

## Rethinking Social Security in Nigeria

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### Abstract

Nigerians are disproportionately represented in the informal sector which comprises of small scale unregistered enterprises and people under informal employments. Many people in the informal sector earn very meager income, lack the privilege for human capital development, face exclusion and represent one of the weakest groups in the economy. Yet, social security schemes or programmes do not target them or focus more on people working in the formal sector through contributory pension schemes. There have been many intervention schemes undertaken by different Nigerian Governments that specifically targeted those outside formal employments. This paper will review and assess the attempts by the Nigerian Government to extend social security policies to people outside formal employments. The study also discusses the challenges encountered by these policies because it seems not to have effectively achieved its objectives. The secondary means of data collection was explored. The study recommends that Government should adopt a bottom up approach while designing these programmes. Stiff penalties should be meted out to corrupt Government officials who are found, trying to sabotage Governments efforts towards empowerment of the poor and vulnerable.

**Keywords:** Empowerment, poverty, economic growth, development programmes, social protection

### Introduction

Above a third of the world population live in abject poverty and lack and they are mostly found in the developing countries of the world. According to National Bureau of Statistics NBS (2019), about 82.9 million Nigerians are considered poor by national standard. Poverty and vulnerability in Nigeria are influenced by gender, age, geography, ethnicity among others. There have been high level of armed conflicts in the last two decades by the Boko Haram and the Fulani herders which have made many children orphans and also made many women widows. This has also led to many people being displaced, causing loss of jobs and livelihood, thus exacerbating poverty.

According to GCR2P Report (2024), between 2009 to 2020, more than 35,000 people were killed by the Boko Haram insurgents. They were also involved in suicide bombings, abductions, torture, rape, forced marriage and also destruction of schools and government infrastructures. In the North Central and North West, there have been violent clashes between the Fulani herders and the farming communities due to competition over scarce resources. This has led to the formation of armed groups who have continuously perpetuated widespread atrocities like rape, murder, kidnapping, plunder and even occupation of people's farmlands. This prompted many

farmers to abandon their farms so that they will not be attacked. No wonder, according to the National Bureau of Statistics NBS (2019), 40.1% of Nigerians were classified as poor. A good number of the citizens lack access to education, have poor health, their jobs lack securities, or they are either unemployed or under employed or with insufficient access to productive assets. These conditions make the poor to be susceptible to shocks which are occasioned by economic reforms, ill health, old age, environmental hazards or other vicissitudes of life. The proneness of the poor to socio –economic shocks can be minimized by strategies that can protect their livelihoods, improve their human capital and support them in times of crisis. There is indeed need for government to support the poor and vulnerable groups through social security policies. The main goals or objectives of a Government should be provision of security and enhancement of the citizen’s welfare. The International Labour Organization (ILO) and United Nations (UN) see social security as a basic right which people should enjoy which include maternity cash benefit, unemployment benefit, old age benefit etc.

The introduction of social security programmes in Nigeria has remained a herculean task to the Government. This is not unconnected to the fact that the capital markets are not developed, there is widespread poverty, the country operates a mono - cultural economy which has led to low levels of income and the tax system is weak among other challenges. Lack of political will by the political class has also worked against social security programmes since it will lead to redistribution of resources. Arising from this, Dollar and Kraay (2000) argue that socio economic security of the poor should rather be pursued through continuous economic growth that will increase the standard of living of every citizen in the country. However, in what seems to be a repudiation, Gaiha and Kulkarni (1998) contend that economic growth might not lead to the upliftment of all from poverty because some people do not possess productive assets that can enable them to compete favorably with others. Consequently, the need for the introduction of social security can never be over – emphasized. Social security is progressively being seen by both the international community and national governments as a tool to address development problems.

A well articulated and implemented social security policy has the potential of increasing the standard of living and the welfare of the vulnerable and fragile group in the society. It may also increase the potentials of the poor to secure good jobs and other productive capacities. Social security is defined by the International Labour Organization (ILO) as the shield which the society provides for its members through the introduction of various public measures against the socio – economic vagaries that might arise as a result of considerable reduction or stoppage of earnings due to illness, maternity leave, injury; provisions of medical care and subsidies for families with children (ILO, 1984).

