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FOREWORD

The Adamawa State Social Protection Policy is designed to respond to the consequences of challenging social and economic challenges. The rising levels of poverty worsened by the outbreak of COVID-19, the 2 recessions between 2015 and 2020 and the insurgency which has resulted in deprivation, destitution, maternal and child mortality, youth unemployment, the poor state of our education and healthcare, the widening levels of inequality and many other challenges that constitute the everyday experience of vulnerable residents of the State defining It further highlights the State the peculiarly desperate complexion of these times. Government's commitment to inclusive Governance that leaves no one behind, regardless of cultural, ethnic, religious or partisan affiliations. At the same time providing equal opportunity for residents to live productive and dignifying lives. Every passing day, the plight of the poor and vulnerable in the society calls for an urgent response that is both innovative and proactive, by developing a social protection policy that has the capacity to adequately prevent or at least mitigate these challenges. Being a responsible Government, there is the need to show itself even in the face of adversity. The State Government has made several efforts with a view to address the socio-economic risks that the citizens are exposed to across various sectors of the economy. In the education sector, the State Government has demonstrated further commitment to improving access and quality of education through a number of programmes and policies such as the free education system in public primary and secondary schools, the school feeding programme, free WAEC and NECO exams among others. In the health sector, the effort of Government has led to improved access to quality and affordable health care for poor and vulnerable residents by strengthening the primary healthcare system, provision of health infrastructure and equipment, the contributory health insurance scheme and the recruitment of additional medical personnel, to mention a few. Many other interventions targeted at the poor and the vulnerable exist in the agricultural sector and other sectors of the state's economy.

To achieve its objectives Adamawa State Government is open and willing to work with all development partners in the field of social protection in the same vein, the State Government appreciates the efforts of key actors and stakeholders that have contributed to the development and strengthening of the Social Protection system in the State. Social Protection is a right to all citizens of Adamawa and the state Government is ever ready to ensure the protection of those rights.

Thank you. U Jane I

Rt Hon. Ahmadu Umaru Fintiri

Executive Governor,

Adamawa State

ACKNOWLEDGMENTS

This document emanated from the resolute commitment and determination of the Adamawa State Government to develop a mechanism that will address the plight of those at the bottom of poverty pyramid in the State. The Policy aims at supporting the poorest and most vulnerable residents to live productive, fulfilling and dignifying lives. Therefore, on behalf of the Adamawa State Planning Commission, I wish to recognize and appreciate the unwavering support of His Excellency, the Executive Governor of Adamawa State Rt. Hon. Ahmadu Umaru Fintiri towards the development of the policy document. I am particularly grateful to the UNICEF for their support to the Adamawa state Government toward the development of this document. A special recognition is reserved to Mr Matthew Omolade who guided the entire process. This policy would not have come to fruition were it not for the tireless and focused efforts of the members of the Multisectoral Technical Working Group (TWG). The group worked round the clock, meeting, researching, drafting and providing the required technical inputs that produced this document. The State Operations Coordinating Unit did put a lot of energy towards ensuring the development of this document. My sincere appreciation goes to Mall. Isa Ardo Shehu, Kwaji Duguri, Mr Auta of the UNICEF, the Muslim Council, the Christian Association and all members of the Technical Working Group who represented their MDAs/ Groups and the entire members of the Secretariat who provided secretarial support to the Technical Working Group, for being so dedicated to this task. Also worthy of note are all key actors that provided the information required to accurately reflect the desires of the people of Adamawa State which include beneficiaries of social protection programmes in Adamawa state, Ministries of Agriculture, Local Government, Health, Women Affairs, Trade, Entrepreneurship and Education; Civil Society Organizations, members of the Organized Private sector, Food and Agricultural Organisation, PAWECA and other World Bank funded Projects in the STate, religious and traditional institutions, Members of academia from Modibbo Adamawa University and State MDG office.

It is my sincere hope that this Policy will address the needs of the most poor and vulnerable in our societies and ensure that Adamawa citizens live a life of dignity.

MARY PANINGA

Executive Chairperson

Adamawa State Planning Commission

EXECUTIVE SUMMARY

This policy is part and parcel of post-insurgency recovery and stabilization efforts of Government and people of Adamawa State. It is specifically conceived as a response to the urgent needs to support and enhance the livelihood of poor and vulnerable residents of the State. It represents the intention of Government to provide succor from the biting effects of high rate of poverty and vulnerability in the State. It also signifies the desire of the State Government to ensure that all social protection related interventions in the State are well managed and coordinated to really have the desired positive impacts on targeted residents of the State. We also believe that Social Protection, in the long run, will equally serves as an economic tool for unlocking the full economic potentials of majority of residents of the State because, it has proved to have capacity to mass-produce productive, responsible and healthy residents. And we know that it is only people that are well-nourished, educated, healthy, and have been brought up in socially secured families that will on the long run become effective and sustainable contributors to the economy of the State.

The vision of this policy is to have a peaceful, safe, secured and productive State where the poorest and most vulnerable residents are supported to live productive, fulfilling and dignifying lives. The overall goal is to reduce poverty by 15% from the current rate of 75% by 2027. This vision is in close alignment with the State Development plan 2020-2025, as well as the five objectives of the global Sustainable Development Goals (SDG) related to social protection. The mission is to deliver well-coordinated and qualitative social protection to residents of the state in order to reduce poverty and vulnerability by removing barriers hindering their access to social services and strengthening resilience to economic risks and shocks. The goal is reduce impacts of social and economic risks and vulnerability, and to alleviate extreme poverty and deprivation in order to achieve and sustain improved livelihood for residents. Accordingly and in line with NSPP, the strategic objectives of this policy are:

- i. Reduce poverty among the residents of the state;
- ii. Empower the poor and people vulnerable to economic shocks;
- iii. Enhance human capital development to ensure a life of dignity;
- iv. Promote social cohesion, equity and growth inclusiveness;
- v. Ensure citizens have access to basic social services and infrastructure;
- vi. Provide social welfare and improve food security and nutrition;
- vii. Protect individuals and Households from shocks that can make them fall into extreme poverty;
- viii. Promote synergy and coordination among all social protection intervention agencies managing social protection projects and programmes.

These promises are affirmations by government that it is its primary responsibility to ensure that no citizen falls below the minimum level of social and economic wellbeing, security and dignity promised in the social protection floor stated in this document.

This document spells out broad government measures and strategies toward the realisation of the above vision in the State and describes steps that the government will take to ensure that Adamawa State has in place, a well-structured integrated social protection *system* that is capable of reaching the poorest and most vulnerable citizens of the State in the most sustainable manner. Therefore, in spite of the foreseeable challenges along the way, Government commits through this document to consistently and sustainably deliver Social Protection to the poorest and most vulnerable residents of the State through various universal mechanisms including *social assistance*, *social insurance*, *labour market interventions*, *social legislation*, *social empowerment*, *social care and social mobilisation*.

Social Protection Floors

Through this policy, Adamawa State Government promises to strive to take appropriate measures to prevent any resident of the State from falling below the poverty level. Therefore, social protection interventions in the state will henceforth be designed to progressively remove residents from poverty as well as prevent their exposure to shocks, economic and social risks that could force them into extreme poverty. Government will endeavor to ensure that no one, no matter how poor or vulnerable, will be allowed to go without any basic necessities of life such as healthcare, education, safe shelter and environment, food, water, sanitation and hygiene.

Policy Objectives and Measures

Accordingly, in order to realize the above purposes, Government will pursue the following objectives through relevant measures laid out in this document:

- a. *Policy Objective 1 Social Assistance:* Provide social assistance to the poorest and most vulnerable groups including women, children, young persons, persons with disabilities (PWDs), unemployed and the elderly. Through this objective, Government intends to achieve the twin-track purpose of providing immediate relief to the poor, reducing their poverty, as well as contributing to increased resilience by enabling them to save, invest and cope better with risks and shocks. Government will sustain an improved standard of living of the targets in such a way that those with labour capacity are enabled to graduate from extreme poverty.
- b. *Policy Objectives 2 Social Insurance:* Provide social securities to protect poorest and most vulnerable population from risks and shocks of job loss, old age or impairments that are capable of forcing them into extreme poverty. Through a combination of several risk pooling contributory schemes, Government seeks to provide through this objective, compensatory support to its citizens in the event of contingencies such as illness, injury, disability, death of a spouse or parent, unemployment, old age, and shocks affecting residents from loss of livelihood, investment, livestock, crop, etc.
- c. *Policy Objective 3 Labour Market Interventions:* Provide regular, consistent and easy-to-access market supports that enable poor and vulnerable residents of the State who are able to work to get engaged in gainful and productive economic activities. This objective aims at promoting efficient labour markets that contributes to economic growth. The motive is to enhance the capacity of the poor and vulnerable citizens to protect themselves against lack of or loss of adequate income, and basic social services despite the realities of their low income status. It is the intention of Government to help poor and vulnerable citizens acquire skills commensurate to their abilities and connect them to labour markets where such skills can be gainfully applied in sustainable economic activities. In addition, Government will take steps to protect poor residents of the State from loss of income arising from unemployment, underemployment, and informal employment prevalent in the State.
- d. *Policy Objective 4 Transformative and Social Care:* Strengthen mechanisms for enforcement of social justice policies, laws and government fiats in favour of the poorest and most vulnerable persons in the State. This objective is in pursuit of social justice and signifies the intention of Government to ensure that children, women, youth, workers, PWDs and the aged and indeed all citizens are protected from discrimination, stigmatization, denial, deprivation, or any other harmful practices such as trafficking, gender-based violence, domestic violence, child labour, sexual abuse and abandonment.
- e. *Policy Objective 5* **Establishing and Strengthening Social Protection System:** Establish and strengthen Adamawa State social protection system to effectively manage and coordinate delivery of social protection services to the poorest and most vulnerable citizens of the State. Government recognises that implementation of social protection is a cross-cutting endeavour that requires effective and ongoing coordination, dialogue and collaboration among several

stakeholders and actors at all levels. This spans from federal, state, LGAs, communities, Civil Society Organisations (CSOs), beneficiaries, Fath-Based Organisations (FBOs), Community-Based Organisations (CBOs), private sector, institutes, facilities and organised labour to individuals. It is therefore the intention of government through this objective to firmly establish legal, coordination and management mechanisms for social protection in the State in order to avoid, unnecessary conflicts, delays, duplications, encroachments and overlaps in the sector.

Results Framework

A diagram is used to illustrate graphically how successful implementation of the policy will eventually result into the realization of its overall policy impact, goal and objectives. The framework shows that successful implementation of the policy requires Government and other actors to make *INPUTS* such as: legislation, strong administration and coordination structure, legal, budget, financial and institutional mechanisms, strengthened and sustained old and new programmes, Social Protection Trust Fund, Pension Scheme for the Informal Sector, right targeting, Monitoring, Evaluation, Accountability and Learning MEAL, KESSPIMS, capable human resources, implementation of policy measures, etc. If these inputs are well coordinated, judiciously applied and sustained over time, they are expected to produce the following *OUTPUTS* among several others: institutionalized structure and system for management of social protection, improved delivery and coverage of social protection to residents, Sustainable source of funds for financing social protection, functional, integrated and sustainable social protection system in place, more residents benefits from social protection, etc.

Reinforcing the outputs consistently will produce several desirable *OUTCOMES* like enhanced and predictable access to essential goods and services, improved emergency preparedness, improved and diversified livelihood, improved access to credits, agro inputs and other in-kind supports, increased income and sustainable social security, general improved life outcomes for poor and vulnerable, including ability to claim rights in a truly dignifying manner, etc. These outcomes will eventually culminate in the expected *IMPACT* of social protection which among others include 15% reduction in poverty by 2027, visible in inclusive shock-responsive human development, shared prosperity and better life for all residents of the State.

Policy Implementation Framework

In pursuance of the aforementioned policy objectives, and in order to ensure that this policy is implemented in the best interest of the targeted beneficiaries, government will establish a Department of Social Protection in the State's Planning Commission, to *coordinate and provide framework for engagements on* implementation of this policy in the State. The powers, functions and responsibilities of the Department shall be as prescribed by the instruments establishing it. The establishment of the Department is necessitated by the need to bring to an end current duplicated efforts, lop-sidedness and the largely uncoordinated approach to implementation of social protection programs in the State. The coordination mechanism is designed not to usurp the implementation roles of current actors in charge of various interventions across the State but to promote collaboration and provide frameworks for engagement on the entire social protection enterprise in the State. In addition, the central data portal for capturing data on social protection beneficiaries across the State will be constantly updated by the State's Operation and Coordinating Unit (SOCU).

Government recognises and appreciates the roles of Federal Government, Local Government Councils in the State, development partners, humanitarian organisations, CSOs, private sector, media, religious and traditional institutions as well as individuals respectively in the delivery of existing social protection interventions, and others actors who have committed to continued support for social

protection initiatives in the State via this policy. Most measures recommended in this policy are community-based, traditional, community and religious institutions and will play key roles in their implementation while their specific roles as defined in this policy and will be further elaborated in the implementation plan developed for this policy. Provision has been made in this policy for the establishment of Department of Social Protection and it is expected that the Department will put appropriate mechanisms in place to ensure that traditional, religious and community institutions are actively involved in the implementation of measures recommended in this policy.

Costed Implementation Action Plan, Monitoring, Evaluation, Accountability and Learning (MEAL) Plan, and Policy Review:

Some of the provisions of this policy are futuristic and are crafted to align with the Adamawa State's Development Plan (2020-2025) and the SDGs. Therefore, this policy shall be implemented in phases of five years intervals. An initial costed implementation plan for the first five years (2023-2027) will be developed as part of this policy. The plan will be accompanied by a suitable MEAL plan for the same period. Government will make efforts to ensure its full implementation. This policy will be up for regular review and update every five years in line with its implementation intervals. This is to ensure that the document is in tune with the constantly changing contexts and realities of the State.

ACRONYMS AND ABBREVIATIONS

Acronym	Meaning
ADCHEMA	Adamawa State Contributory Healthcare Management Agency
ADSSPIMS	Adamawa State Social Protection Information Management System
AGRA	Alliance for a Green Revolution in Africa
ANC	Antenatal Care
APPEALS	Agro-Processing Productivity Enhancement and Livelihood Improvement Support
BESDA	Better Education Service Delivery for All
BoA	Bank of Agriculture
BoI	Bank of Industry
CBOs	Community Based Organizations
CCTP	Conditional Cash Transfer Programme
CDC	Community Development Charter
CSOs	Civil Society Organisations
CSWYE	Community Services Women and Youths Employment
ECCD	Early Child Care Development
FBOs	Faith Based Organizations
GDP	Gross Domestic Product
GEEP	Government Enterprise and Empowerment Programme
GIS	Geographic Information System
GPE	Global Partnership for Education
IDP	Internally Displaced Persons
IDPs	International Development Partners
IFAD	International Funds for Agricultural Development
IGR	Internally Generated Revenue
ILO	International Labour Organisation
LGAs	Local Government Areas
MDAs	Ministries, Departments and Agencies
MEAL	Monitoring, Evaluation, Accountability and Learning
NAERLS	National Agricultural Extension and Research Liaison Services
NASSCO	National Social Safety Nets Coordinating Office
NCTP	National Cash Transfer Programme

Acronym	Meaning
NDE	National Directorate of Employment
NG-CARES	Nigeria COVID 19 Action Recovery and Economic Stimulus
NGOs	Non-Governmental Organisations
NHGSFP	National Home-Grown School Feeding Programme
NSIO	National Social Investment Office
NSPP	National Social Protection Policy
OGP	Open Government Partnership
PAWECA	Poverty Alleviation and Wealth Creation Agency
РНС	Primary HealthCare
PNC	Postnatal Care
PVHs	Poor and Vulnerable Households
PWD	People With Disability
SDGs	Sustainable Development Goals
SIO	Social Investment Office
SIPs	Social Investment Programmes
SME	Small and Medium Enterprises
SOCU	State Operations Coordinating Unit
SPP	Social Protection Policy
SSR	State Social Register
SUBEB	State Universal Basic Education Board
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
VVF	Vesicovaginal fistula
YESSO	Youth Employment and Social Support Operation
12000	Touth Employment and Social Support Operation

OPERATIONAL DEFINITION OF RELEVANT TERMS

In this policy, the following terms mean:

