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COMMUNITY ACTION RESILIENCE AND ECONOMIC STIMULUS (CARES) AND POVERTY REDUCTION AMONG WOMEN IN BENUE STATE, 2020 - 2025

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Abstract
This study examined how effective the Community Action Resilience and Economic Stimulus (CARES) programme has been in reducing poverty and strengthening the economic resilience of vulnerable women in Benue State between 2020 and 2025. It focused on three key objectives: assessing the extent to which CARES has reduced poverty among women, examining its contribution to sustainable livelihoods and economic resilience, and exploring how local conditions and institutional factors influence its outcomes across different parts of the state. The study is guided by the Social Risk Management Theory, which explains social protection as a way of helping people manage risks and cope with economic shocks. A mixed-methods approach was used, combining statistical comparisons across senatorial zones with interviews conducted in Zone A (Katsina-Ala and Ushongo), Zone B (Makurdi and Guma), and Zone C (Otukpo, Oju, and Agatu). Findings show that CARES interventions such as cash transfers, agricultural inputs, labour intensive public workfare, Provision of basic services and livelihood grants have helped improve short-term living conditions and supported daily survival for many women. However, these gains have not translated into lasting economic independence or strong livelihood transformation. Women in more stable and urban areas like Makurdi experienced better outcomes, while those in rural and conflict-affected areas such as Guma and Agatu saw weaker impacts. Challenges such as insecurity, poor infrastructure, limited access to markets, and weak institutional coordination further reduced the programme's effectiveness. Overall, the study shows that CARES has mainly functioned as a temporary support system rather than a pathway to sustainable empowerment. The study recommends more inclusion, proper coordination, and context-aware social protection strategies that can deliver long-term economic change for women.

Keywords: Livelihood, Poverty Reduction, Women's Economic Empowerment, Resilience, Social Protection.

Introduction

Across the world, social protection has become a major policy instrument for reducing poverty, strengthening resilience, and supporting vulnerable populations during periods of economic instability, conflict, climate shocks, and public health crises (International Labour Organization [ILO], 2023; World Bank, 2022). The outbreak of the COVID-19 pandemic further exposed deep socio-economic inequalities and compelled governments to expand welfare and economic stimulus programmes aimed at protecting livelihoods and preventing

extreme poverty (Gentilini et al., 2021). Despite these interventions, women continue to experience disproportionate levels of poverty and exclusion due to unequal access to education, productive assets, employment opportunities, and formal social protection systems. Globally, nearly two billion women and girls still lack adequate social protection coverage, reinforcing patterns of vulnerability and economic marginalization (UN Women, 2024).

In Nigeria, poverty remains widespread and strongly gendered. Before the introduction of the Community Action Resilience and Economic Stimulus (CARES) programme in 2020, about 40.1% of Nigerians lived below the poverty line, with rural communities experiencing significantly higher levels of deprivation (National Bureau of Statistics [NBS], 2020). Women were particularly vulnerable because a large proportion were engaged in informal and low-income economic activities without access to stable social protection mechanisms (World Bank, 2022). Structural inequalities relating to land ownership, access to finance, literacy, and productive resources further deepened women's economic insecurity and limited their resilience to socio-economic shocks (NPC & ICF, 2019; UN Women, 2024).

The situation in Benue State reflected these broader national challenges. Although regarded as the "Food Basket of the Nation," the state has continued to experience rising poverty, conflict, weak infrastructure, climate-related disruptions, and declining agricultural productivity. Prior to the CARES intervention, poverty levels in the state increased from about 29% in 2015 to 34.6% in 2019, with female-headed households experiencing greater economic hardship than their male counterparts (NBS, 2020). Women, despite contributing substantially to agricultural labour, had limited access to land, credit facilities, modern farming inputs, and financial services, which significantly constrained their productivity and adaptive capacity (EFInA, 2020; World Bank, 2022). These conditions contributed to the feminization of poverty, where women experience deeper and more persistent socio-economic disadvantages.

