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Social Welfare Policy and Poverty Alleviation in Nigeria's Post-Fuel Subsidy Removal Era: An Appraisal of President Bola Tinubu's Administration

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Abstract
This study examined social welfare policies under the Bola Ahmed Tinubu administration in Nigeria, with emphasis on their role in cushioning the rising poverty caused by the fuel subsidy removal and foreign exchange unification. The aim was to assess how these interventions address rising poverty and whether they represent a sustainable social protection response. The study was anchored on Social Protection Theory, which views welfare as a rights-based mechanism for reducing vulnerability and promoting inclusive development. It adopted a qualitative documentary research design using secondary data from government reports, international organisations, and credible media sources. It was found that while programmes such as the Conditional Cash Transfer scheme, NELFUND, wage awards, food palliatives, and the Presidential Conditional Grant Scheme have expanded coverage, their impacts are limited by poor general policy direction and coordination, inflation, weak targeting systems, implementation delays, and exclusion of large segments of the informal sector. The study further revealed that these interventions are largely palliative and short-term, rather than institutionalised and revolutionary, thereby limiting their capacity to expressly reduce structural poverty. The study concluded that Nigeria's current social welfare practice is reactive to economic shocks, not preventive or rights-based. It recommended legal institutionalisation of social protection, improved targeting through digital identity systems, inflation-indexed transfers, stronger monitoring and evaluation mechanisms, and better sequencing of economic reforms with social safety nets.

Keywords: Social welfare policy, poverty alleviation, fuel subsidy removal, conditional cash transfer, NELFUND.

Introduction

In the modern political and governance space, poverty is one of the most persistent challenges confronting governments across the world, especially in developing countries, because economic growth has failed to translate into improved living conditions for large segments of the population (Ravallion, 2016; Udoms et al., 2017). Despite remarkable advances in technology, industrialisation, and global economic integration, millions of people still experience deprivation in income, healthcare, education, housing, and access to basic social services (Mansi et al., 2020). According to the United Nations Development Programme (UNDP, 2024), more than one billion people globally live in multidimensional poverty, with the burden concentrated largely in developing regions. For this reason, governments and international development agencies have been compelled to adopt various social welfare and social protection measures aimed at reducing vulnerability, promoting social inclusion, and improving the welfare of disadvantaged populations.

These have also translated into social welfare policies which serve as instruments through which governments provide support to vulnerable citizens and mitigate the adverse effects of economic and social inequalities (International Labour Organisation [ILO], 2024).

In Sub-Saharan Africa, the challenge of poverty has stayed acute despite decades of economic reforms and development interventions. Although several countries have recorded periods of economic growth, the benefits have not yet materialised because a significant population in these countries still live in poverty and unequal access to resources meant for growth and survival is caused by weak institutional capacity, high unemployment, demographic pressures, and inadequate social protection systems (World Bank, 2024a).

Despite its status as Africa's largest economy and one of the continent's leading oil-producing nations, Nigeria stands as one of the world's poverty hubs in recent times. For instance, between 2022 and 2026, Nigeria's poverty levels surged from an estimated 40% of the population living below the national poverty line (with an estimated 63% facing multidimensional deprivations) in 2022 to roughly 63%, equivalent to 141 million people, by early 2026. Accompanied by severe living costs and food inflation spikes, this surge was caused by major policy reforms initiated in mid-2023, including the removal of fuel subsidies and currency devaluations (NBS, 2022; PwC Nigeria, 2026).

Historically, successive Nigerian governments have introduced various alleviation and social welfare programmes to address the challenge of poverty, including initiatives such as Operation Feed the Nation, the National Poverty Eradication Programme (NAPEP), and the National Social Investment Programme (NSIP) (Atakpa, 2016; Utok et al., 2025). These programmes were designed to improve living conditions and support vulnerable groups; however, the effectiveness of these interventions has been constrained by challenges such as inadequate funding, weak implementation mechanisms, poor targeting, and concerns about transparency and accountability (Ajakaiye & Adeyeye, 2001; Kankwenda et al., 2000). As a result, poverty is still a major policy concern despite repeated government interventions.

The inauguration of President Bola Ahmed Tinubu in May 2023 marked a significant turning point in Nigeria's economic policy landscape. Upon assuming office, the administration implemented major reforms, most notably the removal of fuel subsidies and the liberalisation of the foreign exchange market. While these measures were intended to improve fiscal sustainability and stimulate long-term economic growth, they also contributed to rising transportation costs, inflationary pressures, and increased living expenses for many households (World Bank, 2024b). The resulting socio-economic hardship heightened the need for effective social welfare interventions capable of cushioning vulnerable populations from the adverse effects of these reforms.

In response, the Tinubu administration introduced several social welfare measures under its Renewed Hope Agenda, including conditional cash transfers, student loan programmes, food assistance initiatives, wage support measures, and consumer credit schemes. These interventions were designed to mitigate the immediate effects of economic reforms while supporting broader poverty reduction objectives (Ufford, 2026). Nevertheless, questions persist regarding their adequacy, effectiveness, sustainability, and overall impact on the welfare of Nigerians. While government officials maintain that these programmes provide necessary support for vulnerable groups, it has been argued that the rising inflation and the increasing cost of living may have limited their effectiveness (Meshioye, 2025)

This study therefore seeks to appraise the social welfare policies of the Tinubu administration and their implications for poverty reduction in Nigeria, especially in light of the challenges faced by the larger population of the country since 2023. More precisely, the study seeks to answer the question of whether these policies are significant enough to reduce poverty amongst Nigerians or whether these policies truly address the basic and socioeconomic challenges confronting the Nigerian populace since the inception of the administration in 2023.

