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PUBLIC POLICY AND SOCIAL PROTECTION SYSTEMS IN NIGERIA: CHALLENGES OF INCLUSIVENESS AND SUSTAINABILITY

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ABSTRACT: *This paper examines the dynamics of public policy and social protection systems in Nigeria, focusing on the twin challenges of inclusiveness and sustainability. Social protection has become a critical instrument for poverty reduction, human capital development, and social stability in Nigeria, with key programmes such as the National Social Investment Programme (NSIP), Conditional Cash Transfer (CCT), and N-Power designed to mitigate vulnerability and promote resilience. Drawing from existing literature, empirical studies, and the Social Risk Management (SRM) theoretical framework, the paper analyses how Nigeria's policy architecture has evolved to respond to poverty and inequality while contending with governance, fiscal, and institutional constraints. Findings reveal that although social protection interventions have improved income stability, education outcomes, and access to basic welfare among beneficiaries, coverage remains uneven due to political interference, data integrity issues, and weak coordination. Sustainability is further threatened by unstable funding, administrative discontinuity across political transitions, and limited integration of climate and labour-market resilience. The study concludes that for Nigeria's social protection system to achieve lasting inclusiveness and sustainability, reforms must institutionalise transparency, legal backing, predictable financing, and adaptive mechanisms responsive to economic and environmental shocks. The paper recommends the enactment of a comprehensive Social Protection Act, the strengthening of the National Social Register, decentralised but coordinated delivery systems, and the linkage of transfers to long-term economic inclusion strategies.*

KEYWORDS: Public policy; Social protection; Inclusiveness; Sustainability; Poverty reduction; Nigeria.

INTRODUCTION

Public policy refers to the decisions, actions, and inactions of government directed toward solving identified public problems and improving collective welfare (Dye, 2017). In a developmental state like Nigeria, public policy is often expressed through social, economic, and governance reforms that respond to unemployment, poverty, insecurity, and inequality (Okonjo-Iweala, 2022). Social protection systems are one of the most important policy instruments in that process. Social protection can be broadly understood as the set of public and publicly supported measures designed to reduce poverty and vulnerability, promote human capital, and improve resilience against shocks such as unemployment, health crises, inflation, and climate events (International Labour Organization [ILO], 2025; World Bank, 2024).

In Nigeria, social protection is delivered primarily through cash transfers (conditional and unconditional), public works and employment schemes, social pensions, poverty-targeted food and nutrition interventions, and educational/human capital schemes such as school feeding and skills acquisition for unemployed youth (National Social Investment Office, 2022; Salihu, 2025). These interventions have largely been coordinated under the National Social Investment Programme (NSIP), which includes the Conditional Cash Transfer (CCT), N-Power (youth employment/skills), the National Home-Grown School Feeding Programme (NHGSFP), and the Government Enterprise and Empowerment Programme (GEEP) for small traders. The broader National Social Safety Nets Program (NASSP) and its scale-up seek to maintain and expand a unified social register of poor and vulnerable households while delivering targeted transfers (World Bank, 2024; National Social Safety Nets Coordination Office, 2024).

However, despite ambitious goals, Nigeria's social protection architecture continues to struggle with two persistent challenges: inclusiveness and sustainability. Inclusiveness concerns whether the poorest, most vulnerable, and most excluded (women, informal workers, internally displaced persons, rural poor, persons with disabilities, elderly without pensions, etc.) are actually reached. Sustainability concerns whether existing programmes are institutionally and fiscally resilient and can be maintained over time without depending on volatile political cycles or crisis-triggered donor support (Ayaka & Bello, 2025; Ajisafe, 2024).

The Nigerian context makes these two challenges urgent. Nigeria continues to face high levels of multidimensional poverty, with millions of households experiencing simultaneous deprivations in education, health, food security, and living standards (National Bureau of Statistics [NBS], 2023). At the same time, inflation and fiscal pressures constrain how much the government can consistently spend on transfers or employment schemes. The political review and temporary suspension of parts of the NSIP in early 2024, pending audit and restructuring of beneficiary lists and payment systems, illustrates the fragility of programme continuity when governance questions arise (World Bank, 2024).