Term	<i>Definition</i>	
Access	Making social protection services and other public programmes	
Access		
	easy to reach, understand and use by citizens, especially the poor	
	and vulnerable residents of Adamawa State, irrespective of their age,	
	gender, ability or disability, ethnicity, geographical location,	
	religious and political affiliations	
Basic healthcare	Healthcare services that target citizens, especially the poor and	
	vulnerable; including provision and availability of improved	
	nutrition as well as both preventive and curative medical services.	
Beneficiaries	Individuals, groups or households targeted to, or are receiving social	
	protection interventions.	
Child Abuse	All acts of child maltreatment, whether physical, sexual, and/or	
	psychological by anyone. Any act that violates the right of a child as	
	contained in the Adamawa State Child Rights and Protection Law,	
	2022.	
Child Protection	Deliberate steps taken to prevent and protect children from violence,	
	exploitation, abuse and neglect.	
Child Support	A comprehensive social protection support package for all	
	vulnerable children (0-18 years) in the States.	
Deprivation	A condition of being denied of access to services, rights, or freedoms	
	guaranteed by law and statutes, meted out to an individual or group.	
Destitution	A condition of being in extreme poverty characterized by lack of the	
	means to provide for oneself.	
Destitution	Social assistance rendered to poor and vulnerable households or	
Benefits	individuals in a state of destitution	
Early Childhood	This refers to education given to children aged 3 through 5 years in	
Education	preparing their entry into primary school. It includes the crèche,	
	nursery and Kindergarten. 1	
Gender:	Social attributes and opportunities associated with being male and	
	female and the relationships between women and men and girls and	
	boys, as well as the relations between women and those between	
	men. These attributes, opportunities and relationships are socially	
	constructed and are learned through socialization processes. They	
	are context/ time-specific and changeable. (UN Women, 2017)	

¹National Policy on Education (FRN, 2012)

Term	Definition
Gender	These are globally accepted principles for promoting gender equality
Mainstreaming	by introducing gender sensitive measures into planning and
_	implementation of public interventions
Girl Child	Girl Child marriage refers to marriage contracted by a girl-child
Marriage below the age of 18 years, subject however to the provisi	
	Adamawa State Child Right Law, 2022.
Graduation	The point when recipients of social assistance ceases to receive same
	because they are no longer vulnerable
Households	A group of people living together as family and living on a single or
	shared income source.
Household	The diminished capability of a household to cope with a threat or to
Vulnerability	resist the impact of a natural or man-made hazard
Internally	Persons or groups of persons who have been forced or obliged to flee
Displaced	or to leave their homes or places of habitual residence, in particular
Persons	as a result of, or in order to avoid the effects of armed conflict,
	situations of generalized violence, violations of human rights or
	natural or human-made disasters, and who have not crossed an
	internationally recognized State border. ²
International	These are multilateral agencies that provide technical cooperation
Development	and sometimes funding in the execution of selected social protection
Partner	projects.
Malnutrition	A condition resulting from consuming a diet in which one or more
	nutrients such as calories, protein, carbohydrates, vitamins or
	minerals are either not enough or are too much leading to health
	problems. It is under-nutrition or undernourishment when it is not
	enough and over-nutrition when it is too much ³ .
Maternal Health	Maternal health concerns the health of women during pregnancy,
	childbirth and the postpartum (six weeks after delivery) period.
	Generally, maternal health care services consists of antenatal care
011 4 //	(ANC), delivery care and postnatal care (PNC) services.
Old Age/Legion	This refers to support in the form of assistance, predictable cash
Support	transfers and health insurance given to the elderly citizens who are
Domacre	pensioners and are not less than 60 years of age.
Persons with	These are persons who suffer one form of disability or the other such
Disabilities	as physical or mental challenges

²Deng, Francis. "The guiding principles on internal displacement". E/CN.4/1998/53/Add.l, February 11. New York: United Nations.

³Young, E.M. (2012). Food and development. Abingdon, Oxon: Routledge. pp. 36–38. ISBN 978-1-135-99941-4

Term	Definition
Poverty	Poverty refers to the condition in which an individual, household or
	community is unable to afford essential resources that characterize
	minimum standard of living such as food, clothing and shelter.
Risk	The possibility of an event occurring that may adversely affect
	welfare. It can also be described in terms of a balance between
	probability and magnitude. Probability can be expressed in terms of
	the probable frequency with which a shock will be experienced by
	an individual, household, or community
Safe	Environment that is clean and fit for healthy human habitation
Environment	
School Age	Refers to the age at which a young person is old enough to attend
	school but not above the age of 18
Senior Citizens	Senior citizens are elderly people who are not less than 60 years of
	age.
Social Assistance	This consists of cash or in-kind transfers that provide a predictable
	and minimum level of income or consumption support to the poor
	and vulnerable. It may include child and disability grants, cash for
	work programmes, school feeding programmes and fee waivers that
	support access to services such as maternity care etc.
Social Exclusion	Refers to a situation whereby individuals or group of people are
	denied access to resources, rights, and privileges on the basis of
	gender, ethnicity, political affiliations, and religious orientation.
Social Inclusion	An act of making access to resources, rights, and privileges or
	opportunities in the society available to all classes of people
	especially those discriminated against.
Social Insurance	Benefits or services extended to individuals and households in
a	recognition of their contributions to an insurance scheme.
Social	These are activities by government, social agencies and volunteers
Intervention	designed to change and improve the social situation of individuals,
Programmes	groups and communities, strengthen social bonds and encourage
	internalisation of social control. It is an action which involves the
	intervention of government or an organisation in social affairs ⁴ .
Social Justice	The fair and proper administration of laws conforming to the natural
	law that all people irrespective of ethnicity, gender, possessions,
	race, religion, or ability should be treated equally and without
	prejudice.

⁴ Online Dailys at https://www.onlinedailys.com

Term	Definition	
Social Protection	A set of initiatives, both formal and informal, that provide social	
	assistance to extremely poor individuals and households, social	
	services to groups who need special care or who would otherwise be	
	denied access to basic services, social security and health insurance	
	to protect people against the risks and consequences of livelihood	
	shocks through earnings-related contributions and benefits, and social equity to protect people against social risks such as	
	discrimination or abuse.	
Social Protection		
Floor	level of support to protect against shocks throughout the lifecycle	
	including in childhood, unemployment, disability and old age. It is	
	comprised of: Universal access to essential services (such as	
	health, education, housing, water and sanitation and other services,	
	as nationally defined); Social transfers in cash or in kind, to ensure	
	income security, food security, adequate nutrition and access to	
	these essential services.	
Social Protection	Programmes or interventions targeted at reducing or eliminating the	
Programmes	adverse effects of social and economic shocks on individuals and	
	households. These programmes could be protective, preventative, promotive or transformative	
Social Welfare	A private or government-sponsored social assistance to	
Social Wester	disadvantaged individuals and households in need. It could be	
	programmes such as health care assistance, food stamps, and	
	unemployment compensation.	
Unemployment	A situation when persons above a specified age are not in paid	
	employment or self-employment, though, they are currently	
	available for work during the reference period.	
Vulnerability	The condition of being susceptible or exposed to social, political and	
XX7. 1 T.*	economic risks whether mentally, physically, emotionally.	
Work Injury	This refers to injury developed in the course of one's employment,	
	and all occupational health challenges as result of exposure health hazards.	
Working age	This refers to persons between the ages of 18 to 59 years that can be	
· · · · · · · · · · · · · · · · · · ·	gainfully employed in a productive economic activity.	
Youth	This refers to young persons between the ages of 15 to 29 years as in	
	the Nigeria Youth Policy.	

INTRODUCTION TO POLICY DOCUMENT

About This Policy

This document is Adamawa State Social Protection Policy, 2022. It is domesticated from the revised National Social Protection Policy, 2021. It embodies the resolve of Government and people of Adamawa State to ensure that the poor and vulnerable residents of the State are given their due and rightful opportunity to live a dignified and fulfilled life. This section describes the processes followed in developing the policy as well as the outline of the document.

Process of developing the policy

On October 18, 2022, Adamawa State Government formally inaugurated the Technical Working Group (TWG) for Social Protection (SP) through the Executive Secretary, State Planning Commission Dr Mary Paninga. The TWG was charged with the responsibility of developing an inclusive and implementable social protection policy for the State. In other words, the main job of the Group was to draft a policy that will establish for all times to come a *system of perpetual care* for all residents of the state regardless of their status, gender, age or creed. Membership of the TWG includes experienced representatives of relevant line Ministries, Departments and Agencies (MDAs), development partners, and representatives of Judicial and legislative arms of government, academia, SDG Office, CSOs, religious and community actors as well as other non-state stakeholders. The group was supported by a secretariat headed by State Coordinator of NG-CARES in the State, with UNICEF providing technical supports through its consultant. Working with the leadership of TWG, consultants and UNICEF's Social Policy Advisor, Bauchi Field Office, the Secretariat facilitated the day-to-day administration and coordination of the entire project of developing this document.

The scope, approach, roadmap and timeline for the assignment was proposed by Consultant, discussed and agreed by TWG at the inception meeting held on October 18, 2022. This was followed by a study of policy environment or context. As part of the study, Key Informant Interviews (KII) were held with relevant actors within and outside government to elicit information on lessons learnt from implementation of social protection related programmes in the State. Other key focus of the KII includes finding out, what works, what doesn't, what can be done better. The engagement also investigated the root causes of poverty and vulnerability among citizens of the State. Consultations were held at all three senatorial districts across the State with selected beneficiaries and community actors to obtain information on how past and current programmes related to social protection in the

State have impacted their livelihood, what they like and dislike about the programmes as well as what they think can be done better to make such programmes more beneficial to them.

Finally, an analytical review of available documents was carried out on background and concept of social protection, overview of existing social protection initiatives, lessons learnt from previous interventions, poverty and vulnerability profile of the State, approaches, processes, challenges and trends of social protection related programmes and interventions in Nigeria and the State. Brief review of the political economy of poverty and vulnerability, social and economic risks, financing and infrastructural capacity of the state to implement social protection was also conducted. Report on the study documents sufficient background information and creates the required premise for developing the policy. Outcomes of the study were used by TWG to identify policy issues, options, direction and strategies for the policy.

Drawing from the outcomes of the study and using training modules developed by UNICEF, members of TWG were trained on the basic components of social protection including: understanding social protection, moving from policy to practice, institutionalisation and financing social protection. Soon after the training, the TWG drafted the first version of the policy document in a three-day workshop facilitated by the Consultant. The draft policy was subjected to internal validation by UNICEF and TWG and other stakeholders before the final draft was produced incorporating inputs from validation sessions and other informed sources. Thereafter, the policy document was transmitted to the State Executive Council for inputs and approval.

Outline of the document

This document is divided into two parts. Part one includes the opening pages made up of Foreword written by the Executive Governor of the State, Acknowledgement by the Executive Chairman, State Planning Commission. These official endorsement statements are followed by table of contents, acronyms, operational definitions of social protection terms and executive summary of the policy as well as a general introduction to the document. Part Two includes chapters 1-5 as described below.

Chapter One presents a general overview of social protection, including concept of social protection, rationale for institutionalising it in the State, legal, political, economic and social dimensions of social protection, brief description of social protection interventions in Nigeria and Adamawa State and guiding principles for development of the policy. Chapter Two describes the problem of poverty, vulnerability and inequality among the residents of the State, which the policy intends to address. The chapter summarises information on poverty, vulnerability and inequality profile of the State, describes the social risks and vulnerabilities as well as drivers of poverty, inequality in the state and highlights

the challenges of poverty alleviation, and lessons learned from previous and ongoing poverty alleviation programmes in the State.

Based on the understanding of both concept and context of social protection and the problem of poverty, vulnerability and inequality in the State, *Chapter Three* focuses on the *strategic framework* of the policy. It defines the policy vision, strategic objectives, policy objectives and set of measures for each policy objective. *Chapter Four* lays out the policy *implementation framework* by detailing how the policy will be implemented. This includes general description of policy implementation framework, results frame of the policy (impact, outcome, indicators,) for a 5-year action plan, implementation strategies institutional arrangement and coordination mechanism, risks and mitigations, partnerships, monitoring, evaluation, accountability and learning (MEAL), including policy review, and offers suggestions on financing the policy including cost of the action plan and resources mobilisation. *The conclusion* provides details of actions that government plan to take in order to ensure that the policy is implemented, sustained and regularly updated. At the *appendix* are key documents like relevant examples from other climes on implementation of social protection.

CHAPTER ONE: STATE CONTEXT AND CONCEPT OF SOCIAL PROTECTION

This chapter describes the social, economic, geographic and environmental context as well as the subject matter of this policy. This is done within the context of global definitions of social protection, as well as local and international best practices including rationale for social protection in Adamawa State; legal, political, economic and social dimensions of social protection; guiding principles, approaches to social protection; past and ongoing social protection related interventions in the State, challenges of social protection and lessons learnt in the area thus far. Clarifications provided on these and other aspects of the subject constitutes part of the background for this policy.

1.1. Adamawa State Social, Economic, Environmental and Geographic Context

Adamawa State was created on 27th August 1991 alongside Taraba State from defunct Gongola State, and has 21 local government areas, with Yola as its Capital. The State is located in North-Eastern Nigeria and lies between latitudes 7° 28 and 10° 15 North and latitude $11\frac{1}{2}^{\circ}$ and $13\frac{3}{4}^{\circ}$. The State sits on a land mass of 423,158sq km, making it the eighth largest out of the 36 States in the country. She is bordered on the North and North-West by Borno and Gombe states respectively, on the West and South-West by Taraba state, and on the South-East and East by Cameroon. The Mandara Mountains lie in the north-eastern part of the state along the Cameroon border, and the Shebshi Mountains extending to Mount Dimlang in the State's South-Eastern portion. The State is largely covered by short-grass savanna and is drained westward by the Benue River and its tributaries, including the Gongola, Taraba, and Pai rivers, and is marked by tropical Climate, with distinct dry and raining seasons. The raining seasons start in the month of April and ends in October. The average rainfall is 79mm in the Northern and 101mm in the Southern parts of the state. The wettest months are August and September. The dry season starts in November and ends in April. This is the period marked with the presence of dust-laden North –Eastern trade wind from the desert known as the harmattan. The period is cool and dry. Relative humidity is Thirteen (13%), and average temperature is 15.7°C, while the maximum is 45°C. There are two (2) vegetation zones namely the Sub-Sudan Zone and the Northern Guinea Savannah. The Sub-Sudan is marked by short grasses and interposed by short trees found in the Northern parts. To the South the Vegetation is thick with tall grasses and trees.

Politically, the State is comprised of 21 Local Government Areas, 3 Senatorial Zones and 226 political wards. The Local Government Areas are: Hong, Michika, Madagali, Yola North, Yola South, Girei,

Numan, Mayo Belwa, Guyuk, Ganye, Shelleng, Demsa, Lamurde, Mubi North, Mubi South, Jada, Toungo, Gombi, Fufore, Song and Maiha.

The population of the State was put at 3,178,950 (2006 census), comprising 1, 561, 978 Females and 1, 606, 101 Males. It is projected to be 4,248,436 in 2016 and expected to reach 5,055,910 in 2022. The State has a large number of ethnic groups; among them are Fulani, Bille, Burah, Bwatiye, Chamba, Fali, Ga'anda, Gude, Higgi, Lunguda, Kanakuru, Kilba, Margi, Mbula, Yandang, Yungur and Verre. These ethnic groups live in segmented communities, speaking different languages and dialects. However, Fulfulde and Hausa are widely spoken in the state, while English is the official language. Known for its numerous cultural festivals such as wrestling contests, fishing festival, harvest initiation into manhood, fiesta marking the beginning and the end of raining season, etc. Cultural practices of the State are a reflection of its age long heritage and history visible in its craftsmanship, music and dances, dress patterns, industry, hospitality and cordial relationship of its citizens.

As at 2020, the State's GDP USD3.8 Billion, per capita income stood at USD833, while active labour force is 2.5 Million, State Budget was, №178 Billion for the year and State internal debt came to №90 Billion, internally generated revenue was №6 Billion while total number of enterprises stood at 691,039. Altogether, the State was ranked 36th in economy, 27th in education, 37th in financial health, and 20th in living standards.⁵ As at 2019, the State's Human Development Index was put at 0.488.⁶ Multidimensional Poverty Index (MPI) of the State stood at 0.283 in 2022.⁷

The State is blessed with variety of Minerals such as Tantalite, Cassiterite (tinstone), Lead, Magnesite, Gypsum, Barytes, Limestone and Kaolin. Adamawa State is endowed with very interesting tourism sites with great potential of yielding socio-economic benefits for the people of Adamawa State if properly harnessed and developed. They included: Kiri Dam, Ruwan Zafi Spring, Gumti Park, Sassa Waterfalls, Yadim Waterfalls, Sella Negis Waterfalls, Makam Walls, Fombina Palace Museum, Gorobi Rock Formations, Elephant House, Koma Hills, Mandara Mountains, Sukur Kingdom and Three Sisters Rocks.

A largely agrarian society, primary occupation is farming and herding (cattle, goats, sheep), but fishing is also important along the riverbanks. Peanuts (groundnuts), cotton, sorghum, millet, rice, and corn (maize) are the main crops. Peanuts and cotton are exported, as are cattle, dyed skins, and gum arabic. Cottage industries include leatherwork, calabash decoration, mat weaving, pottery making,

⁵ See Kingmakers @ https://stateofstates.kingmakers.com.ng/States/Adamawa/

⁶ "Human Development Indices". Global Data Lab. Retrieved December 15, 2021.

