

Strengthening Social Welfare in Nigeria: Policy Issues and Advocacy for National Social Welfare Reform

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Abstract

Nigeria's current social protection system is fragmented, underfunded, and covers only a fraction of the accessible poor. Recent data show that about 63% of Nigerians (~133 million people) are multidimensionally poor, and roughly 39% (~87 million people) fall below the national poverty line. These extreme poverty levels coexist with double-digit inflation (33.2% in March 2024), further eroding the impact of modest cash benefits. Public spending on social assistance (~0.14% of GDP) is among the world's lowest. In this context, this paper proposes a comprehensive legislative reform: the National Social Welfare Reform Bill, to establish a unified, rights-based social welfare system. The reform is designed to create a National Social Welfare Commission to coordinate all programmes, mandate state and local delivery arms, guarantee basic benefits (e.g. pensions, cash transfers, disability support), and secure dedicated funding through a statutory Social Welfare Fund. This reform draws on international best practices (e.g. South Africa's extensive grants, ILO social protection floors) and aims to institutionalize protection for vulnerable groups. The paper analyzes Nigeria's policy context, review past reform efforts, detail the reform's provisions, and discuss its potential impact and challenges. If effectively implemented, these reforms could significantly expand coverage, improve targeting, and entrench poverty reduction efforts in law transforming Nigeria's social safety net from a patchwork of ad-hoc programmes into a coherent, accountable system.

Keywords: Social protection, Nigeria, Social welfare, Legislation, Social policy.

Introduction

Nigeria is facing an acute social welfare crisis marked by widespread poverty, economic insecurity, and rising living costs. Recent data indicate that about 63% of Nigerians approximately 133 million people, are living in multidimensional poverty (National Bureau of Statistics, 2022), while an estimated 87 million people (around 39% of the population) live below the national poverty line (World Bank, 2023). These conditions coexist with food insecurity, unemployment, and regional conflict, deepening vulnerability. Although the Federal Government announced a

target in 2019 to lift 100 million Nigerians out of poverty within a decade, progress has been constrained by persistent economic shocks, particularly high inflation, which has significantly eroded household purchasing power (World Bank, 2023).

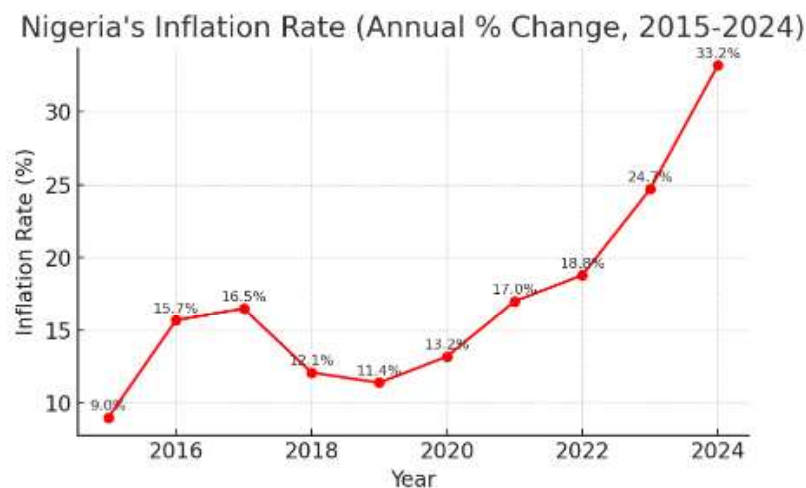


Figure 1. Nigeria's Inflation Rate (Annual % Change, 2015–2024). Source: World Bank (2024) data.

As shown in Figure 1, Nigeria's inflation rate rose sharply from single-digit levels in 2015 to over 33% by 2024, driven by currency depreciation, supply disruptions, fuel price hikes, and rising food costs. Low-income households, which devote a large share of income to food, have been disproportionately affected, with food inflation for the poorest households outpacing overall inflation (World Bank, 2023). As living costs rise amid stagnant incomes, the need for effective social safety nets has become more urgent. Yet, Nigeria's existing social welfare programmes remain limited in coverage and impact, prompting sustained calls for reform (World Bank, 2023; UNICEF, 2024).

