) Fuel Subsidy Removal, (2) CBN Cashless Policy, (3) COVID-19 Pandemic, and (4) Kingship Crisis	(1) COVID-19 Pandemic, (2) Community Conflict (Achara-Urum dispute), (3) CBN Cashless Policy, (4) Economic downturns	(1) Fulani herdsmen attacks, (2) Economic inflation, (3) Fuel Subsidy Removal, (4) Flooding	(1) Boko Haram Insurgency, (2) Fuel Subsidy Removal, (3) CBN Cashless Policy, and (4) COVID-19 Pandemic	Cashless Policy, fuel subsidy), COVID-19 pandemic, Flooding and Climate	1. Cashless Policy 2. COVID-19 Pandemic 3. Economic hardships like fuel subsidy removal
Impacts on Families, Businesses, and Children	Families and businesses saw a decline in income and productivity. Children often had disrupted schooling and limited access to resources.	Families experienced severe economic strain, displacement due to conflict, reliance on external support, educational disruptions, and inadequate healthcare.	Severe economic disruption for families; farming and trading impacted. Children's education often disrupted or abandoned for labour	Severe economic strain. Unable to afford basic necessities. Many forced into child labour or facing malnutrition	Children experienced extended school years and lack of basic educational supplies	Economic instability in families, forced choices between feeding and education, and loss of business stability
Specific Event Impacts	Fuel subsidy removal and cashless policy led to spikes in living costs, making basic needs harder to afford. Families also faced strained educational expenses for children.	COVID-19 disrupted livelihood activities. Land disputes caused displacement and loss of farming livelihood. Dependency on family and friends increased.	Herdsmen attacks displaced families, farming; economic inflation made basic goods and services unaffordable; children diminished	The CBN Cashless Policy created transactional difficulties. The Boko Haram conflict caused massive displacement	Devastated families' economic stability, forcing difficult choices about feeding and education	Cashless Policy affected transaction flow; market shocks worsened conditions