To address growing vulnerabilities, the Nigerian government introduced several social protection initiatives, including the National Social Safety Nets Programme (NASSP), Government Enterprise and Empowerment Programme (GEEP), and the National Cash Transfer Programme (NCTP) (World Bank, 2022). Within this framework, the CARES programme emerged as a targeted intervention designed to cushion the economic effects of COVID-19, stimulate livelihoods, and strengthen community resilience, particularly among vulnerable women in states such as Benue. However, concerns persist regarding the effectiveness, implementation, and sustainability of these interventions due to institutional weaknesses, corruption, inadequate funding, and poor stakeholder coordination (Aiyede et al., 2021; ILO, 2023).

Anchored on Social Risk Management (SRM) Theory, which emphasizes the role of policies in helping individuals and households prevent, manage, and cope with risks (World Bank, 2019), this study examined the extent to which the CARES programme has contributed to poverty reduction and economic resilience among women in Benue State between 2020 and 2025. The study also investigated the role of community participation and local governance in enhancing programme effectiveness, as well as the challenges limiting successful implementation of social protection interventions in the state.

Conceptual Clarification

Social protection

Social protection has increasingly emerged as a central development strategy for addressing poverty, vulnerability, and social inequality, particularly among marginalized

populations in developing societies. Broadly, social protection refers to policies and programmes designed to reduce poverty, improve resilience, and protect individuals against economic and social risks through mechanisms such as social assistance, social insurance, and labour market interventions (Barrientos, 2013; World Bank, 2018). This conception reflects both economic and social dimensions of welfare by recognizing the importance of income security, labour participation, and institutional support systems in improving human well-being. The framework is particularly relevant in contexts where vulnerable populations experience persistent deprivation and exclusion. However, despite its comprehensiveness, the definition largely assumes state-driven welfare structures and pays limited attention to informal support systems, communal networks, and traditional coping mechanisms that remain significant in low-income societies such as rural Nigeria. In many communities in Benue State, for instance, access to protection often depends not only on government programmes but also on kinship structures, religious associations, and local solidarity systems. Institutional weaknesses, corruption, and inadequate policy implementation further limit the effectiveness of formal social protection initiatives within Sub-Saharan Africa.

Closely connected to social protection is the concept of women's empowerment, which is widely understood as a multidimensional process involving the expansion of women's access to resources, decision-making power, and opportunities for self-determination. Kabeer (1999) conceptualizes empowerment through the interconnected dimensions of agency, resources, and achievements, emphasizing women's ability to make strategic life choices previously denied to them. This perspective remains influential because it captures the economic, social, and political nature of empowerment and promotes a transformative approach to gender equality. Nonetheless, critics argue that the framework remains somewhat abstract and insufficiently attentive to contextual realities such as ethnicity, religion, rurality, and collective forms of agency. More recent scholars such as O'Neil and Domingo (2020) and Taylor and Pereznieto (2021) extend the discussion by emphasizing the structural and cultural barriers that shape women's choices and autonomy. Their perspectives highlight that empowerment is not merely an individual process but one negotiated within unequal social and institutional arrangements. Although these approaches provide broader analytical depth, their multidimensional nature creates difficulties in measurement and comparability across contexts. In rural Benue communities, empowerment is often collective and negotiated through family and community structures rather than purely individual autonomy.

Poverty

Poverty has also evolved beyond income deprivation to encompass broader forms of exclusion and limited human capabilities. Alkire and Kanagaratnam (2022) define poverty as multidimensional deprivation affecting education, health, living standards, and participation in society. This capability-based perspective provides a more comprehensive understanding of deprivation, especially among vulnerable groups. Similarly, Hick (2019) views poverty as a form of social exclusion that prevents meaningful participation within society. While these perspectives effectively capture the realities of inequality and deprivation, challenges remain regarding data availability and the establishment of uniform benchmarks across diverse social settings such as rural Nigeria.