Conceptual Framework

Social Welfare Policy

To properly understand the concept of social welfare policy, it is important to first examine the meaning of social welfare and policy independently before exploring their convergence. The concept of social welfare has attracted diverse interpretations within social policy, sociology, and development studies. In its literal sense, welfare refers to the well-being, health, happiness, and prosperity of individuals or groups within a society (Merriam-Webster, n.d.). However, beyond this simplistic conception, scholars have approached the concept from different perspectives, including the welfare-as-well-being perspective, the institutional perspective, and the developmental perspective.

The welfare-as-well-being perspective conceives social welfare as a desirable condition in which human needs are adequately satisfied, and individuals are able to attain acceptable standards of living (Atakpa, 2024). Within this perspective, Midgley (2014) views social welfare as a condition of human well-being achieved through the effective management of social problems, the satisfaction of human needs, and the expansion of opportunities. Similarly, Spicker (2000; 2014) associates social welfare with the provision of social services and income security aimed at guaranteeing minimum living standards and promoting social justice.

A second group of scholars approach social welfare from an institutional standpoint. Rather than viewing welfare only as a condition of well-being, they perceive it as a system of organised arrangements through which society responds to social needs. Gilbert & Terrell (2013), for instance, describe social welfare as an institutional framework consisting of programmes, services, and benefits designed to assist individuals and families in meeting their social and economic needs. Likewise, the International Labour Organisation (ILO) (2021) defines welfare within the broader perspective of social protection, emphasising access to healthcare and income security throughout an Individual's life cycle. These definitions shift attention from welfare outcomes to the structures and mechanisms through which such outcomes are achieved.

More recently, the developmental perspective has gained prominence in welfare conceptualisation. This perspective rejects the traditional notion of welfare as mere relief or charity and instead views it as an instrument for building human capabilities and promoting sustainable development. The UNDP (2022) builds on this position by linking welfare to the enhancement of human capabilities, resilience, and opportunities. Similarly, Esping-Andersen (1999) argues that welfare should protect citizens from excessive dependence on market forces by guaranteeing certain social rights irrespective of an individual's position in the labour market. In this regard, social welfare extends beyond the provision of assistance to include the creation of conditions that enable individuals to participate meaningfully in social and economic life.

Although these perspectives differ in emphasis, they share certain common elements. First, they all recognise that social welfare is concerned with improving human well-being. Second, they acknowledge that individuals cannot always satisfy their needs through market mechanisms alone, thereby necessitating collective intervention. Third, they identify the state and other social institutions as important actors in promoting social protection and reducing vulnerability. However, the major difference lies in the extent to which welfare is viewed as a temporary safety net, an institutional arrangement, or a broader strategy for human development. Consequently, for this study, social welfare may be understood as the collective efforts, institutions, programmes, and interventions established to improve human well-being, reduce social deprivation, and protect individuals from socio-economic vulnerabilities.

Going forward, the concept of policy has equally generated considerable attention within public administration and political science. In everyday usage, policy refers to a course of action adopted to achieve a particular objective (Dictionary.com, n.d.). However, within academic purview, scholars have attached broader meanings to the concept depending on their understanding of governance, decision-making, and public authority. One prominent perspective conceives policy as government action or inaction. Dye (2017) famously defines public policy as whatever government chooses to do or not to do. This definition recognises that government decisions are projected not only in actions taken but also in deliberate refusals to act. Thus, the absence of intervention in a public issue itself constitutes a policy position.

A second perspective views policy as a purposive and goal-oriented course of action. Anderson (2015) defines policy as a deliberate course of action adopted by an actor or group of actors in dealing with a problem of concern. Similarly, Jenkins (1978) describes policy as a set of interrelated decisions concerning the selection of goals and the means of achieving them. These definitions emphasise intentionality, indicating that policy is not a random activity but a carefully designed response to identified societal challenges. Another group of scholars approaches the term from a governance and resource-allocation perspective. Easton (1965) defines policy as the processes or path involving the authoritative allocation of values for society. Here, he emphasised the role of government in determining who gets what, when, and how. Similarly, Cochran & Malone (2014) view policy as a collection of governmental actions and decisions aimed at addressing societal problems and achieving desired outcomes.

Imperatively, these definitions all recognise policy as a deliberate course of action undertaken by authorised actors to address public concerns and achieve specific objectives. They also acknowledge that policy involves decisions regarding the allocation of resources and the pursuit of collective goals. Therefore, policy, according to the study is a deliberate and authoritative course of action through which governments and institutions seek to address societal problems and achieve desired outcomes.

Having examined the concepts of social welfare and policy respectively, it becomes easier to locate the meaning of social welfare policy. In essence, social welfare policy represents the application of public policy instruments to the promotion of social welfare objectives. It embodies the decisions, programmes, and institutional arrangements through which governments seek to improve citizens' well-being and protect vulnerable groups from social and economic risks. In this vein, Titmuss (1974) views social welfare policy as a set of institutionalised actions that govern the distribution of resources to meet human needs and promote social integration. Blau & Abramovitz (2014) define it as society's collective response to social problems through services such as healthcare, housing, education, and income support. Similarly, Segal (2026) sees social welfare policy as government decisions and programmes designed to improve the quality of life of citizens, particularly disadvantaged groups, while the Social Policy Association (2021) emphasises its role in promoting well-being, reducing poverty, and advancing social equity.

These definitions denote that social welfare policy performs several interrelated functions, serving as a mechanism for poverty reduction, protection against social and economic risks, promotion of social inclusion, reduction of inequalities, and facilitation of human development. More importantly, it denotes society's commitment to ensuring that individuals are not left entirely at the mercy of market forces or personal circumstances. Thus, social welfare policy goes beyond the provision of temporary assistance to represent a deliberate effort to guarantee a minimum standard of living and improve the overall welfare of citizens.

