



CONTRIBUTION OF FEDERAL GOVERNMENT PALLIATIVE DISTRIBUTION PROGRAMMES AND POVERTY REDUCTION AMONG HOUSEHOLDS IN BORNO STATE, NIGERIA. AN ASSESSMENT

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***Abstract:** Poverty remains a persistent socio-economic challenge in Nigeria, exacerbated by inflation, fuel subsidy removal, and economic instability. In response, the Nigerian government, alongside state governments such as Borno, has implemented palliative distribution programs aimed at alleviating financial stress and reducing poverty among households. This study critically assesses the impact of government palliative distribution programs on poverty reduction in Borno State. Using a mixed-methods approach, data was collected through structured questionnaires administered to 460 households, supplemented by qualitative interviews. Descriptive and inferential statistical analyses were employed, including Spearman correlation, to examine the effectiveness of these interventions. Findings reveal that while palliative programs provide immediate relief, significant gaps exist in their distribution, accessibility, and sustainability. The study demonstrates a statistically significant correlation between government palliatives and poverty reduction ($r = .166, p = .000$), as well as improved access to essential services such as healthcare and education ($r = .138, p = .003$). However, challenges persist, including inequitable distribution, lack of transparency, and logistical inefficiencies. Additionally, economic hardships such as rising costs of living and inadequate social infrastructure limit the long-term effectiveness of palliative interventions. This study concludes that while government palliatives play a crucial role in mitigating poverty, structural inefficiencies undermine their full potential. It recommends enhanced targeting mechanisms, increased transparency, and integration with long-term economic empowerment programs to ensure sustainable poverty alleviation in Borno State. These findings contribute to policy discussions on optimizing palliative distribution programs for more effective poverty reduction strategies in Nigeria.*

Keywords: Palliative Distribution, Poverty Reduction, Economic Hardship, Government Interventions, Borno State.

INTRODUCTION

Poverty reduction remains one of the most pressing persistent global challenges with millions of individuals worldwide still living in conditions of extreme deprivation and limited access to basic resources. In 2020, the COVID-19 pandemic caused global extreme poverty to rise by 0.85 percentage points, reaching 9.7%. Projections indicate that by 2030, approximately 622 million people (7.3% of the global population) will still be living in extreme poverty, highlighting the persistent nature of this issue (Aguilar et al, 2024). In Africa, the situation is particularly dire. As of 2024, around 429 million people on the continent were living below the extreme poverty line of \$2.15 per day, accounting for nearly a third of Africa's population.

Nigeria and the Democratic Republic of the Congo each accounted for approximately 11.7% of the global population in extreme poverty in 2025 (saifaddin, 2025). Focusing on Nigeria, the country faces significant poverty challenges. In 2018, 30.9% of Nigerians lived below the international extreme poverty line of \$2.15 per day. Factors such as sluggish economic growth, low human capital, labor market weaknesses, and exposure to shocks have impeded poverty reduction efforts in the country (Poverty, Prosperity, and Planet Report 2024).

Nigeria faces significant poverty challenges, with approximately 40% of its population nearly 83 million people living below the national poverty line of 137,430 naira per year, as reported by the National Bureau of Statistics in 2019 (WILSON, 2024). The removal of fuel subsidies by President Bola Tinubu in 2023 has significantly intensified poverty challenges in Nigeria. The policy led to a substantial increase in fuel prices, with petrol costs surging from N617 to N1150 per liter, marking an over 152% rise (Miebimo & Michael, 2024). This escalation has had a cascading effect on the economy, notably increasing transportation and food costs, thereby exacerbating financial hardships for many Nigerians. The Nigerian Bureau of Statistics reported that this policy change adversely affected small business owners who rely on petrol for operations, leading to increased costs for goods and services.

The Nigerian government has introduced palliative distribution programs as a strategic measure to alleviate economic hardships among its citizens, with Borno State implementing similar interventions to mitigate financial distress among households. These programs aim to provide immediate relief by distributing essential goods, financial support, and subsidized services to stabilize household finances and sustain economic activity. The federal government's palliative support initiatives align with these efforts, emphasizing poverty reduction through direct assistance to vulnerable groups.

