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GOVERNMENT SOCIAL PROTECTION PROGRAMMES AND POVERTY REDUCTION AMONG WOMEN IN YOLA NORTH LOCAL GOVERNMENT AREA, ADAMAWA STATE, NIGERIA

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MOSES, Embwa Abigail

Department of Sociology, Taraba State University, Jalingo

abigailmosesfwa@gmail.com

Abstract

This study examined the influence of government social protection programmes on poverty reduction among women in Yola North Local Government Area, Adamawa State, Nigeria. Specifically, the study investigated the influence of cash transfer programmes and skills acquisition/empowerment programmes on poverty reduction among women. A survey research design was adopted for the study. The population comprised women entrepreneurs operating small-scale businesses in Yola North and Yola South Local Government Areas of Adamawa State, particularly those who had benefited from micro-credit schemes. Using a systematic random sampling technique, a sample of 170 respondents was selected from Yola Market, Jimeta Modern Market, and Gwari Market. Primary data were collected through a structured questionnaire administered to the respondents. Out of the 170 copies of the questionnaire distributed, 156 were successfully retrieved and used for analysis, representing a response rate of 92 percent. Data collected were analyzed using simple linear regression analysis at the 0.05 level of significance. The findings revealed that cash transfer programmes and skills acquisition/empowerment programmes significantly influenced poverty reduction among women. Based on these findings, the study concluded that government social protection programmes constitute important mechanisms for reducing poverty among women. The study therefore recommended that government should strengthen social protection interventions, ensure regular and adequate cash transfer disbursement, expand skills acquisition programmes, and provide complementary support such as access to credit facilities and business development services to enhance sustainable poverty reduction among women.

Keywords: Government social protection programmes, cash transfer programmes, skills acquisition, women empowerment, poverty reduction.

*Corresponding author(s) MOSES, A.E. (2026) agree that this article remain permanently open access under the terms of the Creative Commons Attribution License 4.0 International License

Introduction

Poverty remains one of the most persistent developmental challenges confronting nations across the globe despite decades of economic growth, policy reforms, and poverty alleviation initiatives. Although poverty affects all segments of society, women continue to experience a disproportionate burden due to structural inequalities that limit their access to education, employment opportunities, productive resources, financial services, and social protection mechanisms. Consequently, the concept

of the feminization of poverty has gained considerable attention in development discourse, reflecting the tendency for women to be overrepresented among the poor and economically vulnerable populations (UN Women, 2023). This situation is particularly evident in developing countries where socio-cultural norms, economic constraints, and institutional barriers often restrict women's participation in income-generating activities and limit their economic independence.

Most recently, poverty has been perceived as a multidimensional issue extending beyond income to include deprivation of nutrition, health, education, housing, access to resources, social participation, and all opportunities for healthy human development and the realization of potential to live in decent conditions of life (Alkire et al., 2023). According to them multidimensional poverty dis proportionately affects women as they often have to face disadvantages from combination of work that have to be carried out in informal economy due to poor labor conditions , have a large number of time working for social welfare of the family or community due to traditional roles which can influence their productive activities and have least access to financial and or non-financial asset for livelihood activities. Such deprivations experienced by women have consequences on the welfare of the family and household, children's development and their wellbeing, and ultimately affecting the welfare of the community. Poverty reduction among women has therefore emerged as one of the priorities of most national agendas and has also featured as prominent agenda for global development agenda particularly on achieving SDGs one and five.

The African continent continue to be the one that is at the greatest odds with poverty reduction agenda with many of the region's people live in extreme poverty. According to Azcona, B, et al. (2023) most poor people live in Africa where at least in 20% share of the world poorest population lives are affected, and women and children being more susceptible to vulnerable conditions. Recent evidence indicates that women are more vulnerable than men as for more prone to live in poverty. Poor countries have high number of poor population, women being proportionally higher as they do not have similar

opportunities as men in terms of earning and saving money or to use them for education, health and to save their savings or access productive capital for livelihood purpose.

