AN EVALUATION OF NATIONAL SOCIAL INVESTMENT PROGRAMMES (NSIP) IN NIGERIA

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ACRONYMS

AAN	**ActionAid Nigeria**
NISER	Nigeria Institute of Social and Economic Research
IDRT	Institute of Development Research and Training
DFID	Department for International Development
HDI	Human Development Index
MPI	Multidimensional Poverty Index
NGO	Non Governmental Organization
NSIP	National Social Investment Programme
NBS	National Bureau of Statistics
NHGSFP	National Home Grown School Feeding Programme
GEEP	Government Enterprise and Empowerment Programme
CBO	Community Based Organizations
CCT	Conditional Cash Transfer
CSO	Civil Society Organizations
SE	South East
NW	North West
SW	**South**
NE	North East
NC	North Central
SS	South-South

Executive Summary

Poverty reduction/eradication strategies have remained at the fore of governments' developmental programmes over the years. As a global phenomenon, governments all over the world have had to adopt sundry strategies to overcome the menace. The aim has always been to achieve an acceptable standard of living, usually depicted by indices such as the Human Development Index (HDI) as well as ensuring inclusiveness in the developmental process. The concern to reduce poverty has become more important than ever before in Nigeria where although the economy is regarded as the largest in Africa but with poverty level estimated at 40.1%, and inequality, measured by Gini Coefficient, stands at 35.1% in 2019 (Mayah et al., 2017; NBS, 2020). Against this backdrop, the Nigerian Government in setting up social protection policy viewed it as an important concept towards ensuring poverty reduction, and protecting the vulnerables from shocks caused by social insecurity and others such as accidents and disasters. The aim is to ensure that the level of poverty is brought to a controllable state in order to prevent a breakdown of societal developmental goals of peace and security. It is in a bid to concretise this that the Government of President Buhari developed the National Social Investment Programme (NSIP).

The National Social Investment Programmes (NSIPs) were interventions by the Federal Government of Nigeria aimed at reducing widespread poverty in Nigeria. After years of plAANing, the main NSIP programmes started in 2016, with the validation, and selection of beneficiaries for the programmes. The NSIPs encompassed a group of 4 main programmes which were geared towards targeting various vulnerable groups within the country. These programmes include the Conditional Cash Transfer (CCT), Homegrown School Feeding (HGSFP), Government Enterprise and Empowerment Programme (GEEP) as well as the N-POWER programme from which over 4 million Nigerians have benefitted since its inception (NSIP, 2020). Each of the four programmes targeted different categories of vulnerable Nigerians. While the CCT targeted the poorest of the poor households, the focus of HGSFP was on both poor households with micro enterprises in providing food as well as school children. The GEEP on the other hand targeted micro and small enterprises in improving their working capital; while the N-POWER programme focussed on unemployed youths in the country.

In view of the above, this study seeks to examine the extent of poverty reduction in Nigeria from the implementation of the four main NSIPs at the state level. The aim is to answer the following questions: What is the spread of the NSIPs across Nigeria? How transparent is the selection process into these programmes? To what extent has the poverty reduction objective of the programmes been met? What are the modifications to be made in achieving programme objectives? And What are the constraints that need to be checked for the objectives to be met? In other words, the aim of this study is to assess the implementation of the Social Investment Programmes framework to determine how effective it has been as a poverty reduction mechanism since inception.

In terms of the approach, this study, in a bid to understand the effect of the NSIPs, undertakes a qualitative and quantitative data gathering methods. The extent of data gathering covered not just beneficiaries, but implementers, monitoring officers, as well as other key stakeholders in the process. This suggests a more holistic view of the working of the NSIPs being studied, in which a proper interrogation of issue is in place. This enables access to useful data in terms of numbers and quanlity. On the other hand, the subtler issues behind the numbers will also provide a full picture, telling the story of NSIPs in the country. The effect of this is a more robust information base with respect to NSIPs in the country. This will in effect serve as a baseline for future study and social interventions.

This study is driven by the theory of change as developed and applied to the impact assessment of a closely related social investment programme (conditional cash transfer) by the DFID (Ghate, 2018). The programme aimed at welfare improvement and poverty reduction at household and community levels. The starting point of the theory of change is a framework that lists livelihood-related constraints and enablers at individual, household and community levels. At individual and household levels, the four programmes under study were intended to lead to individual and household welfare improvement and poverty reduction through increases in expenditures on food, education, health, etc., and ultimately, through multiplier effects to achieve poverty reduction in the community levels. The theory of change therefore states that these outcomes are facilitated by the implementation of CCT, GEEP, NPOWER and NHGSFP which became operational across the country since 2016. Be that as it may, the NSIP study framework realizes that all the expected outcomes are influenced by design and implementation factors, such as the targeting processes, levels and timeliness of transfers/stipends and or allowances due to the beneficiaries, as well as the utilisation of same by beneficiaries.

The study collected and analysed data obtained from both primary and secondary sources. The qualitative primary data were obtained from in-depth interviews conducted with coordinating/ implementing institutions and key informants with informed perspectives on the different aspects of the NSIP programmes. Other first-hand information was obtained through focus group discussions with the programmes' beneficiaries. The quantitative primary data were collected through the use of well-structured questionnaires to elicit responses on the contents and impact of NSIP Programmes on the beneficiaries. To this effect, data on sociodemographic characteristics, awareness and mobilization, welfare and living conditions, type and level of support resources received, impact and sustainability of the programmes, and the constraints to the achievement of NSIP's objectives were collected. The primary data collected were however augmented with secondary information sourced from coordinating and implementing agencies at both State and Federal levels. The information reconnoitred include organizational structure of the programmes, capital and recurrent budget and releases as well as plAANed and actual number of the programmes' beneficiaries.

The study covered all the six geopolitical zones in Nigeria from which two states each were selected making a total of twelve states. The selection of the states was made on the basis of poverty index rate, population rate, donor interest or national security challenges. Accordingly, the sampled states are: Kano and Kaduna (North West); Adamawa and Bauchi (North East); Benue and Niger (North Central); Akwa-Ibom and Delta (South South); Imo and Ebonyi (South East; and Ogun and Osun (South West). More importantly, the chosen states are where virtually all the NSIP programmes are operational. The sample size per State was arrived at using the Taro Yamen's formula with 95% confidence interval (Yamane, 1973). In all, an average of 242 beneficiaries were captured per state while a total 2,904 beneficiaries were covered nationally. On the average, the survey also conducted 4 KIIs, 2 FGDs and 2 Institutional assessment interviews per state. Data for all the programmes were basically subjected to descriptive analysis, but with multiple poverty index generated.

CCT

The study involved a sample of 642 beneficiaries of the CCT programme, from 10 states where the programme is operational and with most of the beneficiaries being female (94.7%). Of this figure, only 23.7% of the respondents were household heads while 73.5% were spouses to their household heads. A simple majority of respondents (56.2%) have a household size of 5-9 persons, 68.1% of them are married, and close to two-fifths (38.1%) having formal education.

In terms of awareness and mobilisation for CCT, this study reveals that the main source of creating awareness about the programme is through friends and relatives as indicated by 53% of beneficiaries while 45.3% got aware by other means such as through town hall meetings, NGOs, civil society organisations (CSOs), community-based organisation (CBOs) and son on. Almost about half (48.1%) of the beneficiaries have been on the programme for less than a year, 34.1% for up to two years, 10.9% for up to three years, and 6.9% for four years. As such, 93% were aware of the rules and regulations governing the programme.

The effect of CCT on household poverty level was examined following the multi-dimensional poverty analysis approach and the various dimensions of interest include the effect on education as measured by change in proportion of household children within schooling age that completed 5 years of primary education, living standard as measured by change in household ownership of non-consumable assets, households' welfare status as measured by change in food and non-food expenditure and poverty level as measured by change in household income. The study revealed that the percentage of benefiting households of CCT dropped from 58.7% to 44.2% after the programme. This suggests that implementation of CCT had a great impact on completion of 5 years of schooling for benefiting households. This study also showed a significant improvement in beneficiaries' assets ownership especially in the areas of furniture, vehicles, lands, houses, kitchen appliances and electronics. In addition, beneficiaries' average monthly spending on food increased from N9,454.53 before their engagement in the programme to N12449.84 during the programme. Similarly, the average monthly spending on non-food items increased from N**3240.27** before the programme to N**4419.56** after they participated in the programme. Expectedly, the results of this survey showed that 67.9% of the beneficiaries perceived that they had experienced an increase in income due to their participation in the CCT. The result also indicated that the average income of the beneficiaries increased from N8, 047.36 (±324.45) before the programme to N11,573.05 (±298.71) after the programme. A majority (88.8%) of the beneficiaries indicated that their economic status was better off than before they were engaged in the programme. Some 10.6% however indicated that there was no difference, while only 0.6% indicated that theirs was worse off.