Key finding 4: Lived Experience of Deepening Poverty

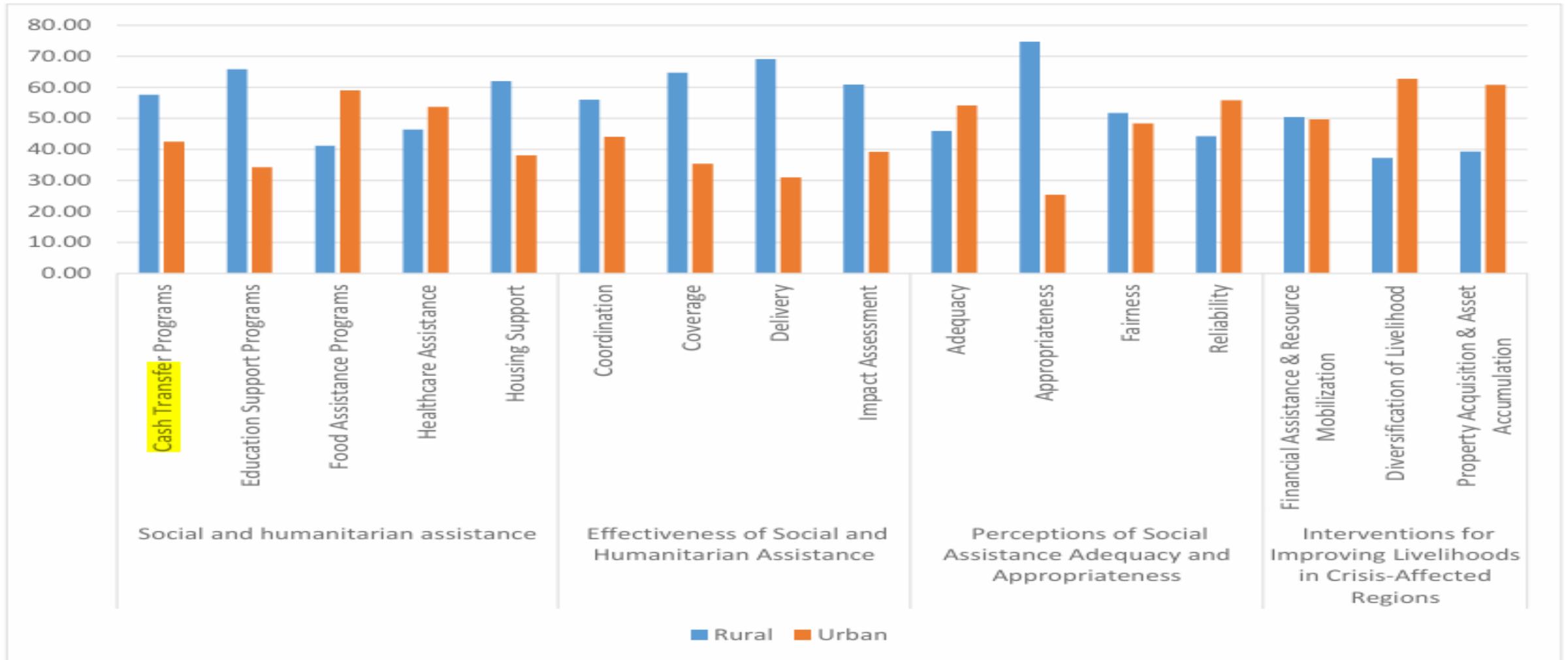| Sub-Themes	Akwa Ibom	Anambra	Benue	Borno	Ekiti	Jigawa
Poverty Experiences	Families struggled to afford basic meals, with many unable to eat twice daily, leading to poor health outcomes.	Extreme poverty identified as "Ubiam onuntu" (poverty with ashes), some days not eating at all.	Families faced chronic hunger and malnutrition, often relying on one meal per day, compounded by displacement and low farm yields	Families shifted from eating three meals a day to struggling to consume even one meal daily	Reduced meal frequency and constant food insecurity.	People eat once a day or sometimes not at all, relying on begging and informal assistance; severe food scarcity prevalent among the poorest
Impacts on Businesses and Migration	Small-scale businesses struggled with high costs of goods and limited market access. Migration in search of work was common.	Land disputes (e.g., Oso Achara conflict), migration to safety. Business shutdowns due to insecurity and economic challenges.	Displacement from herdsmen attacks forced farmers and traders to migrate; businesses collapsed, and livelihoods severely impacted	Multiple relocation in search of safety. lack of access to farm. Business collapsed	Agricultural businesses suffered from environmental challenges	Businesses and farming activities disrupted, migration for better opportunities or to escape shock
Effects on Formal Business and Children	Children dropped out of school due to unaffordable fees and lack of educational supplies, and some engaged in menial jobs to support families.	Children drop out of school, forced into hawking. Chronic poverty identified as multi-generational.	Children were withdrawn from school to assist with farming or hawking; formal businesses were disrupted due to economic shocks and insecurity	Forced labour and dropped out from school. Forced into street hawking and begging	Formal business disrupted causing income reduction	High dropout rates among children; involvement in menial jobs; informal businesses operate under dire constraints

