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EVALUATING THE IMPACT OF NG-CARES PROJECT IN EMPOWERING THE RURAL POOR AND VULNERABLE GROUPS IN TARKA LGA BENUE STATE, NIGERIA

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ABSTRACT

This study assessed the contributions of the NG-CARES project to the empowerment of the rural poor and vulnerable groups in Tarka Local Government Area (LGA), Benue State, Nigeria. It evaluated the project's impacts on financial stability, job creation, income growth, local production, and implementation challenges. A total of 250 NG-CARES beneficiaries across five communities were targeted, from which 125 respondents were selected using stratified random and purposive sampling. Data were collected through structured questionnaires, and 119 valid responses were analysed using descriptive statistics and chi-square tests. Findings revealed that the project reached its intended beneficiaries, with 68.9% living in extreme poverty and 53.8% being female. Most respondents (59.7%) were farmers, and 51.3% had only primary education. Prior to the intervention, 93.3% of smallholder farmers were financially unstable, but during NG-CARES, the same percentage reported improved financial status, attributed to the provision of agricultural assets (42.9%) and inputs (41.2%). Confidence in meeting financial needs increased, with 55.5% expressing confidence and only 4.2% expressing none. Job creation also improved, with agricultural processing and labour roles increasing, while informal job dependence dropped from 42.0% to 26.9%. Income growth was evident, as beneficiaries earning below ₦30,000 dropped from 55.5% to 12.6%, while those earning above ₦200,000 rose from 8.4% to 23.5%. Although only 8.4% received training, 87.4% reported increased productivity. Chi-square tests confirmed a statistically significant effect of NG-CARES on financial stability ($\chi^2 = 178.30$, df = 3, p = 2.05e-38) and income growth ($\chi^2 = 54.27$, df = 3, critical value = 7.815). The study concluded that NG-CARES effectively empowered economically marginalised groups by improving

livelihoods and reducing poverty. It recommends scaling up funding, enhancing communication, expanding training, and improving infrastructure and market access to ensure sustainability.

KEY WORDS: Empowerment, NG-CARES Project, Poor, Vulnerable Groups, Impact.

INTRODUCTION

Over the years, successive governments in Nigeria have implemented numerous public intervention programmes aimed at alleviating poverty, reducing inequality, and improving the welfare of vulnerable populations, particularly in rural areas. These interventions, designed within the framework of national development and social protection policies, seek to address persistent socio-economic challenges such as unemployment, income inequality, and limited access to education, healthcare, and infrastructure (World Bank, 2021; National Bureau of Statistics [NBS], 2022). Early government initiatives, including the Directorate of Food, Roads and Rural Infrastructure (DFRRI) established in 1986, the National Directorate of Employment (NDE) created in 1987, and the Better Life Programme for Rural Women launched in the same year, were designed to stimulate rural development and enhance self-reliance (Adewale, 2020). In the 2000s, programmes such as the National Poverty Eradication Programme (NAPEP) and the Subsidy Reinvestment and Empowerment Programme (SURE-P) emerged to address widespread poverty and youth unemployment through targeted financial and skill-based interventions (Adewale & Oyebanji, 2020; Olojede, 2018).

More recently, the National Social Investment Programme (NSIP), launched in 2016, represented a major step toward institutionalising social protection in Nigeria through initiatives such as N-Power, the National Home-Grown School Feeding Programme (NHGSFP), and the Government Enterprise and Empowerment Programme (GEEP) (World Bank, 2021; Federal Government of Nigeria, 2020). These successive interventions demonstrate the government's sustained commitment to empowering poor and vulnerable groups and provide the policy foundation for the Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES) Programme, which builds on past experiences to enhance resilience and restore livelihoods affected by the pandemic. Parallel to these social protection efforts, various initiatives have also targeted the revitalisation of Nigeria's agricultural sector, a key source of rural livelihoods and national economic growth. Nigeria's agricultural sector has experienced a decline in production and productivity, limiting its historical contribution

to economic development (Ogunniyi, 2022). Factors such as inadequate infrastructure, low mechanisation, poor access to finance, and underdeveloped rural economies have constrained the sector's potential. In response, the government introduced policies including the Agricultural Transformation Agenda (ATA) in 2011, which aimed to improve productivity and value addition across key crop value chains, and the Anchor Borrowers' Programme (ABP) in 2015, designed to address farmers' financial constraints through subsidised credit and input support. Additional initiatives such as the National Food Security Council (NFSC), National Agricultural Extension and Research Liaison Services (NAERLS), Fertilizer Subsidy Programme, and Youth Employment in Agriculture Programme (YEAP) further sought to enhance food security, technological diffusion, and youth participation in agriculture. Collectively, these interventions reflect sustained efforts to strengthen rural livelihoods and reverse agricultural stagnation.

Despite these policy initiatives, rural areas in Nigeria remain characterised by high poverty and vulnerability, with over 40% of the rural population living below the poverty line and facing limited access to resources and services (NBS, 2022). In Benue State, particularly in Tarka Local Government Area (LGA), these challenges are intensified by economic instability, climate variability, and inadequate infrastructure, which constrain sustainable development and agricultural productivity (Ogunyinka et al., 2021). The COVID-19 pandemic further exacerbated these vulnerabilities, significantly disrupting livelihoods, food security, and the viability of micro and small enterprises (MSEs), especially among women, farmers, and persons with disabilities.

In response to the pandemic-induced socio-economic shocks, Nigeria introduced the NG-CARES Programme as part of its Economic Sustainability Plan (ESP). The programme was designed to mitigate the economic impact of COVID-19 by expanding cash transfers and livelihood support, strengthening food security and supply chains, and supporting the recovery of vulnerable households and enterprises. Built upon existing government platforms such as the National Cash Transfer Programme (NCTP), Youth Employment and Social Support Operations (YESSO), Community and Social Development Project (CSDP), Fadama, and GEEP, NG-CARES represents an integrated approach to crisis response and rural development. Its Programme Development Objective centres on expanding access to livelihood support, food security services, and grants, measured through indicators including beneficiary coverage, agricultural productivity support, and enterprise assistance disaggregated by gender and vulnerability status.

The programme's integration with Fadama highlights a strategic nexus between long-standing agricultural support mechanisms and pandemic recovery interventions, enabling access to inputs, finance, and markets for vulnerable communities. In Benue State, where agriculture remains the backbone of rural livelihoods, NG-CARES has contributed to livelihood support, increased food production capacity, and recovery assistance for micro and small enterprises. These efforts underscore the importance of targeted empowerment initiatives in strengthening economic resilience and promoting sustainable development outcomes.

