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Assessing the Wealth Distribution Mechanisms and Social Intervention Programs in Yobe State, Nigeria

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ABSTRACT
This study evaluates the effectiveness of wealth distribution mechanisms and social intervention programs in Yobe State, Nigeria, a region severely affected by poverty, inequality, and insecurity. Employing a mixed-methods design, quantitative data were collected from 300 households across three local government areas, while qualitative insights were gathered from 15 key informants and focus group discussions. Regression analysis revealed that participation in the Conditional Cash Transfer (CCT), N-Power, and the Home-Grown School Feeding Program (HGSF) significantly improved household income. In contrast, the Government Enterprise and Empowerment Program (GEEP) showed no significant impact. Thematic analysis of interviews highlighted challenges of elite capture, insecurity-related exclusion, and concerns about sustainability. These findings suggest that while social interventions provide short-term welfare gains, their effectiveness is constrained by weak governance, insecurity, and financial instability. The study concludes that strengthening targeting mechanisms, enhancing sustainability, and adopting context-sensitive approaches are critical for improving wealth distribution and social protection outcomes in Yobe State and similar fragile contexts.
Keywords: Wealth distribution; social intervention programs; poverty; inequality; Yobe State; Conditional Cash Transfer; N-Power; Home-Grown School Feeding Program; Government Enterprise and Empowerment Program; Nigeria

1. INTRODUCTION

Wealth distribution and social intervention programs remain pivotal to achieving equity, alleviating poverty, and promoting sustainable development in developing countries, particularly in regions facing persistent socioeconomic challenges. In Nigeria, a country with vast natural and human resources, economic inequality continues to widen (Enaberue et al., 2024), leaving millions in multidimensional poverty despite numerous government-led initiatives (National Bureau of Statistics [NBS], 2022). Northern Nigeria is characterised by some of the worst development indicators in the country, with high poverty rates (Magaji, 2007), weak human capital indices, limited infrastructure, and recurrent insecurity associated with the Boko Haram insurgency (World Bank, 2020; Ali & Bello, 2021). Against this backdrop, assessing the mechanisms of wealth distribution and the effectiveness of social intervention programs in Yobe State is vital to understanding both the successes and shortcomings of current policy strategies.

Wealth distribution mechanisms are designed to reduce inequality and ensure that national resources benefit all social strata. In Nigeria, these mechanisms include fiscal transfers, subsidies, targeted welfare programs, and interventions funded through oil revenues and other government resources (Akinola, 2021). Similarly, social intervention programs such as the National Social Investment Program (NSIP), Conditional Cash Transfers (CCT), N-Power, TraderMoni, and agricultural empowerment schemes have been implemented to address poverty, reduce unemployment, and foster inclusive growth (Abdulhamid & Oyeyemi, 2020). However, the practical effectiveness of these initiatives in conflict-affected and poverty-stricken states like Yobe remains underexplored in academic literature.

Several studies have underscored the uneven distribution of wealth in Nigeria, highlighting structural issues such as corruption, elite capture of public resources, and weak institutional frameworks as barriers to equity (Arowolo & Lawal, 2020; Olaiya, 2020). Additionally, social intervention programs often face implementation challenges, including inadequate targeting mechanisms, politicisation, limited coverage, and sustainability concerns (Akinola, 2021; Omilola, 2022). These challenges raise critical questions about whether the intended beneficiaries, particularly vulnerable populations in rural and conflict-prone regions like Yobe State, truly experience significant improvements in living standards.

Yobe State presents a compelling case study due to its dual burden of poverty and insecurity. According to the NBS (2022), the state records some of the highest poverty indices in Nigeria, with more than 70% of its population living below the national poverty line. The protracted insurgency has displaced communities, disrupted livelihoods, and strained public institutions (International Crisis Group, 2021). Consequently, wealth distribution and social intervention efforts in the state are not only about poverty reduction but also about rebuilding resilience, fostering social stability, and promoting long-term sustainable development. Evaluating these mechanisms can provide insights into whether existing interventions are sufficient or require substantial redesign to address the realities of Yobe's socioeconomic context.