Nigeria, being a large African economy still faces with poverty issues across genders, where it is found that the incidence of poverty in the country remains extremely high especially among women, especially in the rural and semi urban areas where poverty is concentrated in the north. The National Bureau of statistics revealed the consistent gap in income, employment, health and social benefits and services across genders in Nigeria. According to data from the bureau, women in Nigeria often faces challenges due to lower level of literacy or education, under unemployment rate higher and often working as in informal sectors due to lack of financial support to venture in private and more rewarding activities or work, and the situation tends to be much more sever in the northern part of Nigeria due to the level of development being very low.

Adamawa state has been experiencing persistent challenges of poverty including economic stagnation and limited opportunities, in combination with insecurity issues and conflicts leading to high rates of displacement, which also impacts on women through loss of property, disruption of education and livelihood opportunities. In Yola North Local Government Area in Adamawa state, particularly the area has been characterized by a high prevalence of informal economic sector, which mostly includes women employed in low paid, low productivity, and volatile income generating activities that lead to their heightened vulnerability. Therefore, addressing women's poverty requires targeted and well-designed interventions and public policies. To combat this, governments and other organizations globally, has implemented various interventions through social protection programmes, as public action to help protect all individuals and groups to prevent or manage various life risks and vulnerabilities and reduce social exclusion (Roelen et al., 2022).

As mentioned before, there has been consistent effort to strengthen the well-being of population in Nigeria particularly the vulnerable one to reduce incidence of poverty and social insecurity through various forms of intervention under social protection programme framework. Social protection programme for women have gained significant attention recently due to the concern that men and women possess differential levels of opportunity in labour market, social systems and family structures and the women being disproportionately vulnerable (Roelen et al., 2022). Research findings indicated that women who get empowerment and are financially in position are mostly invest the income in children's welfare like health and education Ogbari, Folorunso, Simon-Ilogho, Adebayo, Olanrewaju, Efegbudu & Omoregbe (2024). Ozigi et al., (2024) also affirmed that gender focused empowerment intervention in Nigeria resulted in improved women welfare. Given this, various types of interventions are implemented by the government including various types of transfer programmes. Transfer programmes consist of provision of resources (often money, but sometimes food or vouchers) to individuals and/or households and in most cases women is been made direct recipient.

Based on previous empirical evidence on the impact of cash transfers on women's well-being and

empowerment that men and women manage finances differently, with women likely to use financial resources for the good of children and household (Bastagli et al.2021). The evidence on cash transfer indicates effectiveness in increasing consumption levels, reducing poverty and strengthening household economic security and productivity in different settings (Daidone, Handa and Winter (2020), nevertheless, it is not clear to what extent is cash transfer contributes to poverty reduction in a sustainable way and hence there exists debates on their ability to promote economic and non-economic opportunities that leads to sustainable poverty reduction. The skills acquisition programmes aims to equip persons who have skills or can acquire new knowledge and develop existing ones so that it can help generate employment, raise self employment and enhance general productively in both formal and informal economy.

Given that women's participation in formal sector of the economy remains relatively limited and are often engaged in low productivity informal activities, acquiring relevant skills can empower women by improving their earning capacity and opening new income generation opportunities. Evidence from previous studies has shown the positive correlation between participation of women in vocational training programs and their increased earning, enhanced business skills, productivity and improved economic well-being. Olabisi and Oboqua (2024) established that training in vocational skills contributed significantly in improving women's income generation capabilities in Cross River State, Nigeria. Similarly, Ogbari et al., (2024) suggested that the economic participation of women could be boosted by the empowerment interventions that strengthen their productive capacity.

Although government social protection programmes, cash transfer initiatives, and skills acquisition interventions have been widely promoted as strategies for addressing poverty among women, available evidence remains mixed and context-dependent. Differences in programme implementation, socio-economic environments, and beneficiary experiences suggest that outcomes may vary across locations and populations. Furthermore, while previous studies have examined aspects of social protection and women's empowerment in Nigeria, limited empirical evidence exists regarding how government social protection programmes and their key components influence poverty reduction among women in Yola North Local Government Area of Adamawa State. This gap in knowledge necessitates further investigation into the extent to which these interventions may shape poverty reduction outcomes among women within the study area.