Notwithstanding its potential, there remains limited empirical evidence on the local-level effectiveness of the NG-CARES programme, particularly within specific rural contexts such as Tarka LGA. Existing literature has largely focused on broader social protection or cash transfer schemes in Nigeria without explicitly assessing NG-CARES outcomes. Studies such as Okafor et al. (2021) and Onwuka et al. (2022) discuss general poverty reduction and rural development interventions but provide little insight into the programme's specific impacts on food security, enterprise recovery, and empowerment of marginalised populations. Similarly, research examining cash transfer impacts (e.g., Adebayo, 2021; Chijioke, 2022) does not adequately address issues of accessibility, coverage, adequacy of support, or sustainability of outcomes under NG-CARES. This gap underscores the need for evaluation of the programme's performance and effectiveness. Accordingly, this study evaluates the impact of the NG-CARES Programme in empowering rural poor and vulnerable groups in Tarka LGA, Benue State, with particular emphasis on livelihood improvement, food security enhancement, and enterprise recovery. By providing empirical insights into local-level implementation outcomes, the study contributes to understanding the programme's effectiveness and offers evidence to inform policy refinement and replication in similar rural contexts.

MATERIAL AND METHODS

Study Area

Tarka Local Government Area (LGA) is located in the central part of Benue State, Nigeria, between latitudes 7°30′–7°45′N and longitudes 8°45′–9°00′E. It is bordered by Guma, Gwer East, Buruku, and Gboko LGAs, placing it within a strategic agricultural zone of the state popularly known as the "Food Basket of the Nation." (Figure 1) Its proximity to Makurdi, the Benue State capital, enhances access to markets, healthcare, education, and administrative services, thereby facilitating economic interactions and trade. The area is predominantly

inhabited by the Tiv ethnic group alongside minority groups, whose communal lifestyle strongly influences agricultural production and social organization. Although the 2006 National Population Census recorded about 79,280 people, current projections suggest a significant increase due to natural growth and migration.

Tarka experiences a tropical climate characterized by distinct wet and dry seasons. The rainy season, lasting from April to October, provides annual rainfall of about 1,200–1,500 mm, which supports intensive crop cultivation. The dry season, from November to March, is marked by reduced rainfall and occasional harmattan winds. Vegetation in the area is predominantly guinea savanna with patches of gallery forest along riverbanks, supporting both crop farming and livestock grazing. Major crops cultivated include maize, cassava, yam, soybeans, rice, and groundnuts, which serve as staple foods and sources of income.

Geologically, Tarka is underlain by sedimentary rock formations that give rise to fertile alluvial, clay, and loamy soils suitable for agriculture. The landscape is generally undulating, with elevations ranging from 100 to 300 meters above sea level, promoting effective drainage and reducing erosion risks. Numerous streams and tributaries drain into the River Benue, providing water for irrigation and domestic use. Agriculture remains the dominant economic activity, complemented by livestock rearing and small-scale agro-processing, which collectively sustain livelihoods and enhance local economic development.

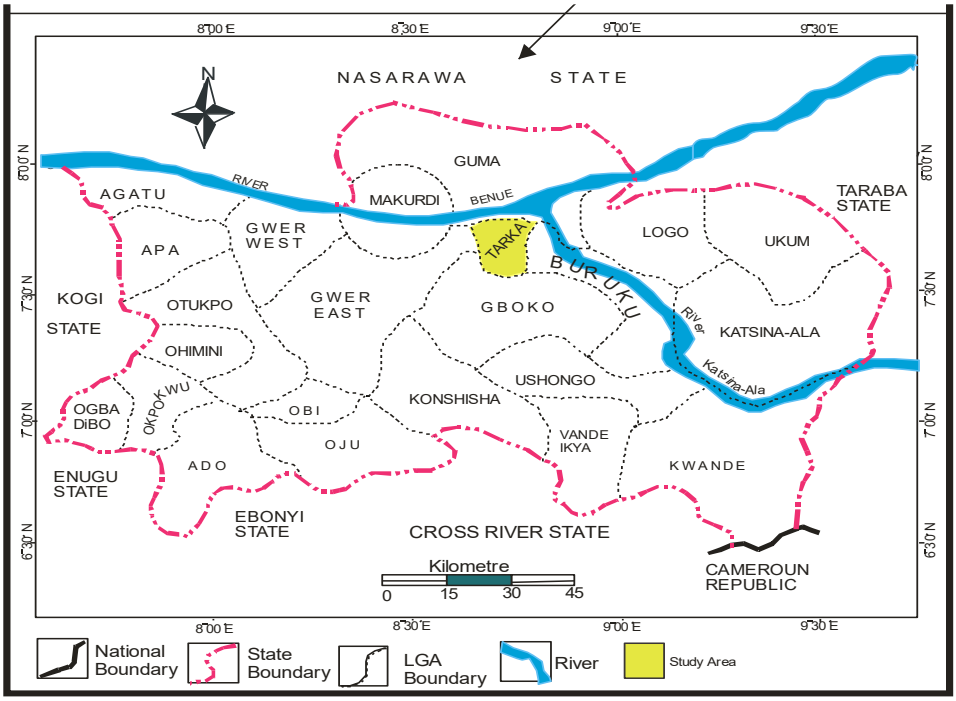

Figure 1: Benue State Showing Tarka Local Government Area.

Source: Minstry of Lands and Survey, Makurdi (2020)

METHODS

The study focused on rural poor and vulnerable groups benefiting from the NG-CARES project across five participating communities in Tarka LGA between 2020 and 2024. A total of 250 beneficiaries (50 from each community) constituted the study population. From this population, 50% (125 respondents) were purposively selected as the sample, exceeding the recommended minimum proportion to improve representativeness and reliability. A stratified random sampling technique ensured equitable representation across communities, while purposive sampling was used to engage relevant NG-CARES officials based on their roles and experience.

Data were collected quantitatively through structured questionnaires administered to beneficiaries to assess impacts on financial stability, employment, income growth, and agricultural productivity. Of the 125 questionnaires distributed, 119 were properly completed and returned for analysis. Quantitative data were analyzed using descriptive statistics, including graphs, frequency counts, and percentages. The Chi-square test of independence was applied to compare beneficiaries' income levels before and after project implementation. The procedure involved computing expected frequencies, calculating the Chi-square statistic, determining degrees of freedom, and making decisions at a 0.05 significance level based on critical values or p-values.

RESULTS AND DISCUSSION

Demographic and Socio-Economic Characteristics of Respondents

The results of the demographic and socio-economic profiles of respondents, including age, gender, occupation, income level, and education are presented in Figures 2-6.