This definition by the ILO perceives social security to be meant for only workers in the formal sector, who their income may reduce substantially or might be stopped for many reasons, including sickness, old age, pregnancy etc. In many developing countries, including Nigeria, majority of the population are in the informal sector and they predominate as those living below the poverty line, where incomes are not regular. Ginneken (2003) rightly submits that in low income countries like South Asia and sub – Saharan Africa, 90% of the population are generally not covered by social security policies. This is because many of them are in the informal sector and are therefore outside the contribution based insurance scheme or tax financed social benefits. While in the middle – income countries, the percentage ranges between 20 to 60%. According to

the World Bank cited in Adenuga (2021), 80.4% of Nigeria's employment features in the informal sector while 10% are in the formal sector and 9.6% in households. Arum and Eze (2022) rightly contend that majority of Nigerians in the informal sector represent one of the weakest groups in the economy as their jobs lack social protection, rights and voice.

Arguing in the same vein, ILO (2002) report sees informal sector jobs as jobs with some common characteristics which include; low level of capital and skills, lack of access to technology and organized market, poor working conditions, low income and lack of social protection. . And yet, they are excluded from any type of statutory social security protection. At the end of 89<sup>th</sup> session of the International Labour Conference (ILC) in June 2001, it was concluded that countries should accord highest priority to extend social security to people with none (ILO, 2001). This paper will review and assess the attempts by the Nigerian Government to extend social security policies to the poor and vulnerable group in the society who might either be employed or unemployed. The study will also discuss the challenges encountered by these policies because it seems not to have effectively achieved its objectives. The secondary means of data collection was explored.

## **Literature Review**

Holmes e tal (2012) define social protection as all public and private interventions that make provision for income transfer or consumption transfer to the poor, protect the poor and fragile group against livelihood risks and strengthen the social status and rights of the downtrodden. DFID (2006) social protection is public actions undertaken by the State or privately to help people to deal more effectively with risk and their vulnerability to crisis and to help them fight against absolute poverty and lack. Gargliardo (1952) submits that social security is a system that secures individuals against loss from any form of disaster be it in economic, social or political form. Craig (1959) conceives social security as a guarantee against risk which citizens might be exposed to. Hujo, Behrendt and Mckinnon (2017) argue that social security is the basic or non negotiable rights of the people which reaffirms them the minimum level of protection.

Deloitte (2014) sees social security as concerted panacea against hardship, misfortune or deficiencies which may arise against someone. Ginneken (2003) sees social security as the benefits that the society provides to people through public measures to give them access to a minimum standard of living and to protect them from declining standard of living which may arise as a result of basic risks and needs. Justino (2003) points out that social security programmes in developing countries should target to defend and promote both human and physical capital. Arguing further, she opines that policies that defend human capital include good access to hospitals, health insurance policies, good nutrition, improved access to schools etc. While physical capital can be defended through programmes that target employment creation, encouragement of rural development, good access to land and housing, improved basic infrastructures, improved access to capital, provision of employment support schemes etc.

ILO (2001) stresses the function of social security in guiding against low or diminishing living condition as a result of exposure to risks and needs. Ginneken (2003) points out that there are three ways to extend social security to the vulnerable group who do not have formal jobs. One is to extend statutory social insurance. Second, is to expand coverage through community – based schemes. Third, is to expand social security through the promotion of tax financed social benefits which targets the poor and the vulnerable groups. Dreze and Sen (1991) pin point that there are

two aspects of social security and they include; the use of social security to prevent deprivation by promoting living standards and to protect against falling standard of living.

Devereux and Sabates – Wheeler (2004) observe that social protection has four dimensions. One, it must be able to manage shocks, e.g pension and health insurance. Two, it must have a protective element, e.g provision of services to vulnerable groups like orphans, widows, abandoned children etc and those who are unable to work. Three, the promotion of income generation and capabilities. E.g the provision of subsidized inputs, school feeding programme etc. Four, seeks to deal with issues of social equity and exclusion. Oduro (2010) pin points that the Structural Adjustment Programme (SAP) introduced in the 1980's by many African countries dismantled some social security programmes of the government and made life very difficult for the citizens during the 1980's. Akpan and Effiong (2021) pin point that the concept of social security is rooted in welfarism and equal treatment of all persons.