Literature review

Social protection has increasingly become a central policy instrument for addressing poverty, vulnerability, and social exclusion across the world. Governments, international development agencies, and researchers have recognized that economic growth alone may not adequately address the needs of vulnerable populations, particularly women who often experience multiple forms of deprivation. Consequently, social protection programmes have been adopted to provide income support, improve access to essential services, strengthen resilience against economic shocks, and promote sustainable livelihoods.

According to Devereux and Sabates-Wheeler (2020), social protection encompasses a range of public actions designed to reduce poverty and vulnerability by improving individuals' capacity to manage social and economic risks. Such interventions include cash transfers, food assistance, public works programmes, health insurance schemes, livelihood support initiatives, and skills development programmes. The authors argue that social protection serves not only as a welfare mechanism but also as a developmental tool capable of enhancing productive capacity and promoting long-term poverty reduction.

Recent literature suggests that social protection programmes may have significant implications for women's welfare because women are often disproportionately represented among poor and vulnerable populations. Roelen, Devereux, Abdulai, Martorano and Palermo (2024) observed that social protection interventions can improve women's access to financial resources, healthcare services, education opportunities, and livelihood support. The authors further noted that social protection programmes frequently contribute to increased household consumption, improved food security, and enhanced resilience among vulnerable groups. These outcomes may be particularly important for women who often bear primary responsibility for household welfare and caregiving activities.

In a systematic review of social protection programmes in low- and middle-income countries, Tirivayi, Knowles and Davis (2018) found that social protection interventions contributed to improvements in household welfare, nutritional outcomes, educational attainment, and economic participation. The review indicated that women beneficiaries often experienced improved economic security and greater participation in income-generating activities. However, the authors emphasized that programme outcomes vary according to implementation quality, targeting mechanisms, and contextual factors.

Similarly, Barrientos and Villa (2017) argued that social protection programmes can play a

transformative role in reducing poverty by addressing structural inequalities that perpetuate economic vulnerability. Their analysis revealed that women-focused social protection initiatives often contribute to enhanced economic inclusion and improved access to productive resources. Nevertheless, the authors cautioned that the effectiveness of such programmes depends on adequate funding, institutional capacity, and sustained political commitment.

Within the African context, social protection has received increasing attention as a strategy for combating poverty and promoting inclusive development. Beegle, Coudouel and Monsalve (2018) reported that social protection programmes implemented across Sub-Saharan Africa have demonstrated positive outcomes in improving household welfare and reducing vulnerability among marginalized populations. However, significant disparities in programme coverage and effectiveness remain across countries and regions.

In Nigeria, social protection programmes have expanded considerably through initiatives such as the National Social Investment Programme, Conditional Cash Transfer Programme, Government Enterprise and Empowerment Programme, and N-Power Scheme. Ozoani and Kalio (2022) noted that these interventions were designed to improve livelihoods, enhance economic opportunities, and reduce poverty among vulnerable households. While some evidence suggests positive welfare effects among beneficiaries, questions remain regarding the sustainability and long-term poverty reduction impacts of these programmes, particularly among women in rural and semi-urban communities.

Although existing literature generally suggests that government social protection programmes may contribute to poverty reduction, findings remain mixed regarding the magnitude and sustainability of their impacts. Differences in programme design, implementation strategies, beneficiary characteristics, and socio-economic conditions suggest the need for further investigation, particularly within local contexts such as Yola North Local Government Area of Adamawa State.

