



REVIEW ARTICLE

Assessment of Population Growth and Social Protection Programme in Nigeria: Cash Transfer Scheme in Focus

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ABSTRACT

Population size and structure play a vital role in national planning and development, as people depend on natural, social, and economic resources for survival. Increasing population expands demand for human and natural resources. This often leads to socio-economic and environmental challenges. In Nigeria, a significant portion of the population faces poverty and unemployment, prompting government intervention through diverse programmes including Social Protection Programmes (SPPs). These programmes, particularly cash transfers are devices intending to alleviate poverty and support vulnerable populations. Thus, this paper explores the effectiveness of these interventions amidst a rapidly growing population in Nigeria, using secondary data and qualitative analysis. Findings reveal that only about 36% of the 15million target population has benefited from the programmes; the financial support often provided is too small to generate meaningful economic uplift in the face of rising inflation and business costs; and factors such as illiteracy, poor banking infrastructure, political favoritism, and weak transport systems further limit the accessibility and success of the programmes, particularly in rural dwellers. The study recommends government should increase the financial allocation for social protection programmes to reach a larger proportion of the poor; efforts should be made to improve literacy rates, especially in rural areas to improve participation in cash transfer schemes; and lastly, a robust and transparent beneficiary selection process should be adopted to eliminate political interference and ensure that the most vulnerable populations are prioritized.

Introduction

Nigeria's population has witnessed rapid increase over the years, rising from 11 million in 1914 to over 330million in 2024 (National Population Census, 2006 and Worldometer, 2025; Fashagba, 2015 and 2018; and Olorunfemi & Fashagba, 2018). According to Fashagba and Olorunfemi (2021), rapid population increase usually results in changes in age and sex compositions, and increase in the demand for natural and socio-economic resources. The limited economic resources on the other hand often pose diverse challenges. Prominent among the challenges is unemployment (Fashagba & Yusuf, 2016).

Unemployment has been a nagging issue in Nigeria. The rate seems to be increasing every year. According to National Bureau of Statistics (2020) and Abdulkalid (2021), unemployment rate was about 29% prior to 2020. Abdulkalid (2021) also revealed it as 33% when the National Bureau of Statistics (2024) reported that about 47% of the employable population in 2024 was unemployed.

Successive governments in Nigeria have implemented various policies and reforms to address poverty and unemployment. Notable among these were the Universal Basic Education (UBE) initiative, Micro-credit Schemes, National Economic Empowerment and Development Strategy (NEEDS) and the Entrepreneurship Programme initiative (Enoch, 2020; and Iweama & Iweama, 2008). Despite these efforts, the outcomes have often fallen short of expectations due to inadequate implementation, insufficient funding, and poor population targeting.

As part of its broader reform agenda, the Nigerian government introduced the Integrated Social Protection Programme under the National

Social Investment Programme (NSIP) in 2016. The Social Investment Programmes (SIP) that originated from some countries in Europe, is a broad based welfare programmes, covering large areas including childhood education, labour market policies, healthcare, housing, and lifelong education (Boughet *et al.* 2015). This SIP was designed to enhance people's standard of living. In Nigeria however, the National Social Investment Programmes include various components such as N-Power, Conditional Cash Transfers (CCT), and Microloan schemes like Trader Moni, Market Moni, and Farmer Moni, among others. These interventions aim to address poverty and vulnerability by providing direct financial support to individuals, particularly women, the elderly, and small-scale traders who are typically excluded from formal financial systems due to lack of collateral (Ogwola, Olofu & Aneke, 2024).

Thus, this paper critically examines the intersection between population growth and the implementation of social protection programmes in Nigeria, with specific focus on the cash transfer component. It aims to assess the reach, efficiency, and sustainability of these interventions and explores the challenges hindering their impact. The study employs secondary data and qualitative analysis to provide insights and policy recommendations.