### **Theoretical Underpinning**

This study explored the Social Contract theory. This theory was first articulated by Thomas Hobbes (1588 – 1679). The main thrust of this theory is that individuals, who were formerly living in a “state of nature” agreed to give up their freedom and submit to the authority in exchange for provision of security and protection of their rights. The International Labour Organization (ILO) (ILO, 2006) argues that social security aims to meet people's fundamental needs for security, protection and nurturing. One of the State's or Governments main responsibility is the provision of security for its teeming population. Security needs can be in form of protection of lives and property, protection from declining standard of living and protection from living below minimum standard. Making Social Security schemes available to all, is a way of Government fulfilling one of its mandate to the citizens.

### **Overview of Some Non – Contributory Social Security Programmes in the Fourth Republic**

Nigeria's Fourth Republic was ushered in, on May 29<sup>th</sup> 1999 by Chief Olusegun Obasanjo's regime. Before that period, the country had about 15 yrs of uninterrupted military rule. Poverty in the country then remained significantly high with about 70% of the population living below poverty line ( Jaja, Badey, & Ogoloma, 2008). This necessitated the new government to review past poverty alleviation programme and work out a new and more effective approach towards poverty eradication.

### **The National Poverty Eradication Programme (NAPEP)**

The National Poverty Eradication Programme (NAPEP) was introduced in 2001 and it was aimed at eradicating absolute poverty. The National Poverty Eradication Council (NAPEC) was established to ensure the activities of NAPEP are centrally planned and coordinated. It was structured into four different schemes. The first, is the Youth Empowerment Scheme (YES), its mandate is to provide opportunities for unemployed youth to acquire skills, employment and wealth generation. This scheme was further sub divided into Capacity Acquisition Programme, Mandatory Attachment Programme and Credit Delivery Programme.

The second is the Rural Infrastructure Development (RIDS) which was commissioned to take care of energy and power supply. The third is the Social Welfare Service Scheme (SOWESS) that takes care of special education, public awareness facilities, environmental protection

facilities, provision of mass transit, primary health facilities etc. The fourth is the National Resource Development and Conservation Scheme (NRDC) which was mandated to harness agricultural, water, solid mineral resources and conservation of land for effective utilization by small scale business operators. However, this programme could not achieve many of its laudable objectives because of some bottlenecks. The problems include lack of coordination, lack of target mechanism, corruption, lack of cooperation between the federal, state and local government. Obikeze, Ananti and Onyekwelu (2015) argue that the challenges of NAPEP include corruption, lack of sincerity, poor implementation, programme inconsistency, politics of poverty and bad governance.

### **Conditional Cash Transfer (CCT)**

The conditional Cash Transfer scheme in Nigeria was first introduced by Umaru Musa Yar'Adua Administration in 2007 under the Care of the People (COPE). He was the President of Nigeria between 2007 to 2010. To qualify as a beneficiary, a household must fulfill some conditions which include: households must be headed by vulnerable persons e.g widows, disable, the elderly, women etc, communities with households with low human development indicators were chosen, and households that have at least one child in junior secondary school. Other conditions include compulsory antenatal care, attendance of immunization programmes and compulsory education etc.

The main objective of the scheme was to reduce abject or absolute poverty of the most vulnerable group in the society. Under this programme, the participants got cash transfer of N1500 naira per child up to a maximum of N5000 naira. This programme was however criticized because the household participation was for a period of one year. Provision of N5000 to a household a year is not enough to lift a family out of poverty. Also community participation was 10 household per community irrespective of how large the community is. The programme was not able to cover many poor households.

The administration was succeeded by Dr Goodluck Jonathan's Administration. He was the President from 2010 to 2015. He introduced a Conditional Cash Transfer (CCT) which he called Subsidy Re – investment Programme (SURE – P). The main objective was to reinvest the Federal Government savings on partial removal of fuel subsidy. The funds were meant to be re – invested into provision of critical infrastructures and social safety network programmes that will directly benefit the masses. The programme was accused of being hijacked by politicians who looted the funds meant for the programme. Also, in 2018, former Governor of Katsina State, Ibrahim Shema, was indicted and charged of laundering N5.77 billion SURE – P funds by a judge, Babs Kuewuni of the Federal High Court, Ikoyi, Lagos (Adanikin, 2023).