Cash transfer programmes represent one of the most widely implemented social protection interventions in developing countries. These programmes involve the provision of direct financial assistance to poor and vulnerable households with the objective of improving welfare, reducing poverty, and enhancing human capital development. Cash transfers may be conditional or unconditional depending on programme objectives and eligibility requirements. According to Bastagli et al. (2019), cash transfer programmes have become increasingly popular because they provide immediate financial support to poor households while allowing beneficiaries flexibility in determining how resources are utilized. The authors argue that cash transfers can alleviate short-term poverty by increasing household consumption, reducing food insecurity, and improving access to education and healthcare services.

Women are frequently targeted as primary beneficiaries of cash transfer programmes due to evidence suggesting that women are more likely to allocate resources toward household welfare, children's education, nutrition, and healthcare. Davis, Handa, Hypher, Rossi, Winters and Yablonski (2018) found that cash transfer programmes implemented across several African countries contributed to increased household expenditures, improved food consumption, and enhanced economic security among women beneficiaries. The study further reported that access to regular financial support enabled women to engage in productive economic activities and small-scale investments.

Likewise, Daidone, Davis, Handa and Winters (2019) observed that cash transfer programmes can generate productive impacts beyond immediate consumption support. Their findings indicated that beneficiary households often invested portions of transferred funds in agriculture, livestock production, and small business activities. Such investments may contribute to income generation and livelihood improvement, thereby supporting poverty reduction efforts.

In their review of global evidence, Hagen-Zanker, Ulrichs and Holmes (2018) reported that cash transfer programmes frequently produce positive effects on household welfare indicators, including food security, health outcomes, and school attendance. However, the authors noted that evidence regarding long-term poverty reduction remains less conclusive, particularly where transfers are relatively small or irregular.

In Africa, Evans, Holtemeyer, Kosec and Raza (2022) found that cash transfers can strengthen women's economic resilience by improving financial stability and reducing vulnerability to economic shocks. The study highlighted the importance of programme consistency and adequate transfer amounts in determining programme effectiveness. In Nigeria, studies examining cash transfer programmes have reported mixed findings. While some investigations suggest improvements in household welfare and economic security among beneficiaries, others indicate that the long-term effects on poverty reduction may be constrained by inflation, limited coverage, and insufficient transfer amounts. Consequently, scholars continue to debate the extent to which cash transfer programmes contribute to sustainable poverty reduction among women.

Given these divergent findings, further empirical

investigation is necessary to determine the extent to which cash transfer programmes influence poverty reduction among women in specific socio-economic contexts such as Yola North Local Government Area.

Skills acquisition and empowerment programmes have emerged as important components of poverty reduction strategies due to their emphasis on developing human capital, enhancing employability, and promoting entrepreneurship. Unlike direct welfare interventions, these programmes seek to strengthen individuals' productive capacities by providing vocational, technical, entrepreneurial, and income-generating skills. According to UNESCO (2022), skills acquisition programmes are essential for promoting sustainable livelihoods because they equip individuals with competencies required for employment, self-employment, and participation in productive economic activities. The organization emphasizes that skill development contributes to poverty reduction by improving earning potential and economic independence.

Women's empowerment programmes frequently incorporate skills acquisition components because women often face barriers to formal employment and economic participation. Ogbari et al. (2024) observed that empowerment initiatives aimed at improving entrepreneurial and vocational competencies can enhance women's capacity to generate income and participate effectively in economic activities. Their findings suggest that skill development contributes to increased economic participation and improved welfare outcomes among women entrepreneurs. Similarly, Brixiová, Kangoye and Tregenna (2020) argued that vocational training and entrepreneurial development programmes can strengthen women's access to economic opportunities by enhancing productivity and business performance. The authors reported that women who acquire marketable skills are often better positioned to establish sustainable enterprises and improve household incomes.

A study by Kluve, Puerto, Robalino, Romero, Rother, Stöterau, Weidenkaff and Witte (2019) found that skills training programmes implemented in developing countries generally improved employment outcomes and income levels among participants. Although programme effectiveness varied across contexts, the study concluded that skills development interventions can contribute to long-term poverty reduction when supported by favourable economic conditions.