In terms of other areas where participation in CCT has improved living standards of beneficiaries, respondents indicated that they experienced improvements in terms of food consumption (85.2%), asset acquisition (57.9%), and an improvement in access to healthcare (61.7%). With regard to capacity building, 57.8% of respondents also indicated an improvement, while 51.9% of them indicated they had improved access to safe water, and 75.9% stated that they had improved in savings.

Close to two-fifths (38.2%) of the respondents considered the inadequate amount of stipend as a major constraint to the achievement of the CCT objectives of the programme. In the same vein, some 32.2% considered irregularities in payment of stipend as the next major constraint, while 19.8% considered the mismatch of their skills with the demands of the indigenous economy as the major constraint.

The major factor militating against the sustainability of the CCT objectives and its influence on their standard of living is the sudeen discontinuance of the programme according to 23.2% of respondents. Other factors include lack of capital for businesses (18.8%), the inadequacy of the current stipend (15.7%), poor saving culture among beneficiaries (12.8%), unemployment (8.1%), economic instability (7%), mismanagement of stipends (4.2%), and healthcare expenses (3.6%). A majority of respondents (76.7%) consider it the government's responsibility to sustain their improved standard of living. 15.6% specified that it is the Federal Government's task. The remaining 5.5% considered this responsibility to be shared among beneficiaries, donors and other stakeholders. Suggestions from beneficiaries on the sustainability of the programme ranged from an extension and permanence of the CCT programme (17.6%), savings and investment by beneficiaries (17.6%), an increase in the amount of the current stipend (16.1%), regular and payment of stipends (10%), job creation (9.2%), additional financial empowerment of beneficiaries by the government (7.7%), economic stability (3.4%) and training of beneficiaries in skills for sustainable businesses and income (2.5%).

NHGSFP

There is a high level of awareness for mobilisation in the NHGSFP. Virtually all (96.34%) of the respondents were aware of the NHGSFP and 66.40% of them became aware of the programme through friends and relatives, with Radio awareness coming at 33%. More than three-quarters (75.20%) stated that they were selected into the programme through screening exercise. Membership of community association and political affiliations also featured in the selection criteria with 16% and 15%, respectively. Some of the respondents (42.7%) have been participating for 12-24 months, while 34% had been beneficiaries for at least 24 months, but less than 36months as at the time of the survey. The rules of engagement seem to be clear with over 90% being aware of the rules and regulations guiding their participation in the programme.

The effect of the NHGSFP on reducing poverty among the beneficiaries of the programme was measured using the multidimensional poverty index (MPI) that measures poverty using various dimensions other than income. In this case, dimensions of education, health, and standard of living (access to electricity, water and asset ownership) were used in generating the MPI. This was measured to indicate the state of poverty among the beneficiaries before they participated in the programme and after their participation. Education indicator measured completion of 5 years of schooling and number of males and females enrolled in primary school. Findings from the study revealed that the number of children that completed 5 years of schooling decreased from 69.83% before the NHGSFP to 49.14% after the programme.

There was no significant difference in the number of boys and girls with respect to primary school enrolment before and during participation in the NHGSFP. In addition, the number of families that ate healthy food in a maximum of 5 times a week reduced from 59% to 50%.

Conversely, those whose intake of healthy food were 5-10 times weekly increased from 34.29% before the programme to 43.54% with their participation in the NHGSFP.

The living standard indicated mainly an increase in the use of electricity (4% to 6%) and gas (20% to 28%) for cooking. There were no significant increases in access to electricity, clean water or asset ownership as a result of participation in the NHGSFP. The expenditure pattern of the beneficiaries was measured by estimating the beneficiaries' spending on food and non-food items on monthly basis. The result showed that the average monthly spending on food increased from ₦19,958.62 before their engagement in the programme to ₦20,481.89 during the programme. Similarly, the average monthly spending on non-food items increased from ₦10,088 before the programme to ₦10,598.95 after they participated in the programme.

Over 80% of the beneficiaries perceived that their income had ncreased due to their participation in the NHGSFP. The result also indicated that the average income of the beneficiaries increased from ₦20,407.69 before the programme to ₦24,653.24 after the programme. The beneficiaries' perception of the benefit of the NHGSFP on their businesses was determined by measuring their employment of others, the number of people employed, the increase in business capital, and the average increase in the income of their business capital. The result showed that only 31.66% of the beneficiaries were able to employ others with an average of 2 people employed since participation. Additionally, 64% of the beneficiaries had grown their business capital, with an average increase of ₦23,536.54.

The economic status of the beneficiaries improved as a result of their participation in the NHGSFP. While about two-fifths (40.8%) of the beneficiaries indicated that their economic status was just a little better than before they were engaged in the programme, some 36.34% indicated that their economic status was far better now compared to before. The result from the study showed that 73.94% of the beneficiaries alluded to the fact that the selection process was fair.

Over four-fifths (81%) of the respondents stated that inadequate amount of stipend constrains the achievement of the objectives of the NHGSFP. The importance of the constraints was also determined, and the result revealed that misapplication of stipends by beneficiaries (43.43%) was ranked as the most important constraint to the achievement of the objectives of the programme while only 5.94% ranked inadequate amount of stipend as the most important constraint. Just like in the case of CCT, more than three-fifths (66.41%) of respondents stated that the federal and state governments are responsible for addressing the constraints facing the achievements of the objectives of the NHGSFP. Programme sustainability is key to programme performance in the long term. The result of the study showed that 24.8% of the respondents stated that the programme can be sustained by making it permanent

N-POWER

Citizens are adequately aware of the N-Power programme across Nigeria. In the twelve states sampled for this study, it was revealed that websites (26.47%), radio (22.98%), and word of mouth by friends and relatives (25.60%) are the major chAANels through which people learn about the programme. These are followed by television (11.35%), newspaper (9.18%) and other media of communication (4.46%). This indicates that youth, who access the most dominant media identified above, and mostly possess tertiary education qualification, have keen interest and monitor developments that will enhance their participation in the N-Power programmes, where N-teach in the most subscribed option. Also interesting is the fact that more than nine-tenth (93.04%) of the respondents in this study are aware of the preconditions for programme participation.

There is a fair balance on the awareness about the two major welfare dimensions of the N-Power programme, with respondents indicating awareness of employment creation aspect (53.64%) and the skill empowerment (46.36%). This almost equal balance of the key dimensions of the programme in the understanding of the participants shows that it has substantially achieved the two chief purposes for which not just the N-Power but the entire NSIPs were set up to achieve.

Close to three-fifths (57.93%) of respondents perceive the programme as a way of employment creation by the government while a fewer number of the respondent (42.07%) see it as an empowerment skill. This implies that there is need for more participants to understand that the N-Power programme will benefit them better, if they see it as empowerment skill for future engagement even after they have exited the programme. The payment of stipends to the beneficiaries of the N-Power programme at the end of the month is a key issue that this study also looked at. It is heart-warming that virtually all (98.31%) of the beneficiaries in the locations visited got their payments at the end of the month. However, in some of the discussions held with the respondents, it was revealed that payment was more prompt at the time that the NSIPs were domiciled in the Office of the Vice President of the Federal Republic of Nigeria than when it was moved to a ministry. About four-fifths (79.03%) of the beneficiaries were trained as part of their participation in the programme.

More than nine-tenth (91.95%) of the respondents agree that there is an increase in their business income and expenditure as a result of their participation in the programme. The expenditure of beneficiaries is measured against three variables (income, food and non-food), this is to measure the impact of the programme in reducing poverty. The outcome shows that income actually increased during the programme from N17711.31 to N32206.26, but decreased to N15640.47 after exiting the programme. It reveals that on the average beneficiaries' income declined below what they had before joining the programme. Food expenditure also increased from an average N12471.78 to N17574.38 during the programme which probably is assumed. The beneficiaries further slipped down to expenditure below what was obtained before joining the programme after exiting. The non-food follows the same pattern as income and food expenditure with an increase from N7882.91 to N10732.75 and further decreasing to N7556.26 after exiting the programme. This reveals that the N-Power programme seems to have achieved significant impact on poverty reduction in Nigeria.