From the foregoing, social welfare policy is defined in this study as the deliberate actions, programmes, and institutional arrangements established by government to promote social well-being, reduce poverty and vulnerability, provide social protection, and enhance the quality of life of citizens through the equitable distribution of resources and opportunities. This definition is considered appropriate because it not only captures the objectives of such policies, but also the instruments and developmental dimensions of welfare interventions.

Poverty Alleviation

The concept of poverty has attracted wide scholarly attention owing to its complex and multidimensional nature. Although there is no universally accepted definition, early definitions generally conceived poverty from an economic standpoint. Simply put, poverty was associated with insufficient income and the inability of individuals to meet basic material needs. In this regard, the World Bank (1990) defined poverty as the inability to attain a minimum standard of living necessary for basic survival needs such as food, shelter, and clothing. This income-based approach, however, has been criticised for reducing poverty to a purely monetary condition while neglecting other dimensions of human deprivation.

Consequently, more recent development has shifted towards a broader, multidimensional definition of the term. For instance, the UNDP (2023) views poverty as multidimensional deprivation reflected in poor access to essential services and acceptable living standards. This perspective implies that income alone is not sufficient to escape poverty, as individuals may still experience deprivation even when they are not income-poor. Moving from the institutional view, Alkire & Foster (2011) and Alkire et al. (2021) explain poverty as a situation where people experience several deprivations at the same time, such as poor health, low education, and weak living conditions, with each one reinforcing the other. According to them, poverty should not be seen as just a lack of income, but as a combination of different forms of deprivation that affect people's everyday lives. This includes limited access to healthcare, education, basic services, and opportunities to improve one's standard of living. From this perspective, a person may still be regarded as poor even when they earn some income, if they continue to experience these overlapping disadvantages that limit their well-being and life chances. More recent institutional definitions have projected the structural dimension of the concept. The African Development Bank (2022) associates poverty with exclusion from productive assets, economic opportunities, and financial systems, while Ekeuwei (2025) describes it as a condition of economic, social, and psychological deprivation arising from limited access to essential resources.

From the foregoing, it is noteworthy to aver that poverty generally refers to a condition of deprivation that cuts across income, capabilities, and social participation. However, for this study, poverty is a multidimensional condition characterised by the lack of income, opportunities, capabilities, and access to basic services required for a decent standard of living and meaningful participation in society.

As noted by Barder (2009), poverty alleviation in its earliest conception was viewed as a set of short-term welfare interventions aimed at providing relief to vulnerable populations. However, this view has been described as myopic by the World Bank (2022), which defines poverty alleviation as policy interventions aimed at improving income opportunities, productive capacity, and access to basic services among poor households. Similarly, the UNDP (2021) views it as a process of expanding human capabilities, strengthening social protection systems, and promoting inclusive development. Therefore, poverty alleviation is not only a temporary relief, but a long-term empowerment and improvement in welfare conditions. From a social policy perspective, Spicker (2014) views poverty alleviation as organised intervention designed to reduce deprivation through improved access to education, healthcare, and social protection.

In the course of the study, however, it is important to distinguish poverty alleviation from poverty eradication. While the former focuses on reducing the severity and effects of poverty, the latter is concerned with its complete elimination and removal of structural and root causes (Indian School of Public Policy, 2024). In developing economies, therefore, poverty alleviation usually describes the more practical and immediate policy response for an identified problem.

Hence, for this study, poverty alleviation is defined as the deliberate implementation of policies and interventions aimed at reducing the severity of poverty, protecting vulnerable populations from socio-economic shocks, and expanding opportunities for sustainable improvement in living conditions.

Theoretical Framework: Social Protection Theory

The Social Protection Theory emerged in development policy as a shift from the "safety net" model promoted during the 1980s structural adjustment period, where welfare was seen mainly as temporary relief for the poor (World Bank, 1990; Devereux & Sabates-Wheeler, 2004). From the early 2000s, institutions such as the International Labour Organisation and the United Nations, through its Development Programme (UNDP), began to promote a more permanent and rights-based approach known as the "social protection floor," which views welfare as a basic responsibility of the state. In this form, the theory explains how governments use cash transfers, subsidies, and social services to reduce poverty, manage risk, and protect citizens from economic shocks (ILO, 2021).

The theory is based on a few key assumptions. First, poverty is largely structural in nature, meaning it is driven by weak institutions, unequal access to resources, and broader economic conditions, and not individual failure alone (Barrientos, 2013; The World Bank Group, 2025). Second, it assumes that the state has a responsibility to intervene in protecting citizens from risks and vulnerabilities they cannot manage on their own (ILO, 2021). Third, it holds that poverty reduction requires a mix of policy tools, including cash transfers, subsidies, social insurance, and access to basic services such as healthcare and education (Merrien, 2013; Spicker, 2014). Lastly, the theory assumes that major economic reforms, such as subsidy removals or exchange rate adjustments, would produce short-term shocks that expand household vulnerability, requiring government intervention to stabilise living conditions (ILO, 2021).

Despite its usefulness, the theory has attracted several criticisms. For instance, neoclassical economists argue that large-scale social protection systems may place pressure on public finances and become difficult to sustain in low-income economies (Brand-Correa et al., 2022). Some scholars also warn that long-term welfare programmes may create dependency and weaken incentives for productive work (Hanna, 2019; Bastiaans et al., 2024). In addition, implementation challenges are a major concern, including issues like weak administrative capacity, poor targeting systems, and limited data infrastructure, which reduce the effectiveness of social protection programmes in developing countries (The World Bank Group, 2025; Spicker, 2014).