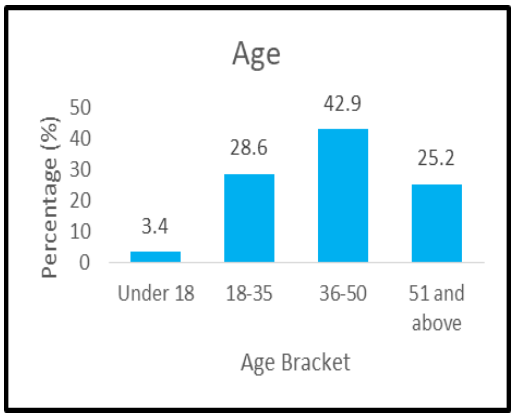

Fig. 2: Age

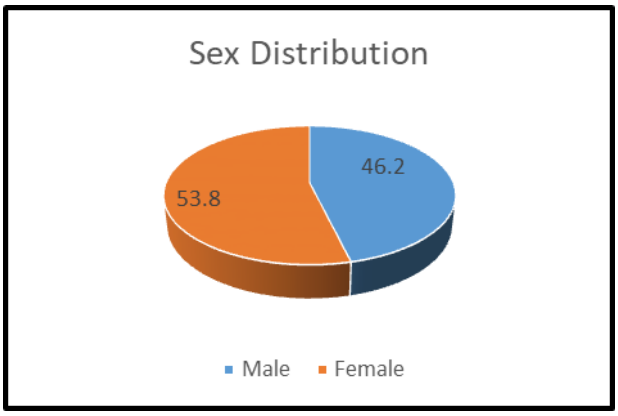

Fig. 3: Sex

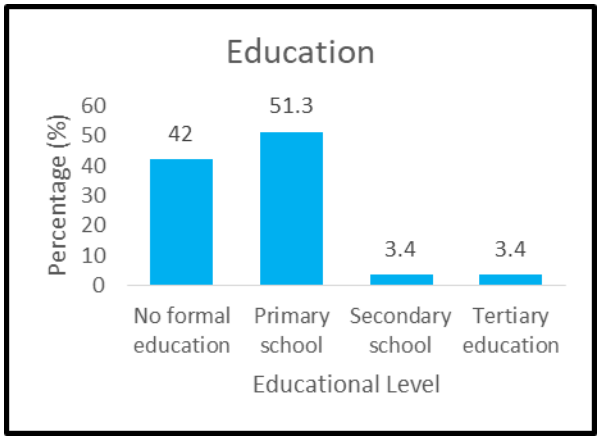

Fig. 4: Education Level.

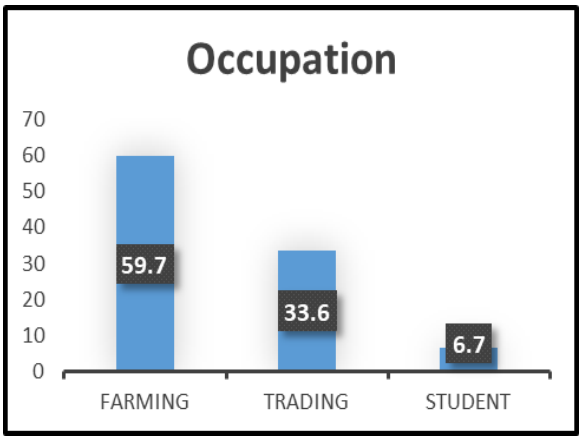

Fig. 5: Occupation

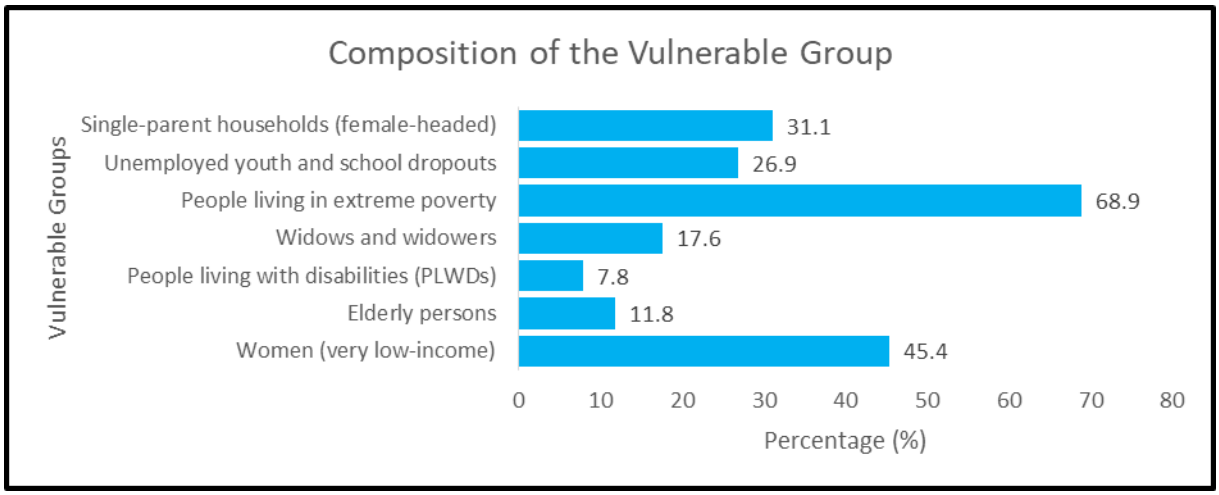

Fig. 6: Composition of the Vulnerable Groups.

The socio-demographic profile of respondents shows that most beneficiaries fall within the economically active age group, with 42.9% aged 36–50 years, 28.6% aged 18–35 years, and 25.2% aged 51 years and above, while only 3.4% are below 18. This indicates strong participation by productive-age individuals capable of engaging in income-generating activities and supporting household resilience. In terms of gender, females constitute a slight majority (53.8%) compared to males (46.2%), reflecting the programme's inclusiveness and its focus on empowering groups traditionally more vulnerable to poverty.

Educational attainment among respondents is generally low, as 42.0% have no formal education and 51.3% possess only primary education, with very few attaining secondary or tertiary levels. This highlights persistent literacy challenges and underscores the need for simplified training, capacity building, and complementary adult education initiatives within empowerment programmes. Occupational distribution reveals that farming dominates

(59.7%), followed by trading (33.6%), while only 6.7% are students, confirming the agrarian and informal economic structure of livelihoods in the study area.