This article examines how Nigeria's public policy approach to social protection grapples with inclusiveness and sustainability.

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LITERATURE REVIEW

Conceptualising social protection in Nigeria

Social protection can be preventive (protecting households from falling into poverty), protective (providing relief for those already poor), promotive (enhancing capabilities, employability, and productivity), or transformative (addressing structural inequalities and social justice) (Devereux & Sabates-Wheeler, 2004). In Nigeria, public policy has increasingly framed social protection as both a poverty-alleviation and human capital strategy. Cash transfers are meant to stabilise household consumption; N-Power aims to temporarily absorb unemployed youth into quasi-public work/skills schemes; and school feeding links nutrition to education outcomes (Salihu, 2025).

In practice, these interventions reflect the long-standing shift from "welfare as charity" to "welfare as investment in human capital" in Nigeria's policy discourse. The NSIP, launched in 2016, was explicitly justified as a vehicle to reduce extreme poverty, discourage crime linked to youth unemployment, and promote social inclusion in marginalised communities (National Social Investment Office, 2022; Ogwola, 2024). This aligns with global thinking that social protection should not only give relief but also build resilience and productivity, including adaptation to climate and economic shocks (ILO, 2025).

The institutional architecture of social protection

Nigeria's social protection delivery is fragmented but evolving. There are several institutions:

a. The National Social Safety Nets Coordination Office (NASSCO), which manages the National Social Register (NSR) of poor and vulnerable households. The NSR is intended to be a unified, verified database used for targeting beneficiaries and reducing political capture of benefits (NASSCO, 2024).

b. The National Cash Transfer Office (NCTO), which implements the Conditional Cash Transfer (CCT) programme, delivers periodic stipends to extremely poor households, often tied to behavioural conditions such as school enrolment or health facility attendance (NCTO, 2024).

c. Line ministries and agencies (Education, Agriculture, Humanitarian Affairs, etc.) are responsible for thematic programmes such as school feeding or microcredit to market women and smallholder farmers (Ajakaiye & Adeyeye, 2021).

Coordination is a recurring challenge. Overlapping mandates, shifting supervisory ministries, and frequent leadership changes weaken continuity and accountability. This becomes a sustainability risk because when programmes are personalised around specific administrations instead of embedded in legislation, they become vulnerable to suspension, audit, politicisation, or budget cuts (World Bank, 2024).

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Inclusiveness Challenges

Inclusiveness refers to whether social protection reaches those most in need, without discrimination or elite capture. Nigeria has made progress with the NSR, which is advertised as an objective, data-driven registry of poor and vulnerable households across LGAs, used to deliver cash transfers and other benefits (NASSCO, 2024). Evidence from Benue State shows that households captured in the NSR did access cash transfer programmes and experienced measurable gains in income and education outcomes for their children (African Journal of Economics and Sustainable Development [AJESD], 2025).

But coverage remains uneven. Studies report that despite large numbers of households in poverty, only a fraction are enrolled as beneficiaries because of incomplete local capture, political interference in selection lists, low awareness among potential beneficiaries, and physical distance from enrolment or payment points (Salihu, 2025; Onuoha, 2023). There are also questions of gender inclusion and disability inclusion. Many programmes are nominally pro-women (e.g., GEEP loans for petty traders) but do not structurally address barriers such as unpaid care work, illiteracy, and lack of ID/financial access. ID requirements and biometric verification, though helpful for fraud control, can exclude informal workers, displaced persons, or elderly people in rural areas who lack documentation (World Bank, 2024; Ayaka & Bello, 2025).

Another inclusiveness issue is urban vs. rural bias. Programmes like N-Power and conditional cash transfers tend to be more visible in easily monitored communities, which can leave remote, conflict-affected, and climate-stressed areas underserved. This is critical as climate shocks (floods, desertification, and erosion) intensify livelihood insecurity for rural households in northern and riverine states; social protection policy is now expected to integrate climate resilience, not just income support (ILO, 2025; World Bank, 2024).

Sustainability challenges

Sustainability has fiscal, institutional, and socio-political dimensions.