N-Power beneficiaries acquired more assets as a result of their participation in the programme. It was revealed that participants had more of chairs, television, tables, fans, and electric iron with monies spent on the assets ranging between N14541529 to N1821100 before joining the programme. During the programme only a few bought more assets compared to before joining the programme especially electric iron and chairs and this is attributed to their necessity in most households. After the programme the number of participants acquiring assets further decreased due to a drop in income and probably due to priority on needs and wants. Generally, assets acquisition decreased from before to after leaving the programme with the exception of poultry which increased from 5059 to 1573 owners, but also the number of cows owners increased during the programme and decreased after exiting from 13 to 26 and back to 13. It was also discovered that change in income has influenced the choice for better energy sources as most of the beneficiaries (66.5%) use gas as their source of energy while only 24.4% used paraffin oil. Wood and Charcoal are still popular among the beneficiaries with 37.9% and 32.6% respectively, electricity also have a fair share with 27.6% this is probably attributed to the low supply of electricity in the country.

In terms of constraints to sustainability of poverty reduction, this study revealved that beneficiaries are of the opinion that abrupt end of the programme and payment of stipends is top (19.2%) on the factors that slide beneficiaries back into poverty. Other factors mentioned by respondents as constraints to sustainability of poverty reduction are unemployment after exiting the programme (17.5%), lack of proper plAANing by beneficiaries for exit from the programme (16.2%) and lack of capital and reduced income (16.0%). Most of the beneficiaries are certain that there could be sustainable poverty reduction if the programme was not stopped abruptly and they should be employed immediately after exiting the programme. They also recommend an exit package and consistency of government policies.

On the issue of constraints to achieving programme objectives, about half (49.0%) of beneficiaries rated inadequate amount of stipend; iregularities in payment of loan/stipend (43.40%); and lack of transparency in payment of loan/stipend (24.15%) as the three most important constraints to the achievement of N-Power goals in Nigeria.

GEEP

The Government Enterprise and Empowerment Programme (GEEP) of the NSIPs could only be covered only in seven out of the twelve states sampled in this study. The states where GEEP is running are Adamawa, Bauchi, Delta, Kaduna, Kano, Niger and Osun. In these locations, there are varying numbers of beneficiaries of the *FarmerMoni, MarketMoni* and *TraderMoni* programmes, based also on their various occupations. Although GEEP exist in the remaining states lack of access to information on the sampling frame and implementation agency at state level made it difficult to reach the beneficiaries.

In terms of awareness and mobilisation, it is discovered that the main chAANel through which beneficiaries of GEEP became aware of the programme is through information by friends and relatives (54.55%), which is followed by the information coming through market associations and cooperative societies for 29.25% of the respondents. Radio, at 6.32% came third as the medium through which the beneficiaries became aware of the programme. The results revealed a high dependence on friends and relatives and a less awareness in the use of website/ internet in information dissemination. More than three-quarters (75.10%) of GEEP beneficiaries interviewed were aware of the conditions for programme participation before their enrolment while less than one-quarters (24.90%) learnt about those conditions only after they came forward for enrolment. This is a vital part that gave a good foundation to the programme and also help in achieving its goal.

This study also revealed that more than three-fifths (60.08%) of beneficiaries received training which is one of the criteria for enrolment into the programme while about two-fifths (39.92%) of respondents said they did not receive any training, which has an implication on how the loans are managed. The results further depict how respondents actually put the training they received into practice and virtually all (98.03%) beneficiaries confirmed that they achieve the expectations and obligations into practice. This shows that a large number of respondents received the training and almost all have put it into practice.

On the issue of ease of selection process, respondents expressed mixed opinion, ranging from neutral (27.67%,) very difficult (18.8%), and very easy (22.53%) in joining GEEP. Therefore, the fact that only less than one-quarters (22.53%) of beneficiaries considered the process of joining GEEP easy suggests that there is the need to re-evaluate the mobilisation process for the programme.

The type of businesses that the beneficiaries are engaged in is dominated by the food vendors who constitute 28.85% of the total population of beneficiaries. This is followed by telephone and electronic gadget repairs (27.67%), automotive repair (5.53%), arts and craft (4.35%) and event plAANing (0.40%). This study also revealed that GEEP has succeeded in the aspect of job creation for not only the direct beneficiaries but also other unemployed or under employed people that they were able to recruit. For instance, up to 96.84% of GEEP beneficiaries employ from 1 to 9 staff while 1.97% and 1.19% employ 10 to 49 and 50 to hundreds of staff, respectively. Membership of associations and cooperative societies was also discovered to be taken seriously by beneficiaries of GEEP as more than three-fifths (60.08%) of beneficiaries indicate membership of one group or the other for various number of years.

Beneficiaries of GEEP are on the programmes for up to 21 -50 months, which is a few months short of two full years, and that close to seven-tenth (67.59%) of GEEP beneficiaries were registered along with their bank account verification number (BVN) at the time of enrolment into the programmes. It was also discovered that thirty-three thousand, four-hundred and sixty-eight thousand naira, twenty-five kobo (N33,468.25k) was the average amount of the first GEEP loan received by the beneficiaries. While about three-fifths (59.29%) of the beneficiaries revealed that they were not charged interest on the GEEP loans that they received, the remaining 40.71% said they were charged an interest, which on the average was calculated to be about 5.87%.

In terms of the impact of GEEP Programme in increasing business income and expenditure, this study shows that more than four-fifths (84.19%) of respondents indicated that the programme increased their business income and expenditure by an average weekly increase of N26543.66. This signifies that the programme has a significant impact on the beneficiaries' business and expenditure thereby having a positive effect on poverty reduction.

An evaluation of the effectiveness of the programme particularly on standard of living and household welfare before, during and after GEEP shows a significant increase in beneficiaries' food expenditure, non-food expenditure most especially when it comes to income which realized a boost of around 90%. State of affairs after the programme replicated that before the programme and in some cases a slight decline. This study also revealed that beneficiaries had acquired most of their assets before joining the programme. The asset acquisition during and after was closely knitted, but in terms of livestock and furniture there was an upsurge in acquisition. Generally, during and after the programme in terms of asset acquisition had little or no significant increase in welfare and living standard of the beneficiaries.

Also, more than three-quarters (76.68%) of the beneficiaries experienced an increase in their expenditure while enrolled on the GEEP programme, with only 5.93% experiencing a decline in expenditure. Some 16.99% of beneficiaries indicated that they experienced no change at all in their expenditure while enrolled on the GEEP programme. In terms of respondents' perception on the constraints in the achievement of the GEEP objectives, beneficiaries have rated inadequate amount of stipend, irregularities in payment of loan/stipend, and lack of transparency in payment of loan/stipend as the three main constraints.

INTRODUCTION

1.1 Background

Social protection is conceptualised as a set of interventions which aim to address poverty, vulnerability and risk. The common definition of social protection is one which includes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised. The overall objective is to reduce the economic and social vulnerability of poor, vulnerable and marginalised groups and, in particular, to support the poor to overcome the demand-side barriers which prevent them from accessing basic economic and social services. Such interventions may be carried out by the state, non-governmental actors or the private sector, or through informal individual or community initiatives. The distribution and intensity of poverty, risk and vulnerability are likely to be experienced differently at the community, household and individual level depending on a number of factors, including stage in the life-course (infant, child, youth, adult, aged), social group positioning (gender, ethnicity, class) and geographic location (e.g., urban/rural), among other factors (Holmes et. al., 2012).

The social protection programme in Nigeria is at its nascent stages and emerging in terms of policies and implementation framework. Despite existence of many programmes that are classified under social protection agenda of the federal government of Nigeria, their overall coverage and effect on welfare is either minimal or unknown. The limiting factors of social protection intervention impacts include high fragmentation, narrow fiscal space, lack of clearly defined roles for participating stakeholders, and narrow focus in terms of risks and targeted groups. In addition, social protection programmes are still largely public sector driven in Nigeria. The World Bank in 2015, assessed the status of social protection in Nigeria through the Nigerian Social Protection Status Report, which classified interventions in the country according to the UNICEF transformational approach and the types of risks that they address (Holmes, et. al., 2012).