⁷ Nigeria Multidimensional Poverty Index, NBS, (2022)

metalwork, canoe carving, and cloth dyeing. Industries are mostly agriculturally based and include a sugar-processing plant near Numan, a timber industry at Yola (the state capital), and a cotton ginnery at Lamurde. The Sukur Cultural Landscape, which consists of a palace, villages, and the remains of an iron industry, was designated a UNESCO World Heritage site in 1999.⁸ Other cash crops produced in the State include: cotton, cowpea, Bambara nuts, tomatoes, onions, pepper, and sugarcane among others. Cultivated fruits include pawpaw, guava, cashew, mango, banana and orange.⁹

The soil condition in the State favour's the cultivation of wide range of crops. The soils found in the State include LUVISOLS, CAMBISOLS and VERTISOLS among others. In the extreme south of the state is part of the Gashaka Gumti National Park, a large wildlife park that contains large populations of bushbuck, African buffalo, patas monkey, black-and-white colobus, giant pangolin, and hippopotamus along with some of Nigeria's last remaining Nigeria-Cameroon chimpanzee, African leopard, and African golden cat populations.¹⁰

Both social and economic life of the State have been negatively impacted by years of Boko Haram insurgency and skirmishes between herders and farmers in the State. And like every other States in the country, the State is still reeling to stabilize itself from the impacts of COVID-19 lockdown in 2020.

1.2. Concept of Social Protection

1.2.1. Definition of Social Protection

Government is well aligned with the Convention on the Rights of the Child and the Universal Declaration of Human Rights which recognizes Social Protection as a right for every child, and citizens. We are attuned and committed to Sustainable Development Goals (SDG) which calls for a rapid expansion of Social Protection coverage to eliminate extreme poverty including child poverty. Social protection is emerging as a system for addressing the needs of most disadvantaged poor and vulnerable people around the world. It is recognised globally as an effective means to significantly reduce poverty and several forms of vulnerability. If well managed and delivered, it can play major role in the empowerment of the most vulnerable groups, in strengthening the capacities of households to manage social risks and undoubtedly contribute to strengthening social cohesion and stimulate equitable development.

⁸ https://en.wikipedia.org/wiki/Adamawa State

⁹ Adamawa State Planning Commission @ https://adspc.ad.gov.ng/adamawa-state/

¹⁰ Briggs, Helen (February 23, 2018). "Wildlife secrets of Nigeria's last wilderness". BBC News. Retrieved December 15, 2021.

Therefore, this policy is formulated in line with global perception of Social Protection as a set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets diminishing people's exposure to risk, and enhancing their capacity to manage economic and social risks such as unemployment exclusion, sickness, disability and old age. Government also acknowledge World Food Programme (WFP), which sees it is an all-broad arrangements and instruments designed to protect members of society from shocks and stresses over the lifecycle. Above all, we recognize UNICEF child-centered perspective of the subject, which describes it as a set of public actions addressing not only income poverty and economic shocks, but also social vulnerabilities of citizens especially those designed to increase access to services, social protection helps realize the human rights of children and families. 13

Prompted by the National Social Protection Policy (NSPP), which sees Social Protection (SP) as a mix of policies and programmes designed for individuals and households throughout the lifecycle to prevent and reduce poverty and socio-economic shocks by promoting and enhancing livelihoods and a life of dignity.¹⁴ Given that this policy is part and parcel of the post-insurgency recovery and stabilization strategies of the State, we in Adamawa State, perceive Social Protection is a *system for perpetual care* designed to prevent, mitigate, manage and overcome poverty, vulnerability and socio-economic risks of all residents of the State regardless of status, age, gender, race, creed or geographic location, by removing financial and other barriers that could hinder their access to public services, and decent livelihood.¹⁵

1.2.2. Universal Means of Delivering Social Protection

Social protection is usually delivered through broad group of interventions namely: social assistance, social insurance, market interventions, social legislation, social empowerment, as well as establishment of social care outreaches at community level in order to ensure that promised services get to people where they live, play or work.

a. *Social Assistance* is non-contributory interventions that serves as safety nets for targeted beneficiaries. They come in form of transfer of resources to individuals and/or groups deemed eligible due to their poverty, vulnerability or deprivation status. They are usually delivered in

¹¹ World Bank. 2001. Social Protection Sector Strategy Paper: From Safety Net to Springboard. Washington DC, USA.

¹² WFP, Safety Nets Guidelines, 2014

¹³ UNICEF, Social Protection Strategic Framework, 2012

¹⁴ Nigeria, National Social Protection Policy, 2017

¹⁵ TWG definition SP in Adamawa State Social Protection

- form of cash or kind transfers as well as fee waivers such as free education, free healthcare, payment of exit exams at primary and secondary school levels, scholarship awards, etc.
- b. *Social Insurance* are contributory social securities' mechanisms that are financed by contributions of beneficiaries based on the *risk pooling* principles. It enables individuals or households protect themselves against risk by combining to pool resources with a larger number of similarly exposed individuals or households. Interventions under this include informal sector pension, informal Health Insurance Scheme, etc.
- c. *Market intervention* provides space for labour active persons to access necessary credit facilities either in cash or kind. By deploying these tools, government intends to establish and build an enduring system that tackles extreme poverty, vulnerability and inequality at their very roots whilst contributing to economic growth, peace and security, through well-coordinated programmes. It usually feature interventions such as subsidised inputs, skill acquisition, economic empowerments, access to credit and land, etc.
- d. Most recently, the *transformative measures* is gaining traction. It focuses on addressing social norms and practices that fuel social inequalities and discrimination, exclusion, deprivation, and all forms of injustices by institutionalising mechanisms for protection of the poor and vulnerable people through legislation, awareness raising and right enforcement programmes, social care as a way of reducing inequality, promoting rights, proscription of human trafficking, gender-based violence, domestic violence, child abuse, child labour, child abandonment, etc. it also include setting up rights enforcement mechanism such as access to justice, strengthening public redress mechanisms to work in favour of the poor, provision of social rehabilitation schemes such as establishment of juvenile correctional homes, child adoption tribunal, sanatoriums, home for the elderly, etc.

1.2.3. Approaches to Social Protection

Social protection have been delivered globally through a multiple of interrelated approaches over times. These include right based, productivists, programme-based, life course, systems and transformative approaches. A review of all the approaches show that the life course, system and transformative approaches are trending and popular across the world. The three approaches seem to incorporate the strengths of all the other approaches while avoiding some of their shortcomings. Therefore, in spites of the well-known limitations of these approaches in terms of complexity and cost of management associated with their centralization tenets, as well as expansion of the scope of social protection beyond what some schools of thought believe should be, a combination of these three approaches appears to

be more suitable to the context of the State and are widely adopted for this policy. Doing so will fulfil one of Government's intentions of having in place an *institutionalized system* for social protection in the state that will catalyse recovery and stabilization efforts of Government in a well-coordinated manner.

1.2.4. Existing Social Protection Programs in Adamawa State

Available information shows that there are four levels of social protection activities in the State: there are social protection related interventions funded by Federal, State, donor and private interests. Federal interventions are currently delivered under the National Social Investment Programmes (NSIP). There are four programmes in the NSIP: N-Power, National Home -Grown School Feeding Programme (NHGSFP), Government Enterprise & Empowerment Programme (GEEP) and National Cash Transfer Programme (NCTP). Background checks on implementation of NSIP shows that all four NSIP are currently being implemented in the State. *Table 1* below presents a brief description of focus and number of beneficiaries of each of the programme in the State.

Table 1: National Social Investment Programmes Currently Running in the State

NSIP	Description ¹⁶	State Beneficiaries
N-Power	N-Power is the employability and enhancement programme of the Federal Government of Nigeria, aimed at imbibing the learn-work-entrepreneurship culture in youth between the ages of 18-35. It gives N30,000 monthly stipend to beneficiaries. Volunteers are given devices with relevant content for continuous learning, to facilitate their ability to successfully implement the selected vocation and enable them take ownership of their lives.	Volunteers = 28,697 Trainees = 194 ¹⁷

¹⁶ Contents of this column except where otherwise stated were obtained from: Investing In Our People A Brief on the National Social Investment Programmes In Nigeria @ https://www.npower.gov.ng/nsip.pdf

¹⁷ See: https://nnn.ng/sip-enrolls-vulnerable/

NSIP	Description ¹⁶	State Beneficiaries
National Home - Grown School Feeding Programme (NHGSFP)	The main objective of the NHGSF programme is to provide one nutritious, balanced meal each school day to 5.5 million pupils in classes 1 to 3 in public primary schools.	No. of Pupils = 162,782 18 No. of Schools = 1,286 No. of Cooks = 2,417
Government Enterprise & Empowerment Programme (GEEP)	GEEP provides financial support and training to businesses at the bottom of the financial pyramid. It gives micro lending to 1.66 million businesses. They include traders, women cooperatives, market women, enterprising youth, farmers, and agricultural workers.	MarketMoni and TraderMoni:= 38,089
National Cash Transfer Programme (NCTP)	The National Cash Transfer programme provides targeted monthly cash transfers of N5,000 to poor and vulnerable households, with the ultimate aim of graduating them out of poverty, and the payment is made bimonthly (payment of 10,000.00 after every two months)	Total beneficiaries of 64,205 Poor and Vulnerable Households but 28,467 beneficiaries are receiving payment while 35,738 beneficiaries are pending ²⁰

In Adamawa State, Government is running a number of social protection related programmes in the education, health and agriculture sectors. These includes: Free Universal Basic Education for all school age children in the State, free tertiary education for persons with disabilities, free medical treatment in all government hospitals for all children under five years and pregnant women (including ante and post natal cares) as assistance to cancer patients. In addition, the State Health and Social Rehabilitation Centre is providing essential health and medical services to PWDs and persons suffering from

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¹⁸ The Guardian Newspaper Report @ https://guardian.ng/news/fg-spent-over-%E2%82%A62-billion-on-free-meals-propramme-in-adamawa/

¹⁹ See: https://nnn.ng/sip-enrolls-vulnerable/

²⁰ See: https://nnn.ng/sip-enrolls-vulnerable/

substance abuses. Others includes development partners interventions such education and health cash transfer supported by UNICEF, World Bank, Food and Agricultural Organisation (FAO), etc. Details of some of these interventions are presented below on *Table 2* below.

Table 2: List of Past and Ongoing Social Protection Related Interventions in the State

ITEM LISTED	SECTORS AND INTERVENTION
Past, Existing or	Health Sector
Ongoing Social	1. The State's Hospital Services Management Board (HSMB)
Protection Related	provides;
programmes or	a. Free Medical Care for Pregnant Women and Children from
interventions in the	0-5years.
State by Sector	b. Free Medical Treatment for indigent patient
	2. Adamawa State Contributory Health Management Agency
	(ASCHMA) through the Basic Healthcare Provision Fund the
	Agency is providing subsidised health Care to citizens. Through the
	SSR 20,000 persons are currently accessing subsidised HealthCare across the State.
	3. Through its Paupers' Fund, Modibbo Adama University Teaching
	Hospital (MAUTH) raises fund from donations by individuals to
	offset medical bills of patients who cannot afford to offset their
	bills.
	4. The <i>New Born Action Committee</i> offers training to health workers
	on how to resuscitate new born in all health facilities across the 21
	Local Governments, this is aimed at limiting the death of new born
	at birth.
	Education Sector
	1. Full foreign scholarship provided with fund from Asia for 120
	indigenes in Paramedics and Engineering in Mewar University
	India
	2. Local Scholarship provided for all students studying in tertiary
	institutions across the country to enable them pay school fees. Last
	year 24,850 benefited, and in the year before, about 20,000
	3. Provision of free education from feeding, tuition, textbooks,
	notebooks, biros, attendance/admission registers, Big pots to
	boarding schools, First aid box to all the schools to students in
	primary and secondary schools
	4. Establishment of special education centres to physically challenged
	at no cost to the learners or their parents

- 5. Payment of exams fees such as WAEC, NECO, NABTEB, NBAIS and Junior WAEC(BECE)
- 6. Free feeding for secondary school students in boarding schools
- 7. Renovation of ten (10) selected Government Secondary Schools (GSS) ongoing across the state.
- 8. Establishment of guidance and counselling unit in Post Primary Schools Management Board (PPSMB) and replicated to schools across the state.

Agriculture Sector:

- 1. Adamawa Agricultural Developent Program (AADP) targets the aged, IDPs, returnees, physically challenged, widows with the following programmes
 - a. Livelihood Support Programme:
 - b. Resilient Food Security Program
 - c. Agricultural input support Programme
 - d. UNDP Waste to Wealth Programme
 - e. Agric Value Chain Program
- 2. FADAMA NG-CARES Programe targets increase access to food security with various interventions aimed at:
 - a. Increasing food security and safe functioning of food supply chain
 - b. Input Support And Services to Farmers
 - c. Labour Intensive Agriculture Infrastructures. 829 farmers have so far benefitted from the scheme
 - d. Upgrading of wet market with water and sanitation services. 156 wet markets have so far benefitted
- 3. APPEALS programme aimed at supporting productivity and supporting farmers with mandatory provision that 30% of beneficiaries must be women and youth, provides various services such as:
- 4. Port Boral Resistant Cowpea: Targeting 4000HHs women and youth the programme is enhancing the productivity of cowpea with the aim of reducing poverty among the citizenry.
- 5. Quela Birds Pest Control:
- 6. Early Warning Food Security
- 7. Thrive Agriculture
- 8. Savings and internal lending community
- 9. Food Security Coordination Office target building the resilience capacity of the farmers to cope with the shocks as a result of insurgency through the following activities:
- 10. Synergos Rural Resilient Activity (RRA):
- 11. NURU Nigeria:

- 12. World Food Program (WFP) Direct Food Distribution and conditional cash Transfer
- 13. Village Savings and Loans
- 14. Ministry of Livestock targets empowerment of poor and vulnerable women and youth to be productive in the society as part of post insurgency interventions. The various programmes implemented by the Ministry in this regards includes:
- 15. Capacity building on disease and pest control
- 16. Distribution of small Ruminants and vaccines for animals, renovation of abattoirs in 4 LGAs
- 17. Livestock productivity and Resilient support program (LPRES)
- 18. State Livestock Transformation Programme (SLT)

Women Development:

- 1. Women Empowerment Program: this scheme offers skill acquisition in soap making tailoring, knitting cap making to vulnerable women.
- 2. Women economic empowerment: to ensure that women are self-reliant on economic advancement
- 3. Women in Politics: This encourages active participation of Women in politics.
- 4. Awareness Creation: Under this program, women are sensitized to speak out on GBV cases.
- 5. Assist the aged with food items.
- 6. Provide holistic supports to and care for People With Disabilities (PWDs).
- 7. Child Development Programmes targets orphan and vulnerable children below the ages 14

Poverty Alleviation and Wealth Creation Agency (PAWECA)

- 1. Provision of Technical Skills to selected vulnerable Youth in the State
- 2. Adamawa Social Intervention Project where direct cash transfers of between N10,000- N50,000 is made to selected beneficiaries
- 3. Through its NG-CARES programme the projects Supports beneficiaries with IT support equipment such as laptops, POS machines and others to boost micro businesses.
- 4. Establishment of ten (10) well-equipped technical skills acquisition centres where people are provided with lifesaving skills.
- 5. Local Apprenticeship Scheme (LAS) where people are engaged for mentoring by MASTER TRAINERS, where they are taught various skills.

State Planning Commission

- 1. Compilation of Social Register of poor and vulnerable households in the State
- 2. NG-CARES supporting life stimulating programs that aimed at ensuring quick recovery from COVID-19 shocks,
- 3. UNICEF is supporting several programmes including nutrition; WASH; and Polio programmes
- 4. Adamawa State Community and Social Development Agency (AD-CSDA) was established to provide social services to rural communities using Community-Driven Development (CDD) approach. The Agency is one of the Platforms selected by the State for implementation of Result Area 1 "Increased social transfers, basic services, and livelihood support to poor and vulnerable households" under Nigeria COVID 19 Action Recovery and Economic Stimulus (NG-CARES) Program. Evaluators puts success rate of the programme to be above 70%

Ministry of Commerce

- 1. The Ministry trained 50 youths both men and men on social media management, and how to market and advertise goods through echannels in the year 2021
- 2. Skills training were also conducted for another set of people in shampoo making, ICT and were given starter packs
- 3. Cooperative Education: Members of the public are trained on formation and management of cooperative societies to enable them lobby and obtain loans and grants for members to develop their business.
- 4. Marching Fund: Is proposed to give the poor and vulnerable additional funds to boost their businesses. It will be based on 50:50 contributions by Bank of Industry and the State Government (Pipeline Program).
- 5. We cluster artisans into cooperatives for the purpose of creating more jobs and expanding their business.

Ministry of Local Government

- 1. Some LGAS have skill acquisition schemes and centres
- 2. Provision of immediate intervention during natural disasters like flood, fire outbreaks etc.
- 3. Provision for subsidised farming inputs to farmers.