Fiscal sustainability: Most large-scale social transfers in Nigeria depend on federal budget allocations that are themselves dependent on oil revenues and deficit financing. In periods of fiscal stress or subsidy reform, cash transfer promises are often scaled up rhetorically but delayed in practice, leading to arrears, irregular payments, or sudden pauses (World Bank, 2024; Ogwola, 2024).

Institutional sustainability: Reforms are frequently personality-driven rather than system-driven. When programmes are strongly branded to a particular administration, successor administrations tend to “review”, “suspend”, “rebrand”, or “replace” rather than consolidate and improve (Onuoha, 2023). This creates reputational volatility and damages citizen trust. Beneficiaries begin to perceive transfers as political patronage, not entitlements. That perception undermines social cohesion and weakens the social contract function of social protection.

Developmental sustainability: For social protection to be developmental, it must not only provide relief but also generate long-term productivity, education, and human capital outcomes that reduce

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future dependence on transfers (Becker, 1964; Salihu, 2025). Evidence from N-Power suggests gains in short-term income and skills exposure, but questions remain about transition to stable employment after programme exit and about the absorptive capacity of the labour market (Ogwola, 2024).

Governance sustainability: Studies have repeatedly flagged corruption, data manipulation, and weak monitoring as major threats. In particular, gaps in transparency during COVID-19 relief and palliative distributions generated public suspicion that elite actors hijacked benefits meant for the poorest (Onuoha, 2023).

Empirical Review

Recent Nigerian empirical studies provide grounded evidence on inclusiveness and sustainability.

Salihu (2025) reassessed the impact of the National Social Investment Programme (NSIP) on grassroots poverty reduction in Kano State using a mixed-methods approach with surveys and focus group discussions. The study found that NSIP interventions – including Conditional Cash Transfer, N-Power, and school feeding – contributed positively to household welfare through increased income stability and access to services. However, beneficiaries raised concerns about transparency, political interference, delayed payments, and the possibility that the programmes may not endure without institutional reform (Salihu, 2025). fjms.fuoye.edu.ng

Ayaka and Bello (2025) examined the Conditional Cash Transfer (CCT) programme in Nasarawa State, using qualitative data (focus group discussions with 140 beneficiaries and interviews with six stakeholders). They reported that CCT improved household economic empowerment by easing liquidity constraints, helping beneficiaries meet immediate consumption needs, and encouraging spending on children's education and health. The authors linked the logic of CCT to welfare economics, arguing that targeted transfers can improve social welfare when markets and labour opportunities fail. Still, they noted practical barriers such as irregular disbursement schedules, reliance on manual processes, and the challenge of scaling these transfers sustainably in a volatile fiscal environment (Ayaka & Bello, 2025).

A 2025 study published in the African Journal of Economics and Sustainable Development assessed the National Social Register (NSR) as a tool for social protection and educational development in a local government case in Benue State. The study found that only a limited number of households in the sampled wards were actually benefiting from cash transfers, despite widespread poverty. Nevertheless, for those who did benefit, there was a statistically significant improvement in household income and in children's educational progress. The authors concluded that the NSR, when used properly, is effective for both poverty reduction and human capital development. But they warned that coverage gaps – where only some wards are adequately captured – undermine inclusiveness and equity across communities (AJESD, 2025).

Onuoha (2023) investigated Nigeria's social investment programmes in the aftermath of COVID-19 and found generally low and moderate impact on the livelihoods of intended vulnerable beneficiaries. The study attributed this underperformance partly to corruption, weak accountability, and politicisation in the distribution process. In other words, the mechanisms

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intended to deliver relief during the crisis also reproduced Nigeria's existing governance weaknesses, which threatens public trust in social protection as a fair and rights-based policy tool (Onuoha, 2023).

Ajisafe (2024) modelled the macroeconomic effects of social cash transfers in Nigeria using time-series analysis that tracked structural breaks across several decades. The findings linked cash transfers to reductions in poverty and inequality at certain periods but also highlighted macroeconomic instability risks, especially inflationary pressures and fiscal stress when transfers are not anchored in sustainable revenue sources (Ajisafe, 2024).