In response to inflation and economic challenges, the Borno State government implemented various palliative measures, mirroring the broader federal strategy. Notable interventions include food aid distribution to over 52,000 families in seven local government areas of Southern Borno and assistance to over 100,000 households in Maiduguri Metropolitan Council and Jere Local Government Area. Additionally, a two-week intensive training program equipped beneficiaries with skills and financial support of ₦20,000 each, totalling ₦10 million, to promote self-reliance. The state also introduced transportation support for farmers by providing 80 buses and pick-up vans, ensuring access to markets and essential services.

Further reinforcing poverty reduction efforts, Borno State subsidized fuel prices through contracts with 15 filling stations in Jere and Maiduguri, selling petrol at a reduced rate of ₦430 per litre. Food and non-food palliatives were distributed to thousands of residents, including ₦275 million in cash and essential supplies to 95,000 individuals in Monguno, ₦5,000 cash assistance and wrappers to 8,300 households across Kukawa Local Government, and support for 12,200 vulnerable households in Muna, Custom, and Ngwom communities. Additional programs provided agricultural inputs to 35,000 male heads of households, disbursed ₦125 million in cash aid to 40,000 families in Konduga, and allocated ₦450 million to widows and vulnerable women in the state. To further cushion economic hardship, the state government released ₦2 billion to the Nigerian Labour Congress (NLC) for interest-free loans to eligible workers, repayable over 24 months (Marama, 2024; & Abubakar, 2023;).

These interventions at the state level underscore the broader framework of the federal government's palliative support programs. By targeting financial instability and economic vulnerability, both federal and state governments aim to alleviate poverty and promote

household resilience. The study on *Federal Government Palliative Support Program and Poverty Reduction Among Households* seeks to evaluate the effectiveness of such interventions, identifying their impact on long-term poverty alleviation and economic stability. The integration of financial assistance, skill acquisition, agricultural support, and subsidized services illustrates a multifaceted approach to poverty reduction, which requires empirical assessment to enhance future policy implementation. However, Despite the efforts intended to mitigate economic hardship in Borno State government through the distribution of essential goods identified as palliative, the challenges persist as the rate of inflation is going higher, increased cost of transportation, food prices, and prices of goods, operational costs for small businesses across the state have increased. In this light, the study assesses the impact of palliative distribution programs on the economic hardship of households in Borno state, which remains a complex and multifaceted issue.

Although studies reviewed collectively present an overview of palliative distribution programs, they reveal significant gaps, particularly in addressing the unique challenges of conflict-affected regions like Borno State. Olumide's (2015) quantitative analysis of economic vulnerability among urban elderly Nigerians lacks relevance to Borno State, an area plagued by prolonged conflict and displacement. The reliance on outdated data from the Nigerian General Household Panel Survey of 2010 further limits its applicability to current conditions. Incorporating recent data and a longitudinal approach to capture the evolving nature of economic hardship and palliative distribution in Borno State would significantly enhance the understanding of these issues. Similarly, studies by Kolawole (2022) and Nweze and Oguadinma (2022) are primarily quantitative or use limited qualitative approaches. A mixed-methods approach, combining quantitative and qualitative data, would offer a more comprehensive understanding of the lived experiences and systemic issues affecting palliative distribution in Borno State. While studies like Olumide (2015) establish correlations between economic vulnerability and adverse outcomes, they fail to explore causal pathways or broader social contexts. Understanding the specific mechanisms through which palliatives impact economic hardship in conflict-affected households is crucial for developing effective interventions.

Moreover, existing studies, such as those by Kolawole (2022) and Eranga (2020), lack detailed implementation frameworks. Assessing the feasibility and potential impact of proposed interventions within Borno State's unique socio-economic and security landscape is essential for practical solutions. Additionally, studies by Nweze and Oguadinma (2022) and Ufua et al. (2021) emphasise the need for stakeholder engagement but fail to provide concrete frameworks for operationalising this engagement. Effective palliative distribution in Borno State requires robust frameworks for accountability and transparency, considering local power dynamics and potential biases.