The Buhari Administration which spanned from 2015 – 2023, introduced a National Cash Transfer Programme in September 2016, which was called Household Uplifting Programme (HUP). It was supported by World Bank and promised to provide financial support to households suffering from abject poverty. The beneficiaries of the programme were derived from the National Social Register (NSR). It was meant to provide timely cash to household to achieve some objectives. In two months, N58 billion were transferred to 2million households (Livinus, 2021). The programme provided a bi – monthly payment of N10,000 to beneficiaries (Adeaga, Adelakun and Oyekunle, 2013). The objectives include, upgrading household consumption, improving the accessibility of health care facilities, promoting assets acquisition, encouraging

environmental sanitation and management etc. Despite these programmes, by 2022, the people living in poverty grew and expanded to 133 million (Adibe, 2023)

The Conditional Cash Transfer was also continued by President Bola Tinubu Administration which started on May 29<sup>th</sup> 2023. This time, it was renamed Renewed Hope Conditional Cash Transfer. The Government borrowed \$400m from the World Bank in addition to \$800m earlier secured for the same purpose. The purpose was to transfer N25,000 cash to 15 million families covering 62 million Nigerians for 3 months to help them cushion the harsh effect of fuel subsidy removal and floating naira. It was transferred between October to December 2023. The Minister of Humanitarian Affairs, Ms Betta Edu, according to Punch 21 2023, maintains that the cash will help families to start a micro business, help provide basic health care, maintain children in school and also cater for the family's basic needs.

But the question is, will 75,000, (which is the total amount that will be received) in 3 months, be sufficient to do all these? Considering the cost of living in the country? According to the National of Bureau Statistics, about 133 million Nigerians are suffering multi dimensional poverty and this programme will cover only 62 million, this is in total disregard to the remaining 72 million and others that will slip into poverty as a result of fuel subsidy removal. Another, question is, will N75, 000 given to a family over a period of 3 months be able to lift them out of poverty? Another problem is that the 15 million households cannot be traced to verify whether they received any cash transfer. Also, the number of poor Nigerians continues to be on the rise despite the mouthed interventions by the Federal Government.

### **The National Home Grown School Feeding Programme (NHGSFP)**

This programme was introduced by Former President Buhari's regime in 2016 in public primary schools in Nigeria. The aim was to ensure one good or rich meal a day for children in order to improve enrolment, reduce the number of drop out from school and to encourage quality learning outcome. The Federal Government was to feed pupils from primary 1 – 3 while the State Government was to feed pupils from primary 4 – 6. The food served was to cost the Federal Government N70 food per child (Oluwole, 2017). About 56,000 public primary schools participated in the scheme (This Day, 2020). Ogunode and Abubakar (2022) contend that the challenges faced by this programme includes: inadequate funding, poor monitoring and evaluation, lack of data for planning, corruption, delay in releasing money and insecurity. The N70 meal per child is too poor and N70 naira cannot buy their purported rich meal.

### **Government Enterprise and Empowerment Programme (GEEP)**

It was established by the Buhari Administration through the office of the Vice – President. The main objective of the programme was to empower poor Nigerians through provision of financial assistance to artisans, market women, women cooperative societies, youths, small scale farmers and agro – allied processors. The fund was managed by the Bank of Industry on behalf of the Federal Government. The eligibility criteria include: must have a valid BVN, must have a well-founded account information and must have a validated trade or farm location. The programme was criticized because it was undertaken by politicians who siphoned most of the money meant for the programme. The money given to the beneficiaries were also too meager when compared to their objectives.

## **N – POWER SCHEME**

This scheme was set up by former President Buhari's regime on 8<sup>th</sup> June 2016. Its objectives are to solve the problem of youth unemployment and help accelerate social development. They hoped to achieve this objective through assisting the youth between ages 18 and 35 to acquire skills that could engage them through acquisition of skills instead of them to be searching for non-existent white collar jobs. It is a paid programme of two years; beneficiaries were paid N30,000 naira every month. Umearokwu and Aliyu (2022) rightly pin point that the challenges of N – Power include insufficient information, non – payment of stipend to participants as at when due, bribery and corruption and over bearing hands of the politicians.