In relation to this study, the theory explains that the removal of fuel subsidy and related macroeconomic reforms led to increased transport costs, inflationary pressures, and a general decline in household purchasing power. These reforms represent external shocks that increase

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vulnerability, especially among low-income groups. In response, the Nigerian government introduced several social protection measures, including cash transfers, wage support, food palliatives, and student loan schemes. The theory therefore assesses whether these interventions are sufficient in cushioning households from these shocks, or whether they remain short-term responses that do not adequately address the causes, effects and severity of poverty, which are the core questions this study seeks to answer.

Poverty in Nigeria: Pre and Post-Fuel Subsidy Removal

Before the removal of the fuel subsidy in 2023, poverty in Nigeria was already widespread, as the National Bureau of Statistics (NBS, 2020) estimated that about 40% of Nigerians (around 83 million people) were living below the national poverty line. Even more revealing was the 2022 Multidimensional Poverty Index, which showed that about 63% of Nigerians (roughly 133 million people) were poor when factors like education, healthcare, housing, and sanitation were considered. This means that many households were not just poor in income terms, but were also lacking basic services needed for daily living (NBS, 2022).

Between 2015 and 2022, poverty in Nigeria changed unevenly. The World Bank estimated that about 35–36% of Nigerians were poor in 2015, dropping slightly to around 34% in 2018, before rising again to about 42% in 2022 (World Bank, 2022; World Bank, 2024b). This means there was a short and unsustainable period of improvement around the middle of the decade. The increase after 2018 is linked to slower economic growth, rising inflation, the impact of COVID-19, and long-standing problems in jobs and income distribution (World Bank, 2022; NBS, 2022).

The scenario took a different turn after the removal of the fuel subsidy in May 2023 and the unification of the foreign exchange market. These two policies immediately increased domestic production and transportation costs, largely because Nigeria's economy depends heavily on imported inputs and road transport. As businesses transferred these additional costs to consumers, prices of food and other essential commodities rose sharply. As evidence, the National Bureau of Statistics reported that food inflation reached about 40–41% in 2024 (NBS, 2024), substantially weakening the purchasing power of households, especially low-income families. Although headline inflation moderated to 15.93% in May 2026, this did not signify a corresponding improvement in household welfare. The moderation showed a slower pace of price increases instead of a reversal of earlier price shocks, meaning that the cost of living remained considerably higher than before the 2023 reforms.

Going forward, the scale of the post-reform poverty challenge is reflected in the World Bank's estimate that about 63% of Nigerians, representing roughly 141 million people, were living below the poverty line by 2025/2026 (World Bank, 2026). This increase connotes that the economic adjustments introduced in 2023 coincided with a major deterioration in household welfare before social protection measures could offset their effects. The burden was not evenly distributed across the country, as rural areas recorded poverty rates exceeding 75%, reflecting their greater dependence on agriculture, weaker infrastructure, and more limited access to formal employment and social services. By contrast, poverty in urban areas stood at about 31%, partly because some households were better able to diversify income sources or benefit from wage adjustments in segments of the formal labour market (World Bank, 2026).

Holistically, the major difference between the two periods cannot be analysed solely in terms of poverty levels, but in how it moves. More explicitly, before subsidy removal, poverty was more of a long-term structural issue tied to low productivity, weak infrastructure, and unemployment. This is different from the post-fuel subsidy removal era, where poverty has

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become more sensitive to prices and the cost of living. In other words, households that previously maintained incomes only marginally above the poverty threshold became increasingly vulnerable to poverty as inflation eroded their real purchasing power and increased the cost of essential goods and services.

Social Welfare Policies under the President Bola Ahmed Tinubu Administration (2023–Present)

The removal of the fuel subsidy in May 2023, together with the exchange rate reforms that followed, placed severe pressure on household welfare by increasing the prices of fuel, food, transportation and other essential goods. In response, the Tinubu administration introduced a series of social welfare interventions under the Renewed Hope Agenda to cushion the immediate effects of these reforms on vulnerable groups. These reforms did not rely on a single programme, but adopted a combination of cash transfers, food assistance, wage support for public workers, student financing through the Nigerian Education Loan Fund (NELFUND), grants for micro and nano enterprises, and selected health protection initiatives (Ekeuwei, 2025)

First, the restructuring of the Conditional Cash Transfer (CCT) Programme in October 2023 was the Federal Government's principal income-support response to the hardship created by the removal of the fuel subsidy. Under the programme, eligible households were scheduled to receive ₦25,000 each month for three months, giving a total transfer of ₦75,000 per beneficiary household (NASSCO, 2023). The intervention was expected to reach 15 million vulnerable households, approximately 75 million Nigerians, using the National Social Register maintained by the National Social Safety-Nets Coordinating Office (NASSCO) as the basis for identifying beneficiaries (NASSCO, 2024). Financing was provided through a US$800 million World Bank facility with more than ₦330 billion paid to about 8.5 million households by 2025 (Francis, 2025).

Food assistance is another major component of the Tinubu administration's response to the economic hardship that followed the 2023 fuel subsidy removal. As food inflation reduced household purchasing power, the Federal Government activated the National Food Palliatives and Strategic Grain Distribution Programme, through which rice, maize, millet and other food commodities were released from the national strategic grain reserves for distribution across states and local government areas. The programme focused primarily on vulnerable households, internally displaced persons and other low-income groups considered to be at greater risk of food insecurity during the post-reform period (Arise News, 2024; IkonAllah, 2024). During the initial phase alone, over 42,000 metric tonnes of assorted grains were released to support household food consumption and ease the immediate effects of rising food prices (IkonAllah, 2024).