Furthermore, while Agbonkhese et al. (2014) address systemic issues such as poor governance and inadequate infrastructure, they do not thoroughly explore the socio-economic inequalities and institutional inefficiencies that exacerbate these problems. Although existing studies have reviewed palliative distribution in Nigeria during COVID-19 economic vulnerability and flooding, they often rely on outdated data and lack comprehensive methodological approaches. Specifically, there is a gap in research combining quantitative and

qualitative methods to provide a holistic understanding of the impact of government palliative distribution programs. This study aims to fill this gap by assessing the impact of government palliative distribution programs on financial stress and poverty reduction among households in Borno State. A focused analysis of these issues in Borno State is crucial for sustainability. Therefore, a positivism approach is necessary to evaluate how government palliative distribution programs affect poverty in this region, addressing systemic and contextual factors.

CONCEPTUAL REVIEW

2.1 Concept of Economic Hardship

The conceptualisation of economic hardship, as discussed by various scholars, underscores its multidimensional nature, which extends beyond the traditional bounds of poverty. (Barrera et al., 2001) define economic hardship as psychological distress stemming from perceived economic inadequacy, distinguishing it from poverty, which denotes an objective lack of resources. (Kraus & Park, 2014) emphasise that comparative processes significantly shape economic hardship, highlighting that perceptions of financial insufficiency do not necessarily correlate with actual resource deficits. (Ravallion, 2020) quantifies hardship by measuring income relative to the poverty line, underscoring the economic aspect of hardship as insufficient income to meet basic needs.

Similarly, Lusardi & Mitchell (2011) broaden this by incorporating factors such as low savings, high debt, and restricted access to financial services, which contribute to financial insecurity and an inability to manage economic shocks. Whelan et al. (2015) introduce material deprivation as a direct consequence of insufficient resources, encompassing inadequate access to essential goods and services. Keese (2012) further refines the concept by focusing on the detrimental effects of overwhelming debt, which exacerbates financial strain and instability. Jahoda (1982) contextualises economic hardship within the framework of unemployment and underemployment, highlighting its impact on income loss and the psychological strain of joblessness. However, within the context of this study, economic hardship is a complex interplay of subjective perceptions and objective conditions, characterised by inadequate resources to maintain a standard of living, financial insecurity, and the stress of unmet needs. This synthesis provides a comprehensive understanding of economic hardship as a state of financial and social distress, driven by a combination of perceived inadequacy, material deprivation, and economic instability.

2.2 Concept of Palliative

The concept of palliatives, as analysed through various scholarly perspectives, reveals its multifaceted nature and broad application across different contexts of crisis and disruption. Gentilini (2016) frames palliatives primarily in economic terms, defining them as temporary financial relief measures such as direct cash transfers and unemployment benefits, which aim to stabilise household incomes and mitigate the immediate impacts of economic downturns. This perspective emphasises the role of economic palliatives in maintaining consumption levels and preventing poverty during short-term economic crises. In contrast, the World

Health Organization (2018) extends the definition to encompass palliative care in healthcare, focusing on alleviating physical, emotional, and psychosocial suffering of patients with chronic or severe illnesses. This definition underscores the holistic nature of palliative care, which addresses both medical needs and quality of life. Molyneux et al. (2017) broaden the scope further to include social palliatives, which support vulnerable populations through community programs and essential services, aiming to promote social stability and cohesion during crises. This view highlights the importance of social support in maintaining community resilience.

Equally, Lentz et al. (2013) concentrate on nutritional palliatives, emphasising food aid and nutritional supplements to combat food insecurity and prevent malnutrition. This approach illustrates the critical role of nutrition in ensuring overall well-being. UNESCO (2019) adds an educational dimension, defining palliatives as measures to ensure continuity in education through remote learning and the distribution of educational resources during disruptions. This perspective underscores the importance of maintaining educational engagement for cognitive and social development during crises. However, within the context of this study, Palliatives serve as temporary measures designed to offer immediate relief and support to individuals and communities facing economic challenges. These interventions encompass a range of strategies, including financial assistance like cash transfers and subsidies, healthcare support, nutritional aid, social services, and educational continuity programs. The primary objectives of palliatives are to stabilise household incomes, alleviate suffering, and maintain essential services, thereby fostering resilience and mitigating the adverse effects of economic downturns. By addressing both immediate needs and contributing to overall well-being, palliatives play a crucial role in supporting individuals and communities through periods of economic distress.