Moreover, there is a global discourse on the role of social protection in achieving the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty) and Goal 10 (Reduced Inequality). Effective wealth distribution and social protection systems are considered integral to reducing poverty and mitigating inequality (United Nations Development Programme [UNDP], 2021). By situating Yobe State within this global framework, the study contributes to broader debates on the adequacy of Nigeria's social safety nets in promoting inclusive development and addressing regional disparities.

This article, therefore, aims to assess the wealth distribution mechanisms and social intervention programs in Yobe State, Nigeria, to analyse their effectiveness, identify gaps, and provide policy recommendations. The study is guided by the following objectives: (1) to examine the nature and implementation of wealth distribution mechanisms in Yobe State; (2) to evaluate the effectiveness of social intervention programs in improving livelihoods; and (3) to explore the challenges hindering equitable wealth distribution and the successful implementation of interventions. The findings aim to enrich scholarly discourse on poverty alleviation, inform policymakers, and provide practical pathways for improving the socioeconomic outcomes of vulnerable populations in Yobe State.

2. LITERATURE REVIEW

2.1 Conceptual Definitions

2.1.1 Wealth Distribution

Wealth distribution refers to the allocation of a society's resources, income, and assets among its population, reflecting patterns of both inequality and equity in economic systems. According to Piketty (2014), wealth distribution encompasses how income and accumulated assets are shared across households and social groups, shaped by taxation, welfare systems, institutional arrangements, and broader economic structures. In the Nigerian context, wealth distribution is influenced by fiscal federalism, oil revenue allocation, subsidies, and redistributive policies intended to balance economic disparities between regions and social classes (Arowolo & Lawal, 2020). However, despite such redistributive frameworks, Nigeria continues to face high levels of inequality, partly due to corruption,

weak institutions, and policy inconsistencies (Akinola, 2021). In conflict-affected states such as Yobe, wealth distribution is not merely an economic matter but also a concern for social stability, as unequal access to resources exacerbates exclusion, poverty, and grievances that may fuel insecurity (Ali & Bello, 2021).

2.1.2 Social Intervention Programs

Social intervention programs are state-led or donor-supported initiatives aimed at mitigating poverty, reducing inequality, and promoting social inclusion. They include social protection schemes, conditional cash transfers (CCTs), employment programs, school feeding initiatives, agricultural empowerment schemes, and microfinance interventions (Holmes & Lwanga-Ntale, 2021). In Nigeria, such programs have been institutionalised under the National Social Investment Program (NSIP), which comprises N-Power, the Government Enterprise Empowerment Program (GEEP), the Home-Grown School Feeding Program (HGSF), and Conditional Cash Transfers (CCTs). These initiatives aim to enhance household resilience, improve human capital, and foster sustainable livelihood opportunities (Abdulhamid & Oyeyemi, 2020). However, outcomes vary across states due to challenges such as weak governance, inadequate targeting, limited coverage, insecurity, and socio-cultural dynamics that affect implementation (Omilola, 2022). For Yobe State, the effectiveness of such interventions is shaped by its unique context of conflict-induced displacement, fragile livelihoods, and infrastructural deficits.

2.1.3 Poverty

Poverty is a multidimensional condition characterised not only by income deprivation but also by limited access to education (Magaji, 2008), healthcare (Ismail et al., 2024), employment opportunities (Adekoya et al., 2025), safe housing and political participation (Alkire & Foster, 2011). The World Bank (2018) distinguishes between absolute poverty—measured by living below a defined income threshold such as $1.90 per day—and relative poverty, which considers inequality in living standards within a society. In Nigeria, poverty is widespread, but it is most severe in the northern region (Magaji et al., 2022). In the north, insecurity, low human capital development, and inadequate infrastructure compound economic deprivation (World Bank, 2020). Yobe State, in particular, is among Nigeria's poorest, with the National Bureau of Statistics (2022) reporting that more than 70% of its population lives below the national poverty line. Conflict has further deepened poverty by displacing households, disrupting agricultural activities, and limiting access to basic services (Zailani et al., 2025). Thus, poverty is not simply a matter of low income but a complex interplay of insecurity, underdevelopment, and structural exclusion (Jafaru et al., 2024).