The sharp increase in living costs post-fuel subsidy removal also prompted the Federal Government to introduce a temporary wage award for federal public servants following negotiations with organised labour. Under the arrangement, eligible workers were to receive an additional ₦35,000 each month while discussions on a new national minimum wage continued (Daramola, 2023). Although the measure was originally planned to run for six months, payment did not proceed as scheduled. This is because delays in implementation led to the accumulation of unpaid arrears, prompting the Office of the Accountant-General of the Federation (OAGF) to adopt a phased settlement plan under which the outstanding balance would be paid in monthly instalments of ₦35,000 over five months (Ariemu, 2025).

With students mostly affected by the reforms since they constitute the segment of the population who do not originally earn income, the government expanded access to tertiary education through the establishment of the Nigerian Education Loan Fund (NELFUND). Created under the Access to Higher Education Act, the scheme provides interest-free loans to eligible students to cover tuition fees and monthly upkeep, with applications processed through a digital platform (NELFUND, 2026a). According to the Fund, more than 1.6 million students have benefited from the programme, while total disbursements exceeded ₦282 billion (NELFUND, 2026b).

The administration has also provided support for small-scale businesses through the Presidential Conditional Grant Scheme (PCGS). Administered by the Bank of Industry in collaboration with the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), the programme offers one-off, non-repayable grants of ₦50,000 to eligible micro and nano business owners across the country (Bank of Industry, 2024). The scheme's beneficiary selection prioritises women, youths, persons with disabilities, and other vulnerable groups, forming part of the broader ₦200 billion intervention package established to support small businesses facing increased operating costs in the post-subsidy environment (SMEDAN, n.d.)

The administration has also expanded selected health-related social protection initiatives through the National Health Insurance Authority and the Vulnerable Group Fund. These programmes aim to reduce the burden of out-of-pocket healthcare expenditure among poor and vulnerable populations by financing health insurance coverage and improving access to essential healthcare services. The initiative pays particular attention to pregnant women, children, elderly persons, and low-income households. For instance, a major feature of this intervention is the expansion of coverage for emergency obstetric services, particularly Caesarean sections, which are often a major driver of catastrophic out-of-pocket health expenditure among poor households. As part of the Universal Health Coverage (UHC) drive, the NHIA-supported programmes have enabled access to life-saving maternal services, with over 4,000 women having benefited from free Caesarean section services under the scheme (Oluwale, 2025).

Critical Appraisal of Social Welfare Policies under the President Bola Ahmed Tinubu Administration

From a Social Protection Theory perspective, these social welfare interventions introduced under President Bola Ahmed Tinubu's administration were expected to function as stabilisers that protect vulnerable households from falling deeper into poverty during economic adjustment. However, a closer and circumspect appraisal shows that while the intentions are clear, the actual outcomes are limited when compared with the scale of poverty in the country.

From a critical lens, the Conditional Cash Transfer (CCT) programme is the central welfare instrument. It targets about 15 million households and provides ₦25,000 monthly for a short cycle of payments. Although about 8.5 million households received more than ₦330 billion under the programme, the value of the transfers declined rapidly as inflation accelerated (Francis, 2025). Food inflation exceeded 40% in 2024 (NBS, 2024), thereby reducing the purchasing power of the monthly ₦25,000 payment. As a result, the transfer could no longer meet the food and other essential consumption needs of many beneficiary households, particularly in urban centres where the cost of living increased rapidly. It is therefore apt to conclude that the programme functions more as a temporary survival support, not a sustainable pathway out of poverty and its concomitant effects. Simply put, though the initiative slows hardship, it does not reverse it.

Going forward, a more significant limitation lies in targeting through the National Social Register (NSR). Although the register is meant to ensure that only poor and vulnerable households are selected, it does not fully mirror Nigeria's current poverty structure, with the major concern being that it was developed before the full impact of the subsidy removal shock and therefore

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excludes many newly poor households, especially in urban areas. This creates a situation where a large share of the estimated 141 million poor Nigerians stays outside the safety net, raising concerns about fairness and accuracy in distribution patterns (World Bank, 2026).

The National Food Palliatives and Grain Distribution Programme is also characterised by clear implementation challenges. While the federal government announced the release of large quantities of grains intended for distribution across all 774 local government areas, the distribution was constrained by obvious coordination and accountability challenges across federal and state levels. A key challenge is that the actual delivery process was largely delegated to state governments and local committees without the involvement of recognised labour unions, thereby creating substantial variation in who received what, how, as well as when the items reached intended beneficiaries. For instance, evidence shows that food distribution was not always guided by verified poverty data or the National Social Register. In several states, relief materials were channelled through politically influenced structures, including party-affiliated committees, local political offices and ad hoc distribution teams, which created opportunities for partisan influence in beneficiary selection (Nnodim, 2023). It was also reported that some communities received disproportionate allocations, while other vulnerable areas experienced delays, partial distribution or complete exclusion. In addition, Nnodim (2023) observed that in some instances, beneficiaries were identified through informal political and community connections instead of transparent eligibility criteria. These implementation challenges reduced the programme’s capacity to deliver food assistance in a predictable and equitable manner, thereby limiting its effectiveness as an emergency social protection measure during a period of severe inflation and food insecurity.

Among the measures introduced after the fuel subsidy removal was a ₦35,000 wage award for federal workers, intended to cushion the effects of rising transport fares and living expenses. Although the policy provided short-term support, its implementation and effectiveness have been contestable on two sides. First, it only covers public sector workers, who represent a small portion of Nigeria’s labour force, completely excluding 80% of workers in the informal sector. Second, delays in payment reduced its immediate usefulness, making it more of a negotiated political adjustment than a stable welfare instrument (Ariemu, 2025).