2.3 Palliative Distribution and Poverty Reduction

Pertinent studies on palliative distribution efforts were carried out in areas bedeviled by medical, social, and economic challenges. Olumide's (2015) investigation into the economic vulnerability of urban elderly Nigerians fills a significant gap in the literature by addressing an under-researched demographic. Using a consumption allocation welfare measure allows for a nuanced quantitative analysis, integrating insights from economics, gerontology, and sociology. The study identifies critical determinants of economic vulnerability, such as the age of the household head, household size, household structure, and regional location, providing valuable insights into the multifaceted nature of economic vulnerability among urban elderly Nigerians.

However, the reliance on the Nigerian General Household Panel Survey (NGHPS) from 2010 is a considerable limitation. Using outdated data may not accurately reflect current economic conditions, potentially skewing the study's findings. Moreover, the cross-sectional design limits the ability to capture changes in economic vulnerability over time, which could be crucial for understanding long-term trends and the effectiveness of policy interventions. The study also highlights a strong correlation between economic vulnerability and health outcomes, yet it does not delve deeply into the causal mechanisms behind this relationship. A more comprehensive exploration of these pathways would enhance the understanding of

how economic factors directly influence health status and spending. The policy recommendations provided, while relevant, lack a detailed feasibility analysis, which is necessary to evaluate their potential impact and implementation in Nigeria's socio-economic context.

Agbonkhese et al. (2014) provide an extensive overview of the flooding issues in Nigeria, highlighting key factors such as rapid population growth, poor governance, inadequate drainage, and climate change. The study effectively underscores the severe impacts of flooding on human livelihoods and infrastructure, supported by literature reviews and onsite assessments. Despite its comprehensive nature, the study could benefit from more recent data and in-depth quantitative analysis to better capture the evolving nature of flooding and its impacts. The critique of the Nigerian Meteorological Agency's warning system is pertinent, yet the study does not sufficiently explore the reasons behind the lack of response to these warnings. Understanding communication gaps and public awareness issues would provide a more holistic view of the challenges. The remedial and management strategies outlined are valuable, but a more detailed evaluation of their effectiveness and feasibility, along with the roles of various stakeholders, would enhance the study. Overall, while Agbonkhese et al. contribute significantly to the discourse on flooding in Nigeria, deeper systemic analysis and a focus on actionable solutions are needed.

Kolawole (2022) critically examines the inefficiencies in palliative distribution during the COVID-19 pandemic lockdown in Ogbomoso, Oyo State. The study identifies key issues such as the chaotic distribution process and the politicisation of aid, providing valuable insights into the challenges faced during crisis management. However, the methodological approach is limited, relying solely on questionnaire data analysed through tables, frequencies, and percentages. This provides a narrow quantitative snapshot and lacks the depth that qualitative methods could offer in understanding the recipients' lived experiences and challenges. The recommendation to develop a comprehensive palliative distribution network and create a database of vulnerable residents is sound. Still, it requires a detailed implementation framework addressing potential barriers such as data privacy, logistical challenges, and resource allocation. Suggesting financial transfers as an alternative to food products is relevant, but the study does not adequately discuss the infrastructural and socio-economic implications of such a shift. Kolawole's study highlights significant issues in palliative distribution, but a more nuanced and methodologically diverse approach would enhance its contributions.