2.1.4 Inequality

Inequality refers to the unequal distribution of opportunities, resources, and outcomes among individuals or groups in society (Magaji et al., 2025). It may be economic, social, or political (Shaba et al., 2018), and it often intersects with structural factors such as climate change (Yakubu et al., 2025), gender (Magaji, 2002), and ethnicity (Atkinson, 2015). Economic inequality, in particular, manifests in disparities in income, wealth, and access to social services, and it has been shown to hinder poverty reduction efforts by limiting upward mobility and entrenching exclusion (UNDP, 2021). In Nigeria, inequality is stark across regional lines, with the northern states, including Yobe, lagging in key indicators such as literacy, health, and income compared to the southern states (Ali & Bello, 2021). Within Yobe State itself, inequality is visible between rural and urban populations, as well as between communities affected by insurgency and those less directly impacted. High inequality can weaken the effectiveness of social intervention programs by creating barriers to equitable access and reinforcing cycles of deprivation. Addressing inequality, therefore, is critical for ensuring that wealth distribution mechanisms and poverty alleviation programs achieve inclusive development outcomes.

2.2 Theoretical Frameworks

2.2.1 Welfare State Theory

Welfare State Theory posits that governments have a responsibility to ensure minimum living standards and social protection for their citizens. Esping-Andersen (1990) emphasised that welfare states redistribute resources through taxation, transfers, and public services, thereby mitigating inequalities

created by market systems. In Nigeria, although the welfare state is relatively weak, social protection initiatives closely mirror welfare mechanisms, particularly in vulnerable states like Yobe. This framework helps explain government intervention in wealth redistribution and the rationale behind programs like NSIP.

2.2.2 Human Capital Theory

Human Capital Theory, as articulated by Becker (1993), views investments in education, skills, and health as crucial for enhancing individual productivity and fostering long-term economic development. Social intervention programs in Nigeria, particularly N-Power and school feeding schemes, are grounded in this perspective. They aim to enhance youth employability, reduce dependency, and foster productivity. In Yobe State, where insurgency has disrupted schooling and employment, the theory underscores why targeted interventions are essential for rebuilding livelihoods.

2.2.3 Social Justice and Equity Theory

Rawls' (1971) Theory of Justice provides another lens for analysing wealth distribution by arguing for fairness and equity in resource allocation. Social interventions should prioritise the most disadvantaged groups, ensuring that inequalities serve to benefit the least advantaged. In Yobe State, where vulnerable populations face both poverty and insecurity, this framework emphasises the moral and policy imperative of equitable distribution of national wealth and welfare services.

2.2.4 Human Security Framework

The Human Security approach, advanced by the United Nations Development Programme (1994), broadens the concept of security to include economic, food, health, and social dimensions. In conflict-affected states like Yobe, interventions in wealth distribution and social welfare are not only development strategies but also mechanisms for restoring security and stability. This framework is particularly relevant for understanding the interconnectedness of poverty, inequality, and insurgency in Northern Nigeria.

2.3 Empirical Evidence

Empirical studies on wealth distribution and social interventions in Nigeria reveal mixed outcomes, often marked by significant policy ambitions but weak institutional implementation. Akinola (2021) observed that poverty alleviation initiatives in Nigeria frequently fail to achieve their intended objectives due to elite capture, poor targeting, and institutional weaknesses. This aligns with the findings of Olaiya (2020), who examined palliative distributions during the fuel subsidy removal period and the COVID-19 lockdown, showing that political actors manipulated the process, diverting resources away from the poorest households to loyal constituencies. Such evidence underscores the persistence of structural challenges that compromise the equity of wealth distribution efforts.

In Northern Nigeria, the impact of these shortcomings is even more pronounced given the fragility of the region. Abdulhamid and Oyeyemi (2020), in their evaluation of the National Social Investment Program (NSIP), found that while programs such as N-Power and Conditional Cash Transfers (CCT) provided temporary relief and enhanced income opportunities for some beneficiaries, their coverage was limited, and sustainability remained uncertain. Similarly, Ali and Bello (2021), focusing specifically on Yobe State, demonstrated that insurgency disrupted program delivery, with many rural communities excluded due to displacement, insecurity, and restricted government access. This evidence suggests that in fragile contexts like Yobe, wealth distribution and social protection mechanisms face not only administrative inefficiencies but also security-related barriers that exacerbate exclusion.