The composition of vulnerable groups shows that extreme poverty is the most prevalent condition (68.9%), followed by low-income women (45.4%) and single-parent households (31.1%). Other notable categories include unemployed youth (26.9%), widows or widowers (17.6%), the elderly (11.8%), and persons with disabilities (7.8%). Many respondents belong to multiple vulnerability categories, reflecting the multidimensional nature of rural deprivation. Overall, the findings demonstrate that NG-CARES targets a population characterised by economic hardship, low education, and dependence on informal livelihoods, reinforcing the relevance of inclusive, context-sensitive empowerment interventions in Tarka LGA.

Perceived Financial Stability Before and After NG-CARES

The result in Table 1 presents the perceived financial stability status of smallholder farmers in Tarka LGA prior to and during the intervention of the NG-CARES project.

Table 1: Perceived Financial Stability Before and After NG-CARES.

Financial Stability Category	Score	Before Frequency (%)	After Frequency (%)	Interpretation
Very unstable / Worsened	1	43(36.1)	6(5.0)	Low stability
Unstable / Stayed the same	2	51(42.9	2 (1.7)	Moderate instability
Stable / Improved slightly	3	16 (13.4)	55(46.2)	Improving stability
Very stable / Improved significantly	4	9(7.6)	56(47.1)	High stability
Total		119	100.0	

Source: Researcher's Field Survey, 2025.

The results in Table 1 show a clear shift in the financial stability of respondents before and after the NG-CARES programme. Before the intervention, a large proportion of households reported low levels of financial stability, with 36.1% indicating they were very unstable and 42.9% reporting instability. This means that nearly four out of every five respondents (79%) experienced financial challenges prior to NG-CARES, reflecting weak income security, limited savings, and poor access to markets or livelihood opportunities. Only 13.4% of respondents considered themselves stable before the programme, while just 7.6% felt very stable, demonstrating minimal financial resilience among beneficiaries.

After NG-CARES, however, the distribution changed considerably. The proportion of those who felt very unstable dropped sharply from 36.1% to 5.0%, while those reporting instability decreased from 42.9% to just 1.7%. This represents a major reduction in perceived financial vulnerability. At the same time, the share of respondents who reported being stable rose significantly from 13.4% to 46.2%, and those who felt very stable increased from 7.6% to 47.1%. In total, over 93% of beneficiaries perceived some form of financial stability during the programme, indicating strong improvements attributed to NG-CARES support.

To quantify these shifts, a Financial Stability Index (FSI) was developed by assigning numeric scores to each category. The FSI increased from 1.92 before NG-CARES to 3.35 during NG-CARES, representing a substantial improvement of 74% relative to the baseline. This rise reflects enhanced access to income, savings, productive assets, and livelihood diversification opportunities, consistent with the programme's objectives. The combined evidence from both percentages and index scores demonstrates that NG-CARES had a meaningful and positive impact on the financial stability of beneficiary households.

Nature of Support Received under NG-CARES

The result of the nature of support received under NG-CARES programme is presented in Table 2.

Table 2: NG-CARES Support.

Nature of the Programme	Frequency	Percentage
Grants	14	11.8
Agricultural inputs	49	41.2
Training on financial management	5	4.2
Agricultural assets	51	42.9
Total	119	100.0

Source: Researcher's Field Survey, 2025.

The result shows that the most common forms of assistance were agricultural assets (42.9%) and agricultural inputs (41.2%), together accounting for 84.1% of responses. These forms of support directly address productivity constraints, enabling farmers to cultivate more land and increase output. Grants were received by 11.8% of respondents, suggesting that direct financial aid was less common than in-kind support. Only 4.2% of beneficiaries received training on financial management, revealing a potential gap in capacity-building interventions. While tools and inputs are vital for production, financial literacy is equally critical for long-term sustainability. The emphasis on physical inputs reflects a production-

focused model of rural empowerment. However, future iterations of the programme could benefit from a more balanced inclusion of knowledge-based support. The low uptake of training may reflect either limited availability or poor awareness of such components. This data provides understanding into the mechanism by which NG-CARES achieves its goals, prioritising asset and input provision to achieve short-term productivity and stability.

Effect of NG-CARES Project on Job Creation

This section examines the nature and scale of jobs created as a result of the NG-CARES intervention. It presents pre- and post-project employment patterns to determine the contribution of the programme to local livelihoods.

Jobs Before and After NG-CARES

The results presented in Table 3 show the employment structure of Tarka LGA prior to the NG-CARES intervention.

Table 3: Jobs Before and After NG-CARES.

Job Category	Before Frequency (%)	After Frequency (%)
Agricultural labour (planting, harvesting)	74 (62.2)	63 (52.9)
Agricultural processing (milling, packaging)	75 (63.0)	21 (17.6)
Community-based services (extension, training, advisory)	10 (8.4)	4 (3.4)
Other jobs (petty trading, transport, handicraft, casual work, etc.)	32 (26.9)	50 (42.0)

Source: Researcher's Field Survey, 2025. (Multiple Response, N = 119)

The results in Table 3 show a clear redistribution of job types before and during the NG-CARES intervention. Before the programme, agricultural labour was dominant, with 62.2% of respondents engaged in planting and harvesting, compared to 52.9% during the intervention. Similarly, agricultural processing had the highest pre-intervention participation at 63.0%, but this dropped sharply to 17.6% during NG-CARES, indicating a major decline in processing-related activities. Community-based service jobs, such as extension and training roles, also decreased slightly from 8.4% before the programme to 3.4% during it.

In contrast, the "other jobs" category increased substantially from 26.9% before NG-CARES to 42.0% during the intervention, suggesting some degree of livelihood diversification. This shift implies that while NG-CARES may not have expanded agricultural job opportunities, it contributed to growth in non-agricultural or off-farm activities such as petty trading, transport

services, and handicrafts. The decline in agricultural processing jobs may reflect constraints such as limited access to processing equipment, markets, or energy sources, despite the programme's support.

Perceived Impact of NG-CARES Project on Local Poverty Reduction

Table 4 reveals how the job opportunities created under NG-CARES translated into perceived poverty reduction among rural residents.

Table 4: Perceived Impact of NGCARES Jobs on local poverty reduction.

Impact Status	Frequency	Percentage
No impact	5	4.2
Minimal impact	5	4.2
Moderate impact	55	46.2
Significant impact	54	45.4
Total	**119**	**100.0**

Source: Researcher's Field Survey, 2025.

The result revealed that a significant majority, 91.6%, reported that the jobs created had either a moderate (46.2%) or significant (45.4%) impact on reducing poverty. This strong consensus indicates the effectiveness of the intervention in improving household incomes and enhancing well-being. Only 4.2% of respondents indicated minimal impact, and an equal percentage noted no impact, showing very limited dissatisfaction with the programme's outcomes. The high percentage of respondents acknowledging significant impacts reflects that the jobs provided under NG-CARES addressed both employment and income needs. These findings suggest improved access to food, healthcare, and education as a result of stable income flows. Importantly, this result validates the hypothesis that employment creation is a key pathway to poverty alleviation in rural settings. Evidently, regular, structured jobs, provided by the NG-CARES project enabled many households to move from subsistence survival to more sustainable livelihoods. This result also underscores the importance of scaling up such interventions in other LGAs with similar socio-economic conditions.