The reviewed literature collectively presents an overview of economic vulnerability, disaster impact, and palliative distribution in Nigeria; the evaluated studies reveal significant gaps in methodology, scope, and data usage. Adisa, (2017) focuses on economic vulnerability among urban elderly Nigerians using a 2010 dataset, limiting the study's relevance to current economic conditions and dynamics. Agbonkhese et al., (2014) thoroughly examine flooding issues but lack a deeper systemic analysis and up-to-date data. Olusola et al., (2022) critique the chaotic palliative distribution during COVID-19 but relies solely on quantitative data without capturing the recipients' lived experiences. Iheon (2021) falls short of providing actionable insights due to its reliance on systematic reviews. Ibijoke, (2022) explores the

effects of COVID-19 palliatives using secondary data, limiting the depth of findings, while Ufua et al. (2021) and Chiamaka Nneoma & Oluchukwu (2022) face similar issues, relying heavily on secondary sources and lacking comprehensive methodological approaches. While previous studies have addressed various aspects of palliative distribution across Nigeria, there is a notable gap in literature specific to the unique poverty reduction among households in Borno state, an area severely impacted by prolonged conflict and instability. However, there may be cases where the influence of such a connection is insignificant. Furthermore, the literature on palliative distribution programs and the reduction of poverty among households is insufficient, emphasising further investigation. In light of the discussions mentioned above, the hypothesis put forth is as follows:

H₀ There is no significant relationship between the palliative distribution program and poverty reduction among households in Borno state.

METHODOLOGY

3.1 Study Area

Borno State, northeastern Nigeria, historically Bornu Empire, Kanuri people. Partitioned by British and French, became Borno State in 1967. Divided in 1991, creating Yobe State. Borders Adamawa, Gombe, Yobe states, Niger, Chad, Cameroon. Vegetation: acacia, baobab, shea butter trees. Geographic features: Bornu Plains, Biu Plateau, firki wetlands. Drainage to Lake Chad, Gongola River in south (Bukbuk et al., 2016).

3.2 Sampling Techniques

This research employs a positivism approach, utilising quantitative data to evaluate the effectiveness of government palliative distribution programs in mitigating economic hardship among households in Borno State. The data will be gathered from households using a 5-point Likert scale structured questionnaire with close-ended questions. The study area is divided into three senatorial zones, each represented by two Local Governments: Jere and Mafa from the Central zone, Monguno and Gubio from the Northern zone, and Bayo and Biu from the Southern zone. These Local Governments were justifiably selected based on their household size, choosing one with the highest and one with the lowest number of households in each zone. The sample size is 384 derived from the total household population of 370,446 in Borno State (Global Data Institute Nigeria IDP intention survey in Borno State, 2024). An additional 20% of the total sample was incorporated, increasing the sample size to 460. This adjustment was made as a precautionary measure to account for potential non-responses or missing data during the actual data collection process. A multi-stage sampling technique combining cluster and simple random sampling is employed, with Local Governments grouped into three senatorial zones and respondents selected randomly.

3.3 Analytical technics

Quantitative data collected is analysed using descriptive statistics, such as frequency distribution tables and simple percentages, and inferential statistics, specifically Spearman correlation, for hypothesis testing. Interview data will be transcribed using Otter.ai, an automatic transcription software, and analysed using thematic analysis.

Results and Discussion

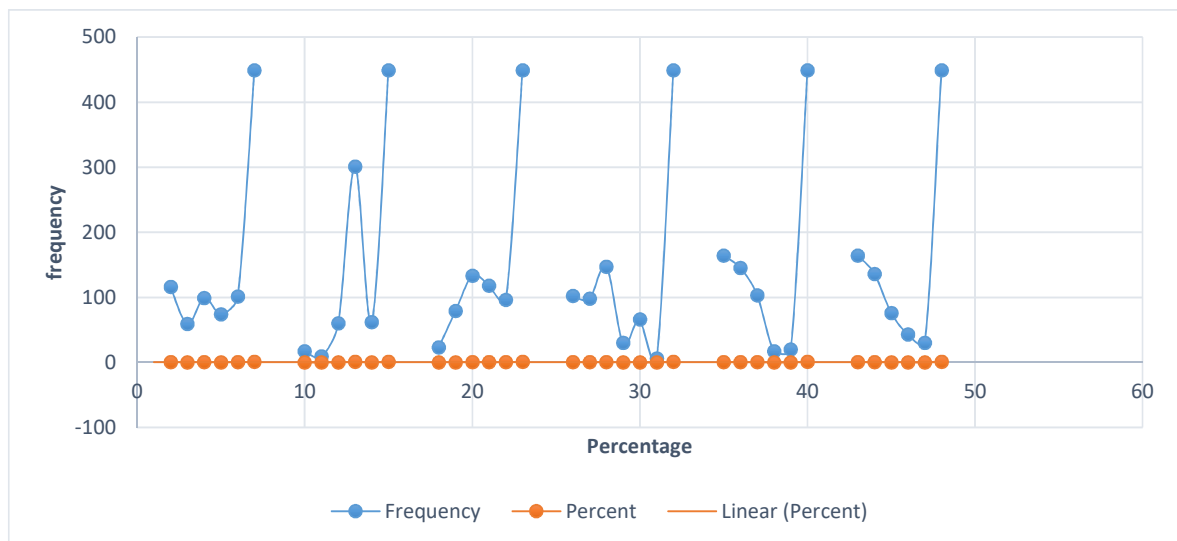
This chapter presents the outcomes derived from primary data collected in the field. The data collection methods encompassed the distribution of questionnaires to 460 households within the selected area of study. A total of 455 questionnaires were successfully retrieved, of which 449 were deemed valid for data analysis, out of the 460 administered.