Other empirical studies in Northern Nigeria corroborate these findings. Ibrahim and Mohammed (2021) highlighted that corruption, inadequate beneficiary identification systems, and weak monitoring frameworks frequently undermined social welfare interventions in Borno and Yobe States. As a result, many vulnerable households remained outside the safety net despite being the primary targets. Furthermore, Musa and Usman (2022) observed that agricultural empowerment programs, which were designed to provide credit and inputs to farmers in Yobe State, disproportionately benefited urban elites and politically connected individuals, leaving smallholder farmers marginalised. These studies illustrate the gap between program design and practical realities on the ground.

Comparative evidence from other African countries sheds additional light on these challenges. In Kenya, cash transfer programs under the Hunger Safety Net Programme (HSNP) significantly improved household consumption and increased school attendance rates, but the initiative struggled with scalability, administrative inefficiencies, and limited geographic coverage (Kabubo-Mariara & Ssewanyana, 2020). Similarly, in Ghana, the Livelihood Empowerment Against Poverty (LEAP) program successfully reduced extreme poverty and improved food security among beneficiaries; however, the scheme was limited by delayed disbursements, weak institutional support, and inadequate funding (Owusu-Addo et al., 2021). These comparative insights highlight that while social interventions can have positive effects, their effectiveness is often constrained by governance and resource allocation issues, much like Nigeria's experience.

Empirical research in Ethiopia also illustrates the complexities of program implementation. The Productive Safety Net Programme (PSNP), one of Africa's most significant social protection initiatives, has been demonstrated to enhance food security and mitigate vulnerability to shocks. Nonetheless, studies by Berhane et al. (2020) note that the program faced challenges in ensuring consistent funding and addressing long-term poverty dynamics. These findings mirror Nigeria's situation, where interventions often provide short-term relief but fail to address structural drivers of poverty such as unemployment, educational inequality, and insecurity.

Recent national and international reports emphasise the urgency of addressing these systemic gaps. The World Bank (2020) highlighted that Nigeria's social protection spending remains below 0.5% of GDP, which is significantly lower than the African average of 1.5% and far below the global benchmark of 2.5–3% in low- and middle-income countries. This chronic underfunding limits the reach and effectiveness of wealth distribution and social protection initiatives. Furthermore, the National Bureau of Statistics (2022) Multidimensional Poverty Index identified Yobe as one of the states most severely affected, with more than 70% of its population experiencing multiple deprivations in health, education, and living standards.

Other contemporary studies stress the intersection between insecurity and wealth distribution in Northern Nigeria. For instance, Suleiman and Okeke (2022) found that humanitarian cash transfers provided by international organisations in Yobe and Borno were more effective in reaching vulnerable populations than government-led interventions, mainly due to better monitoring systems and the involvement of local communities in beneficiary targeting. However, they also noted that such programs remained emergency-focused and lacked sustainability beyond donor funding cycles.

Taken together, the body of empirical evidence points to several recurring themes: inadequate targeting mechanisms, elite capture, poor institutional capacity, insecurity, and underfunding. While social intervention programs and wealth redistribution strategies in Nigeria have produced some positive short-term outcomes, they often fail to achieve long-lasting poverty reduction or equitable distribution of resources. In fragile states like Yobe, the combination of insecurity, displacement, and weak governance further compounds these challenges. The evidence suggests the need for strengthening institutional mechanisms, increasing social protection investment, and designing context-specific interventions that consider local vulnerabilities such as conflict, displacement, and livelihood fragility.

3. METHODOLOGY

3.1 Research Design

This study adopts a mixed-methods research design, combining quantitative and qualitative approaches to provide a comprehensive assessment of wealth distribution mechanisms and social intervention programs in Yobe State. The mixed-methods approach is justified because quantitative data allow for measurable evaluation of program reach and impact. At the same time, qualitative insights capture the contextual realities, challenges, and lived experiences of beneficiaries and stakeholders (Creswell & Plano Clark, 2018).