Globally, social protection is recognized as a central strategy for poverty reduction and inclusive growth, as reflected in Sustainable Development Goal (SDG) target 1.3, which calls for nationally appropriate social protection systems for all. Nigeria has acknowledged this commitment through the National Social Protection Policy, adopted in 2017 and revised in 2021. However, public investment in social welfare remains extremely low. Nigeria spends only about 0.14% of GDP on non-contributory social safety nets, far below the global average of 1–1.5% and levels seen in comparable countries such as Kenya (0.35%) and South Africa (around 3%)

(Development Pathways, 2017; Awoks, 2025). As a result, programmes are chronically underfunded, heavily donor-dependent, and lack firm legal guarantees.

These funding constraints have produced fragmented and low-coverage safety nets. As of 2023, only about 6% of Nigerians were receiving any formal safety-net support (Awoks, 2025). Although the National Social Register expanded significantly from about 4 million households in 2020 to over 15 million by early 2023, only a fraction of registered households received benefits (World Bank, 2022). Even during the COVID-19 pandemic, when cash transfer programmes were temporarily expanded to reach up to 4 million households, tens of millions of poor Nigerians remained excluded (World Bank, 2023). This limited reach has undermined both poverty reduction efforts and public confidence in social programmes.

Nigeria's social welfare system has evolved over the past decade through initiatives such as the National Social Investment Programme (NSIP), launched in the mid-2010s, and the creation of a dedicated Ministry of Humanitarian Affairs in 2019. These efforts, supported by development partners including the World Bank and UNICEF, were informed by the National Social Protection Policy and aligned with international best practices (UNICEF, 2024). Nonetheless, prior to 2020, fewer than 5% of Nigerians benefited from any social safety net, underscoring the persistent gap between policy intent and practical impact (World Bank, 2023).

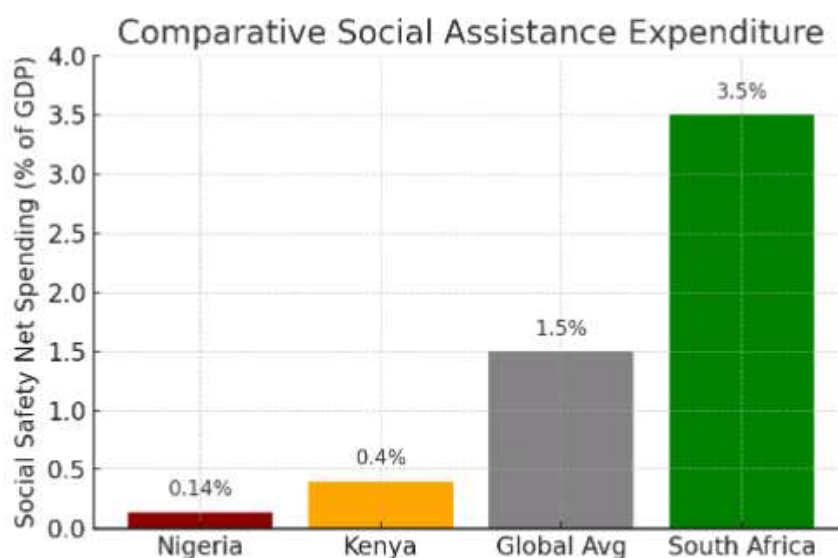


Figure 2. Comparative Social Assistance Expenditure (% of GDP). Nigeria invests far less in social safety nets than the global average or peers (World Bank, 2023).

The COVID-19 pandemic highlighted both the importance and inadequacy of Nigeria's safety nets. While emergency cash transfers demonstrated the capacity for rapid scale-up under exceptional circumstances, benefit levels and coverage remained insufficient to address widespread poverty. At the same time, chronic underinvestment in social sectors has further constrained system effectiveness. By 2024, only 15.7% of the national budget was allocated to social sectors, with non-contributory welfare programmes receiving a negligible share (UNICEF, 2024). As illustrated in Figure 2, Nigeria's social assistance spending lags far behind global and regional benchmarks, contributing to the limited impact and sustainability of anti-poverty efforts (World Bank, 2023).

Against this backdrop of high poverty, rising economic pressures, and fragmented social protection, the National Social Welfare Advocacy Bill, 2025 emerged as a response to long-standing systemic weaknesses. The Bill seeks to establish a stronger institutional framework and guarantee basic social security benefits as legal entitlements rather than discretionary programmes. This article examines the policy context that informed the Bill's development and analyses its potential to strengthen Nigeria's social welfare architecture. The next section situates this discussion within a conceptual review of rights-based social welfare reform and its relevance for institutional design in low- and middle-income countries.