In Nigeria, empowerment programmes such as vocational training schemes, entrepreneurship development initiatives, and women-focused livelihood projects have been implemented by government agencies and development organizations. Nwankwo and Okeke (2021) reported that participation in vocational and entrepreneurship training programmes improved income-generating opportunities among women and enhanced their capacity for self-employment. The study further noted that skill acquisition programmes may reduce dependence on external assistance by promoting economic self-reliance. Olabisi and Oboqua (2024) revealed that participation in vocational skills programmes, such as hairdressing and fashion designing had significantly contributed to reduction in poverty among women in Calabar Municipality of Cross River State through an enhancement of income earning opportunities and promotion of self-reliance. Similarly, Oyama and Otu (2021) evaluated agribusiness training programmes for women in Cross River State and found that the participants were empowered economically and the programmes contributed to their poverty reduction. The study identified that skills enhancement programs boost the economic capacity, entrepreneurship skills and increase income generation potential among women participants.

Despite these positive observations, some scholars argue that the success of skills acquisition programmes depends on several contextual factors. According to Cho and Honorati (2017), access to credit facilities, market opportunities, mentoring support, and enabling business environments significantly influence the effectiveness of empowerment interventions. Without such complementary support systems, skills acquired through training programmes may not necessarily translate into improved economic outcomes.

Therefore, while existing literature suggests that skills acquisition and empowerment programmes may contribute to poverty reduction among women by strengthening human capital and promoting economic participation, variations in programme outcomes underscore the need for further empirical investigation. Examining these relationships within Yola North Local Government Area may provide additional evidence regarding the role of empowerment interventions in reducing poverty among women.

Hypotheses

$H0_1$: Government social protection programmes have no significant effect on poverty reduction among women in Yola North Local Government Area, Adamawa State.

$H0_2$: Cash transfer programmes have no significant effect on poverty reduction among women in Yola North Local Government Area, Adamawa State.

$H0_3$: Skills acquisition/empowerment programmes have no significant effect on poverty reduction among

women in Yola North Local Government Area, Adamawa State.

Methodology

The work was conducted among women in Yola North Local Government Area, Adamawa State, Nigeria. The study adopted a survey research design with a systematic random sampling technique to determine the sample size. The study focused on women entrepreneurs, specifically small-scale business owners in Yola North and Yola South Local Government Areas of Adamawa State. It targeted market women operating in Yola Market, Jimeta Modern Market, and Gwari Market who had benefited from micro-credit schemes.

The population of the study consisted of women entrepreneurs in Yola North and Yola South Local Government Areas. A total of 170 respondents were selected from Yola Market, Jimeta Modern Market, and Gwari Market using a systematic sampling technique to ensure fair representation across both local government areas. Primary data were used in the study and collected through a structured questionnaire.

The questionnaires were completed by women who were directly involved in managing their daily business activities. For respondents who could not read or write, assistance was provided by the research assistants who administered the instruments. Out of the 170 questionnaires distributed, 92% making 156 questionnaires were successfully retrieved and used for analysis. The data were analyze using simple linear regression analysis.

Results

Hypothesis one: Government social protection programmes have no significant effect on poverty reduction among women in Yola North Local Government Area, Adamawa State. The independent variable is government social protection programmes, while the dependent variable is poverty reduction among women. To test this hypothesis, linear regression was applied. The result of the analysis is presented in Table 1.

TABLE 1: Simple regression result of the influence of government social protection programmes on poverty reduction among women

Model	Sum of square	Df	Mean square	F	p-value	R	R2	AdjR2
Regression	132.600	1	132.600	29.850*	.000	.403	.162	.157
Residual	684.110	154	4.442					
Total	816.710	155						

* Significant at .05 level.

Table 1 shows that an F-ratio of 29.850 was produced from the linear regression analysis, which was statistically significant at the .05 level since the p-value is less than .05 (p<.05). This indicates that hypothesis one is rejected, suggesting that government social protection programmes significantly influence poverty reduction among women. The result also shows an R of .403 and an R2 of .162. This indicates that government social protection programmes contribute 16.2% to the variation in poverty reduction among the women. The result further suggests that 83.8% of the variation is explained by other variables.