Identify the Socio-Economic Characteristic Among Households

Figure 4.1 presents the socio-economic characteristics of households in Borno state. It provides insights into various factors such as living conditions, educational attainment, household size, occupations, income sources, and income levels. These variables are essential for evaluating the effectiveness and coverage of government palliative distribution programs in addressing economic hardship within the population. By analysing these characteristics, it becomes possible to assess how well-targeted and impactful such interventions are in meeting the needs of vulnerable households in the region.

Figure 4.1

Socio-Economic Characteristics of Households in Borno State

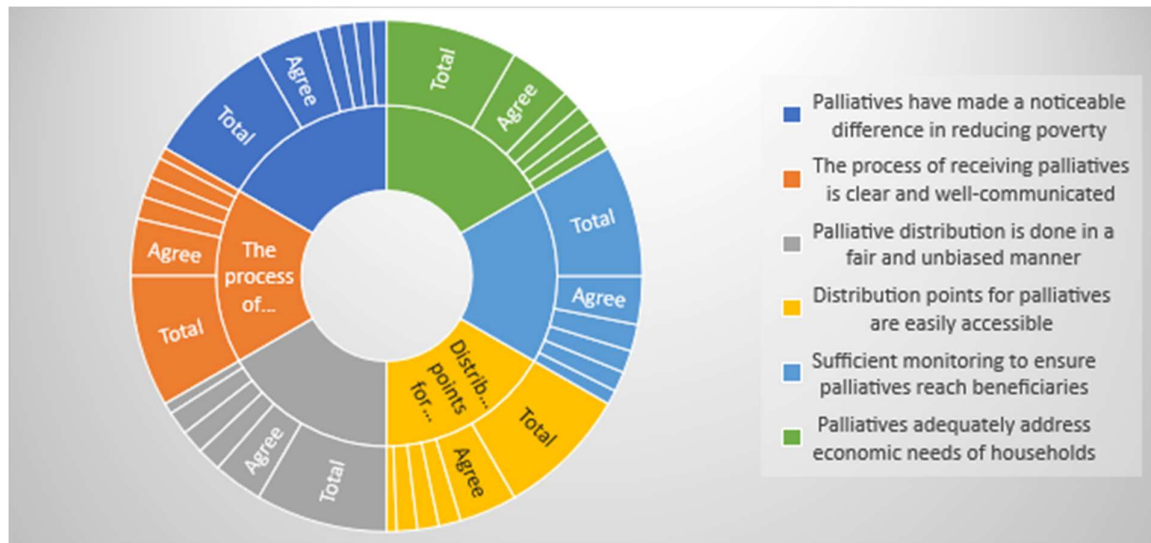


Source: *Field Survey 2024*

The analysis of the socio-economic characteristics of respondents in Borno State reveals significant insights into the assessment of government palliative distribution programs and economic hardship among households. A majority of the respondents (67%) have tertiary education, indicating a relatively educated population. However, despite this, 22.5% reside in temporary shelters, reflecting the severe impact of economic hardship. The household size data shows that 55.9% of respondents have large households (5-8 people or more), which can contribute to financial strain. Regarding occupation, 32.7% of household heads are civil servants, while 22.7% engage in farming, highlighting the mixed economic activities within the state. Income analysis reveals that a large portion (66.8%) earn less than ₦50,000 per month, underscoring the prevalence of low-income earners. The major sources of income are salary employment (36.5%) and self-employment (32.3%), with only 3.8% relying on government assistance. These findings illustrate that while a significant portion of the population is employed, low-income and large household sizes amplify economic hardship.