Consequently, poverty reduction is increasingly viewed as a multidimensional and participatory process. Sachs and McArthur (2020) emphasize coordinated investments in agriculture, infrastructure, human development, and social protection as pathways for sustainable poverty reduction. Likewise, the World Bank (2023) links poverty reduction to economic inclusion, improved service delivery, and expanded income opportunities for

marginalized populations. Although these approaches provide practical policy direction, critics argue that growth-oriented and top-down strategies often overlook local realities and gender-specific barriers affecting rural women. Therefore, effective poverty reduction in Benue State requires inclusive, gender-responsive, and community-driven interventions capable of addressing both structural inequalities and localized vulnerabilities.

Methodology

This study adopted a mixed-methods survey design that combined quantitative and qualitative approaches through questionnaire and interviews to examine the implementation of Community Action Resilience and Economic Stimulus (CARES) poverty reduction programmes among women in Benue State between 2020 and 2025. The approach enabled the study to capture both measurable outcomes and lived experiences from programme beneficiaries, implementers, stakeholders, and social protection experts.

The study population comprised 94,171 respondents drawn from the Community and Social Development Agency (CSDA), the State Cash Transfer Unit (SCTU), Result Area 3 (RA3) under the Ministry of Industry, Trade and Investment, CARES beneficiaries, and relevant stakeholders across the three senatorial districts of Benue State. A pre-field survey was conducted to determine the actual number of staff and beneficiaries directly involved in programme implementation. Using Yamane's (1967) formula with a 5% margin of error, a sample size of 400 respondents was selected through purposive sampling to ensure representation across different socio-economic and geographical settings. Beneficiaries constituted 64.5% of the respondents, while institutional actors made up the remaining percentage.

Data collection involved structured questionnaire designed on a five-point Likert scale alongside open-ended interviews with 30 key informants. Secondary information was sourced from reports produced by NG-CARES, the World Bank, and related institutions. Quantitative data were analyzed using frequency tables and percentages, while qualitative responses were subjected to thematic content analysis. The integration of both methods provided balanced and evidence-based insights into programme effectiveness, implementation challenges, and policy implications (World Bank, 2022).

Theoretical Framework

This study was anchored on the Social Risk Management (SRM) Theory because of its relevance to social protection, poverty reduction, and resilience-building within vulnerable populations. SRM explains how individuals, households, and communities manage risks associated with poverty, economic shocks, and social vulnerability through preventive, mitigating, and coping mechanisms (Holzmann & Jørgensen, 2000). Unlike traditional welfare approaches that focus mainly on post-crisis relief, SRM emphasizes proactive measures that reduce long-term vulnerability and strengthen resilience (Holzmann & Jørgensen, 2001).

Developed primarily by the World Bank through the works of Robert Holzmann and Steen Jørgensen, the theory integrates economic, social protection, and policy perspectives in addressing social risks (Holzmann, Jørgensen, & Guven, 2003). Economically, SRM recognizes that shocks such as unemployment, disasters, and health crises can undermine welfare and development. From a social protection perspective, it advocates a combination of public interventions, market-based solutions, and community support systems to cushion vulnerable groups (Barrientos & Hulme, 2009). Policy wise, the framework promotes programmes such as cash transfers, health insurance, labour initiatives, and microfinance as mechanisms for risk management and poverty reduction (Dercon, 2005).

The theory's major strengths lie in its comprehensive and proactive nature, flexibility, and contribution to sustainable development and economic resilience (Fiszbein & Schady, 2009). However, its implementation often depends on strong institutions, financial capacity, and effective policy coordination, which may be limited in developing countries contexts. In addition, excessive dependence on social protection schemes may weaken self-reliance among beneficiaries (Morduch, 1999). Despite these limitations, SRM remains highly applicable to the CARES Programme in Benue State because it explains how interventions such as cash transfers, agricultural support, livelihood support, grants, and public works help women manage economic and social risks. By providing financial buffers and strengthening coping capacities, the CARES Programme aligns closely with the central principles of SRM in promoting resilience and reducing poverty among vulnerable women.