### **Challenges of Non – Contributory Social Security Schemes**

- **Lack of Target Mechanism of the Poor:** the Government does not have accurate way of getting the poor. For instance, the Tinubu Administration dumped the National Social register used by the regime before them because they didn't trust the mechanism used to select the poor (Dike, 2024). The President had to instruct Dr Edu, the Minister of Humanitarian Affairs to come up with a credible register.
- **Political and Policy Instability:** this is another problem faced by these schemes; when a Government leaves, the new Government jettisons the programmes or policies initiated by the former Government without recourse to the financial and other commitments. For instance, after the assumption of former President Buhari as President on May 29<sup>th</sup> 2015; he ordered that SURE – P should be shut down on or before October 31<sup>st</sup> 2015. He also ordered for a probe into their activities (Nairametrics, July 2015). The N – Power scheme was suspended by the new incoming Government. Their reason, according to Ms Edu, the Minister of Humanitarian and Poverty Alleviation, was that they noticed some irregularities which they will investigate (Adebowale – Tambe, 2023).

**Poor Design and Implementation of programmes:** Some of these schemes are poorly designed and they were not designed to achieve their objectives. For instance, the Renewed Hope Conditional Cash Transfer was meant to provide N75,000 to each identified poor household. The cash was meant to start a micro business, help provide basic health care, maintain children in school and also cater for the basic needs of beneficiaries. The money itself is too small to achieve their objectives. Three months duration of the transfer is too small to lift a family out of poverty. Also, Buhari Administration through the National Cash Transfer Programme, provided a bi – monthly payment of N10,000 to beneficiaries ( Adeaga, Adalakun and Oyekunle, 2013). The money was too meager to achieve the intended objectives. The Federal Government was to provide a rich meal a day to pupils from primary 1 – 3 through the National Home Grown School Feeding Programme (NHGSFP). Meanwhile, N70 naira cannot buy a rich meal in Nigeria

- **Corruption:** Many of these programmes became a conduit pipe to siphon public funds. For instance, Adanikin (2023) rightly observes that in 2013, the Plateau House of Assembly alerted the public concerning unspent N3 billion naira SURE – P funds stored in the Governments account and not dispensed to the beneficiaries. Also, the Minister of Humanitarian Affairs and Poverty Alleviation, Ms Betta Edu, awarded a whopping N3 billion naira consultancy contract to produce a National Social Register (Dike, 2024).
- **Politics of Poverty:** this is another big challenge facing these schemes or programmes. Those who are given the responsibility to coordinate the programmes are the elites who

are the source of the problem. They end up working against their mandates. Dollar and Kraay (2000) rightly argue that socio economic security of the poor should rather be pursued through continuous economic growth that will increase the standard of living of every citizen in the country. The elites might not support policies that will benefit only the poor and exclude them.

- **Lack of Accountability and Transparency:** Many of these programmes lack accountability and transparency. They keep giving unverifiable figures and achievements. According to N – Power, they purportedly spent N279 billion naira through disbursement to beneficiaries between December 2016 to July 2019.

## **Conclusion**

Social Security is generally identified with income maintenance and support programmes. Entrenching social security goal is now seen as a developmental goal and plays a prominent role in realizing sustainable development, ensuring social justice and promoting human right. The role of social security as a human right is captured in the Universal Declaration of Human Rights (UDHR, 1948, Arts 22 & 25), the International Covenant on Economic, Social and Cultural Rights (1966, Arts 9 & 11) and human rights instruments. There is therefore need for the Government to expand social security to reach all vulnerable groups and to ensure that it is implemented efficiently to the benefit of everybody in the society.

## **Recommendation**

In order to reposition these social security schemes to be able to achieve their laudable objectives, there is need to do the following

- Government should adopt a bottom up approach while designing these programmes. The poor who these programmes are meant for, should be involved in the design and implementation of the programmes
- Stiff penalties should be meted out to corrupt Government officials who are found, trying to sabotage Governments efforts towards empowerment of the poor and the vulnerable. This will serve as a deterrent to those who might want to tow the same line.
- Government is supposed to be a continuum, so there is need to entrench policy consistency. Abandoning projects amounts to waste of resources and time already expended on the programmes
- Some of these programmes are poorly designed, they are not designed to achieve their objectives. The money budgeted for the poor should be enough to lift them out of poverty. The duration of cash transfers are usually too short, that they usually do not introduce any change to the status of the beneficiaries
- These programmes should not be politicized or handled by the politicians. Most times, people appointed to co - ordinate these programmes are usually appointed through the ruling party as a form of patronage. Those people usually work to achieve their selfish interest which is to loot the money allocated for these programmes.

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