Conceptual Review: Rights-Based Social Welfare Reform and Empirical Evidence

Social welfare reform is grounded in the broader social protection framework, defined as public measures that prevent, manage, and reduce social and economic risks across the life course (International Labour Organization [ILO], 2012). Contemporary scholarship increasingly advances a rights-based approach, in which access to basic income security and essential services is treated as a legal entitlement rather than discretionary state benevolence (Devereux & Sabates-Wheeler, 2004; United Nations Development Programme [UNDP], 2016). This shift underpins global instruments such as the Social Protection Floor Recommendation, which calls for statutory guarantees for children, working-age adults, persons with disabilities, and older persons (ILO, 2012).

Within this framework, three interrelated dimensions are central to effective welfare systems: institutional coordination, sustainable financing, and legal entitlement. Comparative

studies consistently show that fragmented governance and weak statutory foundations are associated with low coverage, high exclusion errors, and limited poverty-reduction impact (Barrientos, 2013; World Bank, 2018). As reflected in Table 1, Nigeria's existing system exemplifies these weaknesses, with multiple agencies operating parallel programmes without a central coordinating authority.

Empirical evidence demonstrates that institutional consolidation under a single statutory body improves coherence and delivery efficiency. Experiences from Brazil's Bolsa Família and South Africa's Social Assistance Programme indicate that centralized coordination combined with standardized eligibility rules is associated with higher coverage and improved targeting accuracy (Barrientos & Hulme, 2009; Gentilini et al., 2020). The proposed establishment of a National Social Welfare Commission (Table 1) reflects this evidence by directly addressing governance fragmentation.

Financing sustainability constitutes a second critical pillar. Welfare systems lacking earmarked and predictable funding tend to remain donor-dependent and vulnerable to fiscal retrenchment, limiting long-term effectiveness (Barrientos, 2013). Cross-country evidence suggests that allocating at least 1–2% of GDP to non-contributory social assistance is associated with stronger poverty and inequality reduction outcomes (World Bank, 2018). Nigeria's current spending level approximately 0.14% of GDP is therefore structurally insufficient (Table 1). The proposed National Social Welfare Fund, with statutory budgetary obligations and audit requirements, aligns with evidence that dedicated financing mechanisms enhance sustainability and credibility.

A third conceptual dimension concerns legal entitlement and benefit adequacy. Studies show that welfare programmes framed as legal rights demonstrate greater continuity across political cycles and stronger accountability to beneficiaries (Devereux & Sabates-Wheeler, 2004). Empirical evaluations further indicate that benefit adequacy especially in inflationary contexts is essential for measurable poverty reduction (Bastagli et al., 2016). As summarized in Table 1, Nigeria's current benefits are discretionary, modest, and eroded by inflation, limiting their impact.

The reform's statutory recognition of minimum benefits and provision for progressive adjustment represents a shift toward enforceable social protection floors.

Targeting and coverage effectiveness also feature prominently in the literature. Evidence from low- and middle-income countries shows that unified social registries, combined with decentralized community-level identification, significantly reduce exclusion of informal workers, rural populations, and marginalized groups (Gentilini et al., 2020; World Bank, 2018). This evidence informs the reform's emphasis on a consolidated National Social Register and legally mandated roles for state and local governments (Table 1).

Finally, governance and professionalization are increasingly recognized as determinants of welfare effectiveness. Weak grievance mechanisms and limited professional oversight undermine public trust and programme legitimacy (Barrientos, 2013). Empirical studies indicate that embedding accountability mechanisms and professional social work roles improves case management quality and reduces leakage (UNDP, 2016). The reform's provisions for audits, grievance redress, sanctions, and professional regulation (Table 1) reflect these findings.

Conclusively, the conceptual and empirical literature strongly supports the design logic of the proposed National Social Welfare Reform. As synthesized in Table 1, the reform aligns diagnosed policy failures with theoretically grounded and empirically validated solutions, strengthening its plausibility as a sustainable pathway toward a rights-based and inclusive social welfare system in Nigeria.