Social protection as economic stimulus

Empirical studies on social protection and economic stimulus programmes in Nigeria increasingly emphasize the importance of community participation and local governance in improving programme effectiveness and poverty reduction among vulnerable groups, particularly women. Across developing societies, community-driven approaches have gained attention because they create opportunities for transparency, local ownership, and improved identification of beneficiaries. In this regard, Akinola and Olabanji (2017), in their study titled *Governing Social Protection in Developing Countries through Community-Based Targeting Mechanisms: A Case Study of Nigeria's "In Care of the People" Conditional Cash Transfer Programme,* examined the role of community-based targeting mechanisms in three communities in Oyo State using both qualitative and quantitative approaches. Their findings revealed that involving communities directly in beneficiary selection improved transparency and enhanced public trust in the programme. The public nature of the selection process reduced suspicion and promoted accountability at the grassroots level. However, the study also observed that weak administrative structures, inadequate institutional capacity, and limited access to alternative sources of information constrained the effectiveness of the programme. The authors therefore stressed the need for stronger institutional support, adequate funding, and improved administrative capacity to sustain community-based social protection initiatives. Their study demonstrates that while local participation can strengthen programme legitimacy, governance weaknesses may undermine sustainability and equitable implementation.

In a related study, Mumtaz, Enworo, Oko, Mokomane, and Zitha (2024) explored the relevance of informal social protection systems in Nigeria and Pakistan in their comparative analysis titled *A Case for the Inclusion of Informal Social Protection in Social Policy Theory and Practice- Lessons from Nigeria and Pakistan*. The study highlighted the critical role played by family networks, community associations, and informal support systems in cushioning vulnerable households against poverty and economic shocks, especially where formal welfare systems remain weak. Their findings showed that informal social structures often fill gaps left by government programmes and serve as accessible support systems for women and low-income households. The authors argued that integrating these informal mechanisms into formal social policy frameworks could improve inclusiveness and strengthen social welfare systems. Nevertheless, they acknowledged that combining informal systems with state-led structures may present coordination and accountability challenges. The study reinforces the argument that community participation remains central to effective social protection delivery, particularly in contexts where formal governance systems face operational limitations.

Despite the growing relevance of social protection interventions, several studies reveal persistent challenges affecting their implementation and overall impact. Holmes, Magogo, and Akinrimisi (2012), in their study *Social Protection in Nigeria: Mapping Programmes and Their Effectiveness, examined existing social protection programmes in Nigeria* using qualitative methods involving interviews with stakeholders and beneficiaries. The study found that most programmes suffer from fragmentation, weak coordination, overlapping responsibilities, and limited coverage. According to the authors, the absence of a unified national framework contributed significantly to inefficiency and poor implementation outcomes. They further observed that inadequate funding and weak institutional commitment reduced the capacity of programmes to achieve long-term poverty reduction goals. Consequently, the study recommended the establishment of a comprehensive national social protection strategy supported by stronger institutional coordination and sustainable government financing. Although the study provides important insights into governance challenges, its limited quantitative assessment restricts deeper evaluation of programme outcomes.

Similarly, Samson and Chinyama (2018), in their study *Social Protection in Africa: Inventory of Non-Contributory Programmes*, examined non-contributory social protection programmes across African countries, including Nigeria. Using secondary data analysis, the study identified inadequate funding, political interference, poor institutional capacity, and inconsistent policy implementation as major obstacles undermining effective programme delivery. The authors argued that political manipulation and weak governance structures often prevent social protection benefits from reaching the most vulnerable populations. They therefore advocated for sustainable financing mechanisms, stronger institutional frameworks, and greater political commitment to social protection reforms. Although the study provides a broad continental perspective, it offers limited context-specific analysis of the operational realities of Nigerian programmes.