The activities and interventions that form foundation elements for social protection in Nigeria are in two categories – social security residues and the politically motivated pay-offs, termed empowerment programmes. Both have strong government's involvement with the former focused mainly on employees in the public and private sectors and the latter targeting the citizens outside the labour markets and/or in awful situations. The beginning of social protection agenda in Nigeria is the social security residues which had been dominant until the era of social protection momentum of the 2010 onward.

In effort to address the problem of poverty, the Federal Government of Nigeria (FGN) established several programmes, which include the first, second, third and fourth national development plans (1962 – 1985), the three-year rolling plans (1990 - 1992), vision 2010 (1996 -1996), the National Economic Empowerment and Development Strategy (NEEDS) 2003 – 2007; National Poverty Eradication programme (NAPEP) (2001 – 2015). In all these, large sums of money were sunk into the programmes. Yet, no significant reduction in the poverty rate has been recorded rather the trend is on the increase (Onah, 2019). The high level of poverty in Nigeria had been orchestrated by low Gross Domestic Product (GDP), poor performance of the social sector, high level of insecurity (Boko Haram insurgency, Herdsmen attack, Kidnapping e.tc.), Youth restlessness such as EndSARS demonstrations and high rate of unemployment, among others.

Social Protection received priority attention as the core "social welfare" programme of President Muhammadu Buhari Administration. In demonstration of this, the government has brought together all the strands of its social protection programmes under a single initiative called Social Investment. Its 4 programmes called Special Intervention Projects. The international development partners in Nigeria also support social protection agenda under a coordinated framework, led by UNICEF. It seeks to do this within a fiscally sustainable social protection policy and system. The approved National Social Protection Policy (NSPP) of 2017 defines social protection as; '**A mix of policies and programmes designed for individuals and households throughout the life cycle to prevent and reduce poverty and socio-economic shocks by promoting and enhancing livelihoods and a life of dignity'.**

The FGN established the National Social Investment Programme (NSIP) in 2016 as a means of addressing the widespread poverty and hunger across the country. NSIP is aimed at poverty reduction, fight against hunger and poor human development indices (FGN 2017, 50). It was initially coordinated by the Social Investment Office in the office of the Vice President of Nigeria with a National Coordinator, before it was transferred to the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development in October 2019 to ensure credible targeting of the poor and vulnerable. NSIP has 4 programmes designed and implemented at the national level (FRN, 2017:50). The programmes under the NSIP focuses on ensuring a more equitable distribution of resources to vulnerable populations, including children, youth and women. Since 2016, these programmes combined have supported more than 4 million beneficiaries' country-wide through a fair and transparent process supported by the Ministry of Budget and National PlAANing (MBNP) and other notable Ministries, Departments and Agencies (MDAs) with aligned goals. The programmes under the NSIP are:

(i) National Home-Grown School Feeding Programme (NHGSFP)

It aims to create jobs along the value chain and provide a multiplier effect for economic growth and development (National Social Investment Office, 2017:8). The objectives of the NHGSFP are to:

a. Improve the enrolment of primary school children in Nigeria and reduce the current dropout rates from primary school which is estimated at 30 %.

b. It is also to address the poor nutrition and health status of children arising from poverty, which have affected the learning outcomes of the children.

c. Stimulate local agricultural production and boost the income of farmers by creating a viable and ready market through the school feeding programme.

(ii) N-Power Programme

This programme is created to assist young Nigerians acquire and develop life-long skills (in particular technical and vocational skills) to become active players in the domestic and global markets. It is targeted at graduates, skilled, unskilled and out-of-school youths between the ages of 18 – 35 years. The stipend is ₦30,000.00 a month per beneficiary. The N-Power programme is grouped into two categories – N-Power graduate and N-Power non graduate.

The N-Power graduate is also known as N-Power volunteers. The volunteers are expected to provide teaching, instructional, and advisory solutions in 4 key areas (npower.gov.ng) as follows: **N-Power Agro:** Volunteers are to provide advisory services to farmers across the country. They are to assist the federal Ministry of Agriculture and Rural Development to disseminate knowledge in the area of extension service. **N-Power Health:** This is targeted at pregnant women and children as well as other vulnerable members of society. Volunteers are therefore to help to promote preventive healthcare among these target groups in their communities. **N-Power Teach:** In this area, volunteers are deployed as teacher assistants in primary schools in Nigeria. This will help to improve basic education delivery in the country. **N-Tax:** under this area, volunteers are to work as community tax liaison officers in their states of residence with the state's tax authorities. They are to assist in creating awareness of tax compliance, answering online enquires, etc.

N-Power Non-Graduate programme provides training and certifications in two key areas, namely: **N-Power Knowledge** which provides incubation and acceleration of the technology and creative industries. It is primarily aimed at ensuring that participants can get engaged in market place in an outsourcing capacity, as freelancers and as entrepreneurs. **N-Power Build** engages and trains young unemployed Nigerians so as to build a new crop of skilled and highly competent workforce of technicians, artisans and service professionals.

(iii) Conditional Cash Transfer (CCT) Programme

The CCT programme is aimed at direct cash transfer to five million poor with the final aim of lifting them out of poverty. It is expected that 30 % of the beneficiaries would be graduating from the lowest poverty quintile in the first year, 50 % in the second year and the remaining 20 % in the third year (FGN, 2017:50). Each beneficiary receives ₦5,000 per month. The support is conditioned on fulfilling some responsibilities that would enable recipients improve their standard of living.

(iv) Government Enterprise and Empowerment Programme (GEEP)

This programme is aimed at providing access to financial services (loans) to traders, market women, women cooperatives, artisans and Micro, Small and Medium Enterprises (MSMEs) as well as enterprising youths, farmers and agricultural workers. The aim of GEEP is to achieve productive employment and decent work for all women and men, including young people and persons with disabilities, by providing loans of between ₦10,000 and ₦100,000 without interest and demand for collateral (FGN, 2017:50). Loans are distributed through three strategies namely; **Market moni, Farmer moni** and **Trader moni.**

The FGN had put in place the necessary machineries for the smooth running of the programme. To this effect, it had established State and National Database with the support of the National Identity Management Commission (NIMC), and formulated a policy Framework for all programmes under NSIP within the Nigeria Economic Recovery and Growth Plan (NERGP). A National Social Register domiciled with the Ministry of Budget and National PlAANing (MBNP) had also been established. Modules and operational manual to guide the implementation of the N-power programme has been produced and a portal for the unemployed youth, created. The facilities for payment through mobile banking to reach those in remote areas have been put in place and an audit trail for all programmes established. (National Social Investment Office. 2017: 5).

A statistical definition of **poverty** is that of the World Bank which defines poverty as any income below US$1.25 a day for the poorest countries and US$2 a day for poor developing countries (Ravallian, 2003). This study aligns itself with the conventional definition of poverty as a condition in which people live below a specified minimum income level and are unable to provide the basic necessities of life needed for an acceptable standard of living (Taiwo and Agwu, 2016).

It was estimated that 62.6 % of the population of Nigeria live below the international poverty line (PPP US$1.25 per day) which is about 100 million Nigerians. Unemployment also doubled from 6.4 % in 2014 to 14.2 % in 2017 (FGN, 2017; 16). There was also high rate of inequality (GINI Coefficient of 43 %) with respect to income and access to basic social services and opportunities.

The eradication of extreme poverty for all people everywhere by 2030 is the first of the Sustainable Development Goals (SDG) set up by the United Nation in 2015. To achieve this globally, 90 people were expected to leave poverty every minute, and to achieve this in Africa, 57 were expected to leave every minute, and in Nigeria 12 people every minute. Regrettably, on the average 9 people in Africa are entering extreme poverty every minute and Nigeria and the Democratic Republic of Congo are responsible for the 9 with Nigeria contributing 7 people (Ogbu, 2018).

Some of the reasons presented for the failure of the previous poverty reduction programmes include: (i) Poor management and poor accountability, (ii) High level of corruption and dishonesty, (iii) Pursuit of parochial interest, (iv) Lack of commitment among rank and file of workers in the implementation, (v) Lack of cooperation among the three tiers of government, (vi) Inadequate infrastructure such as roads, power and communication, (vii) Severe budgetary, management and governance problems. The concern remains whether these factors will be avoided in the implementation of the National Social Investment Programme, to ensure its success (Taiwo and Agwu, 2006; Achimugu, Abubarkar , Agbani .and Orokpo,2012; Onah ,2019).