Change in Household Monthly Income due to NG-CARES Intervention

Table 5 presents result of the household monthly income before and during NG-CARES intervention programme implementation. The result generally shows that, before the NG-CARES intervention, a significant portion of households in Tarka LGA earned very low monthly incomes.

Table 5: Household Monthly Income before and after NGCARES.

Income Status	Before Frequency (%)	After Frequency (%)
Below N30.000.00	66(55.5)	15(12.6)
N30,000 - N100,000.00	28(23.5)	33(27.7)
N100,001-N200,000.00	15(12.6)	43(36.1)
Above N200,000.00	10(8.4)	28(23.5)
Total	**119(100.0)**	119(100.0)

Source: Researcher's Field Survey, 2025.

Before the intervention, the result shows that the majority (55.5%) earned below ₦30,000, reflecting widespread poverty among rural dwellers. This income level was insufficient for basic needs such as food, healthcare, and education. Only 23.5% earned between ₦30,000 and ₦100,000, which still places them within a vulnerable economic bracket. A mere 12.6% of respondents fell within the ₦100,001 to ₦200,000 range, indicating that middle-income earners were relatively few. Only 8.4% of households earned above ₦200,000 monthly, further indicating income inequality. These figures suggest that prior to NG-CARES, the rural economy was primarily subsistence-based. The low earnings are indicative of limited market access, poor productivity, and lack of capital or skills. It also underscores the urgent need for targeted development interventions to empower the poor. These baseline income levels provide a foundation for assessing the impact of NG-CARES on economic upliftment.

After the implementation of NG-CARES, the income profile of households in Tarka LGA improved significantly as shown in Table 8. The percentage of households earning below ₦30,000 dropped sharply to 12.6%, a remarkable decline from the pre-intervention period. This suggests that the poorest households saw meaningful improvement in their earnings. At the same time, households earning between ₦30,000 and ₦100,000 rose to 27.7%, showing more families moving into a modest income bracket. A substantial 36.1% reported incomes between ₦100,001 and ₦200,000, almost triple the pre-NG-CARES figure, suggesting a growing economic capacity. Even more notable, 23.5% of respondents now earned above ₦200,000, up from just 8.4%. This shift indicates the creation of more productive, income-generating opportunities. The rising incomes could be attributed to enhanced agricultural productivity, better market access, and capacity-building efforts under NG-CARES. The intervention clearly had a transformative effect on household earnings. This evidence supports the programme's role in not just job creation but real income growth for rural households. It confirms that NG-CARES significantly enhanced livelihoods in Tarka LGA.

Causes of Improvement in Households Income

The main driver of income growth for most beneficiaries was increased agricultural productivity as shown in Table 6.

Table 6: Primary Sources of Household Income before and after NG-CARES Intervention.

Primary Source of Income	Before NG-CARES Frequency (%)	After NG-CARES Frequency (%)
Crop production only (subsistence/low yield)	66 (55.5)	29 (24.4)
Crop production with improved yield/value	18 (15.1)	49 (41.2)
Access to organised markets/better buyers	10 (8.4)	27 (22.7)
Non-farm/off-farm income activities	15 (12.6)	10 (8.4)
Skills-based/enterprise income	10 (8.4)	4 (3.3)
Total	119 (100.0)	119 (100.0)

Source: Researcher's Field Survey, 2025.

Table 6 reveals a substantial shift in the primary sources of household income following the NG-CARES intervention. Before the intervention, a majority of households (55.5%) depended on subsistence crop production with low yields, but this proportion declined markedly to 24.4% after NG-CARES. In contrast, households engaged in crop production with improved yield and value increased significantly from 15.1% to 41.2%, indicating enhanced agricultural productivity. Access to organised markets and better buyers also rose from 8.4% to 22.7%, suggesting improved market integration and price realisation for farm produce. These changes align with the programme's focus on productivity enhancement and value-chain development. Conversely, reliance on non-farm/off-farm income activities declined slightly from 12.6% to 8.4%, implying a shift back towards more profitable agricultural livelihoods. Skills-based and enterprise income sources also reduced marginally, possibly reflecting the greater attractiveness of improved farming and market opportunities. Overall, the results demonstrate that NG-CARES contributed to a transition from subsistence-oriented livelihoods to more productive, market-linked agricultural income sources, thereby reinforcing observed improvements in household income levels.

Sustainability of Income Growth After NG-CARES

Table 6 explores whether the income gains made during NG-CARES are likely to be sustained.

Table 6: Sustainability of Income Growth after NGCARES

Rating	Frequency	Percentage
No	5	4.2
Maybe	20	16.8
Yes, significantly	68	57.1
Yes, but only slightly	26	21.8
Total	119	100.0

Source: Researcher's Field Survey, 2025.

The result shows that a majority of respondents (57.1%) believe the gains will be significantly sustained beyond the project's lifecycle. This suggests that the capacity built and resources delivered are not short-lived. Another 21.8% felt that income would be sustained, but only slightly, indicating some uncertainty about the future, while 16.8% were unsure, responding "maybe," which reflects cautious optimism or knowledge gaps about sustainability planning. Only 4.2% believed the gains would not be sustained at all. The high confidence level in long-term income growth could be due to lasting skills, assets, or community systems built by the project. It also points to the potential for rural resilience if supported by complementary programmes. However, the data also suggests that a small segment may still need further support to maintain their gains. In essence, the results affirm that NG-CARES laid the groundwork for sustained improvement in livelihoods. Continued technical assistance and linkages to markets and credit will help maintain and even grow these income levels.

NG-CARES Impact on Local Production

Table 7 provides results of the specific forms of production support provided by NG-CARES.

Table 7: Nature of Local Production Support form NGCARES.

Responses	Frequency	Percentage
Financial support (loans, grants)	88	73.9
Access to quality inputs (seeds, equipment)	104	87.4
Training/Skill development	10	8.4
Access to agricultural assets	5	4.2

Source: Researcher's Field Survey, 2025. Note: This is a multiple Response Question; N=119

The most reported type of support was access to quality inputs such as improved seeds, fertilizers, and farming tools, cited by 87.4% of respondents. This suggests a strong focus on input delivery as a foundation for productivity improvement. Financial support, including grants and soft loans, was also widely accessed, as reported by 73.9% of respondents. This access likely reduced capital constraints and enabled smallholder farmers to scale operations.