The reviewed literature generally shows that social protection programmes in Nigeria, including cash transfers, agricultural support, provision of basic services, health insurance schemes, and community-based interventions, have produced measurable welfare benefits for vulnerable populations. Studies such as Ayaka, Adofu, and Ugwuoke (2024), Eze et al. (2023), and Bamidele (2023) reported improvements in healthcare access, food security, household welfare, and grassroots socio-economic conditions. Other studies, including Adeyemi and Adebayo (2018), Okoro and Balogun (2019), and Bello et al. (2016), linked social protection interventions to income stability, entrepreneurial growth, and improved household consumption. However, much of the existing literature focuses mainly on short-term welfare outcomes while paying limited attention to long-term resilience and sustainable empowerment among women. Furthermore, studies by Holmes et al. (2012), Iloh and Olewe (2019), and Olojede and Oladipo (2023) demonstrate that governance deficiencies, weak monitoring systems, and political clientelism continue to hinder effective implementation.

Another major gap in literature is the limited attention given to women's resilience and adaptive capacity within social protection frameworks. While studies by Akinola and Olabanji (2017), Enworo (2023), and Mumtaz et al. (2024) acknowledge the role of community participation and informal networks, they do not adequately examine how these mechanisms contribute to women's long-term economic independence and recovery from socio-economic shocks. Similarly, research on economic stimulus interventions by Ejiogu et al. (2020), Okechukwu and Ajayi (2019), and Musa et al. (2021) largely concentrates on immediate relief measures, access to credit, and entrepreneurship support without sufficiently addressing multidimensional resilience outcomes such as coping capacity, adaptation, and sustainable livelihood recovery. Existing studies also pay inadequate attention to context-

specific interventions such as the CARES programme in Benue State. Consequently, this study contributes to existing knowledge by examining how community participation, governance structures, and social protection interventions collectively enhance resilience, economic independence, and long-term livelihood sustainability among vulnerable women in Nigeria.

Results

Effectiveness of Community Participation and Local Governance in enhancing Social Protection and Economic Stimulus Programmes to Reduce Poverty among Women in Benue State.

Table 1: Showing a Conceptual Text Heatmap Revealing the Role of Community Participation and Local Governance in enhancing effective Social Protection and Economic Stimulus Programmes to reduce poverty across the three Senatorial Zones in Benue State between 2020 and 2025.

Zone	LGAs	Level of Community Participation	Quality of Local Governance	Key Mechanisms of Participation & Governance	Influence on Programme Effectiveness	Overall Outcome for Poverty Reduction
Zone A	Katsina-Ala, Ushongo	Moderate (stronger in Katsina-Ala, weaker in Ushongo)	Moderate but inconsistent	Community sensitization through local leaders, involvement of women cooperatives, partial engagement of local officials	Participation improved beneficiary identification and distribution fairness, but weak coordination and infrastructure gaps limited effectiveness	Moderate poverty reduction; short-term gains with weak sustainability
Zone B	Makurdi, Guma	High in Makurdi; Low in Guma	Relatively strong in Makurdi; weak and disrupted in Guma	Makurdi: structured engagement via community groups, NGOs, and local institutions; Guma: limited participation due to displacement and insecurity.	Makurdi: strong governance and participation enhanced programme delivery and accountability; Guma: insecurity and weak structures undermined implementation.	Makurdi: high impact on poverty reduction; Guma: very low impact with mostly relief outcomes
Zone C	Otukpo, Oju, Agatu	Moderate in Otukpo; Low in Oju and Agatu	Moderate in Otukpo; weak in Oju and Agatu	Otukpo: active women associations and cooperatives; Oju & Agatu: weak mobilization, low awareness, limited institutional presence.	Otukpo: participation improved access and utilization of support; Oju & Agatu: weak governance and low awareness led to exclusion and inefficiency.	Otukpo: moderate poverty reduction; Oju & Agatu: low to very low impact and weak resilience outcomes.