Review of Relevant Literature

General Social Development in Nigeria

Efforts have often been made to improve on Nigerians' standard of living by successive governments, as earlier stated. Since unemployment rates have begun to increase, possibly because of the increase in population, the government had obviously attempted various programmes to address the problem. However, towards the last few decades of the

20th century, focus began to shift from concentrating primarily on developing the social amenities and infra-structural facilities.

At the beginning of the twenty first century, efforts were made under the Olusegun Obasanjo's economic reform to address the nagging poor economic situation. Specifically, the social development programme was introduced. By 2003, the National Economic Empowerment and Development Strategy (NEEDS), a major social development programme was established. According to the Central Bank of Nigeria (2004), the National Economic Empowerment and Development Strategy (NEEDS) was established to pursue the objectives which, among other things include; i. poverty reduction; ii. wealth creation; and iii.

enhancement of employment opportunity (Also See science direct.com. accessed on 27/8/2025). NEEDS achievements tend to fall short of expectations as the unemployment rate indeed did not decline (Olorunfemi and Fashagba, 2017). Governments thereafter adopted the integrated social development programmes.

Social Protection Programmes in Nigeria

The social protection programmes whose components include money transfer scheme was adopted as an economic development device in Nigeria. Nigeria, being a country with a unique landscape, comprises 6 geo-political regions, 36 States, and Federal Capital Territory- Abuja. Figure 1 shows the political map of Nigeria, comprising 36 States and the Federal Capital Territory, Abuja.



Figure 1: Map of Nigeria showing the 6 Geo-political zones, 36 States and FCT, Abuja

As outlined in the general social development programmes objectives, Nigerian government

adopted the Trader Moni, Market Moni and Farmer Moni schemes (cash transfer) to enhance

the living standard of people. Under the social protection programmes, soft loans were given to small scale traders, artisans, farmers and/or small group of people who ordinarily cannot access loans or credit facilities from the traditional financial institutions in Nigeria.

Before embracing the schemes, the number of people living in poverty was consistently on the increase (Sani, *et al*, 2022) cited in Ogwola, Olofu and Aneke (2024). The outbreak of global economic recession led to the collapse of many businesses. The problems thus prompted government to adopt micro-economic programme (Uwais, 2019). As reported by Uwais (2019), the schemes served mostly the poor. In this case, the poor also includes the vulnerable Nigerians (Victor, 2020). The group consist a substantial proportion of the population. Without any doubt, their existence in large proportion compared to the total population has often attracted the attention of population geographers.

This notwithstanding, the Mohammadu Buhari led administration intended to lift between 10million to 50million Nigerians out of poverty through the Trader Moni and Market Moni schemes (Olatunji, 2021). But time and limited resources hampered it, making the efforts falling short of expectations. In the subsequent section, we shall highlight the interaction between population and the micro-economic programmes. Specifically, we shall focus on poverty, education, unemployment, health and transportation.

Poverty: This remains one of the most pressing development challenges in Nigeria. Although definitions may vary across disciplines, poverty generally denotes a condition of severe deprivation in basic human needs (NBS, 2020;

and Lamidi & Igbokwe, 2021). Over the years, the number of Nigerians living below the poverty line has steadily increased (NBS, 2022; Olorunfemi & Fashagba, 2017; and Fashagba, 2018 & 2023). The National Bureau of Statistics (2022) reported that over 40% of Nigerians live in poverty. Confirming this, World Bank (2022) cited in Emaajo (2024) stated the figure as 40.1%. When evaluated using a multidimensional poverty index, NBS (2024) considered 63% of Nigerians as poor.

This rising poverty level is closely linked to Nigeria's rapid population growth. With increasing demand for limited resources, the capacity of the government to effectively support the poor diminishes (Abimbola, 2025). Although the introduction of SPPs in 2016 was a commendable initiative aimed at addressing vulnerability among low-income households, the actual impact remains limited. For instance, only 36% of the targeted 15 million households have benefitted from the cash transfer scheme (Abimbola, 2025). Moreover, the programme's urban-centric implementation has marginalized rural populations, where majority of Nigeria's poor reside. Expanding the reach of these programmes will require significantly more funding and infrastructure, especially in underserved areas.