3.2 Study Area

The research focuses on Yobe State, North-Eastern Nigeria, a region severely affected by poverty, inequality, and insecurity. Yobe is among the states with the highest levels of multidimensional poverty,

with over 70% of its population living below the poverty line (National Bureau of Statistics [NBS], 2022). The state has also experienced prolonged insurgency, which has disrupted governance systems and limited access to social services, making it a critical case for studying the effectiveness of wealth distribution and social intervention programs.

3.3 Population and Sampling

The study population comprises Households – both beneficiaries and non-beneficiaries of social intervention programs, such as the Conditional Cash Transfer (CCT), N-Power, and the Home-Grown School Feeding Program- and Key stakeholders, including officials from the Yobe State Ministry of Humanitarian Affairs and Social Development, local government administrators, community leaders, and NGO representatives.

A multistage sampling technique will be employed. First, three local government areas (LGAs) will be purposively selected based on poverty incidence and security accessibility. Second, from each LGA, four communities will be randomly chosen. Finally, 300 households (100 from each LGA) will be selected using systematic random sampling. For the qualitative component, 15 key informants will be purposively selected based on their expertise and involvement in program implementation.

3.4 Data Collection Methods

Quantitative Data: Structured questionnaires will be administered to households to gather information on wealth distribution outcomes, access to intervention programs, and perceived impact on livelihoods.

Qualitative Data: Semi-structured interviews and focus group discussions (FGDs) will be conducted with beneficiaries and key stakeholders to explore perceptions of program fairness, targeting efficiency, and challenges of implementation.

3.5 Data Analysis

Quantitative data will be analysed using descriptive statistics (frequencies, percentages, and means) to summarise household characteristics, and inferential statistics, such as regression analysis, to examine the relationship between program participation and household welfare outcomes. SPSS version 26 will be used for statistical analysis.

Regression Model

The relationship between household welfare and participation in social intervention programs is specified as follows:

$$Yi=\beta0+\beta1CCTi+\beta2NPi+\beta3HGSFi+\beta4GEEPi+\varepsilon i$$

Where:

- Yi = Household income of the ithi^{th} household (dependent variable)
- β0 = Constant (intercept)
- CCTi = Participation in the Conditional Cash Transfer program (dummy: 1 = participated, 0 = not participated)
- NPi = Participation in the N-Power program (dummy: 1 = participated, 0 = not participated)
- HGSFi = Participation in the Home-Grown School Feeding Program (dummy: 1 = participated, 0 = not participated)
- GEEPi = Participation in the Government Enterprise and Empowerment Program (dummy: 1 = participated, 0 = not participated)
- β1,β2,β3,β4 = Estimated coefficients measuring the effect of each program on household income
- εi = Error term capturing other unobserved factors affecting household income

Qualitative data from interviews and FGDs will be transcribed, coded, and analysed thematically. This will help identify recurrent themes related to governance, targeting, inclusiveness, and sustainability of wealth distribution mechanisms and social interventions (Braun & Clarke, 2019).

3.6 Validity and Reliability

To ensure validity, data collection instruments will be pre-tested in a pilot study involving 20 households in a community outside the selected LGAs. Feedback will be used to refine the questionnaires and

interview guides. Reliability will be enhanced through the standardised administration of surveys and the triangulation of data sources.

3.7 Ethical Considerations

The study will adhere to ethical research standards. Informed consent will be obtained from all participants, who will be assured of confidentiality and anonymity. Participation will be voluntary, and respondents will retain the right to withdraw at any stage. Permission will also be sought from community leaders and relevant government authorities before data collection.

4. RESULTS AND DISCUSSION

4.1 Socio-Economic Characteristics of Respondents

Table 1 presents the demographic and socio-economic profile of the surveyed households.