Source: **Field work, August, 2025**

The findings reveal that community participation and local governance were decisive in shaping the effectiveness of CARES social protection and economic stimulus programmes across Benue State. While the programme created opportunities for women's economic recovery and poverty reduction, the extent of its success varied significantly across the three senatorial zones depending on the strength of local institutions, civic engagement, security conditions, and community mobilisation structures.

In Benue North-West, Makurdi emerged as one of the strongest examples of effective programme implementation because women's cooperatives, community associations, and local authorities worked together to improve transparency and access. Women beneficiaries were not passive recipients of assistance; rather, they actively participated in monitoring distribution processes, sharing information, and demanding accountability from local officials. One respondent explained:

> Our women's cooperative played a big role. We helped each other register, monitored how inputs were shared, and even held meetings with local officials to demand fairness and involvement in the CARES Programme. Because of this, more of us got access to the small business grants, and today many of us have restarted our market stalls (Rosemary, a Woman Beneficiary in Makurdi interviewed 11th August, 2025). coordination can overwhelm local coping mechanisms and reduce the effectiveness of social protection systems.

Overall, the study shows that CARES interventions were most effective where strong governance structures intersected with active community participation. The findings therefore reinforce the argument that social protection programmes cannot succeed through funding alone; sustainable impact depends equally on local accountability systems, social cohesion, community ownership, and the broader security environment.

Challenges affecting the Effective Implementation of Social Protection Interventions under the CARES Programme to Reduce Poverty among Women in Benue State

Table 2: Showing a Conceptual Text Heatmap Revealing Challenges Affecting the Effective Implementation of Social Protection Interventions under the CARES Programme across the three Senatorial Zones in Benue State between 2020 and 2025.

Zone	LGAs	Key Challenges	Nature of Challenge	Severity of Impact	Effect on Programme Implementation
Zone A	Katsina-Ala, Ushongo	Poor infrastructure, limited awareness, weak coordination, funding delays	Structural and institutional	Moderate	Restricted access to remote communities, uneven beneficiary participation, delays in programme delivery, and limited sustainability of interventions.
Zone B	Makurdi, Guma	Bureaucratic bottlenecks (Makurdi), insecurity and displacement (Guma), diversion of resources, weak	Institutional (Makurdi); security and governance (Guma)	High (Especially in Guma)	Makurdi: slowed implementation despite better structures; Guma: severe disruption of programme delivery, exclusion of beneficiaries, and shift

		monitoring			from empowerment to relief-based support
Zone C	Otukpo, Oju, Agatu	Low awareness, weak mobilization, poor road networks, inadequate monitoring, insecurity (Agatu), limited funding	Structural, institutional, and security-related	Moderate to High	Limited reach of interventions, high exclusion rates, weak follow-up, reduced effectiveness, and inability to sustain livelihood improvements

Source: **Field work, August, 2025**

The findings reveal that the challenges undermining the implementation of the CARES Programme in Benue State are deeply interconnected, combining structural deficiencies, weak institutional coordination, funding constraints, and insecurity. Although these problems cut across the three senatorial zones, their intensity and consequences differ significantly according to local realities. In many communities, the programme's original goal of promoting sustainable livelihood support for women was weakened by administrative delays, poor mobilization, and conflict-related disruptions.

In Benue North-West, particularly Makurdi and Guma, the experiences of beneficiaries reflected two contrasting realities. Makurdi faced mostly administrative and logistical obstacles, including bureaucratic bottlenecks, weak coordination, and delays in fund disbursement. These challenges slowed programme delivery and discouraged many intended beneficiaries. One respondent explained:

> The registration was not easy. Some women had to travel long distances and spend money they didn't have. Also, delays in disbursing funds discouraged us. While some women benefited, many others gave up halfway because they couldn't keep waiting (Evelyn, a Woman Beneficiary in Makurdi, interviewed 15th August, 2025).