Hypothesis two: Cash transfer programmes have no significant effect on poverty reduction among women in Yola North Local Government Area, Adamawa State.The independent variable is cash transfer programmes, while the dependent variable is poverty reduction among women. To test this hypothesis, linear regression was applied. The result of the analysis is presented in Table 2.

TABLE 2: Simple regression result of the influence of cash transfer programmes on poverty reduction among women

Model	Sum of square	Df	Mean square	F	p-value	R	R2	AdjR2
Regression	184.150	1	184.150	44.220*	.000	.472	.223	.218
Residual	641.300	154	4.164					
Total	825.450	155						

* Significant at .05 level.

Table 2 shows that an F-ratio of 44.220 was produced from the linear regression analysis, which was statistically significant at the .05 level since the p-value is less than .05 (p<.05). This indicates that hypothesis two is rejected, suggesting that cash transfer programmes significantly influence poverty reduction among women. The result also shows an R of .472 and an R2 of .223. This indicates that cash transfer programmes contribute 22.3% to the variation in poverty reduction among the women. The result further suggests that 77.7% of the variation is explained by other variables.

Hypothesis three: Skills acquisition/empowerment programmes have no significant effect on poverty reduction among women in Yola North Local Government Area, Adamawa State. The independent variable is skills acquisition/empowerment programmes, while the dependent variable is poverty reduction among women. To test this hypothesis, linear regression was applied. The result of the analysis is presented in Table 3.

TABLE 3: Simple regression result of the influence of skills acquisition/empowerment programmes on poverty reduction among women

Model	Sum of square	Df	Mean square	F	p-value	R	R2	AdjR2
Regression	215.400	1	215.400	54.610*	.000	.512	.262	.257
Residual	607.520	154	3.945					
Total	822.920	155						

* Significant at .05 level.

Table 3 shows that an F-ratio of 54.610 was produced from the linear regression analysis, which was statistically significant at the .05 level since the p-value is less than .05 (p<.05). This indicates that hypothesis three is rejected, suggesting that skills acquisition/empowerment programmes significantly influence poverty reduction among women. The result also shows an R of .512 and an R2 of .262. This indicates that skills acquisition/empowerment programmes contribute 26.2% to the variation in poverty reduction among the women. The result further suggests that 73.8% of the variation is explained by other variables.

Discussion

The finding of the first analysis revealed that government social protection programmes significantly influence poverty reduction among women in Yola North Local Government Area of Adamawa State. The result led to the rejection of the null hypothesis and suggests that social protection interventions are associated with improvements in the welfare conditions of women. Although the contribution appears modest, it demonstrates that social protection programmes constitute an important factor in addressing poverty among women. This finding aligns with the position of Roelen, Devereux, Abdulai, Martorano and Palermo (2024), who observed that social protection programmes contribute to poverty reduction by enhancing household welfare, strengthening resilience against economic shocks, and improving access to essential services among vulnerable populations. The finding also supports Tirivayi, Knowles and Davis (2018), who reported that social protection interventions improve household welfare, food security, and economic participation among beneficiaries, particularly women. Similarly, Barrientos and Villa (2017) argued that social protection programmes can reduce poverty by improving access to economic opportunities and addressing structural disadvantages experienced by vulnerable groups.

A plausible explanation for this result is that government social protection programmes provide women with financial assistance, livelihood support, and access to social services that may reduce

economic vulnerability. Such interventions can improve beneficiaries' ability to meet basic needs, invest in productive activities, and cope with economic uncertainties. Consequently, women who benefit from social protection programmes may experience improved living conditions and reduced poverty levels compared to those with limited access to such interventions.