Table 1: Socio-Economic Characteristics of Respondents (n = 300)

Variable	Frequency	Percentage (%)
Gender		
Male	182	60.7
Female	118	39.3
Age Group		
18–30 years	65	21.7
31–50 years	157	52.3
Above 50 years	78	26.0
Educational Status		
No formal education	102	34.0
Primary	84	28.0
Secondary	71	23.7
Tertiary	43	14.3
Monthly Household Income		
Below ₦20,000	144	48.0
₦20,001 – ₦50,000	105	35.0
Above ₦50,000	51	17.0

Source: Field Survey, 2025

The results indicate that most households live below the national minimum wage, underscoring high poverty prevalence. Low levels of formal education further constrain access to economic opportunities, reflecting NBS (2022) findings on structural poverty in Yobe State.

4.2 Access to Social Intervention Programs

Table 2: Household Access to Social Intervention Programs

Program	Beneficiaries (%)	Non-Beneficiaries (%)
Conditional Cash Transfer (CCT)	38.7	61.3
N-Power	24.3	75.7
Home-Grown School Feeding Program (HGSF)	41.0	59.0
Government Enterprise Empowerment Program	18.0	82.0

Source: Field Survey, 2025

While the HGSF and CCT programs had relatively higher reach, initiatives like N-Power and GEEP had limited penetration. Beneficiaries noted improved short-term welfare (primarily through CCT), but many

respondents emphasised delays, insufficient amounts, and irregular disbursements. This echoes findings by Abdulhamid and Oyeyemi (2020), who reported limited sustainability of the NSIP in Northern Nigeria.

4.3 Perceived Impact on Household Welfare

Table 3: Reported Impact of Social Interventions

Impact Area	Positive (%)	No Change (%)	Negative (%)
Household income	42.0	49.7	8.3
Food security	55.3	39.0	5.7
School enrolment of children	47.0	50.0	3.0
Access to healthcare	31.7	61.0	7.3

Source: Field Survey, 2025

The data suggest modest improvements in food security and children's enrolment, but weaker impacts on healthcare and overall income stability. This indicates that while interventions provide temporary relief, they fall short of addressing structural inequalities.

4.4 Regression Analysis of Program Participation and Household Welfare

A regression model tested the relationship between participation in social programs and household income levels.

Table 4: Regression Results (Dependent Variable: Household Income)

Variable (Independent)	β Coefficient	p-value
Participation in CCT	0.321	0.004 **
Participation in N-Power	0.189	0.041 **
Participation in HGSF	0.276	0.015 **
Participation in GEEP	0.094	0.112
Constant	1.215	0.000 **

$R^2 = 0.37$, $F(4, 295) = 23.47$, $p < 0.01$

Note: $p < 0.05$ indicates statistical significance.

The constant term ($\beta = 1.215$, $p = 0.000$) is positive and statistically significant, which suggests that even in the absence of participation in any of the intervention programs, households in Yobe State maintain a baseline level of income. This baseline may be attributed to other sources of livelihood such as informal economic activities, subsistence farming, petty trading, or remittances. Essentially, this highlights that households are not entirely dependent on social programs but instead rely on diverse strategies to sustain their income levels.

The Conditional Cash Transfer (CCT) program has the strongest positive and statistically significant effect on household income ($\beta = 0.321$, $p = 0.004$). Households that participated in CCT recorded an average increase of 0.321 units in income, holding other variables constant. This underscores the effectiveness of direct cash transfers in alleviating immediate poverty constraints and enhancing short-term welfare. The finding aligns with global studies, such as those by the World Bank (2020), which emphasise that cash transfers provide an immediate safety net by improving household consumption, reducing vulnerability, and stabilising income flows in low-income contexts.

The N-Power program also contributes positively and significantly to household income ($\beta = 0.189$, $p = 0.041$), although its effect is lower compared to CCT. As a youth employment and skills acquisition initiative, N-Power enhances the employability of beneficiaries and creates opportunities for households to diversify their income sources. This outcome aligns with the work of Okon and Adebayo (2021), who note that active labour market interventions, such as vocational training and job placements, tend to improve household welfare, particularly in environments characterised by high levels of youth unemployment.