Adamawa State Emergency Management Agency (ADSEMA)

Coordinates Humanitarian and emergency response activities on behalf of the State Government. It currently provides the following services:

- 1. Emergency response to emergencies in terms of provision of food, non-food items to victims of natural disasters
- 2. Solicit for support from donors to train the IDPs on skill acquisition and were given starter packs
- 3. Reintegrating IDP with their communities
- 4. Feeding/provision of food items to IDP Camps
- 5. Taking care of health needs of the IDPs

<u>Christian Association of Nigeria – Adamawa</u>

- 1. Free Medical Outreach conducted by qualified medical Doctors including free drugs and free reading glasses
- 2. Assisting Internally Displaced Persons, Returnee and Host community in Agriculture revitalization, Social Cohesion, Governance and Infrastructure since 2019 through its partners (JDPC Yola
- 3. Integrated Community Water and Agricultural is a programe with the Goal of contributing towards shaping, sustaining and improving the rural environments which are the basis of the peaceful coexistence and livelihood of small-holder's farmers.
- 4. Protection and assistance to persons of concern through livelihood support. The project targets Refugees, IDPs and Returnee in the Borno, Adamawa and Yobe (BAY) state with livelihood activities to build resilience through livelihood supports such as agricultural inputs, Livestock distribution, startup grants to SMEs, (including Savings Internal Lending Communities), Tailoring, beads and bag making, soap making, carpentry, and shoe making.
- 5. CRS' STaR Project On Stabilization And Reconciliation Of The Lake Chad Region Adamawa State
- 6. Several humanitarian response campaigns including youth empowerment, distribution of relief materials, building of houses for displaced people, etc

Adamawa State Muslim Council

- 1. Organises yearly Zaakat distribution to the poor and vulnerable
- 2. Through its Department for Marriage and Conflict Resolution over 3000 marriages restored.
- 3. Carry out sensitization on Government policies and programmes among the faithful
- 4. Sponsor children of the poor and vulnerable to further their education.
- 5. Currently enumerating all the Almajirici schools so that they will be housed in one place to be given unified system of education to shield them from social vices (Integrated Qur'anic Schools).

Food and Agriculture Organisation (FAO)

- 1. Cash Plus Support Programme, supports famers with livestock and small cash given to vulnerable groups such as women headed households to enable them feed thier animals.
- 2. Livestock restocking also gives small animals to small vulnerable groups
- 3. Fresh fruit vouchers where eggs vegetables are given to hhs that are considered vulnerable and has malnutrition problem so as to improve their nutrition
- 4. Micro Gardening: supports women vulnerable groups with gardening to reduce GBV
- 5. Through its Fuel Efficiency programme, supports women with cooking stove so as to reduce GBV

Coalition of Civil Society Organisation and other NGOs

Provides various interventions such as:

- 1. Initiative to enhance livelihood opportunity is a programme that offers training in entrepreneurship and peace building where 60 selected HHs across 3 LGAs are given starter packs at the end of the training.
- 2. Training of young people on how to use the computer; trainings are given to young people on how to empower themselves through computer
- 3. Mentorship Programme, selected youths are engaged on skill acquisition.
- 4. Provision of case management services for out of school children through provision of non-food items.
- 5. Provision of psycho social support to missing children.
- 6. Provision of Dignity Kits to adolescent girls to improve their hygiene.

JONAPWD trains its members on small skills such as shoe making and members were given small amounts to start-up businesses

Source: "Draft Diagnostic Report Policy Context SPP Adamawa State, UNICEF (2022)

1.2.5. Rationale for Institutionalizing Social Protection System in Adamawa State

For us in Adamawa State, Social Protection is part and parcel of Government strategies for recovery and stabilization of our State following years of destructive Boko Haram insurgency activities that ravaged the State. With a poverty rate as high as 75% of population, and multidimensional poverty

index of 0.382, we see an opportunity in Social Protection to reduce poverty and vulnerability among the residents of the State. Social protection has become necessary for the State because, has proved to be a veritable tool for preventing and reducing poverty. It enables the poor have sustainable access to income security, productivity and social services such as healthcare, education, nutrition, employment, as well as other safety nets, which are crucial for improved quality of life for them. It reduces poverty and prevents exposure to risks and shocks that threaten to push people into extreme poverty. Through its empowerment and job creation programs, social protection will go a long way in addressing issues of insecurity like banditry, kidnapping, insurgency, clashes and crises and other forms of social vices, which will eventually improve the economic status of the State and wellbeing of residents of the State especially the poor and vulnerable.

Whereas there are several poverty alleviation programs in the State, and whereas, social protection related interventions are currently being implemented by several actors within and outside Government, there are little or no mechanisms in place to effectively coordinate them. Being such a cross-sector, intergovernmental and multi-actor enterprise, social protection requires a strong coordination mechanism. This policy therefore, offers Government an opportunity to permanently put mechanisms in place for proper management and coordination of social protection activities in the State for improved results and impacts on the populace.

Closely related to the above is that, despite Government laudable investments in the delivery of public services to the populace, especially in the area of poverty alleviation, targeted sections of residents are most time not able to access these services as they should. This is so because of challenges, such as limited coverage, targeting error, exclusion, inadequate financing, inconsistent implementations, among others. Therefore, Government finds it necessary and important to strengthen Social Protection Systems and structures through policies and legislations that promote effective management of its activities in the State. There is the need to provide sustainable structures that address issues of unemployment, access to health care especially for maternal and child health, child nutrition and development in the State.

The consequence of not doing these is a higher impetus for investing in it, because it is only an irresponsible Government that will look away from the needs of majority of its citizens when there are steps such as Social Protection that can be taken to address those needs. Adamawa State is investing in social protection because it is an imperative, otherwise, residents may be pushed to putting their hands into criminal activities due largely to frustration and hopelessness associated with unmitigated job loss,

poor financial capacity, and inadequate access to healthcare, education, employment, food, sustainable livelihood and hope for a better future.

1.3. Policy Intent and Social Protection Floors

The overall intention of Government is to establish and institutionalize for the State, a social protection system that will consistently and for all times to come be effective at:

- I. reducing poverty and vulnerability of residents of the State;
- II. providing access to food security, quality healthcare, education, water, sanitation, hygiene,
 gainful employment and social security;
- III. empowering residents economically and technically for improved and sustainable livelihood; and
- IV. strengthening resilience of poor and vulnerable residents to shocks and contingencies.

In line with international best practices in social protection and National Social Protection Policy (NSPP), this policy is a promise that Adamawa State Government will strive to ensure henceforth, that adequate steps are taken through the implementation of this policy to prevent residents' exposure to economic as well as social risks and shocks that could force them into extreme poverty. No one, no matter how poor or vulnerable will be allowed to go without any basic necessity of life such as healthcare, education, safe shelter and environment, food, water, sanitation and hygiene. Government will therefore take steps to: reduce poverty and vulnerability among residents of the State; promote efficient micro-economic activities; enhance residents' capacity to effectively manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age; protect the poorest and most vulnerable households or segments of the population from sinking further into destitution; prevent the moderately poor from sliding into extreme poverty, and improve the livelihoods of the ''at-risk'' populations.

1.4. Guiding Principles

In line with the NSPP, this policy is developed and will be implemented within some established universal principles such as:

a. The Principle of Equity and Resource Reallocation

The Principle commits to the redistribution of resources to progressively reduce the gaps in inequality using important means of resource redistribution and provision of non-market services and opportunities to ensure social order and stability. In this direction, Government shall reduce poverty through social transfers and provision of social support and services.

b. The Principle of Universal Basic Needs

This Principle states that all humans have universal prerequisites for successful and critical participation in social life, and that human needs are the universal preconditions for participation in social life. Government, therefore, affirms the right of every residents of Adadawa State to the satisfaction of their basic needs, especially in the areas of education, health, food security and employment.

c. The Principle of Citizenship

The principle stipulates that the purpose of the State is for the good of the citizens. All citizens, without distinction of status or class or gender, should be offered some minimum standard of living in relation to an agreed range of services. Government shall, through its relevant agencies, carry out citizenship-related activities to ensure effective delivery of services to the populace.

d. The Principle of Human Rights

Social and economic rights guarantee the right to life. Social protection rights are valued as much as other human rights. Accordingly, Government shall ensure implementation of the provisions of Chapter IV: Fundamental Rights of Nigerian Citizens as enshrined in sections 33-46 of the 1999 Constitution of the Federal Republic of Nigeria.

e. The Principle of Social Control

The Principle emphasises the important role of social control in maintaining social stability and cohesion which are necessary for the well-being of the individual and groups in a given society. Government shall consciously use appropriate social protection instruments to discourage actions that could lead to social dislocation and problems.

f. The Principle of Social Inclusiveness

Social inclusiveness demands that increasing provision be made for economic, social, political and cultural opportunities for citizens' participation in the normal activities of their society without stigma or discrimination. Government shall take necessary measures to widen equal access and increase participation for all citizens regardless of age, gender, social status, creed or ethnic group.

g. The Principle of Sustainable Development Goals (SDGs)

The 2015 SDG is the global development agenda to which all social interventions must be linked. Government shall through this policy uphold and pursue relevant principles of SDGs especially those that has to do with conservation of ecosystem, development of sustainable society, biodiversity, population growth, human resource development, public participation, promotion of freedom, security and peace and above all join the fight against poverty, hunger, ill-health and inadequate education.

1.5. Constitutional and International Agreements Premises for Social Protection

1.5.1. The Constitution and Social Protection

The 1999 Constitution of the Federal Republic of Nigeria (as amended) under the Fundamental Objectives and Directive Principles of State Policy, Chapter 2 (Sections 16 & 17) provides the basis for the provision of social protection in the country. The basic principles include the State's obligations to:

- a. secure the maximum welfare, freedom and happiness of every citizen on the basis of social justice, equality of status and opportunity; 16, 1 (b);
- b. provide suitable and adequate shelter, suitable and adequate food, reasonable national minimum living wage, old age care and pensions, and unemployment, sick benefits and welfare of the disabled; 16, 2 (d);
- c. ensure that all citizens have the opportunity for securing adequate means of livelihood as well as adequate opportunity to secure suitable employment; 17, 3 (a); and
- d. ensure that provision is made for public assistance in deserving cases or other conditions of need. 17, 3 (g).

1.5.2. International Agreements and Social Protection

The Adamawa SPP draws inspiration from International Agreements and Conventions to which Nigeria is signatory, notably among them are:

- a. The Universal Declaration of Human Rights which enshrines right to social security (1948);
- b. The African Charter on Human and People's Rights and the African Charter on the Rights and Welfare of the Child which advance social protection with the human rights approach (1981);
- c. The Convention on the Rights of the Child which specifically emphasises children's rights to social protection (1989);
- d. The UN Convention on the Elimination of All forms of Discrimination Against Women (1995);
- e. The Millennium Development Goals (MDGs) and its successor, Sustainable Development Goals (SDGs) with its commitment to poverty reduction;
- f. The African Union (AU) Livingstone Transformative Agenda (2006) which incorporates the Universal Declaration of Human Rights; and ILO Conference on Social Protection Floor Recommendation, 2012 (No. 202) which recommended that member States establish and maintain social protection floors as a fundamental element of their national social security system;
- g. ILO Convention 102 which sets minimum standard on social security.

This Policy considers social protection as both a right and an empowerment instrument and therefore provides the framework for all stakeholders to work together to fulfil the fundamental rights of citizens as endorsed nationally and globally.

1.5.3. SDGs, Adamawa State Development Plan and Social Protection Policy

The SDGs were developed in the Post-2015 Development Agenda as the future global development framework to succeed the Millennium Development Goals which were ended in 2015.

The five SDGs goals relevant to social protection are: (1) No Poverty, (2) Zero Hunger, (3) Good Health and Well-being, (4) Quality Education, (5) Gender Equality. The SDGs pay attention to multiple cross-cutting issues, like gender equity, education, and culture cut across all of the SDGs. There were serious impacts and implications of the COVID-19 pandemic on all 17 SDGs in the year 2020. Government therefore sees this policy as an important contribution as well as strong push to the realisation of the SDGs in the State.

1.5.4. This Policy and Adamawa State Development Plan

The three focal points of the Adamawa State Development Plan as follows:

- Improving governance towards focusing on the quality of institutions through accountability, rule of law, transparency, efficiency and participation that delivers quality social service delivery to the people of Adamawa state.
- Enhance Agricultural and Mineral resource productivity through access and Utilization of improved technologies, services, financing and streaming climate smart practices to increase income generation, food security and poverty reduction to the citizenry.
- To Improve the livelihood of youth and women in an inclusive manner through job creations and socio-economic empowerments that deliver social progress and social transformation.

All these three objectives of the plan are components of social protection, and therefore represents a strong link between the policy and State development plan.

1.6. Key Ideas from National Social Protection Policy (NSPP)

This policy was developed within the framework of the NSPP, which is an umbrella policy context for social protection in Nigeria. The NSPP focuses on reducing poverty and pursuing a life of dignity for all by promoting social justice, equity, inclusive growth and empowerment of citizens who are or may

be constrained one way or the other in realizing their dreams and hopes for a fulfilling life. It adopts the transformative approach for addressing poverty, unemployment, social and economic vulnerabilities, inequality and exclusion and other threats to sustainable development of poor and vulnerable citizens. It seeks to harness available resources into profitable investments in human development which is seen by the authorities as 'most valuable assets' of the country. The policy seeks to reduce the scourge of poverty and improve the general well-being of all Nigerians through deliberate interventions aimed at reduction of economic and social inequality through the provision of social incentives.²¹

The goal of the National Social Protection Policy is to establish a gender-sensitive and age-appropriate framework to ensure a minimum social floor for all Nigerian citizens for a life of dignity. This is a promise that Government shall ensure that no citizen falls below the minimum level of social and economic wellbeing, security and dignity. Pursuance of the above goal, the policy sets ten strategic objectives that equally represent its priorities. The objectives are: reduce poverty among the people vulnerable to being poor; empower the poor and people vulnerable to economic shocks; enhance human capital development to ensure a life of dignity; provide guiding principles for managing social protection projects and programmes; promote social cohesion, equity and growth inclusiveness; ensure citizens have access to basic social services and infrastructure; provide social welfare and improve food security and nutrition; ensure decent employment and sustainable livelihood; protect individuals and households from shocks that can make them fall into extreme poverty; and promote synergy and coordination among all social protection intervention agencies.²²

The policy seeks to implement 24 measures in 8 key areas of social sector of the economy, namely: education and health services, social welfare and child protection, social housing, livelihood enhancement and employment, social insurance schemes, social assistance, traditional family and community support, legislation and regulation. ²³ The policy advises States who may wish to domesticate the policy as Adamawa State has done through this document, to work within the framework provided by the NSPP as much as possible while setting priorities according to their respective peculiarities and needs. ²⁴

²¹ Paraphrased from the Forward and Preface of the NSPP.

²² Excerpted from the executive summary of the NSPP, 2017.

²³ These and list of measures below are excerpts from NSPP, 2017

²⁴ Summarised from the NSPP, 2017.

1.7. Challenges of Social Protection in Nigeria and Adamawa State

Government is aware of the challenges of social protection in Nigeria and Adamawa State in particular. They include but not limited to:

- i. *Limited Coverage*: whereas it is the desire of government to have inclusive coverage, age, gender and disability equity in the sector, most current intervention excludes large percentage of citizens. For instance, only 64,205 households out of 361,970 captured in the State's SOCU Social Register are benefiting from the conditional cash transfers funded by Federal Government. This accounts for just about 18% coverage. The coverage dips further when coverage is considered at individual level given that the State has 1,470,174 individuals captured in the register as at December 2022. Available information indicates that only 8.4% of those captured in the social register are currently receiving supports from all other quarters put together.²⁵ This policy establishes measures that will ensure that social protection interventions eventually cover and reach every residents of the State especially the poorest and most vulnerable regardless of where they live or work within the State..
- ii. Lack of comprehensive and reliable data: statistics on poor and vulnerable individuals and households are scanty and narrow in terms of targeting. This makes it difficult for government to plan inclusive and effective interventions. Elaborate provisions have been made in this policy to leverage SOCU social register and technology in order to ensure that reliable, comprehensive and up-to-date data on households, citizens and residents of the State are available.
- iii. *Poor coordination:* social protection interventions are currently implemented by several MDAs and other non-state actors across the State. These activities, important as they are, are largely uncoordinated and not synergised to complement each other in ways that they can make desired impacts on poor and vulnerable citizens. It is the intention of government to halt this and other associated challenges by putting in place through this policy sustainable coordination mechanism for social protection in the State.
- iv. **Inadequate financing of the sector:** government is aware that its current spending on social protection is quite insufficient. In the same way, government has been the major financer of the sector with limited opportunities for private sector participation, thereby cutting off a large chunk of resources required to finance the sector. This policy has put mechanisms in place that could create space for capable and willing individuals, groups, and corporate entities to take part in financing the sector.

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²⁵ Data used in this paragraph are provided by State Cash Transfer Officer, and SOCU Coordinator, Adamawa State.

- v. *High rate of poverty and vulnerability:* this swells the number of people that need to be cared for by poverty alleviation interventions. In most cases, as it applies to us in Adamawa State, the demand for this service appears to be quite beyond the reach of the State. Despite this, Government is committed to the main goal of this policy which is to see to the gradual reduction in the rate of poverty and vulnerability of residents of the State. The intention is to continue to do all it takes in this direction until all forms of chronic poverty are completely eliminated from the State.
- vi. *Ad hoc interventions:* hitherto, social protection interventions have been largely temporary and politically motivated, rather than proactive and sustainable. This has resulted into inconsistency and lack of progress in the fight against poverty and vulnerability of citizens. Government seeks, through this policy to institutionalise the delivery of sustainable social protection services to residents of the State and place it on first line charge in State budget.