The study further found that cash transfer programmes significantly influence poverty reduction among women in the study area. The finding is consistent with Bastagli et al. (2019), who reported that cash transfer programmes improve household consumption, reduce food insecurity, and enhance the welfare of poor households. The result also corroborates the findings of Daidone, Davis, Handa and Winters (2019), who found that cash transfers generate productive impacts by enabling beneficiaries to invest in agriculture, small businesses, and other income-generating activities. Likewise, Davis, Handa, Hypher, Rossi, Winters and Yablonski (2018) observed that cash transfer programmes improve economic security and strengthen the livelihoods of vulnerable households across several African countries.

The significant influence of cash transfer programmes on poverty reduction may be attributed to their direct nature. Unlike many other poverty alleviation interventions, cash transfers provide immediate financial resources that beneficiaries can use to address pressing household needs, invest in small enterprises, improve nutrition, support children's education, and access healthcare services. For many women, especially those with limited income sources, such support may serve as an important mechanism for reducing economic hardship and improving household welfare.

The finding also revealed that skills acquisition and empowerment programmes significantly influence poverty reduction among women in Yola North Local Government Area. The null hypothesis was therefore rejected, indicating that participation in skills acquisition and empowerment programmes is associated with reductions in poverty among women. This finding supports the work of Ogbari, Folorunso, Simon-Ilogho, Adebayo, Olanrewaju, Efegbudu and Omoregbe (2024), who found that empowerment initiatives enhance women's productive capacity, economic participation, and income-generating potential. The finding is also consistent with Kluve, Puerto, Robalino, Romero, Rother, Stöterau, Weidenkaff and Witte (2019), whose study showed that skills development programmes improve employment outcomes and earnings among participants. Furthermore, Brixiová, Kangoye and Tregenna (2020) reported that vocational and entrepreneurial skills contribute to enterprise development and improved household income among women.

The observed relationship may be explained by the fact that skills acquisition programmes equip women with vocational, technical, and entrepreneurial competencies required for productive economic engagement. Such skills can increase employability, support self-employment opportunities, and enhance income generation. Women who possess relevant occupational and entrepreneurial skills are more likely to establish sustainable livelihood activities and reduce dependence on external support. As a result, skills acquisition and empowerment programmes may provide a pathway for long-term poverty reduction by strengthening women's capacity for economic self-reliance.

Conclusion

This study examined the influence of government social protection programmes on poverty reduction among women in Yola North Local Government Area of Adamawa State, with particular emphasis on cash transfer programmes and skills acquisition/empowerment programmes. The findings demonstrated that government social protection programmes have a significant influence on poverty reduction among women. This suggests that social protection interventions remain important mechanisms through which vulnerable women may gain access to resources and opportunities capable of improving their living conditions. Based on the findings, it is concluded that government social protection programmes, particularly cash transfer initiatives and skills acquisition/empowerment programmes, constitute significant factors associated with poverty reduction among women in Yola North Local Government Area. While these programmes do not account for all variations in poverty reduction, they contribute meaningfully to improving the socio-economic well-being of women and may serve as important components of broader poverty alleviation strategies.

Recommendation

Based on the findings and conclusion of the study, the following recommendations are made:

1. Government should strengthen and expand social protection programmes targeted at vulnerable women by increasing programme coverage, improving beneficiary identification mechanisms, and ensuring timely delivery of benefits. This will enable more women living in poverty to access support services that can improve their socio-economic conditions.
2. The amount provided through cash transfer programmes should be periodically reviewed to reflect prevailing economic realities such

as inflation and rising living costs. This will ensure that the value of the assistance remains meaningful and capable of addressing the basic needs of vulnerable women.

3. Government agencies, development partners, and non-governmental organizations should invest more in skills acquisition and empowerment programmes for women. Such programmes should focus on marketable vocational, technical, agricultural, and entrepreneurial skills that can improve employability and income-generation opportunities.
4. Skills acquisition programmes should be complemented with access to start-up capital, microcredit facilities, business mentorship, and market linkages. This will enable beneficiaries to effectively utilize acquired skills and establish sustainable livelihood ventures capable of generating long-term income.

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