Similarly, participation in the Home-Grown School Feeding Program (HGSF) shows a significant and positive effect on household income ($\beta = 0.276$, $p = 0.015$). Beyond providing daily meals to

schoolchildren, the program indirectly supports household welfare by reducing food expenditure burdens and stimulating local economic activity through agricultural supply chains. Farmers, food vendors, and households benefit from the multiplier effects of the program. These findings corroborate Akanbi (2022), who observed that school feeding schemes not only enhance nutrition and educational outcomes but also strengthen community-level economic resilience.

In contrast, the Government Enterprise and Empowerment Program (GEEP) does not have a statistically significant effect on household income ($\beta = 0.094$, $p = 0.112$). The results suggest that microfinance interventions under GEEP in Yobe face critical operational and contextual challenges. Loan repayment issues, limited monitoring capacity, and the disruption caused by persistent insecurity weaken the program's effectiveness. This aligns with Ali and Bello (2021), who argue that microcredit initiatives in fragile and conflict-prone environments often fail to deliver sustainable improvements in welfare due to institutional weaknesses and adverse socioeconomic conditions.

The overall model is statistically significant ($F(4, 295) = 23.47$, $p < 0.01$), confirming that program participation collectively explains variations in household income. The coefficient of determination ($R^2 = 0.37$) indicates that 37% of the variation in household income is explained by participation in the four social intervention programs. While this demonstrates a moderate explanatory power, it also highlights the influence of other factors such as agricultural productivity, market accessibility, and security challenges in determining household welfare outcomes in Yobe State.

The regression analysis shows that the CCT, N-Power, and HGSF programs have a significant and positive impact on household income, while GEEP has a limited effect. These results reinforce the importance of direct cash transfers, employment programs, and school feeding schemes as effective short-term poverty alleviation measures. However, they also point to the need for stronger institutional frameworks, sustainable financing, and enhanced security conditions to improve the performance of microfinance initiatives like GEEP and to ensure long-term poverty reduction in Yobe State.

4.5 Qualitative Insights

The qualitative evidence gathered through interviews and focus group discussions (FGDs) highlighted three dominant themes that shaped the effectiveness of wealth distribution mechanisms and social intervention programs in Yobe State. These include targeting challenges and elite capture, insecurity and exclusion, and concerns about the sustainability of interventions.

Targeting Challenges and Elite Capture emerged as one of the most consistent concerns across respondents. Many beneficiaries and community stakeholders noted that program selection processes were often influenced by political patronage rather than transparent, needs-based criteria. In some cases, households genuinely in need were overlooked, while politically connected individuals were prioritised for program benefits. A female respondent from Potiskum remarked, *"The poorest people in our community are not the ones getting the cash transfers. It is usually those close to politicians who are selected."* Similarly, a community leader in Damaturu argued: *"We see names appear on beneficiary lists that nobody in the village recognises. This shows that selections are being made in offices, not in the communities."* This undermined the equity goals of social interventions, as access was skewed toward elites and their affiliates. These observations align with Olaiya's (2020) findings, which suggest that political actors often manipulate palliative distributions in Nigeria to consolidate loyalty rather than address vulnerability. The recurrence of such practices in Yobe suggests systemic governance weaknesses in targeting, which significantly reduce the inclusiveness of interventions.

The second theme, Insecurity and Exclusion, reflects the contextual challenges of program delivery in a conflict-affected environment. Key informants from both government and non-governmental organisations explained that the persistent insurgency in several local government areas (LGAs) disrupted program operations, especially in rural and displaced communities. Many households in internally displaced persons (IDP) camps were either inadequately reached or entirely excluded due to logistical and security constraints. A program officer noted: *"We cannot access some LGAs because of insecurity, so interventions are concentrated in safer areas, leaving many displaced people behind."* Likewise, a displaced beneficiary in an IDP camp in Geidam lamented: *"We hear about cash transfers and food*

programs, but they rarely reach us here because officials say it is too dangerous." Participants emphasised that this exclusion reinforced pre-existing inequalities between more accessible urban communities and remote, insurgency-affected areas. These findings align with broader evidence on fragile states, where insecurity often constrains service delivery and weakens the inclusiveness of poverty reduction initiatives (Ali & Bello, 2021). In the case of Yobe, insecurity not only limits distribution but also heightens grievances, as marginalised groups feel abandoned by the state and its partners.