Key finding 5: Coping and Escaping Poverty

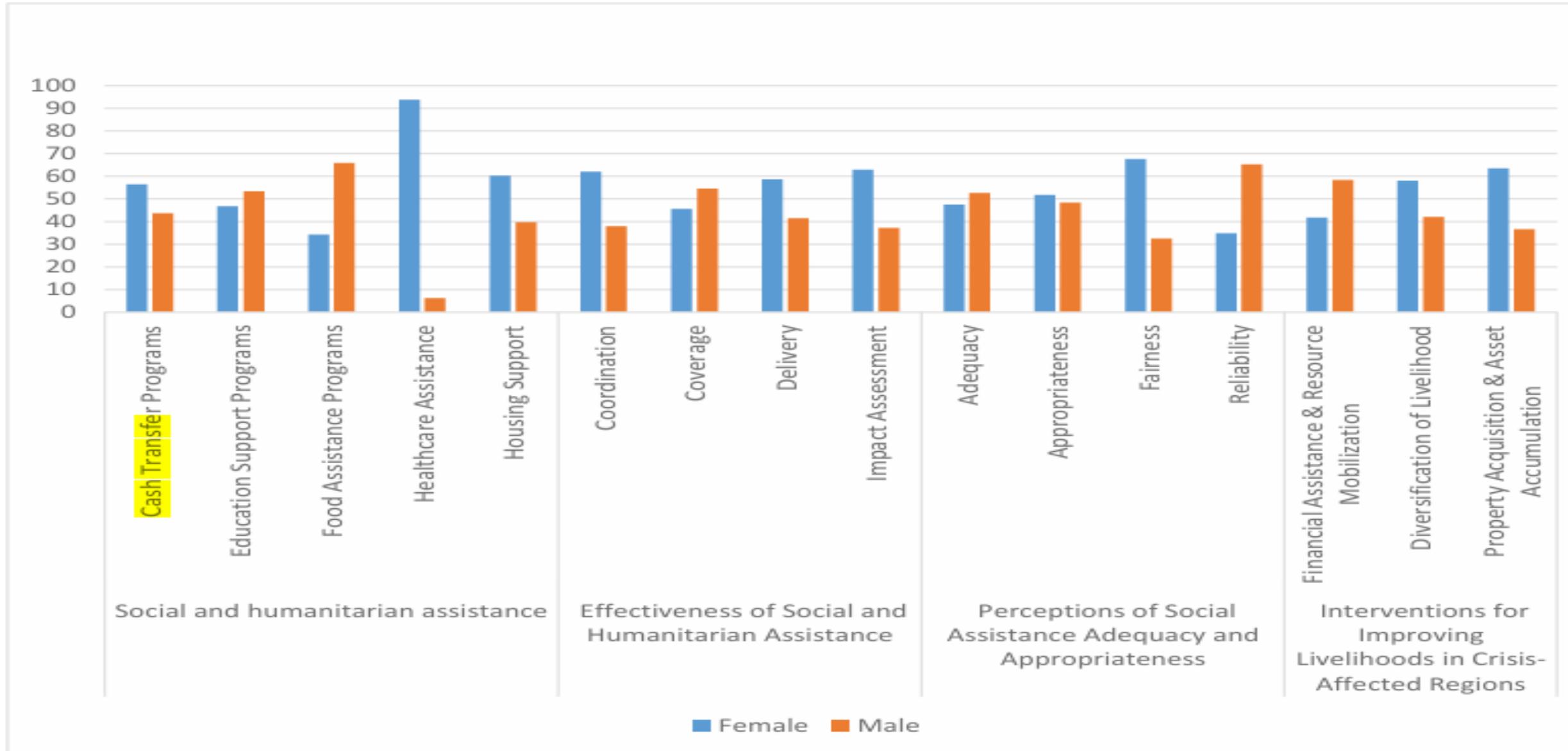| Sub-Themes	Akwa Ibom	Anambra	Benue	Borno	Ekiti	Jigawa
Coping Strategies	Reliance on family support, small-scale agriculture, petty trading, and informal labour to cope with economic challenges.	Agriculture (e.g., rice farming), petty trading, skill acquisition, social support.	Reliance on manual labor, informal trading, subsistence farming, and community support.	Income diversification, entrepreneurship, and family support: petty trading,	multiple income streams, education, and resourcefulness.	Petty trading, multiple income sources, and informal community savings like *adashi*.
Education as a Critical Strategy	Families valued education as a path out of poverty, but economic barriers led to inconsistent school attendance.	Education and access to scholarships for children; informal community education efforts.	Education regarded as crucial but hindered by limited resources; children often leave school early to assist in farming.	Some individuals achieving temporary or sustained poverty escape through entrepreneurship, skill acquisition,	Education, as parents prioritizing their children's schooling over immediate personal needs	Limited education; children sent for (traditional Islamic teaching). Some prioritization of education for the boys over girls.
Escape Strategy Effectiveness	Effectiveness was mixed; limited access to formal financial systems but reliance on small informal ventures was common.	Resettlement after conflict, government intervention for land disputes, family networks.	Limited agricultural access, dependence on micro-finance loans, diversification into small-scale trading and farming.	Access to agricultural support was limited, farmers facing significant risks, including attacks	entrepreneurship, skills acquisition, and adaptability. loans and engaging in multiple trades	Minimal agricultural productivity due to lack of support and climate risks. Lending schemes and petty trade.
Success Determinants	Resilience, community support, and diversification of income sources were essential for those who managed to escape poverty.	ccess to land and farming opportunities, community resilience, informal savings.	Hard work, community resource pooling, and reliance on farming and trading.	Combined multiple income streams. education, skill diversification	Rrisk-taking her hardwork and resilience	Education level, inheritance, women's management of assets.
Gender Differences in Poverty Escape	Women played a central role in household economic activities but were often constrained by structural and cultural barriers.	Women lead household strategies; men have broader occupational mobility; societal norms influence outcomes.	Women heavily involved in informal trade and farming, while men dominated formal and larger-scale ventures	women facing more structural barriers but demonstrating remarkable resilience.	Multiple income streams, education, and resourcefulness.	Women rely on informal trading or hawking; men tend to engage in farming or higher-paying labor opportunities.