Figure 4.3

Government Palliative Distribution Programs in Alleviating Poverty



Source: Field Survey 2024

The data analysis on government palliative distribution programs reveals mixed perceptions among respondents regarding their impact on poverty alleviation and the overall effectiveness of the distribution process. Nearly half of the respondents (47.4%) agreed that palliatives have made a noticeable difference in reducing poverty in their communities. In comparison, 12% strongly agreed, showing that a significant portion of the population acknowledges a positive impact. However, a notable 40.5% either disagreed or did not benefit, indicating that many households remain unconvinced of the program's effectiveness.

Regarding communication and clarity, 43.2% agreed that the process of receiving palliatives was well-communicated, but 48.1% disagreed or did not benefit, suggesting gaps in how information about the distribution is disseminated. Furthermore, fairness in distribution

remains a concern, with 35.6% of respondents disagreeing that the process is unbiased and 18.3% stating they had not benefited from it. Only 37.6% of respondents believed the distribution to be fair and impartial, pointing to possible issues of inequity.

Access to distribution points also raised concerns. While 43.9% of respondents found distribution points easily accessible, a combined 48.6% either disagreed or did not benefit, indicating logistical challenges that could be limiting the effectiveness of the program. Monitoring mechanisms for ensuring that palliatives reach intended beneficiaries were viewed as insufficient by 35.4% of respondents, while only 36.7% believed they were adequate.

Finally, regarding addressing households' economic needs, 47.9% agreed that the palliatives were sufficient, but 28.1% disagreed or strongly disagreed. This indicates that while a majority of respondents acknowledge some economic relief, a significant portion of the population feels that the palliatives fall short of meeting their economic needs. At the same time, government palliative distribution programs have made some impact in alleviating poverty, but issues related to fairness, communication, accessibility, and monitoring persist, undermining the effectiveness of these efforts in addressing the needs of all households.

Hypothesis Testing

H₀₁ There is no significant relationship between the palliative distribution program and poverty reduction among households in Borno state.

The correlation analysis in the table below examines the relationship between government palliative distribution programs and various socio-economic factors among households in Borno State. The key variables include managing daily expenses, alleviating anxiety about economic uncertainties, maintaining a stable standard of living, poverty mitigation, and access to essential services such as healthcare and education. These relationships are quantified through correlation coefficients and their statistical significance.

Correlations		Receivi ng palliati es aids in managi ng daily expens es	Palliative financial support alleviated economic uncertaint ies	palliative s aid in maintaini ng a stable standard of living	palliative distributio n programm es is crucial in poverty mitigation in my family	palliativ es improve d access to essential healthca re and educatio n
Receiving Governm ent Palliative Aid in Poverty Reduction	Correlati on Coefficie nt Sig. (2- tailed) N	-.003 .950 449	.054 .256 449	.097* .040 449	.166** .000 449	.138** .003 449

**** . Correlation is significant at the 0.01 level (2-tailed).**

The correlation between receiving government palliatives and managing daily expenses without compromising essential needs is minimal and statistically insignificant ($r = -.003$, $p = .950$). This suggests that receiving palliatives has not significantly helped households manage daily expenses meaningfully. Similarly, the correlation between receiving palliatives and alleviating anxiety about future economic uncertainties is low and statistically insignificant ($r = .054$, $p = .256$), indicating little to no impact on reducing households' economic anxieties.

However, the relationship between receiving palliatives and maintaining a stable standard of living amid economic challenges is statistically significant ($r = .097$, $*p = .040$), showing a positive but modest association. More notably, the correlation between palliative distribution and poverty mitigation in households is stronger and highly significant ($r = .166$, $**p = .000$), indicating that palliative programs are crucial in reducing poverty. Similarly, the correlation between receiving palliatives and improved access to essential services such as healthcare and education is positive and significant ($r = .138$, $**p = .003$).