Policy Issues in Nigeria's Social Welfare System

Several interrelated policy challenges have constrained the effectiveness of Nigeria's social welfare system, making reform imperative. Social protection initiatives have historically operated in fragmented silos, with multiple agencies implementing parallel programmes such as cash transfers, food relief, youth employment, and microcredit without a central coordinating authority. This lack of coordination has produced inefficiencies, duplication, and significant coverage gaps, with some households enrolled in multiple schemes while others receive no assistance at all (World Bank, 2023). Even at their peak, safety net programmes have reached only a small proportion of the poor. During the COVID-19 pandemic, cash transfers covered about four million households, a marginal share compared to an estimated forty million poor households nationwide (ILO, 2022). Informal workers, the urban poor, and many rural households remain largely excluded due to

limited programme quotas and uneven geographic coverage, resulting in minimal aggregate impact on poverty reduction and declining public confidence (World Bank, 2023).

In addition to limited reach, benefit adequacy and system sustainability remain major concerns. Existing transfer amounts, such as the ₦5,000 monthly payment under the Household Upliftment Programme, provide only modest income support, and their real value has been sharply eroded by rapid inflation (Figure 1), significantly weakening their poverty-alleviating effect (World Bank, 2023). These challenges are compounded by chronic underfunding and heavy reliance on donor financing, reflecting low fiscal prioritisation of social welfare within national budgets (Figure 2; UNICEF, 2024). Governance and accountability weaknesses, including beneficiary data gaps, payment delays, and allegations of political interference, have further undermined system credibility, while weak legal frameworks have limited grievance redress and sanctions for misconduct. Collectively, these problems of fragmentation, low coverage, inadequate benefits, weak financing, and poor governance have generated broad consensus that Nigeria's social protection system requires fundamental reform. These shortcomings directly informed the National Social Welfare Reform Advocacy, whose provisions are designed to systematically address each of these constraints.

Social Welfare Reforms: A Retrospective Overview

Nigeria has seen several legislative initiatives aiming to build a national welfare framework. These include private members' bills and policy proposals. Notably, in 2014 a member of the lower house sponsored a bill to establish a National Social Welfare Board for social security and welfare. That Bill passed first reading but lacked a sustainable financing clause and did not become law (Vanguard: 2014, July 27). More recently, an Abia State senator introduced a *Social Welfare Service Bill* in 2022 and reintroduced it in 2025 (Business Day, Dec. 5, 2025). The Bill, presented as "A Bill for an Act to Establish the Social Welfare Service to Reduce Extreme Poverty among Vulnerable Groups...", aimed to formalize government cash transfers and other interventions under a central department. It proposed establishing a department within the Ministry of Humanitarian Affairs, with branches in all 36 states and the FCT. The bill highlights the intent to create a "centralised, coordinated, and data-driven institution to manage social welfare programmes" and ensure such programmes reach every community. However, these earlier bills had shortcomings. For example, the Senator's draft omitted clear provisions on professional social

work roles, did not establish an independent agency or a dedicated fund, and lacked legal entitlements for beneficiaries. In short, they proposed important ideas (expanding welfare delivery) but fell short of addressing fragmentation, financing, and accountability in depth.

The advocacy behind the National Social Welfare Reform (the subject of this paper) builds on these experiences. This proposed advocacy reform is an idea borne out of critical thinking and reflective practice to be drafted by social work professionals and policy experts familiar with Nigeria's realities. It aims to incorporate the lessons of past efforts by explicitly filling previous gaps. The Bill's language, which should be a product of this reform, should be designed to unify and streamline the system, define guaranteed rights, and secure funding. In the following sections, we detail the reform's key provisions and explain how they tackle the identified policy issues.

The National Social Welfare Reform: Overview of Key Provisions

The proposed National Social Welfare Reform introduces a comprehensive legislative framework to restructure Nigeria's social protection system (see Table 1 for comparative policy features). Its core provisions are designed to address fragmentation, low coverage, weak financing, and governance gaps.