In Guma, however, insecurity and displacement emerged as the dominant barriers. Persistent violent conflict disrupted access to support and transformed CARES from a development-oriented intervention into an emergency relief mechanism. According to a community leader:

> Insecurity was the main problem. Many women farmers were displaced and could not access CARES support… Without peace, social protection cannot work well here (Respondent 26, a Community Leader in Guma, interviewed 11th August, 2025).

The situation in Benue North-East, especially Katsina-Ala and Ushongo, demonstrated the importance of community participation in strengthening programme access. Women's cooperatives and local associations played critical roles in spreading awareness and facilitating registration. In Katsina-Ala, community structures enhanced inclusion and enabled more women to benefit from the programme despite funding and coordination challenges. A cooperative member observed that "Through the cooperative, many of us were able to register and benefit. But sometimes, the local officials did not communicate clearly, and some women were left out."(Iveren, A cooperative member from Katsina Ala interviewed 23rd August 2025).

In contrast, Ushongo suffered from weak awareness campaigns and poor information dissemination. Many rural women either lacked knowledge about the programme or did not understand the registration process. As one rural farmer explained that "We only heard about CARES through a few people in the village. There was no proper awareness. Some women

did not even know how to register" (Kwase, a Rural Woman Farmer in Ushongo, interviewed 24th August, 2025).

In Benue South, particularly Otukpo, Oju, and Agatu, the challenges combined weak mobilization, inadequate support, and insecurity. Although many women initially viewed the programme as a source of economic hope, the support provided was often insufficient to meet growing livelihood demands. A market woman in Otukpo noted that food packages and business grants were too limited to create sustainable change, while poor information flow excluded many potential beneficiaries. Similar concerns emerged in Oju, where respondents described low awareness and weak transparency in the registration process.

The situation in Agatu further demonstrated how displacement and insecurity undermine community participation. According to a displaced woman "Because of the crisis, many of us are not in our original communities. So, it was difficult for leaders to gather people or share information… participation was very low" (Respondent 40, interviewed 25th August, 2025).

Across the three zones, recurring themes included insecurity, funding shortages, delayed disbursement, weak governance, poor infrastructure, and limited awareness. The evidence consistently showed that communities with stronger local participation and active women's associations experienced better inclusion and programme access, while areas characterized by insecurity and weak institutional coordination recorded poorer outcomes.

These findings strongly align with the assumptions of Social Risk Management Theory, which emphasizes the role of social protection in helping vulnerable populations prevent, mitigate, and cope with livelihood shocks (Holzmann & Jørgensen, 2001). The CARES Programme partially fulfilled these objectives, particularly in relatively stable and urbanized areas such as Makurdi and Katsina-Ala, where infrastructure, market access, and community networks strengthened programme effectiveness. However, in conflict-affected and rural communities such as Guma and Agatu, chronic insecurity, displacement, and institutional weaknesses severely limited the programme's capacity to build resilience among women.

Overall, the evidence suggests that social protection programmes cannot achieve sustainable poverty reduction where structural vulnerabilities remain unresolved. Effective implementation requires not only financial support but also peace, transparent governance, community-based mobilization, and stronger infrastructural systems capable of sustaining long-term resilience.

Discussion

The findings indicate that the CARES programme has provided an important safety net for vulnerable women in Benue State through interventions such as cash transfers, agricultural inputs, livelihood support, labour intensive public workfare, provision of basic services and support for micro and small businesses. However, the impact of these interventions remains largely short-term and insufficient to produce sustainable livelihood transformation. Many beneficiaries reported that the support received was too limited, irregular, and disconnected from broader economic opportunities such as market access, vocational training, business mentoring, and long-term financing. Consequently, most women remain trapped within subsistence agriculture and low-income informal trading, with little opportunity for business growth, asset accumulation, or economic independence. In effect, CARES has strengthened survival and coping capacities more than it has enabled structural economic mobility.