Given the significance of the correlations with poverty mitigation and access to essential services, the null hypothesis, which posits no significant relationship between palliative distribution programs and poverty reduction among households in Borno State, must be rejected. The analysis clearly shows a meaningful relationship between the palliative distribution program and poverty reduction and improvements in access to essential services. Therefore, the hypothesis is rejected, confirming that government palliatives significantly impact poverty reduction among households in Borno State.

DISCUSSION

The findings revealed that government palliative distribution programs in Borno State highlights their multifaceted impact on reducing economic hardship among households, though with notable limitations. The result indicates that 66.8% respondents acknowledged that the palliatives effectively reduced financial stress, while 51.7% agreed that these interventions helped manage daily expenses, highlighting their immediate economic benefits. Furthermore, 53.9% of respondents reported that the palliatives alleviated anxiety about economic uncertainties, and 53.7% noted that they supported a stable standard of living. These findings emphasize the programs' role in enhancing household stability during economic challenges. Additionally, 56.3% recognized their contribution to poverty mitigation, and 54.1% reported improved access to essential services, such as healthcare and education. The findings align with Olumide's (2015) that identifies critical determinants of economic vulnerability

However, gaps in communication, fairness, accessibility, and monitoring hinder the programs' overall effectiveness. The result aligns with Kolawole (2022) as the study identifies key issues such as the chaotic distribution process and the politicisation of aid, providing valuable insights into the challenges faced during crisis management. Despite the fact 43.2% of respondents found the distribution process well-communicated, 48.1% did not benefit or found communication inadequate. Concerns about fairness were evident, with only 37.6% perceiving the process as equitable, while 35.6% viewed it as biased, and 18.3% reported no benefit. Similarly, access to distribution points posed challenges; although 43.9% found them accessible, 48.6% highlighted logistical barriers. Monitoring mechanisms were also criticized, with 35.4% deeming them insufficient, and only 36.7% expressing satisfaction. The result is in consonant with Agbonkhese et al. (2014) that provide an extensive overview of the flooding issues in Nigeria, highlighting key factors such as rapid population growth, poor governance, inadequate drainage, and climate change.

Correlational analysis reveals mixed results. The clarity of communication strongly correlated with reduced financial stress ($r = .726$, $**p = .000$), while equitable distribution practices showed a significant association with alleviating financial burdens ($r = .584$, $**p = .000$). Accessibility of distribution points ($r = .608$, $**p = .000$) and sufficient monitoring mechanisms ($r = .540$, $**p = .000$) also positively impacted financial stress reduction. Adequate palliatives strongly correlated with alleviating economic pressures ($r = .672$, $**p = .000$). Despite these strengths, correlations between receiving palliatives and managing daily expenses ($r = -.003$, $p = .950$) or alleviating anxiety about economic uncertainties ($r = .054$, $p = .256$) were statistically insignificant. However, positive and significant relationships emerged between palliatives and poverty mitigation ($r = .166$, $**p = .000$), maintaining a stable standard of living ($r = .097$, $*p = .040$), and access to essential services ($r = .138$, $**p = .003$).

CONCLUSION AND RECOMMENDATIONS

In conclusion, government palliative distribution programs have significantly contributed to poverty reduction and improved access to services among households in Borno State.

Nonetheless, persistent issues in fairness, communication, accessibility, and monitoring undermine their effectiveness. The null hypothesis, positing no significant impact of these programs on mitigating economic hardship, is rejected, affirming their critical role in addressing poverty and financial stress in the region. Therefore, addressing identified gaps in government palliative distribution programs in Borno State requires enhanced communication through multilingual platforms, local leaders, and grassroots organizations to ensure accurate information reaches all households. Transparency and fairness can be improved by implementing clear beneficiary criteria, digital registration systems, and independent oversight committees. Increasing distribution points, deploying mobile units, and optimizing locations in collaboration with local governments will enhance accessibility. Strengthened monitoring through trained personnel, technology-based tracking, and regular audits is essential.

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