The previous poverty alleviation programmes by the past governments have failed to have significant impact as the country's population living below global poverty as it continued to rise. The report by the Brookings Institution in 2018 showed that Nigeria had the highest number of extremely poor population in the world. (Vanguard News- www.vanguardnews.com). This raises concern about the potentials of NSIP to achieve the reduction of poverty in Nigeria on sustainable basis considering that it has been in operation for over two years. The potential of NSIP were examined from three perspectives namely; (i) Appropriateness of the contents of the programme for addressing poverty on sustainable basis, (ii) Adequacy of the operational procedure for reaching the targeted beneficiaries, (iii) Impediments to effective implementation and the possibility of overcoming them.

The **implementation of the NSIP** in Nigeria had met challenges ranging from inaccurate social registers, weak accountability and transparency mechanisms and political interference. It is therefore important to conduct a study to improve on the available evidences responsible for the weak implementation of the NSIP framework in Nigeria. Since, the overall goal of the programme is vulnerability and poverty reduction, the study is to establish the extent to which objectives of the programme have been achieved. The issues emanating from the past programmes include weak synergy across the tiers of government, uncoordinated targeting of beneficiaries, weak monitoring and evaluation systems, non-transparent and effective disbursement systems, limited coverage etc. Similarly, there has been limited efforts by public and private sectors towards institutionalizing strategic actions on NSIP to inform future Social Protection Initiatives in Nigeria.

In view of the above, this study seeks to examine the extent of poverty reduction in Nigeria from the implementation of the four main NSIPs in the state. The aim is to answer the following questions:

What is the coverage of the NSIPs across Nigeria?

How transparent is the selection process into these programmes?

To what extent has the poverty reduction objective of the programmes been met?

What are the modifications to be made in achieving programme objectives?

What are the constraints that need to be checked for the objectives to be met?

1.2 Objectives

The aim of this study is to assess the implementation of the National Social Investment Programmes framework to determine how effective it has been as a poverty reduction mechanism since inception. To this end, the specific objectives are:

1. Profile the average beneficiary coverage of the different NSIPs per state
2. Explore the extent of implementation of the NSIPs in the state, including the process of beneficiary selection
3. Assess beneficiary opinion and perception of the effectiveness of their respective programmes.
4. Identify constraints and areas for improvement in terms of implementation and sustainability of the programmes.
5. Determine level of support provided by NSIPs at the household level in Nigeria

1.3 Justification of the Study

This study seeks to generate evidence-based data on emerging issues about National Social Investment Programme (NSIP) in Nigeria, its implications on poverty and informing future coordination and plAANing of NSIP interventions in the country. Knowledge products from this study would also be a resource material for policy engagements with stakeholders and a reference document. The study will provide the opportunity for Nigerians to know how transparent the programme had been and the extent to which it had reduced poverty among the beneficiaries.

1.4 Motivation for the Study

The need for a national social investment programme is premised in many ways on the desire to develop an inclusive economy with minimal poverty levels. This is more so in periods of economic downturns occasioned by the COVID 19 and the inability of many citizens to secure their sources of livelihoods during the year (Abdoul-Azize and El Gamil, 2020). The development of a Social Protection Policy in Nigeria in 2013 was premised on the need for poverty and vulnerability reduction as a result of shocks and unforeseen circumstances. However, considering that social protection makes up less than 2% of the GDP(ILO, 2019), there may be a need therefore to address deeper issues related to social protection in a bid to make it all encompassing and sustainable. These issues especially relate to the drivers of inequality within the economy. According to an OXFAM study, the deepening inequality in Nigeria is a function of prohibitive taxes, elite capture of welfare programmes and high cost of governance (Mayah et al., 2017). This study is an attempt to provide a basis for policy drive in sustaining NSIPs with the country, while increasing the coverage in view of the need to reduce vulnerabilities and increase inclusive development.

The extent of effectiveness of the national social investment programmes in reducing poverty is related to its sustainability and coverage. However, the array of social investment and poverty reduction programmes have been short-lived, changing with political regimes and affiliations. The effects of this has been a mix of poor governance coupled with weak institutional framework which have been unable to support many developmental programmes (Ojo et al., 2014). This has led to a vicious cycle of changing policies and programmes which are cut short before the effects have been properly harnessed. There is a need therefore a need to sustain the momentum of these interventions and hence ingrain the processes and structure within the core of the institutional make up. A very important aspect of ensuring sustainable developmental policies is obtaining periodic information about programme expectation and results. Such result-based monitoring and evaluation processes are able to provide information needed to reveal the strengths and weaknesses inherent in the programme objectives and implementation; thus, providing a framework for improvement (Kusek and Rist, 2004). It is on this basis that this study is premised to evaluate the poverty reducing effects of the NSIPs in Nigeria since its inception in 2016 in a bid to reveal the extent of success and the potential for improvement in the future.

Evaluating the impact or the potential of a social investment programme requires a mix of methodology in order to interrogate specific issues (Aiyede et al., 2015). This study in a bid to understand the effect of the NSIPs undertakes a qualitative and quantitative data gathering methods. The extent of data gathering covered not just beneficiaries, but implementers, monitoring officers, as well as other key stakeholders in the process. This suggests a more holistic view of the working of the NSIPs being studied, in which a proper interrogation of issue is in place (Hoffman, 2015). This will on the one hand provide useful data in terms of numbers and quantity. On the other hand, the subtler issues behind the numbers will also provide a full picture, telling the story of NSIPs in the country. The effect of this is a more robust information base with respect to NSIPs in the country. This will in effect serve as a baseline for future study and social interventions.

METHODOLOGY

2.0. Theoretical Framework

2.1. Theory of Change

Theory of Change is essentially a comprehensive description and illustration of how and why a desired change is expected to happen in a particular context. It is focused in particular on mapping out or “filling in” what has been described as the “missing middle” between what a programme or change initiative does (its activities or interventions) and how these lead to desired goals being achieved. It does this by first identifying the desired long-term goals and then works back from these to identify all the conditions (outcomes) that must be in place (and how these related to one another causally) for the goals to occur (Ghate 2016). A logic model (a term sometimes confusingly used interchangeably with ‘theory of change’) is a pictorial representation of the theory (Hawe, 2015), usually in short form.

Accordingly, this study is driven by the theory of change as developed and applied to the impact assessment of a closely related social investment programme (conditional cash transfer) by the DFID (Ghate, 2018). The programme aimed at welfare improvement and poverty reduction at household and community levels. Similarly, in view of the commonalities of welfare constraints and their attendant poverty implications at household and community levels, the Federal government of Nigeria developed and implemented four social investment programmes aimed at welfare improvement and poverty reduction. It is in this sense that the theory was appropriately applied to the study of the four social investment programmes of the Federal Government.

The starting point of the theory of change is a framework that lists livelihood-related constraints and enablers at individual, household and community levels. At individual and household levels, the four programmes under study were intended to lead to individual and household welfare improvement and poverty reduction through increases in expenditures on food, education, health, etc., and ultimately, through multiplier effects to achieve poverty reduction in the community levels. The theory of change therefore states that these outcomes are facilitated by the implementation of CCT, GEEP, NPOWER and NHGSFP which became operational across the country since 2016.

But the NSIP study framework realizes that all the expected outcomes are influenced by design and implementation factors, such as the targeting processes, levels and timeliness of transfers/stipends and or allowances due to the beneficiaries, as well as the utilisation of same by beneficiaries.

Table 1*: Schematic Theory of Change Model*

Improving Welfare and Poverty Reduction through CCT, NHGSFP, GEEP, NPOWER						
ROOT CAUSES	**NEEDS**	**RESOURCES (inputs)**	**ACTIVITIES (outputs)**	**IMPLEMENTATION OUTCOMES**	**MECHANISMS OF CHANGE**	**OUTCOME(S)**
The factors that lead to or **cause the needs** or **problems**	The specific **need(s), problem(s)** or **issue(s)** the interventions intend to address	The **resources required** to address the needs	What is **done or provided** to address the needs and lead to change	Change(s) for **practitioners, organisations or systems** arising from the activities	**Participants' Responses, resource utilisation and learning** from the activities	The **change(s) that should result for participants** *(Improvement in Welfare and Poverty Reduction)*

Source: Adopted from Ghate (2018)

The underlying logic of the assumptions made in the schematic representation of the theory of change that the implementation of the four national social insurance programmes (CCT, NHGSFP, GEEP and NPOWER) will lead to welfare improvement and poverty reduction in Nigeria will be scrutinised.