Taken together, these studies suggest that:

a. Social protection in Nigeria can and does improve income security, educational outcomes, and short-term welfare.

b. The benefits are uneven because of targeting gaps, weak monitoring, and political interference.

c. Sustainability is threatened by irregular funding, absence of institutional continuity, and macroeconomic pressures.

THEORETICAL FRAMEWORK

This article adopted Social Risk Management (SRM) as a theoretical framework. SRM, originally articulated in World Bank social protection theory, views social protection as a set of public interventions that help individuals, households, and communities manage risk and cope with shocks that they cannot handle alone (Holzmann & Jørgensen, 2000). The basic argument is that poverty is not just a state of "being poor," but also a state of "being vulnerable to becoming poorer" when shocks occur. Public policy therefore has a responsibility to (a) prevent shocks from devastating livelihoods; (b) insure citizens against shocks through safety nets and social insurance; and (c) promote capabilities so that people can recover and thrive after shocks.

Nigerian households face multiple shocks simultaneously: volatile food prices, unemployment, insecurity in some regions, health shocks, and climate-related events such as flooding and desertification (ILO, 2025; World Bank, 2024). SRM argues that without collective risk pooling, these shocks push people deeper into poverty in ways that are intergenerational.

Cash transfers (CCT and unconditional cash transfers), school feeding, and youth employment schemes act as informal insurance for poor households. They stabilise consumption and reduce the need for negative coping strategies such as child labour or distress sale of assets (Salihu, 2025; Ayaka & Bello, 2025). Under SRM, these are not "gifts" but risk management tools that protect national human capital.

SRM emphasises that for social protection to work, targeting must be credible (inclusiveness) and financing must be reliable (sustainability). If groups perceive exclusion or politicisation, they may

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disengage from the social contract; if financing is ad hoc, programmes collapse when governments change (World Bank, 2024; Onuoha, 2023).

Thus, SRM provides a lens to interpret Nigeria's current struggle: the country is attempting to operationalise large-scale risk management for its poorest citizens, but the system is still politically fragile and fiscally narrow.

DISCUSSION

The evidence suggests that Nigeria's social protection agenda is at a crossroads. There is proof of impact at the micro level, and at the same time there are structural limitations at the macro level.

On inclusiveness, Nigeria has taken an important step by institutionalising the National Social Register (NSR) as a unified database of poor and vulnerable households (NASSCO, 2024). This is conceptually powerful because it moves targeting decisions from ad hoc political nomination toward (at least in theory) objective, data-driven identification at the ward and LGA level. The Benue State findings that only some wards benefit, however, show that inclusiveness is still geographically patchy (AJESD, 2025).

Inclusiveness also has an intergenerational dimension. CCT programmes in Nigeria often require school attendance or health check compliance, creating incentives for parents to invest in children. Empirical studies in Nasarawa and other states show that such transfers can reduce short-term deprivations and promote educational progress for children in beneficiary households (Ayaka & Bello, 2025; AJESD, 2025). This suggests that social protection, when well targeted, can function as an equaliser of opportunity.

But inclusiveness is undermined by governance problems. Reports from post-COVID-19 relief highlight corruption, opacity, and elite capture, indicating that benefits did not consistently reach the most vulnerable. This erodes citizen confidence and can turn what should be a rights-based entitlement into a politicised favour (Onuoha, 2023).

Another inclusiveness tension is around shock-responsive and climate-responsive protection. Nigeria is already experiencing climate-related livelihood shocks, especially in agriculture-dependent communities. Yet most current programmes are still framed around income and consumption smoothing, not climate adaptation, insurance, or livelihood diversification for climate-stressed households (ILO, 2025; World Bank, 2024). This means inclusiveness must be expanded conceptually: not just "who gets cash today?" but "who will survive tomorrow's flood, drought, or displacement?"

Financial sustainability is a core weakness. Transfers and youth employment schemes require predictable funding, but Nigeria's fiscal base is narrow, debt service is high, and oil-linked revenues are volatile. When fiscal pressure intensifies, programmes suffer delayed payments or suspension "for review", as seen with parts of the NSIP in early 2024 when implementation was paused pending audit of beneficiary authenticity and payment systems (World Bank, 2024).