Education: This is a foundational element for socio-economic development. Although the Nigerian government has implemented numerous reforms to improve the education system, significant challenges remain (Fashagba, Akinnubi and Olaoye, 2025). The illiteracy rates are relatively high, especially in rural areas. In 2017, over 77 million Nigerians were classified as illiterate (Olorunfemi & Fashagba, 2017) when UNICEF (2024) estimates 31% of Nigerians as illiterate.

This literacy gap has direct implications for the effectiveness of social protection programmes. Many aspects of modern economic participation, such as digital banking and money transfers, require a basic level of literacy. For instance, beneficiaries of cash transfer programmes are required to operate bank accounts. However, many rural dwellers, representing a significant proportion of the target population lack both formal education and access to banking infrastructure. In some areas, banking services are nonexistent, making it nearly impossible for intended beneficiaries to access funds. Consequently, while the SPPs theoretically target the poor and vulnerable, practical barriers such as illiteracy and infrastructural limitations exclude large segments of the population.

Unemployment: This is a persistent challenge in Nigeria's development landscape. In contrast to many developed nations where the majority of the labor force is engaged productively, Nigeria's economy continues to grapple with high unemployment rates. The World Bank (2024) cited in Fashagba, Akninubi and Olaoye, (2025) reported that 47% of Nigeria's employable population is currently unemployed, as earlier stated.

Although social protection schemes such as Trader Moni were introduced to address this issue, their effectiveness is hindered by two critical factors:

1. Limited coverage: The number of beneficiaries remains relatively small.
2. Insufficient capital: The initial loans disbursed, ranging from ₦10,000 to ₦50,000, were too small to support meaningful business ventures, even at the micro-enterprise level.

Furthermore, only a small subset of urban women engaging in small-scale trading have

benefitted (Fashagba, 2023; Fashagba, Jeje & Ismail, 2024), while rural traders remain largely excluded. There are also reports of programme politicization, with funds being directed toward family members of government officials and political loyalists, rather than the genuinely poor (Ogwola, Olofu & Aneke, 2024).

Healthcare: The work of Monaco and Phelps (1995) established a strong relationship between healthcare and economy. While, the United States Department of Health and Humanitarian Service, (2005) reported that rising health care spending could lower the rate of growth in GDP, it acknowledged that the rising expenditure would impact the economy positively on the long run. Evidently, the healthcare systems of most economies affect their citizens, where the people's state of health influences economic production. This informs why efforts are made continuously to improve on nation's healthcare system. For instance, when life expectancy declined for 3 consecutive years (2015-2017) in United States, the healthcare expenditures rose to \$10,586 per person- the highest among all the developed countries (United States Department of Health and Humanitarian Service, 2005). The increase in healthcare expenditure indirectly enhanced the economic production.

In Nigeria however, providing sound, adequate, accessible and affordable health care services would appear to be a difficult task. A sound healthcare system will promote healthy status, and provoke optimum production as observed in United States (USDHHS, 2005). For a healthy individual, undertaking his responsibility is easy, while it is otherwise for unhealthy person. The limited funds provided in SPPs limits beneficiary's accessibility to modern healthcare. To overcome the challenge, it is necessary to

adequately manage our limited resources and the population growth rate.

Transportation: Transportation plays a critical role in economic and social development. In Nigeria, however, transportation infrastructure, especially roads remains underdeveloped. Poor road networks hamper the movement of goods and people, particularly in rural areas where most beneficiaries of social protection programmes reside (Fashagba, 2025). Although efforts have been made to revamp the railway system, the road network remains the primary mode of transportation. Many rural areas lack accessible and motorable roads, making it difficult for goods to reach markets and for farmers and petty traders to benefit from economic opportunities.