Unlike the temporary cash transfers and food assistance programmes, the Nigerian Education Loan Fund (NELFUND) is a longer-term investment in education by reducing the financial barriers that prevent many students from entering or remaining in tertiary institutions. The scheme has disbursed more than ₦282 billion to support over 1.6 million students through tuition loans and upkeep allowances (NELFUND, 2026a; NELFUND, 2026b). These figures indicate that the programme has become one of the administration’s most notable human capital initiatives, particularly for students who might otherwise struggle to finance higher education. This intervention is specifically important when situated within the post-2023 economic context, where the removal of fuel subsidy, rising inflation, and increased transport and living costs have placed additional pressure on households. As a result, many students may be forced into what is commonly described as “stop-outs,” where they suspend their studies temporarily due to financial difficulties rather than formally dropping out.

From another perspective, it is imperative to assert that the challenge NELFUND is responding to is already deeply rooted in the education system. Although national statistics showing the number of students who have dropped out of Nigerian tertiary institutions since the 2023 economic reforms are not available, studies have shown that financial hardship, insecurity and long-standing institutional challenges are the principal factors driving student attrition (Sughra, 2022; Agosi-Todo & Nwaoku, 2025; Okonta et al., 2026). These concerns have become more obvious as the rising cost of living has placed additional financial pressure on many households. The situation is particularly serious because Nigeria shares the characteristics of many lower middle-income countries where completion rates are relatively weak. According to the OECD (2023), between 38% and 40% of students in such countries do not complete tertiary education within the expected timeframe, largely because of financial and academic constraints. This connotes that while the economic shocks from the fuel subsidy removal have worsened the situation, the problem itself is not entirely new.

Within this context, NELFUND has played an important role by reducing the incidence of financially motivated discontinuation of studies, which is one of the major barriers to education access, through loans that also include upkeep support for students. In principle, this helps to reduce immediate financial exclusion and support continuity in higher education. However, its impact is not evenly felt across all groups, as those from rural communities and poorer households are less able to take advantage of the scheme. Because internet access is limited in many areas, information about the programme does not always reach intended beneficiaries, and the online application process may be difficult to navigate. More importantly, the loan scheme addresses only part of the financial burden associated with higher education, as tuition support may make admission and registration costs easier, but many students still have to contend with rising accommodation, transportation and feeding expenses, all of which influence whether they remain in school. Expenses such as accommodation, feeding, transportation, and basic survival needs still affect students' ability to sustain their studies. Consequently, even with NELFUND in place, some level of educational disruption still persists.

Similarly, the Presidential Conditional Grant Scheme (PCGS) provided ₦50,000 to eligible nano businesses, with a programme target of one million beneficiaries across the 774 local government areas (Bank of Industry, 2024). The intervention was implemented amid mounting pressures from rising transport and food costs. NBS, for instance, recorded year-on-year increases of 55.25% in intercity bus fares and 48.34% in motorcycle fares in June 2023, while food inflation reached 40.87% in June 2024 (NBS, 2023b, 2024). Against this cost environment, the ₦50,000 grant provided short-term working capital to participating businesses, but its capacity to generate sustained capital accumulation would be contingent on whether the support was sufficient to cover operating costs and leave resources for business expansion. In this respect, the PCGS is more of an immediate liquidity intervention than, by itself, evidence of a durable pathway out of poverty.

The same limitation is visible in the health-related social protection measures under the National Health Insurance Authority (NHIA) and the Vulnerable Group Fund. While these initiatives aim to reduce catastrophic out-of-pocket health spending, the general health system context stands as a major limitation to the effectiveness of these programmes. More practically, Nigeria operates with severe deficits in health infrastructure, medical personnel density, and equipment availability when compared with more efficient health systems. Lending perspective to this, Nigeria's doctor-to-patient ratio is well below 1:5,000 in many public facilities, while health financing as a share of GDP is under 5%, far below global benchmarks required for universal coverage (WHO, 2024; Ekeuwei & Vareba, 2025). Therefore, while the Vulnerable Group Fund may cover insurance premiums for selected groups, beneficiaries may still face frequent shortages of drugs, long waiting times, and limited diagnostic capacity in public facilities. As a result, the programmes reduce immediate financial exposure but do not fundamentally change the structural conditions that drive health-related poverty transitions. In other words, they provide temporary relief without addressing the underlying problems in the system.

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From this evidence, it is difficult to argue that the reforms took place in an economy capable of absorbing the resulting shocks. Poverty was already widespread before the 2023 policy changes, with around 40% of Nigerians living below the poverty line. Against that backdrop, the removal of the fuel subsidy and the liberalisation of the foreign exchange market further weakened household purchasing power as prices continued to rise. The World Bank (2026) now estimates that about 63% of the population lives in poverty, meaning that the reforms have been accompanied by a marked deterioration in living conditions for many Nigerians. This further proves that welfare programmes have not been strong enough to counterbalance the shock. In simple terms, the causal relationship connotes that macroeconomic reforms increased the cost of living sharply, while social welfare programmes have expanded support only partially and unevenly. Hence, households still experience reduced purchasing power despite the existence of multiple welfare interventions.

From a Social Protection Theory perspective, the Tinubu administration's approach to poverty alleviation through social welfare has helped to reduce immediate suffering; however, these measures are more of a palliative system than a life-changing welfare structure. In essence, the programmes are important and necessary, but they are largely reactive because they only provide temporary relief rather than build strong, inclusive, and long-term protection systems that guarantee stability across economic cycles.