1.8. Lessons Learned in the Implementation of Social Protection

Lessons learned from background studies and experiences on implementation of social protection related interventions in the State and from around world that informed how this policy is crafted in the first place and would be factored into its implementation include but not limited to the following:

- Designing operational approaches for targeting, enrolment and payments that will work for the State at a scale that leverages technologies and good practices, requires early investment to combine appropriate utilization of global and local knowledge and to facilitate a continuous learning process;
- Sustained community participation in transparent and accountable manner regarding operational approaches to interventions can ensure lasting ownership by key community actors and can also promote democratic ideals through which Government can reconnect with citizens for whom it has a duty of care in the first place;
- Effective relationships between implementing ministries and co-operating partners is essential for co-ordination, predictability and mutual learning;
- Strategic influencing is essential for enabling cash transfer programs to have the policy space to evolve and the fiscal space for funding to be sustained;
- Early investment in a robust and scalable management information system can offset fiduciary
 risk, ensure that the poor are actually targeted and included, enable efficient implementation
 and offer a sustainable State registry system that could stimulate support for social protection
 services by a range of funders;

- Ministerial co-ordination at implementing MDAs level is crucial in order to improve and sustain the impacts of interventions on beneficiaries and to sustain government commitment;
- Connecting social protection policy with high priority policy agendas of other ministries (such
 as growth, climate change and disasters response) is important when seeking cross-ministerial
 responsibility for social protection;
- Regular monitoring of implementation at all level is not only crucial for result tracking, but also
 for the purposes of offering beneficiaries ample opportunities for feedback and lend voices to
 the challenge elite capture of implementation processes; and
- Ensuring that services are brought to the people where they live, work and recreate is essential for overall policy impact. Therefore, care must be taken to make sure that social protection services are easy to access by targets. This must be done with high sense of respect and consciousness of their vulnerability.

This policy is a product of careful considerations of the foregoing information and ideas, lessons learnt as well as valuable background information contained in this document.

CHAPTER TWO: POVERTY, VULNERABILITY AND INEQUALITY PROFILE OF THE STATE

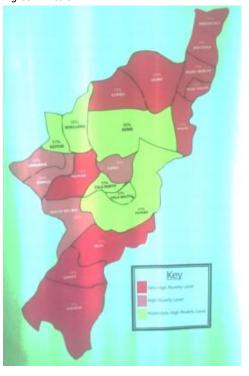
This chapter describes the problem this policy intends to address, namely: widespread poverty, vulnerability, inequality among the residents of the State. This is done with the intention of knowing the various dimensions of poverty, vulnerability and inequality in the State as a prelude to crafting effective measures for addressing them.

2.1. Poverty Profile of the State

With a projected population of 5,055,910 (2022), a poverty map of the State shows that majority of the State population lives in poverty, ranging from 52% to 76% of population as illustrated by *Figure 1*. In addition, the Nigeria Living Standard Survey conducted by National Bureau of Statistics in 2019 placed Adamawa state as seventh poorest State in the country with 75.45% poverty rate.²⁶ Furthermore, the misery index, an indicator used to determine how economically well off the citizens of a country are, puts the State at 72.9%.

Aftermath of insurgency and general insecurity in the State has forced many people into extreme poverty. A large proportion of farmers are resource-poor to meet the agricultural input requirements on their farmlands. This poses threats to food

Figure 1: Poverty Map of Adamawa State as Displayed In the Conference Room of State Planning Commission



production and challenges efforts to improve food and nutritional security in the State. Adamawa is ranked second highest in terms of unemployment (54.9%) in 2020 at the start of the COVID-19 pandemic and 24.7% out of the employed are underemployed.²⁷

Despite various ongoing economic and poverty alleviation interventions, available data indicates that poverty incidence remains high in the State. With a Human Development Index (HDI) of 0.488 as at 2019, Adamawa ranked 27th in Nigeria²⁸, life expectancy at birth stood at 43 years and life expectancy

²⁶ Nigeria Living Standard Survey, National Bureau of Statistics, 2020

²⁷ Nigeria Multidimensional Poverty Index Report, National Bureau of Statistics, 2022

²⁸ List of Nigerian States by Human Development Index. @Wikipedia

index 0.3639, education index is 0.6606, Nominal Gross Domestic Product (GDP) put at N2.66 Trillion, Gross National Income per capita USD1,368.85. In 2020, Multidimensional Poverty Index (MPI) is estimated at 0.202785, while the multidimensional deprivation headcount is 50% and the average intensity among the deprived is 40.5%. Therefore, the State endures a high level of poverty. In NBS' 2022 MPI report pg.46,²⁹ Multidimensional poverty by age group 0–4 (0.308), 0–17 (0.296) and 18+ (0.270). What this means is that more children in Adamawa State are born into poverty with passage of time. The report shows that percentage contribution of Adamawa state to Nigeria's MPI is 9.5 nutritional poverty, 13.6 for time to healthcare 8.4 for School attendance and 13.1 for security shock.

These figures are among the highest in the country, especially in contributing to security shock. Similarly, with Child MPI of 0.329, 85.9% household poverty (568,000 headcount), percentage contribution to Nigeria Child MPI by Adamawa State is 11.8 for nutritional poverty, 9.0 for food insecurity, 11.4 for time to healthcare and 9.7 security shock. The high numbers suggest that the Adamawa child faces heavy social risk. Also, the state is contributing significantly to MPI of Nigeria as a whole.

High percentage of Adamawa citizens suffer different forms of deprivation. For instance, 86% of households are deprived in sanitary facilities, 38% in access to clean drinking water, 56% in housing materials—roofing 88% in housing materials—flooring and 99% in cooking fuel. By these, it means that estimated 4,449,201 people are exposed to diseases due to poor sanitary conditions, and communities face pandemics in the event of break-out of communicable diseases. Also, lack of access to cooking fuel would mean a lot of tree-cutting activities, thereby exposing the environment to degradation, for instance, desertification, and the attendant consequences in the area of agriculture.

In the 2022 fiscal performance ranking by BudgIT, the State was ranked 33rd out of 36 States of the federation and 34th in the ranking of States that can survive (pay its recurrent bill) on internally generated revenue. With an estimated GDP of N2.66tn in 2021, Adamawa had the 18th largest economy among the 36 States and the largest economy in the North East. The total revenue of the state grew by 9.93% from N70.60bn in 2020 to N77.62bn in 2021. However, the State is still heavily reliant on federally distributed revenues, as 77.52% of its total revenue in 2021 was Gross FAAC. The State grew its IGR by 56.20% from N8.33bn in 2020 to N13.01bn in 2021. A 46.63% growth in its personal

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²⁹ Nigeria Multidimensional Poverty Index Report, National Bureau of Statistics, 2022

taxes from N5.91bn in 2020 to N8.65bn in 2021, without a corresponding increase in tax rates. Ranked 20th on the ease of doing business, the state raked in a capital importation of \$25.02mn between 2019 and 2021.

The State had the 2nd lowest expenditure growth in the North East Region as it grew its expenditure by 13.42% from N88.07bn in 2020 to N99.88bn in 2021. During this period, personnel cost and capital expenditure grew year on year, its overhead cost declined. This includes 25.07% growth in personnel cost from N27.84bn in 2020 to N34.82bn in 2021 was accompanied by a corresponding 15.43% growth in its capital expenditure from N21.30bn spent in 2020 to N24.59bn in 2021. Some of the key expenditures of the State in 2021 include N150mn for the purchase of 5 thousand metric ton of assorted grains, N243mn for the supply of medical equipment to hospitals, N231.53mn on the Saving One Million Lives (SOML) programme, N424.22mn on quality assurance management in schools, and N1.31bn on the construction of a flyover at police roundabout. With a total debt stock of N132.68bn as at December 2021, Adamawa ranked the 19th most indebted state in Nigeria and the 2nd most indebted state in the North East Region. The state ranked 30th on the debt sustainability index, having recorded an estimated debt to GDP ratio of 4.98%, debt to revenue ratio of 170.95%, debt service to revenue ratio of 30.12% and personnel cost to revenue ratio of 44.87%.

High rate of inequality and social injustice is also seen as a key driver of poverty and vulnerability of residents of the State. Inequality happens when one group has fewer resources and opportunities than others. It can be caused by factors like gender, race, economic situation, social status, age and physical ability. As one of the poorest States in the country, with over 75% poverty rate and income inequality is quite high as huge percentage of the population are living below the poverty line. Gender discrimination remains a pervasive form of inequality in the state. Examples include the underrepresentation of women in running the affairs of the State.

2.2. Vulnerability Profile of the State

Description of vulnerability is done in terms of access of poor and vulnerable groups to basic services such as education, healthcare, water, hygiene, sanitation, food and other specific situations affecting children, women, PWDs, youth and other vulnerable groups in the State. ³⁰

³⁰ Except where otherwise stated, contents of this sub-section are largely excerpts from the UNICEF sponsored Report on Adamawa State Child Situational Analysis, 2020 document.

- a. *Access to Education:* A 2020 projection by Kingmakers ranked the State 27th out of 36 States in educational performance, 28th in adult literacy, 25th in educational attainment, 26th in education quality, and 29th in school attendance. Adult literacy rate in 2018 was 50.5% of population, educational attainment, 42% (this refers to percentage of population with no or uncompleted primary education), primary school attendance rate was 45.3%, secondary school attendance rate was 38.2%, while education quality (determined by those who passed WAEC) was 34.5%.³¹ This suggests that less than 50% of school age children have access to primary and secondary education.
- b. Access to Water, Sanitation and Hygiene (WASH): Close to 7 in every 10 schools in Adamawa State Public pre-primary and Primary schools are with no source of water. The situation is no way better in terms of Pupil Toilet Ratio in the State. The Pupil Toilet Ratio for the State stood at 259 Pupils to a toilet. By implication, several thousand school going children in the State, do not have access to drinking water, no toilets and no soap for handwashing, making learning difficult with negative consequences for their future development. Despite COVID-19 putting the spotlight on the importance of hand hygiene to prevent the spread of disease, 67 percent of public Pre-primary and Primary schools are with no source of water in Adamawa State. Data from the Annual School Census 2018/2019 shows that 12 Local Government Areas (Mubi North, Maiha, Demsa, Shelleng, Numan, Song, Mayo-Balewa, Gombi, Guyuk, Jada, Toungo and Ganye) have schools with no source of water that is above the State average of 67 percent. While only 26 percent of schools in Yola North LGA indicated that they have no source of water. There is need for urgent government intervention in this sector in the light of COVID-19 response in schools in Adamawa State.
- c. *Vulnerability of Children:* A 2021 publication of the National Population Commission indicates that Adamawa State, with about 20%, has the lowest birth registration rate in Nigeria.³² The implication of this is not farfetched, it simply means, 80% of children in the State are not accounted for statistically. While infant mortality rate is still high at 49 deaths per 1,000 live births and under-5 mortality rate at 84 deaths per 1,000 live birth, the trend shows that there is a gradual reduction in the rate between 2011 and 2017. Despite this, 1 out of every

³¹ https://stateofstates.kingmakers.com.ng/States/Adamawa/Education/

³² See The Sun Newspaper @ https://www.sunnewsonline.com/adamawa-leads-in-low-birth-registration-rate-delta-tops-table-2/

10 under-five years children still die before their fifth birthday. In the same way, immunization coverage (children fully immunized with all the relevant antigens increased from 40.4% to 92.1% in 2013 and 2018 respectively (NDHS report), TB treatment success has also increased from 89% to 94% in 2013 and 2018 respectively. Malnutrition among under 5 children is unacceptably high (38%). Severe Acute Malnutrition (SAM) is still a public health problem in the State, though it is decline over the years for the concerted effort put in place by the successive administrations and development partners to improving the Health status of children (0 – 59 months) in the State. Available data shows that there is decline in the stunted growth rate, from 47.3% in 2011 to 37.9% in 2017; this also speaks of improvement recorded in weight for height from 27.4% in 2013 to 23.7% in 2017. This cannot be far removed from the fact that the number of women reached with IYCF message has increase from 112456 in 2016 to 200274 in 2017, 172985 in 2018 and 185507 in 2019. In spite of this improvement, NDHS 2018 report shows that, 40% children in Adamawa State are stunted, or too short for their age. Four percent are wasted (too thin for height), a sign of wasting and 19% of children are underweight, or too thin for their age.

Only 45.3 percent of school age population in Adamawa State are attending any form of formal institutions in 2018. By implication, 54.7 percent of school age population in the State cannot be accounted for by the educational system. They are either dropped out of school or invisible to any form of formal institution. Between 2008 and 2013 there was 22.1 percent increase of NAR in the State. However, these gains were eroded, resulting to a negative growth of 41% within the last five years of the NDHS survey. There is no doubt that, this huge loss in the NAR is as a result of insurgency activity in the State.

The data of Federal Ministry of Education, 2017 for Adamawa State indicted that primary school (public and private) enrolment rate drastically dropped by 80% in the 2013/2014 session when the total primary school enrolment (public and private) was 582,223 in 2013/2014 session. Out of this figure, female representation was 47.9% (278,710). In the five years under review, there was 21% increase in enrolment from 582,223 in 2013/2014 to 733,711 in 2018/2019 session. Of these, in 2018/2019 academic session female pupil's enrolment account for 48% the same percentage was maintained in the previous session (2017/2018).

These statistics reveal how much children's situation is perilous and jeopardized. In addition, male children who dropped out of schools are found begging and girls doing petty jobs like hawking. These children and girls are exploited for economic purposes. As far as children's health is concerned, the related indicators show worrisome figures. Full immunization rate stood at 4.8 % for children 12-23 months; antenatal and post-natal rates are very low in the State as well. Some parents, partly due to poverty, resort to self-medication when children are ill, and deprive them of their right to healthcare services. This sometimes results in delay in treatment, increase in treatment cost and children's death. Children exploitation is a common practice. Many children are abandoned by their parents and many have dropped out of schools. The determinants are extreme parents' poverty, prevalence of polygamy, early death of parents infected with HIV, ignorance of children's right to education by some parents, uncontrolled births.

- d. Vulnerability of Women: As stated earlier above, some female children experience early marriage. Percentage of women aged 15-49 married before age 15 is 24.8%. This shows that early marriage is still predominant. As far as physical violence is concerned, the percent distribution of daughters aged 0 to 14 years who had FGM/C with flesh removed stood at 95.7%. State harbors people whose social and cultural organization is of a patriarchal type where rules governing family life are rooted in traditional precepts. Indeed, according to tradition principles, women's role is more that of reproduction than production. This determines their little representativeness at social, economic and political level. For those advocating this stance, women are not allowed to run economic activities and go further to school for fear of being desired by other men. In addition of these treatments they endure, they are not consulted in decision making in their households, their children's schooling and marriage. Besides, this situation is worsening by reason of the inexistence of a regulatory framework defending and protecting women's rights. But some structures and NGOs defending women's rights exist but not adequately utilized by the women for fear of being rejected by the society or in-laws. The main cases of violence reported are early or forced marriages, rapes, physical and verbal violence.
- e. *Vulnerability of Persons with Disabilities (PWDs):* There are many people living with different types of disabilities in the State. They are experiencing a very unsatisfactory situation in Adamawa State. Very few disabled persons attend school, are trained and benefit from few

opportunities to acquire hands-on skills because they are not given equal opportunities as others. They are facing huge challenges that impair their social and professional integration and their well-being. They are rejected by the society and hardly accepted for wedding. Faced with this situation, to avoid begging and for being self-reliant, some, on the purpose of surviving, indulge into crafts industry such as fashion designing, hear dressing, weaving, retailing sale and other income generating activities. To alleviate this dire situation, national and international NGOs in partnership with the Ministry of Women Affairs and Social Development do assist them with material supports. However, owing to lack of statistical data, the number of persons living with disabilities that have benefitted from these supports cannot be estimated.