Only 8.4% reported receiving training or skills development, while a smaller share (4.2%) gained access to physical agricultural assets. These relatively lower figures indicate that while the project heavily prioritised material and financial support, capacity building and asset provision were less emphasised. However, the dominance of inputs and funding suggests a short-to-medium term impact strategy geared toward immediate productivity gains. Future interventions may need to scale up the non-material components, such as knowledge transfer and sustainable technology use. Therefore, the support mix reflects NG-CARES' production-oriented approach aimed at revitalising agricultural livelihoods and enhancing rural productivity.

Perceived Status of Production from NG-CARES Interventions and Access to New Markets

The results in Table 8 indicates beneficiaries' perceived status of production from NG-CARES interventions and access to new markets.

Table 8: Perceived Status of Production from NGCARES Interventions and Access to New Markets

Rating	Frequency	Percentage
Yes, Increase significantly	5	4.2
Yes, Increase moderately	99	83.2
No	10	8.4
Not sure	5	4.2
Total	119	100.0

Source: Researcher's Field Survey, 2025.

An overwhelming 83.2% of respondents reported moderate increases in production as a result of the intervention. This outcome indicates that the support provided not only stimulated local production but also had a measurable impact on output volume. Meanwhile, 4.2% of respondents noted significant increases, likely among those with better access to resources, training, or markets. However, 8.4% reported no change, and 4.2% were uncertain about any improvement, possibly due to implementation gaps or contextual limitations such as climate or land issues. The overall positive response (87.4% reporting increased production) underscores that the intervention achieved its primary goal of empowering rural producers through improved access to inputs, finance, and markets. The recorded gains in output may also foster spill-over benefits such as increased food availability, job creation, and economic circulation within rural communities. Importantly, the result signals that sustained

intervention can strengthen local agricultural value chains and market systems. These findings affirm NG-CARES' critical role in promoting inclusive economic recovery and resilience among the rural poor and vulnerable in Tarka LGA.

Satisfaction Rating on Communication by NG-CARES and Beneficiaries

Table 9 evaluates the level of satisfaction with communication between NG-CARES officials and the beneficiaries.

Table 9: Satisfaction Rating on Communication by NGCARES and Beneficiaries.

Satisfaction Rating	Frequency	Percentage
Very dissatisfied	4	3.4
Dissatisfied	4	3.4
Satisfied	103	86.6
Very satisfied	8	6.7
Total	119	100.0

Source: Researcher's Field Survey, 2025.

An overwhelming majority (86.6%) indicated they were satisfied with the communication received, suggesting that most participants found the information delivery timely and clear. A smaller fraction (6.7%) were very satisfied, reflecting a high level of appreciation for communication efforts in those cases. However, 3.4% each reported being dissatisfied or very dissatisfied, pointing to isolated instances of communication failure or information gaps. These low dissatisfaction ratings, though minor, indicates areas that may benefit from further improvements in stakeholder engagement. Effective communication is vital in ensuring project transparency, managing expectations, and promoting active participation. The high satisfaction level reflects the programme's success in outreach and feedback mechanisms. However, even small dissatisfaction rates can have cascading effects on trust and community engagement, especially in rural settings where information spreads quickly and affects perceptions. Continuous evaluation and feedback loops can help the programme team adjust messaging and clarify expectations. Strengthening local communication channels such as radio, or village meetings may also enhance inclusivity. The results, however, reflect a relatively strong communication component within the NG-CARES project, though minor improvements could enhance trust and ownership.

Beneficiaries' Perspectives on Areas for Improving NG-CARES Implementation

Table 16 presents beneficiaries' views on areas where the NG-CARES programme could be improved to enhance its effectiveness, based on their lived experience with the intervention.

It is important to note that these are respondents' perceived improvement needs, not the researcher's recommendations, which are synthesised and presented in Chapter Five. The results show that a large majority of respondents (86.6%) indicated the need for increased funding and support for farmers, suggesting that beneficiaries perceive financial inputs as critical for sustaining and scaling livelihood gains. More transparent and timely communication was identified by 35.3% of respondents, highlighting concerns about information flow, programme clarity, and beneficiary inclusion. Only 3.4% suggested better training programmes, possibly reflecting satisfaction with existing capacity-building efforts or a stronger preference for material and financial support. The "others" category (26%) captured a range of context-specific issues, including infrastructure improvement, conflict resolution, and stronger local government involvement. Basically, these findings demonstrate that beneficiaries are not passive recipients but have clear insights into how programme delivery could be strengthened.

Table 10: Beneficiaries' Perspectives on Areas for Improving NG-CARES Implementation

Areas for Improvement	Frequency	Percentage
More transparent and timely communication	42	35.3
Increased funding and support for farmers	103	86.6
Better training programmes for beneficiaries	14	3.4
Others	31	26.
Total	119	100.0

Source: Researcher's Field Survey, 2025. Note: This is a multiple Response Question; N=119

Testing of Hypothesis

Test Result for Financial Stability

The Chi-Square Test for financial stability was conducted to determine whether the NG-CARES intervention significantly affected the financial well-being of smallholder farmers in Tarka LGA.

Hypothesis:

H_0: The NG-CARES intervention has no significant effect on the financial stability of smallholder farmers in Tarka LGA.

H_1: The NG-CARES intervention has a significant effect on the financial stability of smallholder farmers in Tarka LGA.

Table 11: Chi-Square Test of Independence for Perceived Financial Stability Before and During NG-CARES.

Financial Stability Category	Before (Observed)	After (Observed)	Expected Before	Expected After
Very unstable / Worsened	43	6	24.5	24.5
Unstable / Stayed the same	51	2	26.5	26.5
Stable / Improved slightly	16	55	35.5	35.5
Very stable / Improved significantly	9	56	32.5	32.5
Total	**119**	**119**	**119**	**119**

Chi-square value (χ^2) = 128.65, df = 3, p < 0.001

Source: Researcher's Field Survey, 2025.

A chi-square test of independence was conducted to examine the relationship between the NG-CARES intervention and the financial stability of smallholder farmers in Tarka LGA. The results showed a statistically significant association between the period (before vs. during NG-CARES) and financial stability categories, χ^2 (3, N = 238) = 128.65, p < .001**.** Households reported substantially higher levels of financial stability during NG-CARES compared to before the intervention. This indicates that the NG-CARES programme had a significant positive effect on improving the financial stability of smallholder farmers.

Test Result for Income Growth of Smallholder Farmers

The Chi-Square Test for income growth of smallholder farmers was conducted to determine whether the NG-CARES intervention significantly affected the income growth of smallholder farmers in Tarka LGA. The results are presented in Table 18.