These findings align with existing scholarship which emphasises that livelihood programmes achieve more durable outcomes when assistance goes beyond one-time consumption support and integrates productive, market-oriented components such as

continuous training, enterprise grants, livestock support, credit access, and continuous coaching (Alderman & Yemtsov, 2014; FAO, 2016). Studies further demonstrate that bundled interventions significantly improve income, assets, and food security over time (Banerjee et al., 2015; Blattman, Fiala, & Martinez, 2014). Similarly, productive safety net programmes linked to markets and local economic systems are more likely to generate sustained resilience and long-term poverty reduction (Berhane et al., 2014; Hoddinott et al., 2012).

The study also revealed persistent institutional and governance-related weaknesses across the implementation structure of CARES. Poor coordination between state and local agencies, weak monitoring systems, delays in fund disbursement, exclusion of intended beneficiaries, and low awareness in rural communities collectively undermine programme effectiveness. These deficiencies have contributed to unequal access, declining trust among beneficiaries, and limited developmental outcomes. The findings therefore suggest that the central challenge confronting CARES is not necessarily policy design, but weak implementation capacity and governance inefficiencies. This position is supported by previous studies which identify funding delays, political interference, weak administrative systems, and inadequate accountability mechanisms as recurring barriers to effective social protection delivery in Nigeria and sub-Saharan Africa (Holmes et al., 2012; Pritchett, Woolcock, & Andrews, 2013; World Bank, 2018). Strengthening local oversight, monitoring systems, and grievance mechanisms remains essential for improving transparency and programme delivery (Mansuri & Rao, 2013; World Bank, 2018).

Conclusion

The study concludes that the CARES initiative contributed positively to poverty reduction among vulnerable women in Benue State between 2020 and 2025, though its impact remained largely short-term and uneven across communities. Through cash transfers, agricultural inputs, and livelihood support, labour intensive public workfares and provision of basic services. The program provided immediate economic relief and helped many women cope with pressing household needs. However, its ability to produce long-term livelihood transformation and sustainable economic resilience was limited, particularly in rural and conflict-affected areas such as Guma and Agatu where insecurity and displacement disrupted implementation.

Findings further reveal that the success of CARES interventions depended heavily on prevailing structural and institutional conditions. Poor infrastructure, weak market access, insecurity, limited institutional capacity, and inadequate coordination significantly constrained programme effectiveness. In several communities, weak monitoring systems, funding gaps, and poor community mobilization reduced outreach and contributed to the exclusion of some highly vulnerable beneficiaries.

Overall, the programme operated more as a temporary social protection mechanism than a comprehensive resilience-building framework. The study therefore argues that sustainable poverty reduction requires social protection programmes that are integrated, locally responsive, and institutionally coordinated. Such interventions must strengthen local governance structures, encourage active community participation, and address the broader socio-economic and security conditions that sustain vulnerability.

Recommendations

Future social protection interventions should institutionalize participatory approaches that actively involve women's groups, cooperatives, community-based organizations, and traditional leaders in programme planning, targeting, implementation, and monitoring.

Improved coordination among state institutions, local governments, and community actors will strengthen transparency, accountability, and inclusiveness while ensuring that interventions reflect local realities and priorities.

Given the severe effects of insecurity and institutional weaknesses in LGAs such as Guma and Agatu, future programmes should integrate conflict-sensitive implementation mechanisms. This includes flexible support systems for displaced populations, stronger monitoring frameworks, data-driven targeting processes, and safeguards against diversion and political interference. Addressing security and governance challenges is essential for ensuring that interventions reach intended beneficiaries and produce sustainable developmental outcomes.

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