- f. *Vulnerability of Youth:* Youth are challenged by several unemployment issues. This is a great concern for both parents and Government officials. The number of job seekers is always increasing and employment situation is more and more worrisome with regards to the graduates from vocational schools and faculties. Indeed, for a decade the unemployment has progressed from 32% to 38%, an increase in 4%. (Labor force statistics volume I unemployment and underemployment report: Q4 2017-Q3 2018; National manpower stock and employment generation survey, 2010). There is underemployment in the State which affects more women than men. The State has different vocational schools, colleges and faculties that are training youths for diverse jobs: plumbing, electricity, nursery, topography. Graduates youths from these centers are likely to be employed either on their own or by government and private companies. Conversely, many among them are eager to invest themselves in entrepreneurship. Some of them are constrained in finding ways to start their own businesses. The reasons of such a situation are associated with difficulties in securing loans from banks.
- g. *Nutrition:* According to a UNICEF 2015 report, Nigeria has the second highest burden of stunted children in the world, with a national prevalence rate of 32 percent of children under five. An estimated 2 million children in Nigeria suffer from severe acute malnutrition (SAM), but only two out of every 10 children affected is currently reached with treatment.³³ For Adamawa State the prevalence is even higher. The state faces high prevalence of stunting rate of 39.4 per cent with all its attendant effects on individuals and communities, including poor cognition on educational performances. As at September 2022, the level of compliance on exclusive breast feeding has been 29.9 per cent only. Between January to July, 2022, 22,409

³³ https://www.unicef.org/nigeria/nutrition

children (6-59 months) received treatments against the severe cases of acute malnutrition. Out of this number, 18,351 were completely cured while 82 died, 488 defaulted and 37 non-recovered.³⁴

2.3. Drivers of Vulnerability among Residents of the State

Top among factors currently responsible for preponderance of poverty in the State is conflict and instability. Conflict in this context can be referred to as an armed struggle or protracted violence and insecurity. The Northern part of the State had suffered grievously from Boko Haram insurgency, there also exists communal clashes, farmer herder clashes which had made farming communities in the state to abandon farming activities which is the sole source of livelihood for over 80% of the State population.³⁵

Given that reduction of poverty and vulnerabilities of residence as well as the promotion of resilience is the hallmark of this policy, attention is turned to the drivers of the direful duo. Poverty and vulnerability of people are complex and multidimensional structural issues, which very often have root causes or underlying factors that must be addressed in order to make progress in the fight. In Adamaw State, some of these factors may include extended poverty including its extreme manifestations; limited/disputed access to resources including land ownership; excluded economic systems, based on geographic, political, social, gender and/or age marginalization; lack of social and other forms of protection, including absence or ineffectiveness of labour laws; poor socio-economic empowerment of disadvantaged populations and those with a "limited voice", as a consequence of a weak social fabric.³⁶

These factors face a series of dynamic pressures, which contribute to exacerbate the level of exposure and to increase the risks of weak or absence of local institutions; poor (levels of) education and inappropriate skills; insufficient investments; insolvent local markets; demographic pressures; braindrain/migration. The foregoing pressures are reinforced by several fragile conditions on multiple environmental spheres contribute to accelerating the likelihood of negative effects, thus extending the vulnerability context. Such fragile conditions in the case of Adamawa State can include;

³⁴ Specific details on Adamawa State are obtained from Newspaper report @ https://www.sunnewsonline.com/adamawa-treats-22409-children-against-acute-malnutrition/

Written submission made by members of State's Technical Working Group (TWG) on Social Protection during their training on Basics of Social Protection, November, 2022.

36 Ibid

precarious/insufficient physical infrastructures; environmental degradation; and weak rule of law; political systems that marginalize the poor, volatile and unstable economies.³⁷

Understanding of residents' vulnerability must even go deeper to exogenous factors that trigger vulnerability while the state has limited capacity of control or to anticipate them. They include, but not limited to, one or a combination of the following: acute forms of climate change; extreme meteorological events; tectonic hazards; socio-economic instability; internal/external violent conflicts.³⁸

While all of these factors are playing out in the State and are understood, it is observable that it is possible for policy makers to tend towards ignoring climate change as a dangerous trigger of vulnerability of Nigerians. We therefore need to examine how issues associated with climate change can stimulate poverty and heighten vulnerability of residents of the State. For instance, climate change has emerged as a key driver of poverty in the State. Currently, there are unusual cases of highly destructive floods and extreme whether condition across the State, attributable to climate change. These have destroyed harvests, forcing people to abandon their farmlands which will consequently translate to loss of investments and livelihood. This is extreme poverty, hunger and starvation.³⁹

In recent times, State's development efforts are weakened by high rate of illiteracy, insufficient skills acquisitions, youth development deficit, inadequate farm inputs and difficulty in land acquisition due to the cumbersome and unfavourable nature of the Land Use Act, lack of needed facilities to source and secure loans from banks, no commitment by government in social development programmes in the state, lack of technical know-how and low capacity, lack of expertise in advocacy and sensitization and awareness building among communities. Other issues threatening development initiatives in the State include negative cultural and religious practices and legacies against women, children and youth, lack of political will to take on, wholeheartedly, the various problems confronting children, women and youth, lack of funding for programmes on the danger of drug abuse, inconsistency in policy implementation, general insecurity, inadequate funding for programmes and projects aimed at empowering women and youth, lack of accurate data for planning.⁴⁰

³⁷ Factors listed in this section are based on the Risk "crunch" model proposed by Wisner, Blaikie, Cannon and Davis, 2003, At Risk (second edition), Chapter 2, and adopted by the UN World Conference on DRR in Kobe (Japan), January 2005 ³⁸ Ibid.

³⁹ Written submission made by members of State's Technical Working Group (TWG) on Social Protection during their training on Basics of Social Protection, November, 2022

⁴⁰ Paraphrased from Adamawa State Medium Term Development Plan 2021-2025, pages 38-39

High rate of inequality and social injustice is also seen as a key driver of poverty and vulnerability of residents of the State. Inequality happens when one group has fewer resources and opportunities than others. It can be caused by factors like gender, race, economic situation, social status, age and physical ability. Gender discrimination remains a pervasive form of inequality in the state. Examples include the underrepresentation of women in running the affairs of the State. There are also limiting cultural factors that discriminate against girls and women. In many parts of the State girls and women eat only once a day, and there are no relevant laws to protect the women against domestic violence. Inequality perpetuates poverty, when people's rights are ignored or violated. It robs them of the power to make their own decisions and improve their living conditions.⁴¹

Poor access to education is a major factor fuelling poverty in the State. While it is noted that lack of education does not automatically make one poor, but depending on one's circumstances, it can contribute to perpetuating one in the cycle of poverty. Many of those living in extreme poverty in the State have limited education because they have to prioritize other basic needs. For others, schools are very far off, or there aren't enough teachers, classrooms and learning materials. There are also instances where culture prevents them, especially girls from going to school. Education has the potential to help people all over the world break free from poverty. According to a UNESCO report, people could lift themselves out of poverty if only they had basic reading skills. People who can read, write and do maths are more likely to have success starting their own business and become economically active than those who cannot.⁴²

1.9. Political Economy of Poverty, Inequality and Social Protection:

Globally, it is posited that political actions set the pace for prosperity or poverty and where the motivations for political actions are driven more by personal interests of actors and those of their close cronies, rather than economic growth and development, citizens are bound to be forced into poverty and extreme poverty. In situations where the mode of governance cuts off most residents from the benefit system of governance, a development which widens the gulf between the few benefactors and

⁴¹ Written submission made by members of State's Technical Working Group (TWG) on Social Protection during their training on Basics of Social Protection, November, 2022.

⁴² Ibid

the mass sufferers who are forced to bear the brunt of economic and social inequality created by the lopsided development, high rate of poverty is not only expected but perpetuated. ⁴³

Corruption has been found to be at the root of poverty wherever it subsists. It is perpetuated by wrong use of political power for self-enrichment of a few at the detriment of the people and entire society. This situation is reinforced by absence of effective state mechanisms for sanctioning swindlers at the corridors of power. So, if corruption is not tackled, poverty alleviation through social protection or any other means may not be realistic. An illustrative pointer to this is that recent economic indices in Nigeria shows that unprecedented increase in revenue in the last 25 years have surprisingly and contrary to expectations, resulted in unprecedented rise in the level of poverty instead of prosperity.⁴⁴

For instance, economic and political observers wonder why increase in oil revenue in Nigeria since 1970 to date, has not resulted in more prosperity but more woes and poverty for the people in the midst of the plenty. According to a 2017 Oxfam report on inequality in Nigeria, annual economic growth averaged over 7% in the 2000s, and yet Nigeria is one of the few African countries where both the number and the share of people living below the national poverty line over that same period, increased from 69 million in 2004 to 112 million in 2010, equivalent to 69% of the population. In the same period the number of millionaires increased by approximately 44%. Income inequality, as measured by the Gini Index, grew from 40% in 2003 to 43% in 2009. Share of pre-tax national income for bottom 50% is 16.7% while share of pre-tax national income for top 1% is 11.4% (adults equal split).

Unassailable poverty in Nigeria can also be better understood within the context of illegal international financial system which unfortunately condones and promote the illegal transfer of stolen public funds from the country to developed economies across the world. International financial system inadvertently promotes illegal flow of resources from poor economies like Nigeria to developed economies by creating save havens for them abroad in several economic headquarters around the world. For instance, Paul Collier of Oxford University's Centre for the Study of African Economies in his study of past Nigerian leaders found that about \$280 billion dollars of the Nigeria's oil proceeds were stolen and

⁴³ Excerpted from various sources especially 'Inequality in Nigeria, Exploring the Drivers', Oxfam International May 2017 and World Inequality Database, https://wid.world/country/nigeria/

⁴⁵ Inequality in Nigeria, Exploring the Drivers, Oxfam International May 2017

⁴⁶ World Inequality Database, https://wid.world/country/nigeria/

stashed in foreign countries, with the active connivance of international financial firms like Lloyds, UBS and Barclays.⁴⁷

Engagements with key actors and beneficiaries of social protection in the State as part of this study show that delivery of social protection interventions in the State are hijacked by political actors and most times the interventions are not allowed to get to the poorest of the poor targeted to benefit from them. It was alleged that most of current beneficiaries of Federal Government Conditional Cash Transfers in the State are relatives and cronies of politicians, rather than that poor woman in the remote village corner that have nothing to live on, but to beg or scavenge or otherwise go hungry.

According to the Central Bank of Nigeria (CBN, 1997),⁴⁸ poverty is a state where an individual is not able to cater adequately for his or her basic needs of food, clothing, and shelter; is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self – esteem has limited access to social and economic infrastructure such as education, health, portable water, sanitation and consequently has limited chances of advancing his or her welfare to the limits his or her capabilities. The most common poverty lines for international comparisons are US \$1 per day, US\$2 per day and US\$4 per day for low, middle and high income countries respectively.⁴⁹ Corruption and employment are generally considered as major reasons for poverty. In Nigeria, gender inequality contributes to poverty in areas where traditional and cultural institutions combine to constrain women from exercising their full potentials. In politics Nigeria has not been able to achieve the 30% inclusion of women. Deprivations, denial and abuses of rights have all contributed to vulnerability of children, women, PWDs and other disadvantaged groups.

It could therefore be concluded that any economy that is plagued and plundered by corrupt and bad governance can only be expected to result in massive social iniquities among which extreme poverty is chief. It could therefore be affirmed that as long as the vicious circle of economic corruption persist, poverty will not only remain but increase and deepen with all its attendant consequences. It may be

⁴⁷ Martins Iyoboyi (2012), Lecturer Department of Economics Federal University Dutsin-Ma, Katsina "The Political Economy of Poverty in Nigeria" International Journal of Research in Commerce, Economics & Management, Volume No. 2 (2012), Issue No. 8 (August)

⁴⁸ Englama, A. & Bamidele, A. (1997). Measurement Issues in Poverty. CBN Economic and Financial Review. 35(3), 315-331.

⁴⁹ Gustavo A. Marrero & Luis Servén(2018), Growth, Inequality, and Poverty, A Robust Relationship? World Bank Policy Research Working Paper 8578, Development Economics, Development Research Group

phony therefore to attribute high level of poverty in the State to poor or insufficient revenue only as the foregoing suggests otherwise. The unfortunate outcome of systemic corruption, impunity and bad governance are key problem to solve if social protection policy will make any meaningful impact in the lives of its targeted beneficiaries.

CHAPTER THREE: POLICY STRATEGIC DIRECTIONS, OBJECTIVES AND

MEASURES

Based on the premises laid above at chapters 1 and 2, this chapter spells out the strategic direction of

this policy – vision, mission, goals, strategic objectives and values. Importantly, it outlines the specific

policy objectives and measures or steps to be taken towards addressing the problem of poverty,

vulnerability and inequality in the State. The promises made by these objectives and their measures

were made after careful thought have been given to the various dimensions the problem has assumed

in the State and the need to use Social Protection as a remedial tool, not only to reduce poverty, but

also as a recovery and stabilisation mechanism for sustainable growth and development of the State.

Through the measures proposed hereunder, Government demonstrates its determination to establish

for the State, an inclusive, robust, realistic and well-coordinated social protection system with a floor

that leaves no one below the poverty level. A system that will ensure all social protection

initiatives/programmes are synchronized to minimize duplication of efforts while ensuring that citizens

of the State benefit optimally from them.

3.1. Policy Strategic Directions

Mindful of the foregoing context and deep understanding of the poverty and vulnerability liabilities of

residents of the State, and in order to redouble efforts for post-insurgency recovery and stabilization,

Government have set the strategic direction of this policy as follows.

Mantra: Shared Prosperity

Value: Solidarity, Equity, Inclusiveness, Fairness, Justice, Empathy

Vision: A peaceful, safe, secured and productive State where the poorest and most vulnerable residents

are supported to live productive, fulfilling and dignifying lives.

Mission: To promote investments in residents of the State for productive and dignified life, resilience

to shocks and improved livelihood through universal coverage and unhindered access to social services

in order to end poverty and boost shared prosperity.

Goal: To establish and institutionalise for the State, an inclusive social protection system that supports

poor and vulnerable individuals and households to cope with crises and shocks, find jobs, improve

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productivity, invest in the health and education of children, and protect the aging population with poverty reduced by 15% by 2027 from its current 75% rate.

Objectives: in order to realize the foregoing goal, Government will pursue the following objectives which are adopted from the NSPP⁵⁰

- a. Reduce poverty among the poor and vulnerable population;
- b. Empower the poor and vulnerable population from economic shocks;
- c. Enhance human capital development to ensure the wellbeing of its citizens.
- d. Provide guiding principles for managing social protection programmes;
- e. Promote social cohesion, equity and growth inclusiveness;
- f. To enhance the capacity of poor and vulnerable population against hazards and interruption/loss of income.
- g. Ensure citizens have access to basic social services and infrastructure;
- h. To improve food security and nutrition.
- i. Ensure decent employment and sustainable livelihood;
- Protect individuals and households from shocks that can make them fall into extreme poverty;
 and
- k. Promote synergy and coordination among all social protection interventions, actors and partners in the State to minimize duplication of efforts.

3.2. Policy objectives and measures

3.2.1. Policy Objective One: Social Assistance

Policy objective 1: provide social assistance to at least one million poorest and most vulnerable residents of the State including those affected by insurgency, children, women, persons with disabilities (PWDs) and the elderly as a way of building resilience and improved livelihood.

- **1.2.1.1** *Measure 1:* Provide free school feeding to all pupils in public primary schools in the State.
- **1.2.1.2 Measure 2:** Provide Teaching and learning materials (TLMs), uniforms and cash transfers for children in poor households and children with disabilities in public primary and Secondary schools in the State.

⁵⁰ National Social Protection Policy (NSPP 2021)

- **1.2.1.3** *Measure 3:* Support all children and adults with disabilities to gain access to free health care, education, and required special services and assistive devices.
- **1.2.1.4 Measure 4:** Provide succor for households affected by violence, natural or man-made disasters in form of cash transfers, food transfers, food vouchers, cash for work, housing and other relevant interventions which are activated at the onset of emergencies.
- **1.2.1.5** *Measure 5:* Provide labour based cash transfer/Public Works Programmes for youth, persons with disabilities and the unemployed.
- **1.2.1.6** *Measure 6:* Provide free health care services for pregnant women, lactating mothers, children under-5, the aged (persons over 60 years old) and persons with disabilities
- **1.2.1.7** *Measure 7:* Provide non-contributory pensions for all citizens over 60 years of age especially those in the informal sectors.
- **1.2.1.8** *Measure 8:* Provide cash and food grants for poor families, orphans, street children, and vulnerable persons who are victims of harmful cultural practices in the State.
- **1.2.1.9 Measure 9:** Run user fees removal for selected basic social services including education, health for poor and vulnerable citizens.
- 1.2.1.10 Measure 10: reach yearly, at least 2,000, children (0-5 years), from poor and vulnerable household with monthly child grant of N5,000 only. This is to support their parents with the cost of the basic needs of the children especially nutritional supports.

3.2.2. Policy Objective Two: Social Insurance

Policy Objective 2: Provide Social insurance including support for the poorest and most vulnerable against risks and shocks that may arise from violence, crises, sickness, disaster, injury job loss, or old age or death that could force residents into poverty.

- **1.2.2.1** *Measure 11:* Ensure universal access to Health Insurance Scheme (HIS) or Community Based Health Insurance Scheme (CBHIS) and/or other social health insurance schemes to children, Women, PWDs and aged (60 years of age and above) population of the state.
- **1.2.2.2** *Measure 12:* Provide contributory pensions for residents in the informal sector including the aged (60 years and above).
- **1.2.2.3** *Measure 13:* Provide unemployment insurance for youth and PWDs.
- **1.2.2.4** *Measure 14:* Provide child grant for children in poor and vulnerable households.

1.2.2.5 *Measure 15:* Provide insurance for Crops/livestock compensatory support in the event of contingencies that may result in loss of investment or means of livelihood. This is provided and always available for activation in times of needs.