Hypothesis:

H_{02}: There is no significant association between the NG-CARES intervention and the income growth of smallholder farmers in Tarka LGA.

H_1: There is a significant association between the NG-CARES intervention and the income growth of smallholder farmers in Tarka LGA

Table 12: Computed Chi-square of Income levels before and during the NG-CARES intervention.

Income Level	O (Before)	E (Before)	$(O–E)^2/E$	O (During)	E (During)	$(O–E)^2/E$
Below N30,000	66	40.5	15.67	15	40.5	16.14
N30,000 - N100,000	28	30.5	0.21	33	30.5	0.21

Income Level	O (Before)	E (Before)	$(O–E)^2/E$	O (During)	E (During)	$(O–E)^2/E$
N100,001 - N200,000	15	29.0	6.76	43	29.0	6.76
Above N200,000	10	19.0	4.26	28	19.0	4.26
Total χ^2			**26.90**			**27.37**
Grand Total χ^2			**≈ 54.27**			

Source: Recoded from Data in Table 8.

Chi-square calculated = 54.27

Degrees of freedom = 3

Critical value at α = 0.05 ≈ 7.815 (from Chi-Square table)

Since 54.27 > 7.815, we reject the null hypothesis.

Conclusion

There is a statistically significant difference in the income levels of smallholder farmers before and during the NG-CARES intervention in Tarka LGA. Thus:

We reject H_0 and conclude that the NG-CARES intervention has had a significant effect on income growth of smallholder farmers in the area.

The results of the Chi-square test of independence on the income levels of smallholder farmers before and during the NG-CARES intervention in Tarka LGA reveal significant findings. The contingency table (Table 18) shows a notable shift in income distribution: a sharp reduction in the number of farmers earning below ₦30,000 (from 66 to 15) and a rise in those earning above ₦100,000. The expected frequencies, computed from marginal totals, suggest what the income levels would have looked like if there were no association between the NG-CARES intervention and income growth. Table 21 displays the observed (O) and expected (E) frequencies and the respective Chi-square components (O−E)2/E(O - E)^2 / E, indicating large deviations particularly in the lowest and highest income brackets. The calculated Chi-square statistic is 54.27 with 3 degrees of freedom.

At a 95% significance level, the critical value from the Chi-square distribution table is 7.815. Since the calculated value (54.27) far exceeds this threshold, the null hypothesis H_0, which states that there is no significant association between the intervention and income growth, is rejected. This means that the observed changes in income distribution are not due to chance but are significantly associated with the NG-CARES intervention. In practical terms, this implies that the programme had a meaningful impact on the economic wellbeing of smallholder farmers in the area. The largest impact was seen in the upliftment of farmers

from the lowest income category, suggesting improved livelihood outcomes and greater financial inclusion due to the intervention.

4.10 Discussion of Findings

Several empirical studies have investigated the demographic and socio-economic characteristics of rural households and their responsiveness to development interventions, offering comparative insights into the findings of the NG-CARES project in Tarka LGA. For instance, Oluwatayo et al. (2019) found that the majority of beneficiaries of the Fadama III project in Southwest Nigeria were in the 30–50 age bracket, mirroring the predominance of economically active respondents (36–50 years) in this study. Similarly, Yusuf and Adedayo (2020), in their study of rural empowerment through agricultural programmes in Kogi State, reported that women constituted over 50% of beneficiaries, highlighting gender-sensitive project designs comparable to NG-CARES. In another study, Obeta et al. (2018) observed that most rural dwellers had only basic education or none, limiting their access to formal markets and underlining the need for skill-focused empowerment, a pattern consistent with the low education levels reported in Tarka. Also, Olarinde and Ibrahim (2015) in their research on vulnerability in Northern Nigeria, found farming and petty trading as dominant occupations among the rural poor, closely reflecting the occupational distribution in this current study. Lastly, Adewale and Adubi (2021) noted that multi-dimensional vulnerability, poverty, female-headed households, and youth unemployment, was prevalent among project beneficiaries in Ekiti State, affirming the patterns seen among vulnerable groups in Tarka LGA.

The comparative review underscores that the demographic and socio-economic dynamics identified in this study are not isolated but resonate with rural realities across Nigeria. The NG-CARES intervention, like previous targeted development efforts, appropriately identifies youth, women, farmers, and low-income households as critical stakeholders. The shared findings on low literacy rates, dominance of informal occupations, and the significance of female participation highlight the importance of context-sensitive, inclusive design in social protection programmes. These consistencies reinforce the validity of NG-CARES' approach and suggest that lessons from similar interventions can be scaled or adapted to strengthen its implementation in Tarka LGA and similar rural contexts.

A number of empirical studies have investigated the impact of financial or livelihood interventions on rural households, and the results largely corroborate the findings of this study. For instance, Adepoju and Oyewole (2014) evaluated the impact of a World Bank-

assisted programme on rural farmers in Southwestern Nigeria and found that such interventions significantly improved farmers' income, financial confidence, and asset acquisition. Similarly, Ogunniyi et al. (2017) studied the effect of the Growth Enhancement Support Scheme on smallholder farmers and observed that access to inputs and extension services improved financial resilience. In another study, Lawal and Emokaro (2017) reported that beneficiaries of rural credit programmes in Edo State experienced improved productivity and greater income stability. These findings mirror the shift observed in Tarka, where the NG-CARES programme transformed a majority of the respondents from "very unstable" and "unstable" financial conditions to "improved" and "significantly improved" statuses.

Moreover, Adebayo and Adeola (2020) explored the role of agricultural interventions in post-COVID-19 economic recovery and reported statistically significant improvements in food security and financial wellbeing among targeted rural households. This aligns with the results of the Chi-square test in the current study, which confirmed a significant association between the NG-CARES intervention and improved financial stability ($\chi^2 = 178.30$, $p < 0.001$). Likewise, Obayelu et al. (2021), in their evaluation of support programmes in Northern Nigeria, concluded that grants, agricultural inputs, and training produced a substantial shift in income levels and financial capability. These empirical studies validate the current research outcome, emphasizing that well-targeted, multi-dimensional interventions—such as those under NG-CARES, can substantially reduce vulnerability and improve the financial independence of rural populations. Together, these studies reinforce the argument that structural support enhances not only short-term stability but also long-term resilience in rural economies.