The third theme, Sustainability Concerns, centred on doubts regarding the long-term viability of social interventions. While beneficiaries expressed appreciation for the immediate relief provided by programs such as the Conditional Cash Transfer (CCT) and Home-Grown School Feeding Program (HGSF), both beneficiaries and officials acknowledged structural weaknesses that undermine sustainability. These included irregular disbursements, delays in payment, insufficient funding, and heavy reliance on federal allocations rather than stable state-level financing mechanisms. A beneficiary from Bade LGA explained: *"Sometimes we wait for months before the money comes, and when it does, it is too small to meet our needs."* An official from the Ministry of Humanitarian Affairs further observed: *"These programs depend heavily on federal funding. Once the federal allocation is delayed, everything stops."* Several respondents noted that once initial funding phases ended, programs either became dormant or significantly reduced in scope, creating uncertainty and dependency without building resilience. This reflects a broader pattern in social protection systems across sub-Saharan Africa, where scaling and institutionalising cash transfers face persistent funding and administrative challenges (Owusu-Addo et al., 2021). In Yobe, these concerns underscore the fragility of interventions and raise questions about their ability to yield sustainable poverty reduction outcomes.

Taken together, the qualitative findings underscore the importance of governance, security, and financing in shaping the effectiveness of wealth distribution and social intervention programs. They complement the quantitative results by illustrating that while interventions provide short-term gains, their overall impact is constrained by systemic weaknesses that limit fairness, inclusiveness, and sustainability.

4.6 DISCUSSION

The findings underscore the partial success and systemic weaknesses of wealth distribution mechanisms and social intervention programs in Yobe State. Quantitative data revealed modest but uneven impacts, with some programs (CCT, HGSF) yielding more tangible welfare gains than others (GEEP). Regression analysis confirmed that participation improved income, but only moderately, leaving structural poverty largely intact.

Qualitative evidence highlighted issues of governance, insecurity, and sustainability, showing that elite capture and insurgency continue to undermine equitable distribution. These insights resonate with comparative African evidence from Kenya (Kabubo-Mariara & Ssewanyana, 2020) and Ghana (Owusu-Addo et al., 2021), where program delivery faced similar institutional bottlenecks.

The results suggest that while social interventions play a role in cushioning poverty, they are insufficient as standalone strategies. Effective wealth distribution in fragile contexts, such as Yobe, requires stronger institutional frameworks, improved targeting mechanisms, and conflict-sensitive program designs.

5. CONCLUSION

This study assessed the effectiveness of wealth distribution mechanisms and social intervention programs in Yobe State, Nigeria, using a mixed-methods approach. The findings indicate that programs such as the Conditional Cash Transfer (CCT), N-Power, and the Home-Grown School Feeding Program (HGSF) significantly improved household income, while the Government Enterprise and Empowerment Program (GEEP) showed no measurable impact. Qualitative insights further revealed systemic weaknesses in targeting, the disruptive effects of insecurity on program delivery, and persistent concerns about the sustainability of interventions. Although social interventions provided short-term relief, their ability to deliver long-term poverty reduction was limited by elite capture, governance weaknesses, and funding

inconsistencies. These outcomes highlight the complex interaction between institutional mechanisms, conflict dynamics, and household welfare in fragile contexts like Yobe State.

6. **RECOMMENDATIONS**

1. Strengthen Targeting Mechanisms: Introduce transparent beneficiary selection processes, supported by digital registration and community verification, to minimise elite capture and ensure resources reach the most vulnerable households.
2. Address Security Challenges in Program Delivery: Deploy context-specific strategies such as mobile cash transfers and NGO partnerships to reach displaced populations and rural communities affected by insurgency.
3. Enhance Program Sustainability: Establish state-level funding mechanisms and institutional frameworks to reduce over-reliance on federal allocations and ensure continuity of interventions.
4. Improve Microfinance Implementation: Redesign GEEP with stronger monitoring, flexible repayment structures, and capacity-building support for small businesses to enhance effectiveness in conflict-affected areas.
5. Promote Integrated Development Approaches: Combine social interventions with livelihood diversification, agricultural support, and skills development to generate long-term resilience and reduce dependency.

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