1. **Creation of a National Social Welfare Commission (NSWC):** The reform establishes the NSWC as the central coordinating authority for all non-contributory social assistance programmes, including cash transfers, school feeding, nutrition support, youth welfare schemes, and related interventions. Constituted as a corporate body with a Governing Board representing federal, state, and civil society interests, the Commission is mandated to harmonize eligibility criteria, manage the National Social Register, and set uniform operational standards nationwide. By consolidating programmes under a single institutional home, the reform directly addresses policy fragmentation and aligns with international best practice, including ILO Recommendation 202 (2012).
2. **Decentralized delivery through state and local welfare structures:** While coordination is centralized, programme delivery is decentralized. States are required to establish State Social Welfare Commissions, and Local Government Areas (LGAs) must designate welfare units or officers. These sub-national bodies are responsible for identifying vulnerable residents and facilitating access to benefits, thereby instituting a statutory "duty of care" at the local

level. This federal–state–local architecture leverages local knowledge to improve coverage, reduce exclusion, and strengthen intergovernmental coordination, consistent with community-based targeting models used in other federated systems.

3. **National Social Welfare Fund (earmarked financing):** To address chronic underfunding, the reform creates a legally protected National Social Welfare Fund. The Fund pools mandatory annual federal appropriations, contributions from states and LGAs, and voluntary inputs from development partners and private donors. The legislation requires a minimum yearly federal allocation and restricts Fund usage exclusively to social welfare purposes, with unspent balances carried forward. Transparent management is mandated through audited annual accounts and public reporting. This earmarked financing framework is intended to improve sustainability, reduce donor dependence, and progressively raise social welfare spending beyond the current 0.14% of GDP toward regional benchmarks.
4. **Legal guarantee of core social benefits:** A central innovation of the reform is the shift from discretionary assistance to rights-based entitlements. The law defines a minimum package of guaranteed benefits, including poverty-targeted cash transfers, a basic old-age pension, disability allowances, unemployment or public works support, child or nutrition grants, and access to primary healthcare for vulnerable groups. While implementation is envisaged to be progressive, codifying these benefits establishes a statutory social protection floor, consistent with SDG target 1.3 and the UN Social Protection Floor framework. Legal entrenchment strengthens beneficiary claims and limits arbitrary programme withdrawal by future governments.
5. **Improved targeting and beneficiary registration:** The reform mandates the use of a unified National Social Register as the sole gateway for social assistance, reducing duplication and inclusion errors. Multiple targeting methods means testing, proxy indicators, and community-based identification are permitted, with regular updates required. The framework is also shock-responsive, enabling rapid expansion of coverage during economic crises or disasters. Involvement of state and LGA welfare units enhances outreach to underserved and remote communities, with the long-term objective of universal coverage of eligible poor households.

6. **Governance, accountability, and anti-corruption measures:** To strengthen transparency and public trust, the legislation embeds robust oversight mechanisms. The NSWC must submit annual performance reports to the President and National Assembly, and the Social Welfare Fund is subject to audit by the Auditor-General with findings made public. A multi-level grievance redress system allows beneficiaries to challenge exclusion, discrimination, or payment delays. The law also defines offenses and penalties for misappropriation, bribery, exclusion of eligible persons, and fraudulent claims. These provisions are reinforced through the professionalization and regulation of the social welfare workforce, including social workers, thereby codifying accountability and ethical practice.

Taken together, these provisions systematically address the structural weaknesses identified in Nigeria's existing social welfare system. Centralized coordination reduces fragmentation; decentralized delivery and improved registration enhance coverage; dedicated financing mitigates underfunding; and legally guaranteed benefits, coupled with strong governance safeguards, promote sustainability and trust. The reform effectively enshrines a statutory social protection floor for Nigeria, an unprecedented step that aligns with ILO standards and gives practical effect to the welfare objectives of Section 16 of the Nigerian Constitution, which have historically remained non-justiciable.

Discussion: Policy Implications, Reform Potential, and Implementation Risks

The proposed National Social Welfare Reform marks a decisive shift from Nigeria's fragmented and discretionary social assistance system toward a coherent, rights-based framework. Through aligning long-standing weaknesses such as uncoordinated governance, low coverage, chronic underfunding, weak accountability, and limited professionalization with clearly defined institutional and legal remedies (Table 1), the reform demonstrates strong internal coherence. Centralising oversight under the National Social Welfare Commission while decentralising delivery through state and local structures has the potential to reduce duplication, harmonise eligibility criteria, and support lifecycle-based welfare planning. Equally important is the move from discretionary assistance to legally guaranteed entitlements, reinforced by a dedicated Social Welfare Fund with statutory financing and accountability mechanisms, which together enhance policy continuity, fiscal predictability, and public trust.