A mix method design was used for this study. The Data were gathered from primary and secondary sources comprising of field surveys, text books, journals and official reports and newspaper publications.

A comprehensive review of the literature on social protection in Nigeria was carried out, including an analysis of policy and strategy documents, social protection programme documents, impact evaluations and other grey literature. The primary data were collected from a determined sample size. The structured quantitative questionnaires (Appendix-1) were developed and programmed into Open Data Kit (ODK) then administered to the NSIP beneficiaries in the field at Local government and community levels (for 10 days). The developed semi-structured qualitative questionnaires (Appendix-2), were administered to the NSIP beneficiaries, other stakeholders including relevant MDAs, community base organization (CBOs), non-governmental organization (NGOs), civil society organization (CSOs) using Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) at the state, local government and community levels.

The quantitative data collected using ODK were cleaned and sorted then analysed using non-parametric and descriptive statistics (Means [-most probable value-] and Percentages) using Microsoft Excel and Statistical Packages for Social Sciences (SPSSS) softwares. The qualitative data collected using FGDs and KIIs were transcribed and the typescripts descriptively analysed using content analysis techniques.

2.2. Data Collection and Analysis

The data employed for the study were sourced from both primary and secondary sources. The study relied on both qualitative and quantitative primary data. The qualitative primary data were obtained from in-depth interviews which were conducted for coordinating/ implementing institutions and key informants with informed perspectives on the different aspects of the NSIP programmes. Other first-hand information was obtained through focus group discussions with the programmes' beneficiaries. The quantitative primary data were collected through the use of well-structured questionnaires to elicit responses on the contents and impact of NSIP Programmes on the beneficiaries. To this effect, data on sociodemographic characteristics, awareness and mobilization, welfare and living conditions, type and level of support resources received, impact and sustainability of the programmes, and the constraints to the achievement of NSIP's objectives were collected.

The primary data collected were however augmented with secondary information sourced from coordinating and implementing agencies at both State and Federal levels. The information reconnoitred include organizational structure of the programmes, capital and recurrent budget and releases as well as plAANed and actual number of the programmes' beneficiaries.

a. Scope of the study

The study covered all the six geopolitical zones in Nigeria from which two states were selected from each zones. The selection of the states was made on the basis of poverty index rate, population rate, donor interest or national security challenges (Table 1). Accordingly, the study made the following selections: Kano and Kaduna from North West; Adamawa and Bauchi from North East; Benue and Niger from North Central; AKwa-Ibom and Delta from South South; Imo and Ebonyi from South East; and Ogun and Osun from South West. More importantly, the chosen states are states where virtually all the NSIP programmes are operational.

Table 2: Distribution of Selected States

REGION	NW	NE	NC	SS	SE	SW
	Kaduna (donor interest)	Adamawa (Red area)	Benue (poverty index rates)	Akwa-Ibom (poverty index rates)	Imo (poverty index rates)	Ogun (donor interest)
	Kano (Population, Poverty and Security)	Bauchi (population)	Niger (poverty index rates)	Delta (poverty index rates)	Ebonyi (poverty index rates)	Osun (first state to implement)

b. Survey Design and Sampling

The study was basically conducted in two parts. The first part focused on the programme beneficiaries in order to tease out information on the structure of support resources received and the impact of the NSIP programmes while the second part investigated the key informants, coordinating and implementing agencies so as to establish the extent of implementation of NSIP programmes in Nigeria. The survey design employed a multi-stage sampling technique. The first stage involves the purposive selection of two states each from the six geopolitical zones in Nigeria based on the justification provided in Table 2. The population for the study was then drawn from all participants of the NSIP programme in the selected states. The second stage is the division of the population into clusters, representing the different categories under the NSIP programmes. The third stage involves the random selection of the participants from each programme cluster.

The sample size per State was arrived at using the Taro Yamane's formula with 95% confidence interval (Yamane, 1973). The formula is expressed as follows:

$$n = \frac{N}{1+Ne^2} \qquad (1)$$

Where n is the sample size, N is the population size and e is the allowable sampling error which is assumed to be 0.05%

Table 3: Derivation of Sample Size per State

	Population (National (A)	Number of states (B)	National Sample (from formula)(C)	Sample per state (From formula)(D)	State population E=(A/B)	State sample (FROM formula) F	10% of sample = 10% of G)
CCT	4,531,118	25	385	15	129,460	384	38
NHGSF (Cooks)	106, 074	32	383	12	3,345	345	35
MarketMoni	330, 568	36	384	11	9,182	369	37
FarmerMoni	1,172	36	290	8	33	31	31
TraderMoni	1,805,171	36	385	11	50,144	382	38
Npower (Grad.)	500,000	36	384	11	13,888	374	37
Npower (Non-grad.)	26,000	36	379	11	722	251	25
TOTAL							**241**

2.5. Field Survey Outcomes

The final sample used for the study involved a stepwise derivation from the national population (Table 3). The total number of beneficiaries of interest for the different categories under the NSIP programmes as at June, 2019 was obtained from the NSIP website (). This revealed a total of 106,074 cooks, 330,568 Marketmoni Traders, 1,172 FarmerMoni traders and 1,805,171 TraderMoni traders. Others include 500,000 beneficiaries, 26,000 beneficiaries and 4,531,118 beneficiaries for Npower(Graduate), Npower (Non-graduate) and CCT, respectively. The sample per state was however derived from the National sample, each of which was calculated using Yamane's formula provided in equation 1. The resulting sample size per NSIP programme, calculated as 10% of the total state sample, consist of 241 beneficiaries.

The actual distribution of the respondents for the different categories under the NSIP programmes in the twelve states is given in Table 4. The differences observed between the planned distribution and actual distribution of the beneficiaries were due to the programme realities in the different states. Table 3 shows that, as at the time of the survey, GEEP was only operational in Delta and Osun States while Ogun and Ebonyi had no record of CCT.

Table 4: Actual Distribution of Respondents by State

State	N-Power	NHGSFP	CCT	GEEP		Total
Akwa Ibom	56	77	80	0		**213**
Delta	71	80	67	36		**254**
Ebonyi	199	45	0	0		**244**
Imo	111	60	79	0		**250**
Ogun	139	102	0	0		**241**
Osun	85	65	73	29		**252**
Kaduna	36	40	50	53		**179**
Niger	80	137	31	7		**255**
Benue	45	80	80	0		**205**
Kano	0	36	39	51		**126**
Bauchi	65	70	87	42		**264**
Adamawa	62	203	226	43		**534**

In all, an average of 242 beneficiaries were captured per state while a total 2,904 beneficiaries were covered nationally. On the average, the survey also conducted 4 KIIs, 2 FGDs and 2 Institutional assessment interviews. Data across all the programmes were basically subjected to descriptive analysis with multiple poverty index generated.

2.7. Limitations

As with most studies, the results from this study should be considered in the light of some limitations. One of the major limitations arose from lack of clear cut delineation of roles and responsibilities with respect to leadership and coordination of the study between the two Institutes (NISER and IDRT) whose services were engaged in the design and implementation of the study. The inability of AAN to clearly define the lead Institution and the overall lead consultant affected the timeliness, effectivess and deliverables of the study by the two institutions. The timing of the study was also a little problematic as its implementation was during the end of the year when people are usually caught up in a frenzy of celebration. Data collection and some other key activities during this period were rather challenging for the two

Institutes. It should also be pointed out that the cost and budgeting arrangement for the study was not exhaustive enough. The study did not make adequate budget provision for the programme facilitators on the field. As a result,the need to remunerate the facilitators came up during the data collection stage which created a lot of challenges for the coordinators who had to undergo series of brainstorming and delibrations to arrive at the best modality to be adopted in order to address the problem. This shortcoming prolonged the data collection process unnecessarily and engendered some resistion from the respondents particularly the N-Power beneficiaries due to improper coordination.

Another important limitation of the study is the administrative bureaucracy encountered in reaching out to the focal persons and key government officials at the state level- some consultants spent almost 2-3 days before they could overcome beurearatic bottlenecks in their States. More pointedly, strong oppositions were faced from the the focal persons for NHGSFP and N-Power in Osun and Akwa-Ibom States, respectively. These individuals failed to cooperate with the consultants assigned to the States and they had to devise other mens informal means of contacting the respondents. Such oppositons and sheer lack of cooperation slowed down the data collection excercise and affected the outcome of the field work in terms of coverage. Some consultants also experienced difficult terrain in their states which made it difficult to reach out to the respondents. In Akwa Ibom State for example, some respondents had to cross the river before they could get to the venue of the interview. This served as a detterent to some who saw no reason why they should bother themselves for an interview for which there is no monetary benefit. The fact that there was no direct communication between the data consultant and the research consultants also led to the omission of key variables which were later discovered to be missing from the data collection app but could not be updated promptly.