Global Experiences in Social Welfare Management During Economic Reforms: Lessons for Nigeria

Experiences across countries have shown that economic reforms such as subsidy removal, exchange rate liberalisation, and fiscal consolidation usually create short-term hardships for households. Rising prices, declining purchasing power, and increased poverty are common outcomes in the early stages of such reforms. However, practices in several countries point to the conclusion that these negative effects can be reduced when economic reforms are accompanied by well-designed social protection programmes. Accordingly, the experiences of Brazil, Mexico, Indonesia, India and Egypt are useful points of comparison because each country introduced major economic reforms while also expanding social protection to cushion vulnerable groups. Their experiences show that market-oriented reforms are more politically and socially sustainable when accompanied by well-designed welfare programmes.

Brazil is perhaps the best-known example. Following the economic stabilisation that began with the Plano Real reforms in 1994, the government sought to strengthen social protection by bringing several fragmented welfare schemes together under the *Bolsa Família* programme, introduced in 2003. The programme combined cash support with conditions requiring children to attend school and receive basic healthcare, while beneficiary selection was strengthened through the *Cadastro Único*, a unified national social register. Within a decade, *Bolsa Família* was reaching about 14 million households, equivalent to roughly one-quarter of Brazil's population (Neves et al., 2022; Costa, 2024). Its significance, however, lies not only in the number of beneficiaries but also in its measurable contribution to reducing poverty, narrowing income inequality and improving household food security. As noted by the World Bank, within a decade of implementation, poverty declined from 9.7% to 4.3%, while the programme reached over 50 million low-income Brazilians, representing about one-quarter of the country's population. It was also estimated that extreme poverty would have been between 33% and 50% higher in the absence of the programme (World Bank, 2014; Soares et al., 2019). The programme did not remain unchanged throughout this period; in 2021, the Bolsonaro administration replaced Bolsa Família with Auxílio Brasil as part of a broader restructuring of Brazil's welfare system. Following the election of President Lula da Silva, however, Bolsa Família was restored in 2023 and still serves as the country's principal cash transfer programme (Pontuschka et al., 2026).

Mexico followed a broadly comparable path after the economic adjustments associated with trade liberalisation in the 1990s. In the aftermath of NAFTA and the wider market reforms that reshaped the Mexican economy, the government introduced Progresa in 1997 as a conditional cash transfer programme targeted at poor households. The programme was later expanded and renamed Oportunidades (2002–2014) before becoming Prospera (2014–2019), but its central objective was largely unchanged, which is to reduce poverty by linking financial assistance to children's education, health care and nutrition. The programme emerged during a period of economic restructuring and was designed to break the intergenerational cycle of poverty. Cash transfers were tied to school attendance, healthcare utilisation, and nutritional support, even as beneficiary selection relied on detailed poverty mapping and household surveys, reducing opportunities for political interference (Niño-Zarazúa, 2020). At its peak, the multidimensional social assistance model reached over 6.5 million households, which translated to approximately 25 to 28 million beneficiaries, roughly a quarter of Mexico's population (Siaens et al., 2003; Niño-Zarazúa, 2020). The programme produced clear and measurable improvements in education, health, and nutrition outcomes among poor rural households. One of its most widely reported outcomes was increased school participation, particularly among girls, with secondary school enrolment rising by about 4.9% and fewer students leaving school before completing their education (Valdés, 2026). The health benefits were equally conspicuous, as studies found lower levels of childhood anaemia, improved physical growth and greater use of preventive healthcare services, while pregnant women in beneficiary households also reported better dietary intake as a result of the programme's health and nutrition requirements (Rivera et al., 2004; García-Guerra et al., 2019). However, despite these achievements, the programme did not survive the change in political administration because it was discontinued in 2019, when the López Obrador government replaced *Prospera* with a different set of social assistance programmes (Georgetown University Americas Institute, 2024).

Indonesia's case is particularly relevant to Nigeria because both countries introduced difficult fuel subsidy reforms under conditions of growing fiscal pressure. Rather than removing the subsidy without any form of social support, the Indonesian government gradually redirected part of the savings into programmes designed to protect poorer households between 2005 and 2015 (Ihsan et al., 2024). The first response came through *Bantuan Langsung Tunai* (BLT), introduced in 2005 to provide immediate cash assistance to families affected by higher fuel prices. This was followed by *Program Keluarga Harapan* (PKH) in 2007, which provided longer-term aid for poor households, while *Jamkesmas*, introduced a year later, widened access to basic healthcare for low-income groups through publicly funded health insurance (World Bank, 2012). These interventions reached approximately 19 million households and were financed largely from savings generated by subsidy reforms (IMF, 2021). A key factor behind Indonesia's success was policy sequencing. Simply, social protection measures were introduced alongside the reforms, not after households had already absorbed the shock. While BLT functioned mainly as a temporary intervention during reform periods, PKH is still operational and continues to serve as Indonesia's flagship social protection programme, thereby maintaining social stability and preventing sharp rises in poverty in times of increases in fuel prices (IMF, 2021).