However, the reform's effectiveness will depend on implementation capacity and sustained political commitment. Centralisation without adequate administrative strengthening risks bureaucratic bottlenecks, while decentralisation without robust oversight may reproduce sub-national inequalities. Legal entitlements unsupported by sufficient funding could also undermine system legitimacy. These risks highlight the need for phased implementation, capacity-building at sub-national levels, and sustained fiscal prioritisation, with audits, grievance redress, and enforceable sanctions playing a foundational role. More broadly, the reform should be seen as complementary to macroeconomic and labour-market reforms: while it cannot by itself resolve inflation or unemployment, a reliable social protection floor can cushion vulnerable households during economic transitions and serve as a stabilising pillar of broader economic governance.

Table 1: Policy Gaps in Nigeria’s Social Welfare System and Legislative Responses under the National Social Welfare Reform Bill**

Policy Dimension	Existing Situation in Nigeria	Provisions under the proposed National Social Welfare Reform	Expected Policy Effect
Institutional coordination	Fragmented social assistance programmes operated by multiple ministries and agencies with overlapping mandates	Establishment of a National Social Welfare Commission (NSWC) as a central coordinating authority	Improved coherence, reduced duplication, and integrated service delivery
Legal framework	Social welfare interventions largely policy-based and discretionary	Social protection codified as a statutory obligation with defined entitlements	Transition from ad-hoc welfare to a rights-based social protection system
Coverage of the poor	Very low coverage; fewer than 10% of poor Nigerians reached by safety nets	Mandated nationwide coverage through a unified National Social Register	Reduced exclusion errors and expanded access for vulnerable groups
Financing mechanism	Chronic underfunding; social assistance spending at ~0.14% of GDP; heavy donor dependence	Creation of a dedicated National Social Welfare Fund with statutory budgetary allocations	Improved sustainability, predictability, and scale of social welfare financing
Role of sub-national governments	Limited and inconsistent involvement of states and local governments	Statutory roles for State Social Welfare Commissions and Local Government welfare units	Enhanced local ownership, outreach, and community-level targeting
Benefit adequacy	Small cash transfers eroded by inflation and rising living costs	Framework for progressive adjustment of benefits subject to fiscal capacity	Greater real impact of transfers on poverty reduction
Professional social work input	Minimal formal recognition of social workers in programme design and delivery	Institutional recognition of trained social welfare professionals in implementation	Improved case management, ethical standards, and service quality
Accountability and transparency	Weak grievance mechanisms and limited public reporting	Mandatory audits, annual reporting, grievance redress systems, and penalties for misconduct	Strengthened public trust and reduced corruption risks

Policy Contribution and Originality

This article makes a substantive contribution to social welfare and social policy scholarship by advancing understanding of legislative social protection reform in low- and middle-income countries through a system-level, policy-grounded analysis of a comprehensive national welfare framework. It moves beyond programme-based and donor-driven evaluations by demonstrating how rights-based social protection can be operationalised within a fiscally constrained federal governance system, explicitly linking identified policy failures to corresponding legal and institutional remedies. In addition, the study foregrounds the often-neglected role of professional social work within national welfare legislation, showing how embedded professional accountability, case management, and ethical standards can strengthen implementation fidelity and public trust. Taken together, the article positions the National Social Welfare Reform as a model for rethinking social protection architecture in highly unequal contexts, illustrating that coherent, rights-based legislation anchored in strong institutions and accountability offers a viable pathway toward inclusive and sustainable welfare systems.

Conclusion

The National Social Welfare Reform represents a decisive step toward strengthening Nigeria's social safety net and giving practical meaning to the constitutional commitment to citizen welfare. By addressing long-standing weaknesses like fragmentation, low coverage, chronic underfunding, and weak governance through centralized coordination, dedicated financing, and legally guaranteed benefits, the reform has the potential to transform social protection from a patchwork of programmes into a coherent, rights-based system. If effectively implemented, it could significantly reduce extreme poverty, enhance income security for vulnerable groups, and buffer households against economic shocks, thereby advancing national development goals and the Sustainable Development Goals. More broadly, the reform reframes social protection as a public duty and social right, and with sustained political commitment, adequate financing, and effective governance, it offers a credible pathway toward a more inclusive and resilient society where growth translates into improved well-being for all.

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