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Institutional sustainability is equally fragile. Nigeria's social protection programmes are often strongly branded by the administration that launched them. Successor administrations tend to relabel or restructure instead of consolidating and scaling. This cycle produces uncertainty for beneficiaries and weakens monitoring and evaluation systems because data systems and reporting formats are repeatedly changed. The result is that Nigeria spends political energy relaunching rather than institutionalising (Onuoha, 2023; Ogwola, 2024).

Developmental sustainability is partially present but incomplete. Evidence from Kano, Benue, and Nasarawa shows that current schemes do more than hand out money: they encourage school attendance, support nutrition, and raise short-term household income (Salihu, 2025; AJESD, 2025; Ayaka & Bello, 2025). These are precisely the promotive and transformative effects envisioned in the SRM framework. But the transition pathway – from social assistance to durable livelihoods – is weak. For example, N-Power improves skills and provides stipends, but long-term job absorption into the formal sector remains limited (Ogwola, 2024). In other words, sustainability is threatened if beneficiaries "graduate" from programmes but fall back into unemployment or informal precarity.

The Nigerian state is under pressure to transform social protection from an executive programme into a social contract. That means embedding eligibility, payment processes, grievance redress, and transparency requirements in legislation, not just guidelines. It also means decentralising aspects of programme delivery (so states and LGAs co-own financing and implementation) while maintaining a common national registry to avoid duplication and political hijack. This balance – central standards, decentralised delivery – is key for long-term legitimacy, inclusiveness, and sustainability.

CONCLUSION AND RECOMMENDATIONS

Nigeria's social protection system is no longer a peripheral "handout policy". It is now central to how the state manages poverty, inequality, unemployment, and shock vulnerability. Empirical studies from 2023–2025 confirm that cash transfers, youth employment schemes, and social registers can raise household welfare, support children's education, and stabilise consumption among the poorest. At the same time, the system is not yet inclusive enough – many eligible households are excluded – and not yet sustainable enough – programmes depend on volatile funding and shifting political will.

To strengthen inclusiveness and sustainability, the following recommendations are offered:

a. Nigeria should legislate a unified social protection framework that clearly defines entitlements, targeting criteria, grievance redress, data privacy, transparency standards, and funding mechanisms. This would reduce the tendency to suspend or rebrand programmes after each political transition and would anchor social protection as a right rather than a privilege (World Bank, 2024; Onuoha, 2023).

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b. A predictable financing mechanism – for example, a dedicated social protection fund sourced from a mix of federal revenue, earmarked taxes, and concessional finance – would address chronic cash flow interruptions. Without predictable funding, payment delays will keep eroding trust and weakening impact (Ajisafe, 2024).

c. The NSR has proven valuable for reaching poor households and improving both income and educational outcomes in states like Benue, but coverage is uneven and allegations of politicisation undermine legitimacy (AJESD, 2025). The NSR should be continuously updated using local community validation, biometric verification for fraud control, and public grievance channels that are accessible (including to women, persons with disabilities, and displaced persons).

d. Social protection in Nigeria must evolve from routine transfers to adaptive safety nets that explicitly respond to climate shocks, inflation spikes, insecurity-related displacement, and epidemics. This means pre-arranged trigger-based support (for example, automatic top-ups when food prices cross a threshold or when flooding displaces a community), not only ex-post political palliatives (ILO, 2025; World Bank, 2024).

e. Cash transfers and N-Power–style schemes should be coupled with structured graduation pathways: vocational certification, access to MSME finance, local apprenticeship/industrial attachment agreements with private firms, and local government procurement quotas for programme "graduates." Otherwise, gains remain temporary (Ogwola, 2024; Ayaka & Bello, 2025).

f. Public dashboards, independent audits, and citizen feedback mechanisms should be mandatory for every naira disbursed. Corruption, opacity, and favouritism are not just ethical problems; they are direct threats to inclusiveness (because benefits are diverted) and sustainability (because public trust collapses and political opposition grows) (Onuoha, 2023; Salihu, 2025).

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