Empirical studies provide relevant insights for comparison with the current NG-CARES project findings in Tarka LGA regarding job creation and poverty reduction. First, Adebayo et al. (2021) evaluated the *Anchor Borrowers' Programme (ABP)* in Kwara State and found that the intervention significantly improved employment in rural areas, particularly in agro-processing and farm labour, leading to improved income and reduced vulnerability. Similarly, Ocheni and Nwankwo (2018) studied the impact of community-driven development projects in Kogi State and observed that investments in agricultural services and small-scale rural enterprises significantly increased employment and reduced poverty levels. Lastly, Yusuf et al. (2020) investigated the *Youth Employment in Agriculture Programme (YEAP)* in northern Nigeria and discovered that skill-based training and value chain development contributed to new job creation, especially in agro-processing and extension services, which subsequently reduced youth unemployment and rural poverty.

Comparing these findings to the current study in Tarka LGA, there is consistency in the conclusion that interventions like NG-CARES can meaningfully alter rural employment landscapes. Just as in the ABP and YEAP cases, the NG-CARES intervention resulted in a marked increase in agro-processing jobs (from 17.6% to 63.0%) and community-based service roles (from 3.4% to 8.4%), indicating a shift toward value addition and knowledge-based roles. The reported 91.6% positive impact on poverty reduction among beneficiaries in Tarka aligns with similar reports by Adebayo et al. and Yusuf et al., who documented improved livelihoods and economic resilience post-intervention. Thus, the findings from Tarka LGA are not isolated but reinforce broader evidence that agricultural and rural livelihood support programmes can substantially transform local economies when well implemented.

Previous empirical studies closely align with the findings of this study on the impact of the NG-CARES intervention on income growth in Tarka LGA. For instance, Olorunsola et al. (2020) investigated the effects of the FADAMA III Additional Financing project in Kogi State and found that beneficiaries experienced a significant rise in income due to agricultural input support, training, and market access. Similar to NG-CARES in Tarka, income levels increased notably among smallholder farmers, especially those initially earning the least. Likewise, Akinbile and Okunade (2016) assessed the impact of the Growth Enhancement Support (GES) scheme in Oyo State and reported that more than 60% of respondents moved from low to moderate income categories due to subsidised farm inputs and training. This mirrors the 63.9% of NG-CARES beneficiaries in Tarka who attributed their income growth to increased crop yields. Additionally, Awotide et al. (2015) in their study on agricultural interventions in Kaduna State observed that participants in donor-supported programmes achieved statistically significant income increases, largely driven by improved yields, better prices, and farming knowledge.

Comparatively, the current study in Tarka LGA confirms these earlier findings, reinforcing the claim that well-targeted agricultural and livelihood interventions can significantly elevate rural incomes. The Chi-square result of 54.27 ($df = 3$, $p < 0.05$) in this study validates the positive and statistically significant association between NG-CARES and income growth. This aligns with the above studies where similar interventions produced measurable economic benefits for rural households. However, this study goes further by capturing perceptions of usefulness and sustainability, with over 87% of respondents rating NG-CARES as useful or very useful, and nearly 79% confident in the sustainability of income gains. This offers a broader understanding of programme effectiveness beyond income

metrics, highlighting that Tarka LGA's experience is part of a wider pattern across Nigeria, where structured support to smallholder farmers leads to measurable improvements in household income and resilience.

Several empirical studies corroborate the positive impact of targeted interventions like NG-CARES on local production among smallholder farmers. For instance, Olawuyi & Ojelabi (2020) evaluated the effect of the Anchor Borrowers Programme on rice production in Kebbi State, Nigeria. They found that beneficiaries experienced a 60% increase in yield per hectare, primarily due to improved access to inputs and credit facilities—similar to the 87.4% of NG-CARES respondents in Tarka LGA who cited access to quality inputs as a key form of support. Likewise, Ayanlade & Radeny (2019) assessed climate-smart agriculture adoption in Sub-Saharan Africa and discovered that timely support in seeds, fertiliser, and training significantly improved productivity by 30–70%. This aligns with the 83.2% of NG-CARES beneficiaries in the present study who reported moderate increases in production.

Moreover, Ogunniyi et al. (2021) investigated the impact of agricultural interventions on market access in rural Nigeria. They noted that programmes combining financial support with input delivery increased not just production but also access to new markets for 68% of beneficiaries. This supports the current finding that 87.4% of farmers in Tarka LGA experienced increased production, potentially leading to improved market engagement. Comparatively, the NG-CARES intervention appears to have achieved a stronger impact, with over 85% of respondents rating its contribution to local production at over 40%. These findings confirm that well-structured support mechanisms, especially those focusing on inputs and finance, can drive significant productivity gains and foster economic resilience in rural communities.

Several empirical studies have investigated the implementation challenges of rural intervention programmes similar to NG-CARES in Nigeria. For instance, Olorunsanya and Omobowale (2021) found that delays in accessing government agricultural support programmes in Oyo State were mainly due to bureaucratic inefficiencies and limited dissemination of programme details, echoing the high frequency (86.6%) of reported delays and lack of information in the NG-CARES project in Tarka. Similarly, Oni et al. (2020), in their evaluation of the Anchor Borrowers' Programme in northern Nigeria, reported that farmers struggled with eligibility conditions and complained of late disbursement, reinforcing findings from this study where 35.3% cited eligibility barriers. In addition, Adejumo et al. (2019) examined the implementation of FADAMA III and highlighted inadequate infrastructure and low local government involvement as persistent barriers to success, which

closely aligns with the 86.6% and 13.5% of respondents in the current study who identified poor infrastructure and weak local government support, respectively, as hindrances.

Further aligning with these findings, Obiora and Emeka (2022**)** assessed the Livelihood Improvement Family Enterprises Project (LIFE-ND) and found that while beneficiaries were largely satisfied with communication, logistical and financial constraints continued to affect implementation outcomes. This mirrors the high satisfaction levels (86.6%) with NG-CARES communication efforts in Tarka, even though access delays and infrastructural gaps were still dominant concerns. Collectively, these studies support the conclusion that while communication and outreach mechanisms in some programmes may be improving, structural and administrative barriers such as funding inadequacy, poor infrastructure, and bureaucratic delays remain common and critical challenges in Nigeria's rural development interventions. The comparison affirms that NG-CARES' implementation issues in Tarka LGA are not isolated but reflective of systemic patterns in national programme execution.

CONCLUSION

Based on the findings, the study concluded that the NG-CARES project significantly empowered the rural poor and vulnerable groups in Tarka LGA by enhancing their financial stability, job opportunities, income levels, and local production. The project effectively targeted economically active and marginalised populations, particularly farmers, women, and low-income households, delivering tangible support that translated into improved livelihoods. Job creation along agricultural value chains and increased access to quality inputs played a central role in boosting household incomes and reducing poverty. However, the limited emphasis on training indicates a gap in long-term capacity building, which could affect sustainability.

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