3.2.3. Policy Objective Three: Market Interventions

Policy Objective 3: Provide sustainable market supports that enable poor and vulnerable residents engage in profitable and fulfilling economic activities. The intention of Government here is to develop and/or strengthen interventions that will enable residents who are able to work, especially the poor and most vulnerable, get engaged in gainful and productive economic activities to improve their personal livelihood while contributing to overall economic growth of the State. To achieve this objectives, Government will implement the following measures.

- 3.2.3.1 Measure 16: Provide supports for sustainable livelihood, including skills acquisition, entrepreneurial development, facilitating access to land and inputs for small holder farmers (especially women), strengthening affirmative action for development of youths, women and PWDs.
- **3.2.3.2** *Measure 17:* Update skills of targeted poor and vulnerable residents and link them to public sector works and other types of income supports as well as subsequent full employment in the active labour market.
- 3.2.3.3 Measure 18: Run public works program in ways that enables poor and vulnerable residents with labor capacity to enter the productive workforce market. This is for the purposes of enabling participating individuals and households to exit from poverty as they receive cash wages as a short-term boost to their income. They are able to invest their cash in productive assets and enterprises that will help them graduate from poverty. The assets built by the program will also help generate economic growth in communities so that the youths can gain skills that will help them enter the job market. Accordingly, Government will put in place appropriate strategies to ensure that skill development promised above are incorporated into employment programs in both public and private sectors of the State economy.
- **3.2.3.4** *Measure 19:* Facilitate access to soft credit facilities in support of micro enterprises across the State, especially those domiciled in rural settings.
- **3.2.3.5** *Measure 20:* Subsidise agricultural inputs and other productive activities of internally displaced persons, unemployed youth, women PWDs and aged.

- 3.2.3.6 Measure 21: Provide support for sustainable livelihood through skills training, access to land, inputs for smallholder farmers, especially women, affirmative action for youth and women employment to have access to financial services for micro and small enterprises and cooperatives.
- **3.2.3.7** *Measure* **22:** Provide job search services including systemic sharing of work opportunities for unemployed persons seeking for job. This include initiatives such as job training, upgrading and adapting jobseekers' skills.

3.2.4. Policy Objective Four: Transformative, Social Care and Complementary Measures

Policy Objective 4: Strengthen mechanisms for enforcement of social justice policies, laws and government fiats in favour of the poorest and most vulnerable persons in the State. This objective is in pursuit of social justice and signifies the intention of Government to ensure that children, women, youth, workers, PWDs and the aged and indeed all residents regardless of their age, creed, status or gender, have access to justice, could seek redress, and thereby be protected from discrimination, stigmatization, denial, deprivation, or any other harmful practices such as trafficking, gender-based violence, domestic violence, child abuses, sexual abuses and abandonment. In pursuance of this objective, Government will apply the following measures:

- 3.2.4.1.Policy Measure 23: Strengthen all relevant agencies in the social justice sector in order to ensure that the most vulnerable residents of the State have unhindered access to justice as a means of protecting themselves from discrimination, stigmatization, denial, trafficking, gender-based violence, domestic violence, child abuse, sexual abuse and abandonment
- **3.2.4.2.Policy Measure 24:** Strengthen public redress mechanisms including 'access to justice,' in order to ensure that they work in favour of the poorest and most vulnerable in such a way that they can readily get justice when their rights are violated. As part of this measure, government will consider strengthening and/or establishing ombudsman mechanisms specifically to protect vulnerable children, women and youth from violence and abuses.
- **3.2.4.3.***Policy Measure 25:* Strengthen relevant State agencies, CSOs community and other relevant actors to embark on appropriate, planned, well-articulated and coordinated public campaigns for behavioral change on discrimination, stigmatization, deprivation, exclusion, and gender inequality. As part of this measure, government will give priority

to the involvement of community, religious and traditional institutions in the campaign mechanisms.

- **3.2.4.4.***Policy Measure 26*: Provide psychosocial support, and counselling to distressed families, survivors of violence against persons, child abuse, child rape, and human trafficking as well as those affected by natural or man-made disasters.
- **3.2.4.5.Policy Measure 27:** Increase the number of Social Workers in the State and enhance their capacity to support effective delivery of social protection.

3.2.5. Policy Objective Five: Establishing and Strengthening Social Protection System

Policy Objective 5: Establish and strengthen Adamawa State Social Protection System with relevant institutional frameworks, legislation and regulations required to effectively coordinate delivery of social protection in the State. This is in recognition of the fact that implementation of social protection is a cross-cutting endeavour that requires effective and ongoing coordination, dialogue and collaboration among several stakeholders and actors at all levels. This spans from Federal, State, LGAs, Communities, CSOs, IDPs, FBOs, CBOs, Private sector, institutions, facilities, organised labour, individuals levels. It is therefore the intention of government through this objective to firmly establish legal, coordination and management mechanisms for social protection in the State in order to avoid waste and leakages, unnecessary conflicts, delays, duplications, encroachments and overlaps in the sector. In pursuance of this objective, the following measures will be implemented.

- **3.2.5.1** *Measures 28:* Establish Adamawa State Social Protection Coordination Agency with a mandate to coordinate, provide frameworks for engagement with all stakeholders and actors in the sector as well as evaluate the provision of social protection services to targeted residents. The agency should be domiciled in the State Planning Commission. In more specific terms, the Agency shall ensure the following among several others:
 - a. Strengthen the continuous implementation of existing or ongoing social protection related interventions in the State:
 - b. Establishing a reliable, inclusive, comprehensive and fully disaggregated social register for poor and vulnerable individuals and households in the State;
 - c. Creating and strengthening structures for delivery of community-based social protection services at State, Local Government and Ward levels across the 21LGA of the State in such a way that the poorest and most vulnerable citizens are easily reached with Social Protection (SP) services and interventions. New structures will be created where gaps exist in the delivery chain;

- d. Building institutional capacity to ensure, timely effective and efficient delivery of social protection services to the poorest and the most vulnerable persons and households. This will include deliberate efforts to recruit and train social workers, specifically for delivery of social protection services to beneficiaries;
- e. Establishing coordination mechanisms for the delivery of social protection (SP) services to avoid duplication of activities by various partners; and
- f. Establishing the Adamawa State Social Protection Management Information System (ADSPMIS). The system will be a centralized database for all categories of beneficiaries of Social Protection supports in the State to enhance proper management of programmes, decision making and interventions.
- **3.2.5.2** *Measures 29:* Create a social protection trust-fund to generate resources needed for sustainable provision of social protection interventions in the State. ⁵¹

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^{51&#}x27; Largely taken from Kaduna State Social Protection Policy' 2020

CHAPTER FOUR: POLICY IMPLEMENTATION FRAMEWORK

Based on the foregoing declarations of measure Government will apply for delivery of social protection in the State, this chapter makes prescriptions on how best to effectively implement this policy. It begins by stating the key assumptions or conditions that will ensure successful implementation of the policy, description of the social protection system that should be established, partnerships among various actors and their respective roles, coordination mechanisms, monitoring, evaluation, accountability and learning (MEAL) plan, result frameworks, phased implementation plan, cost and financing the plan, data management, key implementation actions as well as risks and mitigation actions.

4.1. Key Assumptions for this Implementation Framework

Successful implementation of this policy depends largely on some underlying assumptions and Government will take necessary steps to ensure that they hold. They include:

- a. Priority will be given to strengthening existing programmes especially those contributing directly to the post insurgency recovery and stabilization efforts of Government.
- b. Political will to implement the policy will remain strong and unwavering regardless of regime change;
- c. Social protection activities and programmes will be well coordinated in the State by the Department of Social Protection,
- d. Sufficient fund will be made available for implementation of this policy;
- e. Availability and adequacy of social infrastructure especially at the health, education, agriculture, trade and industry, works, water and sanitation as well as emergency sectors;
- f. Deliberate steps will be taken to prevent and avoid targeting error and all issues associated with it;
- g. Human capacity will be built to implement this policy;
- h. That the principle of non-marginalization of disadvantaged groups as well as all other guiding principles laid out in this policy will be upheld;
- i. All actors and stakeholders will play their roles and assiduously work for the fulfillment of the promises made by government in this policy.
- j. All efforts will be made to institutionalise social protection in the State through the establishment and strengthening of social protection system in the State.

4.2. Adamawa State Social Protection System

In order to ensure that social protection is institutionalize in the State, appropriate steps will be taken to establish for the State, a *Social Protection System* that is powered by capable human resources and operated to constantly generate synergies required among provisions of this policy, its implementing actors and programmes, their corresponding implementation plans, fitted with stable and sufficient financial inputs as well as robust administration and coordination mechanisms. It is hoped that doing this, will strengthen coordination the entire social protection enterprise and eventually results in consistent and efficient service delivery in the sector to all residents of the State.

The various elements or organs of the system are meant to work together as a comprehensive synergetic whole, built to function as strategic instrument for tackling both poverty and vulnerability in the State and for strengthening inclusive social development and equitable economic growth of the State. The system shall be capable of delivering constant, regular, predictable and consistent social protection services to residents. *Figure 2* below presents a graphic impression of the system.

Policy Capable Human Legislative Resource strategy Adamawa State Social Administration & Budgetary and Protection Coordination Financing Mechanisms mechanism System Implementation programmes & Plan, MEAL plan & Strong **ADSSPIMS**

Figure 2: Adamawa State Social Protection System

4.3. Partnerships

Taking due cognizance of the fact that partnership among actors is indispensable for achieving inclusive sustainable growth, mitigating poverty, addressing inequality and alleviating shocks, Government will promote smooth collaboration among actors and stakeholders in order to ensure effective implementation of this policy. The following actors are key.

a. Adamawa State Social Protection Department

A Department of Social Protection shall be established in the Adamawa State Planning Commission to oversee and coordinate the implementation of this policy. Among others, the Department will provide frameworks for coordination of Social Protection interventions run by all implementing partners and actors such as MDAs, LGAs, Development Partners, CSOs, CBOs, FBOs, multilateral agencies in the State. The Department will put mechanisms in place to track, monitor, evaluate, provide guidance and recommend processes for proper delivery of social protection in the State to ensure there are no unnecessary duplications, overlapping or conflict over jurisdictions in the implementation of social protection interventions in the State. Details of the functions of the Department will be spelt out in the instrument that enacts its establishment.

b. Ministries, Department and Agencies (MDAs)

In order to ensure effective implementation of this policy, MDAs will continue to implement social protection programs in their respective purviews, except where it is otherwise indicated in this policy. Furthermore, MDAs will implement such program in line with the coordination mechanism for partnership prescribed in this policy. MDAs such as finance, health, education, agriculture, water and sanitation, works, commerce and industries will redouble their efforts at developing and improving on provision of social services in their respective purviews Such services include but not limited to: free education, free healthcare, free school feeding, payment of final examination fees, scholarships, easy-to-access credit facilities, skill acquisition facilities, social security schemes, informal sector pension schemes and others. The inclusive approach to be used for the implementation of this policy also envisaged active participation of the following MDAs in addition to those mentioned above:

- i. Adamawa state Planning Commission
- ii. Ministry of Finance and Budget.
- iii. Ministry of Education and Human capital Development
- iv. Ministry of Tertiary and professional Education
- v. Ministry of Health and Human services
- vi. Ministry of Agriculture
- vii. Ministry for Local Government & Chieftaincy Affairs
- viii. Ministry of Youth and Sports
- ix. Ministry of Information and Strategy
- x. Ministry of Works and Energy Transport
- xi. Ministry of Commerce and Industries

- xii. Ministry of Women Affairs and Social Development
- xiii. Ministry of Environment and Natural Resources.
- xiv. Ministry of Land and Survey
- xv. Ministry of Housing
- xvi. Ministry of Justice
- xvii. Ministry of Water Resources
- xviii. Ministry of Infrastructure and rural Development
- xix. Ministry of culture and tourism
- xx. Ministry of special duties
- xxi. Ministry of solid minerals
- xxii. Ministry of Animal husbandry and Aquaculture
- xxiii. Ministry of Transport
- xxiv. Ministry of reconstruction and rehabilitation
- xxv. Ministry of Entrepreneurship

c. Federal Government

Government will continue to collaborate with Federal Ministry of Finance, Budget and National Planning, Federal Ministry of Humanitarian, Disaster Management and Social Development, National Bureau of Statistics, Nigerian Governor's Forum (NGF), Federal Ministry of Health, Federal Ministry of Women Affairs ,Federal Ministry of Agriculture and Rural Development, Federal Ministry of Works, Federal Ministry of Education and other agencies for correspondence. Adamawa State will link its policies and plans with Federal Government to achieve Sustainable Development Goals (SDGs)

d. Local Governments

Local Governments across the State are expected to collaborate with State Government to implement Social Protection Policy and facilitate grassroots participation as well as Contribute their quota to resource mobilization for implementation of Social Protection.

e. Community, Traditional and Religious Institutions

Government at all levels are to ensure active participation of traditional and religious leaders from the onset. The community should be sensitized to come up with the community aspiration related to social protection, participate in the design, planning and implementation of the policy to deliver services to the community needs. The communities shall support the delivery of social services for the benefit of the people., promote accountability and transparency in the delivery of Social Protection programs.

f. International Development Partners

Adamawa state provides lead in coordinating the partners towards improved service delivery, ensuring transparent and accountable government. It also ensures affirmation of the principle of partnership to which partners ascribe. The international Development partners supported Adamawa State in the delivery of the state plans, sector plans strategies, operational plans relevant to the programs for instance UNICEF supported Adamawa state to develop social protection policy, support the state development plan, Situation Analysis on children geared towards realizing the right of children. UNIDO supported Adamawa State in the Development of Industrial policy of the state.

g. Private Sector

Adamawa State will continue to provide an enabling and supportive environment for the private sector to grow and contribute to all sectors of the State's economy including social protection, as contained in the state industrial policy. This has increased income, livelihood and improve economic growth & development in the state. The sector will support the policy by providing cooperate social responsibility particularly in the area of social assistance. Support state with evidence based researches or data for effective formulation and development of social protection programs in the state.

h. Philanthropists

Philanthropist support the pooling of Zakat and endowment program of the state to the needy and less privileged. The Social Security Welfare Fund under the Ministry of Women Affairs will also support PWDs, poor and vulnerable. Philanthropist will also help in providing access to education, health and water in their areas.

i. Media

Media play a vital role in public awareness and information about the current state of affairs. The Government recognizes the need for collaboration with media in building the state to provide/give information about what is happening around people related to social protection. The Government can also engage media to support attitudinal change in the delivery of social protection.

4.4. SP Coordination Mechanisms

Social protection consist of several interventions/ programs which if not well-coordinated will result in duplicated efforts, lop-sidedness in coverage, double dipping, targeting errors etc. Consequently, the goals of social protection policy will not be effectively achieved. In order to address these issues the following mechanisms should be put in place.

- i. A Department of Social Protection shall be established in State's Planning Commission to serve as the coordination office for the implementation of this policy.
- ii. The Department will be responsible for developing a *Unified Operational Plan* for social protection in the state.
- iii. The unified operational plan should be reviewed yearly.
- iv. The Department shall receive quarterly reports from all implanting MDAs and other actors. Government shall sanction any actor that fail to report to the Department as laid out in this policy.
- v. The Department shall submit quarterly, mid-year and annual reports to Government through the States Planning Commission.

4.5. Monitoring and Evaluation, Accountability and Learning (MEAL) Mechanisms

A suitable MEAL plan shall be developed for the policy. The plan will set up progress marker milestones, targets and results indicators for each policy objective. It will be used for monitoring and evaluating the performance of each implementing actors (MDAs and Partners). In order to boost the effectiveness of the MEAL plan, it will be customized to easy to use, written in simple languages, set realistic milestones, targets and clearly defined indicators. While monitoring will be ongoing and continuous throughout the implementation period, the policy will be evaluated twice every five years – one mid-term review and one end of term evaluation. The MEAL plan shall make clear recommendations on processes for conduct, reporting and learning from MEAL activities.

4.6. Results Framework

Results framework is a graphical display of the results the policy intends to achieve under a specified period of time. It indicates how successful implementation of the policy will eventually result into the realization of overall policy goal and objectives of the state. As shown by *Figure 3* below, from bottom-up, successful implementation of the policy requires Government and other actors to make *INPUTS* such as: legislation, strong administration and coordination structure, legal, budget, financial and institutional mechanisms, strengthened and sustained old and new programmes, Social Protection Trust Fund, Pension Scheme for the Informal Sector, right targeting, Monitoring, Evaluation, Accountability and Learning MEAL, ADSSPIMS, capable human resources, implementation of policy measures, etc. If these inputs are well coordinated and sustained over time, they are expected to produce the following *OUTPUTS* among several others: institutionalized structure and system for management of social protection, improved delivery and coverage of social protection to residents, Sustainable source of

funds for financing social protection, functional, integrated and sustainable social protection system in place, more residents benefits from social protection, etc.