Transport challenges directly affect the success of microfinance and loan programmes. Goods transported to rural areas are often priced higher due to increased logistics costs, thereby reducing the purchasing power of beneficiaries who receive small cash loans. As NPC (2010) reports, over half of Nigeria's population lives in rural areas; many of whom depend on agriculture and petty trading (Fashagba, Jeje & Garba, 2024). If transportation infrastructure remains neglected, the effectiveness of social protection programmes will continue to be undermined.

Challenges of Social Protection Programmes in Nigeria

Since gaining independence, the Nigerian government has made multiple attempts to enhance the living standards of its citizens. However, the rapid population growth continues to present significant obstacles to the sustainability and impact of these efforts. Programmes designed to alleviate poverty often

fail to achieve their intended outcomes due to limited reach, poor implementation, and lack of continuity between administrations (Adeyemi, 2001).

A key challenge is the politicization of social protection schemes. For instance, during the Buhari administration, cash transfer programmes were often influenced by political affiliations, with benefits skewed toward certain groups, especially party loyalists. Reports suggest that a substantial portion of funds earmarked for the poor were diverted to connected individuals, sidelining the truly vulnerable population segments (Imran, Yavala & Edward, 2022).

Moreover, the current administration appears to have discontinued or deprioritized many of the previous programmes without building on them or ensuring sustainability. As a result, many poverty alleviation initiatives end abruptly, achieving minimal impact. For social protection to be effective in Nigeria, there must be institutional commitment, policy continuity, equitable resource allocation, and a population management strategy that acknowledges the strain of uncontrolled population growth on national resources.

Conclusion and Recommendations

Nigeria's population continues to grow at a rapid rate, placing enormous pressure on the country's socio-economic systems and amplifying challenges related to poverty, unemployment, education, health, and infrastructure. In response, various social protection programmes—particularly cash transfer and microloan schemes have been introduced to address these issues and support vulnerable populations. While these initiatives represent an important policy step, their actual

impact has been significantly limited by implementation challenges, political interference, underfunding, and poor targeting.

Findings from this paper show that only a small percentage of the intended beneficiaries, around 36% of the targeted 15 million households – have accessed programme benefits. The financial support provided is often too small to generate meaningful economic uplift, especially in the face of rising inflation and business costs. Furthermore, factors such as illiteracy, poor banking infrastructure, political favoritism, and weak transport systems further limit accessibility and success of the programmes, particularly for rural dwellers who make up a large share of Nigeria's poor.

To improve the effectiveness of social protection programmes in Nigeria, the following recommendations are made:

1. **Expand Coverage and Funding:** The government must increase the financial allocation for social protection programmes to reach a larger proportion of the poor and ensure that the funds provided are sufficient to start or sustain meaningful economic activities.
2. **Improve Targeting and Transparency:** A robust and transparent beneficiary selection process should be adopted to eliminate political interference and ensure that the most vulnerable populations are prioritized.
3. **Strengthen Education and Financial Literacy:** To improve participation in cash transfer schemes, efforts should be made to improve literacy rates, especially in rural areas, and promote basic financial literacy to enable

individuals to access and manage funds effectively.

4. **Enhance Rural Infrastructure:** Investments in transportation and banking infrastructure are critical to ensure that rural communities are not excluded from social protection initiatives.
5. **Promote Policy Continuity and Sustainability:** Social protection programmes should be institutionalized to ensure continuity across political administrations. Poverty alleviation should not be treated as a partisan project but as a long-term national development priority.
6. **Implement Population Management Strategies:** Effective family planning and reproductive health programmes are essential to slow the rate of population growth and ease the pressure on public resources and services.

Addressing poverty and vulnerability in Nigeria requires a multidimensional and sustained approach. Social protection programmes are only as effective as their implementation, and for Nigeria to make tangible progress, these programmes must be restructured to reflect the realities of a growing and diverse population.

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