In furtherance, the small sample size used for CCT and GEEP in comparison with other programmes is another major limitation. The reason is that as at the time of conducting the research, some of the States covered had no record of CCT or GEEP beneficiaries. However, there are now ongoing plans to initiate these programmes in the concerned States. Further research on these programmes may therefore be beneficial. Also, some of the beneficiaries were reluctant to give accurate information, especially when questions relating to income or household expenditures were being asked. Most of the N-power beneficiaires didn’t want to participate in the survey at all as they claimed they were unjustly exited from the programme without prior notice or exit package for their sustenance. To this end, interviewers had to spend longer time in reaching out to respondents and probing hard to validate the responses elicited from the them.

3. RESULTS OF ANALYSES OF NSIP IN NIGERIA.

3.0. Conditional Cash Transfer Programme

a. Socio-Demographic Characteristics of Respondents

This sub section presents the socio-demographic characteristics of CCT households across the ten states. The study involved a sample of 642 beneficiaries of the CCT programme. Findings from the study revealed that 5.3% of the beneficiaries were males while 94.7% were females. Only 23.7% of the respondents were household heads while 73.5% were spouses to their household heads.

A majority of respondents (56.2%) have a household size of 5-9 persons. 25.4% have a household size of 10-14, 8.7% have a household size of 1-4 persons, 5.3% have a household size of 15-19 persons, and 4.1% have a household size of 20 or more persons.

The rest of the major demographic data is captured in Table 5 below.

Table 5: Socio-Demographic Characteristics of Respondents

Programme awareness and Mobilization	Responses		Number	Percentage (%)
Sex of Respondents				
	Male		34	5.3
	Female		608	94.7
Marital status of Respondents				
	Never Married		9	1.4
	Married		437	68.1
	Separated		10	1.6
	Widowed		175	27.2
	Divorced		11	1.7
Educational attainment				
	No education	Male	15	2.3
		Female	227	35.4
	Formal education	Male	10	1.6
		Female	234	36.5
	Informal education	Male	9	1.4
		Female	147	22.9

Status in Household			
	Household Heads	152	23.7
	Spouses	472	73.5
	Others	18	2.8
Average Family Size			
	1-4	56	8.7
	5-9	361	56.2
	10-14	163	25.4
	15-19	34	5.3
	20+	26	4.1

Source: Field Survey, 2020

b. Awareness and Mobilization of Beneficiaries of the CCT

This section describes the various sources by which the beneficiaries became aware of CCT programme (Table 6). The main source of creating awareness about this programme is through friends and relatives as indicated by 53% of beneficiaries while 45.3% got aware by other means such as through town hall meetings, NGOs, civil society organisations (CSOs), community-based organisation (CBOs) and son on. Only about one-tenth of the beneficiaries (11.7%) got aware through radio, 0.3% by online content, and 0.6% through reading of newspapers. Almost about half (48.1%) of the beneficiaries been on the programme for less than a year, 34.1% for up to two years, 10.9% for up to three years, and 6.9% for four years.as such, 93% were aware of the rules and regulations governing the programme.

Table 6: Distribution of CCT beneficiaries Based on Awareness and Mobilization

Programme awareness and Mobilization	Responses	Number	Percentage (%)
Source of programme awareness			
	Friends/Relatives	340	53
	Television	4	0.6
	Radio	75	11.7
	Newspaper	1	0.6
	Website	2	0.3
	Others	291	45.3
Duration of engagement as a beneficiary			
	<12months	309	48.1
	12-24months	219	34.1
	25-36months	70	10.9
	>36 months	44	6.9
	Mean(±S.D)	160.5 (±187.38)	
Awareness of the rules and regulation of CCT programme			
	Yes	597	93

	No	45	7

Source: Field Survey, 2020

c. Effects of CCT on Poverty Reduction

The effects of CCT on household poverty level was examined following the multi-dimentional poverty index analysis approach and the various dimension of interest include the effect on education as measure by change in proportion of household children within schooling age that completed 5 years of primary eduction (Table 7). Living standard as measured by change in household ownership of non-consumable assets, households' welfare status as measured by change in food and non-food expenditure and poverty level as measured by change in household income.

Table 7: Effects of CCT on Education and Ownership of Assets

			Before CCT		After CCT	
S/N	Indicator	Measurement	Number	Percentage	Number	Percentage
1	Education	*Completion of 5 years of schooling*				
		Yes	377	58.7	284	44.2
		No	265	41.3	358	55.8
2	Living Standard	*Asset ownership*				
		Vehicles	0	0	86	
		House	0	0	76	
		Land	0	0	77	
		Furniture	0	0	169	
		Electronics	0	0	28	
		Kitchen appliances	0	0	32	

Source: Field Survey, 2020

d. Effect of CCT on the Expenditure Pattern of Beneficiaries

The expenditure pattern of the beneficiaries was measured by estimating the beneficiaries' spending on food and non-food items on monthly basis. The result showed that the average monthly spending on food increased from N9,454.53 before their engagement in the programme to N12449.84 during the programme. Similarly, the average monthly spending on non-food items increased from N**3240.27** before the programme to N**4419.56** after they participated in the programme (Table 8).

Table 8: Changes in Respondents' Expenditure

Monthly Expenditure Pattern	Before CCT		During CCT		After CCT	
	Number	Percentage	Number	Percentage	Number	Percentage
Monthly Food Expenditures						
<₦15,000	507	79	460	71.7	555	86.4
₦15,000-₦30,000	101	15.7	136	21.2	66	10.3
>₦30,000	34	5.3	46	7.1	21	3.3
Mean (S.D)	9,455.91 (12,380)		12, 471.12 (14,738.54)		5, 860.96 (11,757.89)	
Monthly Non-Food Expenditure						
<₦15,000	625	97.4	617	96.1	634	98.8
₦15,000-₦30,000	16	2.5	18	2.8	6	0.9
>₦30,000	1	0.2	7	1.1	2	0.3
Mean (S.D)	3, 241.08 (4852.12)		4, 422.92 (6795.25)		1, 755.73 (3881.06)	

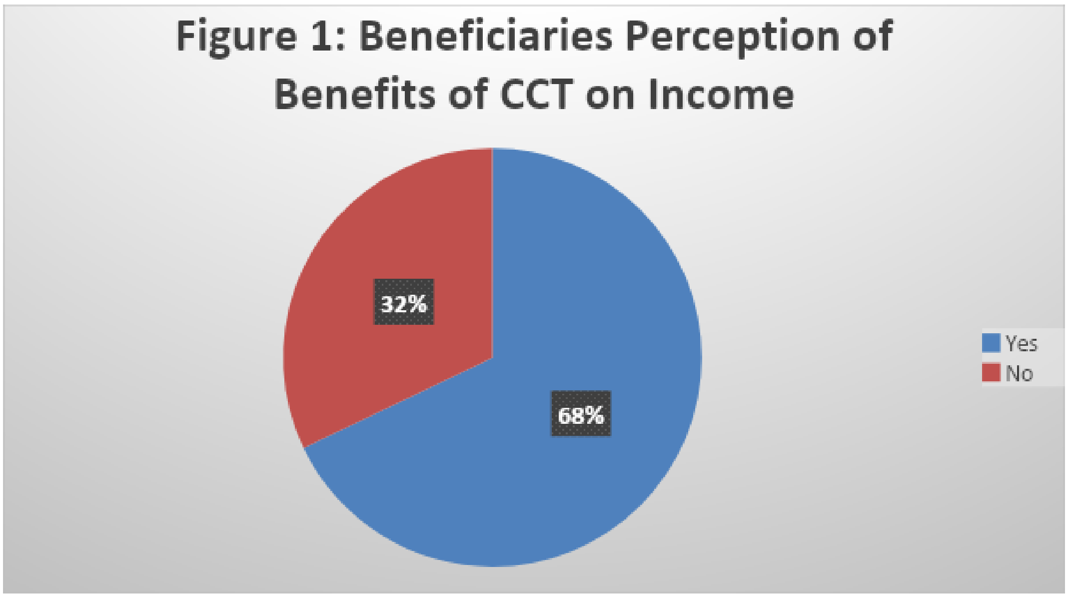
Source: Field Survey, 2020

e. Perception of the Respondents on the Benefit of the CCT

In this section, the perception of benefits the beneficiaries derived from the CCT was evaluated. It determined their perception of the programme benefit on their income, businesses, economic status, and the process through which they were selected to participate in the programme.