Reinforcing the outputs consistently will produce several desirable *OUTCOMES* like enhanced and predictable access to essential goods and services, improved emergency preparedness, improved and diversified livelihood, improved access to credits, agro inputs and other in-kind supports, increased income and sustainable social security, general improved life outcomes for poor and vulnerable, including ability to claim rights in a truly dignifying manner, etc. These outcomes will eventually culminate in the expected *IMPACT* of social protection which among others include 15% reduction in poverty by 2027, visible in inclusive shock-responsive human development, shared prosperity and better life for all residents of the State.

Figure 3: Result Framework, Adamawa State Social Protection Policy



4.7. Cost and Financing Arrangements

It is estimated that implementation of this policy will cost Government N1 billion yearly. This indicates that social protection is capital intensive and therefore requires funding from several sources within and outside government funding. The total cost of Social Protection consists of both programmes and administrative costs. In order to ensure that the policy is adequately funded in a sustainable manner, Government will take appropriate steps to mobilise fund from all legal sources, including private sector, religious entities, international development partners, CSOs, individuals, etc. Accordingly, government shall explore the following resource mobilization methods.

- i. Establishment of social protection Trust Fund
- ii. Mandatory contribution from salaries of Top Civil Servants, all political and public office holders in the state and local governments.
- iii. Sourcing for grant from the relevant Federal MDAs.
- iv. Review mandatory contribution from the contractors who are awarded contracts above N5, 000,000.
- v. Guarantee soft loans from CBN, BOA, BOI and other available credit facilities in support of the targeted poor and vulnerable residents who are able and ready to engage in productive economic activities especially in the agricultural, small and medium business.
- vi. Establish special intervention fund to take care of agricultural insurance and other contingencies.
- vii. Appeal to philanthropists to donate to the social protection security trust fund
- viii. Seek support from development partners.
- ix. Encourage CSOs to participate in the delivery of social protection services across the state.
- x. Develop the mining and industrial sectors for more contributions through corporate social responsibility.
- xi. Donation or assistance from both National and International Organizations.
- xii. Zakat collections.
- xiii. LGAs contribution

4.8. Data and Adamawa State social protection information management

Government shall put in place Adamawa State Social Protection Information Management System (ADSSPIMS) as a means of boosting data management for this policy. It shall be an independent IMS that is capable of providing reliable and verifiable data on Social Protection for decision making at the right time. The State Social Register (SSR) established by SOCU will serve as a database for various categories of residents of the state that need social protection interventions/support. However, both poverty and demography are dynamic and this calls for the update of the data after every two/three years.

4.9. Phased Implementation

Some of the measures in this policy are futuristic. Many of them may not materialize within this decade while some are already ongoing. Therefore, Government will adopt a phased implementation approach

for the policy. What this means is that policy measures are implemented in phases. Therefore the key priority for initial implementation plan will include but not limited to:

- i. Putting in place an enduring institutional arrangement for effective management of social protection in the State. This involves implementing policy measures such as enacting an enabling law for social protection activities in the State, establishing a council to manage the enterprise, updating the State Social Register(SOCU), setting up a Monitoring & Evaluation Accountability and Learning (MEAL) system, Adamawa State Social Protection Information Management System (ADSPIMS) as well as expanding and strengthening the existing Social Security Welfare fund to Social Protection Trust Fund;
- ii. Strengthen existing social protection interventions to continue to deliver their respective promised services to residents of the State. This entails compiling a comprehensive list of all ongoing and about-to-start social protection related interventions in the State and developing a generic action plan for strengthening streamlining them to continue to deliver social protection services to residents of the State; and
- iii. Implement for a start, some other carefully selected measures of the policy that are within the strides of resources available to the State. Key criteria for selection of such measures include working first on policy promises that can bring immediate respite to targeted poor and vulnerable residents as well those that have potential to rapidly pull targeted residents.

4.10. Key Implementation Actions

In line with the NSPP 2020, the following implementation actions are adopted for this policy.

4.10.1. Regulations and Inter-Partners Dispute Resolution

The implementing MDAs shall have in place an internal mechanism that shall handle all matters relating to complaints, disputes, fraud and fraudulent practices among them as part of coordination mechanism for social protection in the State. The followings steps should be adhered towards achieving effective mechanisms which include prevention of jurisdictional conflicts such as development of clear terms of reference, jurisdiction, roles and responsibilities of each implementing MDAs, to avoid overlapping, encroachment and duplications that could breed conflict. In the same way and in the pursuit of transparency and accountability, government have approved the mandatory use of electronic devices for all payments and financial transactions related to social protection in the State except in cases where such practices will hinder the pursuit of the goals and objectives of this policy.

4.10.2. Targeting and Registration:

One of the fundamental principles of the State Social Protection Policy is universality. The Adamawa Sate Social Protection Policy establishes a social protection floor for all Adamawa State residents, as many of the interventions and policies explicitly promote universal coverage. For the assurance of universality, a special attention should be given to some individuals, families, and groups (e.g. healthcare services, scholarship for PWD and their children, Orphans, vulnerable children and children from poor families). In these cases, Adamawa State will have the flexibility to find the targeted beneficiaries for Social Protection Programmes across the State.

A combination of targeting mechanisms of the State will be applied, these will include Community-Based Targeting (CBT), assessment mechanisms, broad categorical eligibility (e.g. geographic targeting), targeting by category and life cycle (e.g. the elderly, under-5 children), Adamawa State should adopt household vulnerability analysis and self-targeting mechanisms with specific emphasis on transparency and downward accountability, among others. This approach will ensure citizens' participation and empowerment and strengthen local and community ownership of social protection programmes. Also, on-going registration and regular updating of beneficiaries register will be ensured. This will help in attaining the goals of reaching out to the poor while minimizing the costs of interviewing large numbers of ineligible non-poor households who may fall into vulnerability due to unforeseen factors. For the effectiveness of Adamawa State Social Protection Policy and programmes, a regular and reliable registration and tracking system will be put in place. In this regard, the State should strengthen and sustain a Single Register System from SOCU. The single register will be updated periodically to ensure the reliability of the data. The database will provide the necessary information to ensure that resources reach to the targeted beneficiaries across Communities in the State. Government will take every appropriate to prevent henceforth, the unhelpful habit of hijacking interventions targeting the poor by the rich.

4.10.3. Transition, Graduation and Exit from Programmes:

A key goal of the SPP is to ensure a minimum standard of living and a life of dignity to all Citizens in the State. This means that some policies and interventions will be sustained for as long as the intended beneficiaries need them (e.g. a disability benefit will last as long as the person is disabled, Support for Orphans and vulnerable children will span until they are gainfully employed, a pension for the elderly will be maintained all through their old age). Nevertheless, the SSPP also includes policies intended to lift individuals and families out of poverty, encourage them to find employment and engage in productive activities to earn their own livelihoods. It is therefore, expected that the intervention

Programmes shall empower terminal beneficiaries with productive capacity to participate in other programmes for a period of time to develop and sustain their basic livelihoods – a beneficiary Assessment Index would be used by-annually to determine the progress of development and empowerment of all beneficiaries, this will inform their transition and graduation status. During the latter stages, beneficiaries will be linked up with other complementary programmes (both State and National) to further enhance their social and economic capacities.

4.10.4. Performance Management

For the SSPP to be effective, evidence shall be provided on the extent the intended beneficiaries are reached. Towards this end, a *scorecard* will be generated on the SSPP using a participatory and Multistakeholder approach. This will be used to provide a detailed evidence of performance. The information collected through the scorecard will support performance-based monitoring, budgeting, planning and coordination among implementing MDAs. The structure of the scorecard caters for short- and medium-term targets, hence periodic evaluation will be undertaken to provide an understanding of the performance of the various policies and interventions in the State.

An effective mechanism shall be established where beneficiaries of programmes can channel their concerns and responses gotten within short possible time. This enable early solutions and also improve Citizens confidence in the program.

4.10.5. Sustainability of Programs and Policies

For continuity and sustainability of Social Protection Programmes, the followings have to be in place:

- a. Ensure institutional framework for Social Protection Programmes is developed
- b. Secure State Executive Council's approval
- c. Obtain legislative backing
- d. Ensure adequate budgetary provisions and cash backing
- e. Secure appropriate office accommodation and take-off grants
- f. Consistent, focused and dispassionate implementation of Social Protection programmes

4.10.6. Mechanism for payment, accountability and program delivery

Appropriate steps will be taken to leverage technologies in order to ensure that social protection services such as cash transfers reach beneficiaries without hassles on their part. Mechanisms will be put in place for effective and efficient accounting best practices for ease of reaching intended target beneficiaries. In cognizance of non-literate beneficiaries who might be in rural and hard to reach

communities, a special Social Protection Beneficiary Transaction Card (SPBTC) to be called 'Asusu Na' (my wallet) would be initiated. All financial benefits would be paid into the card, and it can be used for transaction anywhere there is transaction device such as POS, ATM, and even for direct exchange for commodities across communities, making beneficiaries have their funds at all times anywhere they are. The mechanism shall also promote citizens participation in budget process, monitoring and other Social Protection Programmes

4.10.7. Financial Accountability

For Financial Accountability, considering the fact that multiple MDAs would be involved, an appropriate global best practice Financial Systems would be employed. The system will be such that has multi-approval and checking systems and structures would be established. This would be consolidated by a well thought-out Financial Policy that would be binding on all MDAs that would be involved in Social Protection Programmes in the State. Also, there shall be for Social Protection Programmes in the State Dual Annual Auditing of all financial transactions (Internal and External), after Monthly and Quarterly Financial reporting and Performance report. Ministry of finance and State's Planning Commission will oversee the financial management of the social protection system.

4.10.8. Program Delivery

To ensure that all Programmes and Interventions are implemented in line with desired Objectives and the ultimate Goal of Social Protection in the State, intentional and strategic steps would be ensured. Local Government and Ward Level Social Protection Programmes delivery units would be establish across the state with operational point at Social Development Department (at LGA Level), and Senior District Heads (at the wards level) to ensure prompt, and effective Programmes delivery – working with Community Structures as CBOs, FBOs, and Ward Development Committees and SBMCs.

4.11. Risks and Mitigations

This policy may run into several risks including those presented in *Table 3* below. Steps that may be taken to mitigate them are also recommended.

Table 3: Possible Risks and Recommended Mitigations

S/N	Risks		Mitigations	
1.	Off-Context Implementation. The	•	All actors must be mindful of the	
	policy may end up being implemented as		peculiar nature of the State as one	
	a stand-alone intervention, rather than part		trying to regain its balance from deadly	
			acts of insurgency. Therefore policy	

S/N	Risks	Mitigations
	and parcel of the holistic recovery and stabilisation efforts of Government	 must be seen and implemented as part of the recovery process. Integrate interagency dialogue and coordination into the implementation tactics.
2.	Poor funding could hinder effective implementation of the policy	 Social Protection should be made a first line charge item in the state annual budget. Improve coordination between federal, state, Local Government, development partners, CSOs and other actors' spending on Social Protection. Encourage Private sector and philanthropic support to Social Protection. Ensure adequate allocation, release and cash backing of funds for the implementation of social protection programmes
3.	implementing Social Protection Interventions in the State could have spill	development partner coordination officer
4.	Lack of Political Will: In spite of the strong will of current government to use social protection interventions as a means of putting the people first, chances are that successive government may not have the same level of concerns for the poor and vulnerable. This may hinder sustainability of the SP project in the State and results in erratic implementation of the policy	 Back up policy by a law and put it on first line charge on State budget. Consult widely and involve stakeholders at every stages of designing, planning and implementation of social protection in the State.
5.	Misapplication of SP Resources: Information from beneficiaries of SP	• Put implementation and disbursement of SP resources in the hands of

S/N	Risks	Mitigations
	interventions in the State points out that Political Party loyalists take advantage of the programmes by diverting SP resources for personal gains. This is a serious misuse of the good intention of government and portends a great threat to successful implementation of SP programmes. SP supports may fail to reach targeted persons if this risk is not checked. The practice will hinder effective coverage of the target beneficiaries and will eventually truncate the purpose of SP programmes	professionals and excellence track record of integrity. Enforce transparency and accountability mechanisms already in place in the State. • Leverage technologies and learn from good practices that have worked well in other climes in reducing all forms of improprieties in the delivery of social protection services.
6.	Lack of quality data on targeted beneficiaries of SP programmes may result in leaving out those who are really in need of SP interventions especially those in the hard to reach communities.	 Accelerate actions on central data capturing of beneficiaries on the state social register. Regular review and update of the database of beneficiaries. Establish a single view of data within the proposed SP Coordinating Department Establish, Strengthen and Sustain the KESSPIMS
7.	Citizens' apathy towards SP programme could result in misinformation and heighten distrust for the project	 Sensitization and awareness through a permanent dialogue mechanism for citizen to take ownership of the programmes. Encourage active participation of citizens Establish a grievance mechanism that gives the citizens the avenue to channel their grievances resolved within short possible time.

S/N	Risks	Mitigations
8.	Deficit of social services: The available infrastructure, facilities and services cannot adequately cater for the increasing number of target beneficiaries thereby leading to low impact of intervention on target beneficiaries	
9.	Freebees versus resilience and human development: most likely that people might misconstrue social protection as presenting freebees to residents instead of seeing it as an investment into the economic development of the people and that of the State by extension.	is indispensable. What this whole enterprise called social protection is all about should be made clear to all residents

CHAPTER FIVE: CONCLUSION - POLICY REVIEW AND APPENDICES

5.1. Policy Review

With this policy, Government intends to reduce poverty in the State by 15% at the end of 2027 from its current 75% (2020 headcount) and 0.283 (MPI, 2022). Taking cognisance of the measures recommended in this policy, Government is persuaded that social protection, haven proved to be a veritable tool for reducing poverty and vulnerability globally, will go a long way in helping the State to achieve this goal. Therefore, full and timely implementation of this policy should be seen as a necessity by all actors in this sub-sector

In order to ensure that this policy is kept in tune with the constantly changing realities of the State, Government have approved that the policy be subjected to analysis and review once every five years. The analysis will be a broad-based and multi-sectoral engagement with key stakeholders in the social protection sub-sector such as MDAs, CSOs, IDPs, beneficiaries, community actors, private donors, individuals, traditional, religious actors, etc. This is in addition to designing a robust Monitoring and Evaluation framework as well as its implementation plan. Among other things the review is expected to:

- i. appraise policy progress and achievements generally;
- ii. determine the extent to which social protection is addressing the needs of poor and vulnerable people in the State;
- iii. assess the feasibility of social protection interventions such as social pensions and child, unemployment and disability benefits.
- iv. ascertain the synergies between social assistance transfers and small enterprise development;
- v. examine the contribution of policy to economic growth;
- vi. measure the contribution of social protection to poverty reduction in the State; etc.

it is expected that outcomes of the reviews exercise shall inform necessary amendments to the policy document itself as well as its delivery mechanisms and programmes.

5.2. Appendices

The following appendixes are considered as part and parcel of this policy.

Appendix I: List of Adamawa State Social Protection Technical Working Group on Social Protection

SN NAME MDA/ORGANISATION

511	IVAIVIE	MIDA/OKOANISATION
1	Dr. Mary Paninga	Adamawa State Planning Comm.
2	Isa Ardo Shehu	Adamawa State Planning Comm.
3	Gladys Dzarmah	Adamawa State Planning Comm.
4	Kwaji Duguri	Adamawa State Operation Coord. Unit/ NG-CARES
5	Engr. Yusuf Audu	Rep. Community Actor
6	Augustine James	SA to His Excellency on M&E
7	Mary Kadzai	Perm. Sec. (Rtd)- Min of Women Affairs
8	James Zira Stephen	Modibbo Adama University, Yola
9	David Timothy	Adamawa – Social Investment Program
10	Alh. Muhammad Garba Laweso	Muslim Council of Adamawa State
11	Aminu Mallum	Rep. Coalition of Civil Society Organization
12	Bello Bashir	Rep. Coalition of Civil Society Organization
13	Catherine M. Jatau	Rep. Christian Association of Nigeria, Adamawa St.
14	Sani Sabo	Rep. Persons With Disabilities
15	Musa Saleh	Rep. Persons With Disabilities
16	Abdulkarim Muhammed	Ministry of Finance
17	Zacharia T. Kwada	Poverty & Wealth Creation Agency
18	Barr. Kowoabo Ta'adi Takoni	Min. of Justice
19	Gali Alura Fudamu	Min of Agriculture
20	Thomas K. Amos	Rep of Min of Education
21	Martina Ayi	Rep of Min of Health
22	Titus Takodoba	Rep of Min of Local Government
23	Mohammed Hassan	Rep of Min of Women and Social Devt.
24	Mike Ngula	Rep Min of Youth & Sports
25	District Heads of Jimeta & Yola	Rep of Traditional Institutions
26	Dzarma Vicent	Rep of Adamawa House of Assembly
27	Ibrahim Laweso	Rep of Adamawa House of Assembly
28	Ashraf Tukur	Rep of relevant pro-mother and child (CSO)/ SDG
29	Koungu Nahuyinnsu	Secretariat
31	Ahkson Hansen	Secretariat
32	Nasuru Lawan	Secretariat