India adopted a different but equally important strategy through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) of 2005, following the broader market reforms initiated in 1991. However, the intervention did not rely solely on cash transfers, but

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provided a legal guarantee of up to 100 days of paid employment annually for rural households willing to undertake public works projects (Vij, 2013). It has increasingly functioned as a key safety net for rural households, especially during economic shocks. The value of MGNREGA became even more evident during the COVID-19 pandemic, when prolonged lockdowns disrupted livelihoods across rural India. As employment opportunities diminished, millions of households adopted the programme as a source of income. Government records show that about 76 million rural households obtained work through MGNREGA during the 2020–2021 financial year, the highest level recorded since the scheme was introduced (Hale et al., 2020; India Ministry of Rural Development, 2021). To cope with this sharp increase in demand, the Indian government provided an additional allocation of about ₹40,000 crore (approximately US$5 billion). Although funding was reduced in subsequent budgets, the programme has since continued to serve as an important safety net by guaranteeing paid employment for rural households during periods of economic hardship (Narayan, 2022). Its effectiveness has been strengthened by the use of the *Aadhaar* biometric identification system introduced in 2009, which allows wages to be paid directly into beneficiaries' bank accounts and reduces opportunities for corruption (Bhatia & Bhabha, 2017). However, unlike temporary palliative programmes, it is still operational and legally protected

In 2016, Egypt embarked on major economic reforms that included currency devaluation, subsidy reductions, and fiscal adjustment measures under an IMF-supported programme. Following the currency float and the reduction of energy subsidies, inflation rose above 30%, placing pressure on household purchasing power (El Gazar, 2025). In response, the Egyptian government did not create entirely new welfare programmes, but expanded *Takaful* and *Karama*, two cash transfer schemes that had been operating since 2015. Their reach increased substantially over the following years, growing from about 3.1 million households (roughly 11 million people) in 2020 to more than 4.6 million households, representing around 17 million beneficiaries, by 2023 (World Bank, 2020a; World Bank, 2020b; World Bank, 2024c). In terms of achievements, evaluations concluded that families receiving support were less likely to fall below the poverty line as household consumption and food spending increased, while children in beneficiary households recorded better nutritional outcomes. Studies also found that beneficiary families spent more on school supplies and private tutoring, an indication that the transfers eased some of the financial pressures associated with children's education (Breisinger et al., 2018; World Bank, 2020a; World Bank, 2020b; World Bank, 2024c). In addition, beneficiaries have reported stronger women's empowerment, particularly in household decision-making, as transfers were largely directed to women. Administratively, the programme has also strengthened accountability systems through 2,226 Social Accountability Committees and a grievance system that processed over 406,000 complaints and 82,000 information requests, showing strong institutional depth. These programmes have been fully institutionalised in Egypt's national budget, with allocations reaching about EGP 19.3 billion in FY2021, indicating sustained government commitment to long-term social protection (World Bank, 2020b; World Bank, 2024c).

These global experiences serve several imperative lessons for Nigeria. First is the fact that successful social protection programmes depend on accurate and regularly updated beneficiary databases. Brazil's *Cadastro Único*, India's *Aadhaar* system, and Indonesia's unified social registry improved targeting and reduced leakages because accurate and well-monitored databases were developed to ensure fairness, transparency, and reachability. Second, economic reforms are more effective when social protection measures are implemented before or simultaneously with the reforms, as indicated by Indonesia, not after unplanned announcement and implementation like Nigeria's Bola Tinubu did during his inauguration speech in May, 2023. Third, welfare

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programmes tend to produce more sustainable outcomes when they are linked to education, healthcare, employment, and human capital development rather than functioning solely as short-term consumption support. Finally, successful countries moved beyond temporary palliatives and established institutionalised social protection systems with predictable funding, clear legal frameworks and models, and strong monitoring mechanisms. Simply put, the most successful social welfare programmes are those that became permanent institutions (*Bolsa Família, PKH, MGNREGA*, *Takaful* and *Karama*). These lessons are indications that Nigeria's long-term challenge is not only expanding welfare spending, but building a comprehensive and sustainable social protection system capable of protecting citizens during periods of economic transition and beyond.

Conclusion

Economic reforms often involve difficult trade-offs between long-term fiscal stability and short-term social welfare. In this study, it has been shown that while the Tinubu administration's removal of fuel subsidies and foreign exchange reforms were intended to address structural economic challenges, they also contributed to rising living costs, declining purchasing power, and increased poverty and vulnerability among many Nigerians. Although the government introduced several social welfare interventions, including cash transfers, food palliatives, wage awards, student loans, and support for small businesses, their broad effectiveness has been limited by inflation, implementation challenges, inadequate coverage, and institutional weaknesses.

As lessons experiences from countries including Brazil, Indonesia, India, and Egypt show that social welfare programmes are most effective when they are institutionalised, adequately funded, transparently implemented, and introduced alongside economic reforms. Contrastingly, the Nigerian situation is characterised by temporary palliative measures, which alone are insufficient in addressing the social consequences of major economic adjustments. Practically, the interventions bear the characteristics of policies aimed primarily at easing public discontent arising from economic reforms instead of establishing a comprehensive and sustainable social protection system. Hence, achieving sustainable poverty reduction will require a more holistic and permanent social protection system that not only cushions households against economic shocks but also strengthens human capital, expands economic opportunities, and promotes long-term social inclusion.

Recommendations

Based on the findings, the study proposes the following recommendations:

1. The Federal Government and National Assembly should institutionalise social protection as a permanent legal right through a Social Protection Act, so that welfare provision moves away from temporary, discretionary palliatives toward a stable, rights-based system.
2. Through NASSCO, NIMC, and CBN, the Federal Government should establish a unified and continuously updated social registry and digital payment or confirmatory distribution system to reduce exclusion errors and eliminate politically influenced targeting during distribution of social benefits like cash and food items.
3. The Federal Ministry of Finance and Budget Office should ensure that all cash transfer programmes are indexed to inflation, so that benefits remain meaningful and are not eroded in real terms.
4. The Federal Government should create a dedicated and sustainable social protection funding structure, anchored on domestic fiscal savings from subsidy reforms.

5. The Federal Government should shift welfare programmes from short-term consumption palliatives to long-term human capital investment, particularly by strengthening NELFUND and linking social protection more effectively to health and education systems.
6. A policy sequencing strategy should be adopted by integrating social protection measures before or alongside major economic reforms, to protect vulnerable households from immediate shocks caused by subsidy removal and other structural adjustments.

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