Key finding 6: Assistance from the Government and NGO Support

Sub-Themes	Akwa Ibom	Anambra	Benue	Borno	Ekiti	Jigawa
Government Poverty Reduction Programs	Minimal government interventions, with occasional relief efforts such as COVID-19-related food and material aid.	Programs such as N-Power and skill acquisition initiatives were noted, but access is limited and often tied to political affiliations.	Scattered government efforts, with minimal impact and most support coming from local groups or NGOs	Limited range of government poverty reduction programs, with most support coming from NGOs rather than government initiatives	Limited awareness and minimal benefits from government	Minimal programs implemented; reliance on personal and informal community efforts
Beneficiary Profiles and Support Challenges	Support often targeted women, but selection criteria were unclear, with some groups feeling excluded from programs.	Poor widows and disabled individuals, are highlighted. Selection processes for support often overlook those most in need.	Support skewed toward politically connected groups; rural areas often overlooked	Predominantly vulnerable groups, including internally displaced persons (IDPs), women, and youth, with a notable urban-rural divide in support distribution	Selection appeared inconsistent and often perceived as unfair	Predominantly rural focus, challenges in fair distribution, limited support for urban areas
Child Support and Educational Assistance	Children in public schools benefited from limited government supplies, but many lacked access to basic educational resources.	Educational assistance includes scholarships and fee subsidies but is unevenly distributed.	Sparse educational assistance, limited to occasional scholarships; most families struggle to afford education	Educational support, such as school enrollment assistance and fee subsidies	Predominantly education-focused, with limited direct financial assistance.	Focus on free basic education but challenges with quality and infrastructure; community-driven efforts dominate

Case studies/Quotes in selected states

Themes	Male	Female
1. Economic Conditions 2-3 Years before Disruptive Events	*"Income levels were consistently low, with one participant recalling earning "10 naira daily when he began working in the 1980s" (EK LHI M9 Rural).*	*"My husband use to work in the airport as a cleaner while I engaged in farming using the allowance from my husband's salary" (BO LHI F2 Rural),*
2. Demographic analysis	*"His father was a farmer. He had one wife and was blessed with 2 children. Musa is the second born. His father was a subsistence farmer that grew Guinea corn and Millet. His father was a full time subsistence farmer. He is able to grow enough to take care of his family for a whole year." (JG LHI M 5 Rural)*	*"Today She is into soap and Akara business coupled with farming. She cultivated cassava, yam and vegetables for sales and consumption" (Ak LHI F8, Rural)*
3. Major Disruptive Events Driving Poverty	*"In 2022, he used the profit to cultivate another rice on four plots of land....... which was destroyed by flood that happened the same year. He had only N8,000 left after all the expenses. He would have made over N800,000 if the flood had not destroyed his farm. He then ventured into cassava farming which doesn't yield much income like rice." Anambra, Male, Urban/South*	*She has been managing to train her last son to school until the Fulani invasion that displaced them and now her son is dropped out of secondary school. (Ben LHI F3 Rural)). 2019, they moved into their uncompleted house of 2 rooms. Things started getting better as they could afford essential feeding and their children's school fees. Things took a bad shape in 2020; conflict ensued between the people of Achara and Urum (oso Achara), and land was displaced (AN LHI F1 Rural)*
4. Lived Experience of Deepening Poverty	*"Life was very difficult for me. In 2016 he got assistance from Bank of Agriculture. He was given one bag of 25 kg of rice seeds for planting, fertilizer, herbicides and pesticides(BN LHI M2 Urban). At that time, they had nothing to do as their land was part of the lands confiscated by the people of Achara. Plus, with the impact of the COVID-19 pandemic, things became so terrible that they could hardly feed, so they depended on her husband's siblings for assistance. They also bought cassava and resold it but made little income from it. At this stage, she was in well-being level 1" (AN LHI M9 Rural)*	*"Packed stones into a pot when children said they were hungry and allowed them to wait until they slept because there was no food" (EK LHI F5 Urban).*
5. Coping and Escaping Poverty	*"The 2012 flood incident nearly put them out of business. It wiped off all their rice paddies and left devastation in its wake. He farmed till 2014. In 2014, he sold off everything he had agriculturally, raising about N300,000, and ventured into a small-scale business. (AN LHI M9 Rural)*	*"Tended to escape more out of poverty because they tended to take out more loans and often repaid back" (EK F FGD Urban).*
6. Government and NGO Support	*, "He also helped them embark on irrigation by providing the farmers with water pumps, fertilizers, herbicides and also drilled boreholes for them all free. The money was provided by the Lake Chad Basin Commission to his NGO to accomplish this task. For the women he gave them each two goats and one he-goat each to start rearing at home. This helped most of the members of the community escape from poverty (JG LHI M10, Urban)).*	*"Those just leaving secondary schools like 17-18 year old, scholarship opportunities are important so they can further their education" (EK F FGD Urban).*

Thank you