i. Beneficiaries Perception of Benefits of CCT on Income

The results showed that 67.9% of the beneficiaries perceived that they had experienced an increase in income due to their participation in the CCT (Figure 1). The result also indicated that the average income of the beneficiaries increased from N8, 047.36 (±324.45) before the programme to N11,573.05 (±298.71) after the programme (Table 9)



Source: Field Survey, 2020

Figure 1: Beneficiaries Perception of Benefits of CCT on Income

Table 9: Changes in Households' Income

Income	**Before CCT**		**After CCT**	
	Number	**Percentage**	**Number**	**Percentage**
<₦20,000	588	91.6	557	86.7
₦20,000-₦40,000	46	7.2	74	11.5
>₦40,000	8	0.1	11	1.7
Mean (S.D)	8. 047.36 (324.45)		11, 573.05 (298.71)	

Source: Field Survey, 2020

ii. Beneficiaries' Perception of the Effects of CCT on the Economic Status of Households

Respondents were asked their perspectives on the impact of CCT in the improvement of their status economically, in food consumption, asset acquisition, access to healthcare, capacity building, access to safe water and savings. While 88.8% of the beneficiaries indicated that their economic status was better off than before they were engaged in the programme, 10.6% indicated that there was no difference, and 0.6% indicated that theirs was worse off.

85.2% indicated improvement in their food consumption. While 13.2% indicated no change, 1.6% indicated being worse off. Also, 57.9% indicated an improvement in asset acquisition, 38.8% indicated no change, while 3.3% indicated a worse off scenario.

61.7% indicated an improvement in access to healthcare, 34.7% indicated no difference experienced, while 2% indicated that they were worse than before in this category. With regard to capacity building, 57.8% indicated an improvement, 38.6% indicated no difference, and 3.8% indicated a worse case. 51.9% indicated they had improved access to safe water, 43.5% stated no improvement, while 4.2% indicated a reduction in access. 75.9% stated that they had improved in savings, 21% stated no difference, while 3.1% stated a reduction in savings (Figure 2).

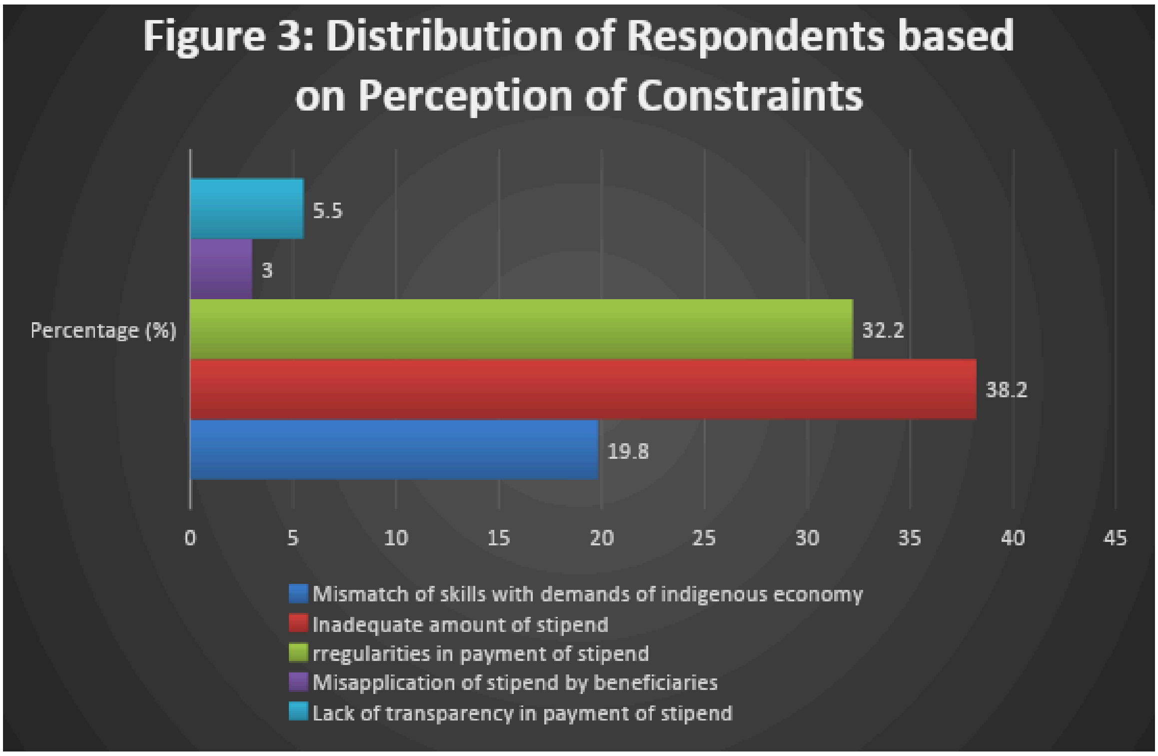
Source: Field Survey, 2020

Figure 2: Changes in Welfare Status of Beneficiaries

f. Constraints to the Achievement of CCT's Objectives

The constraints to the achievement of the objectives of the CCT were determined. From the results in Figure 3, 38.2% of the respondents considered the inadequate amount of stipend as a major constraint to the achievement of the objectives of the programme. 32.2% considered irregularities in payment of stipend as the next major constraint, 19.8% considered the mismatch of their skills with the demands of the indigenous economy as the major constraint, 5.5% considered it to be a lack of transparency in the payment of stipends, while only 3%

considered a misapplication of the stipend by the beneficiaries themselves to be a major constraining factor.

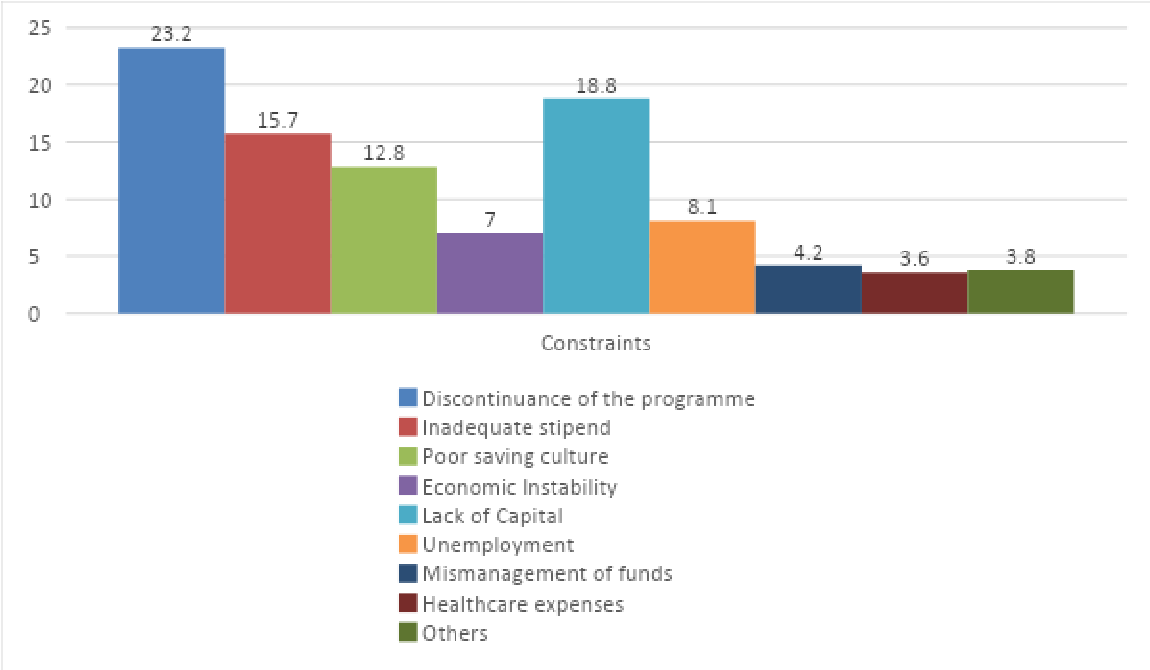


Source: Field Survey, 2020

Figure 3: Distribution of Respondents Based on Perception of Constraints

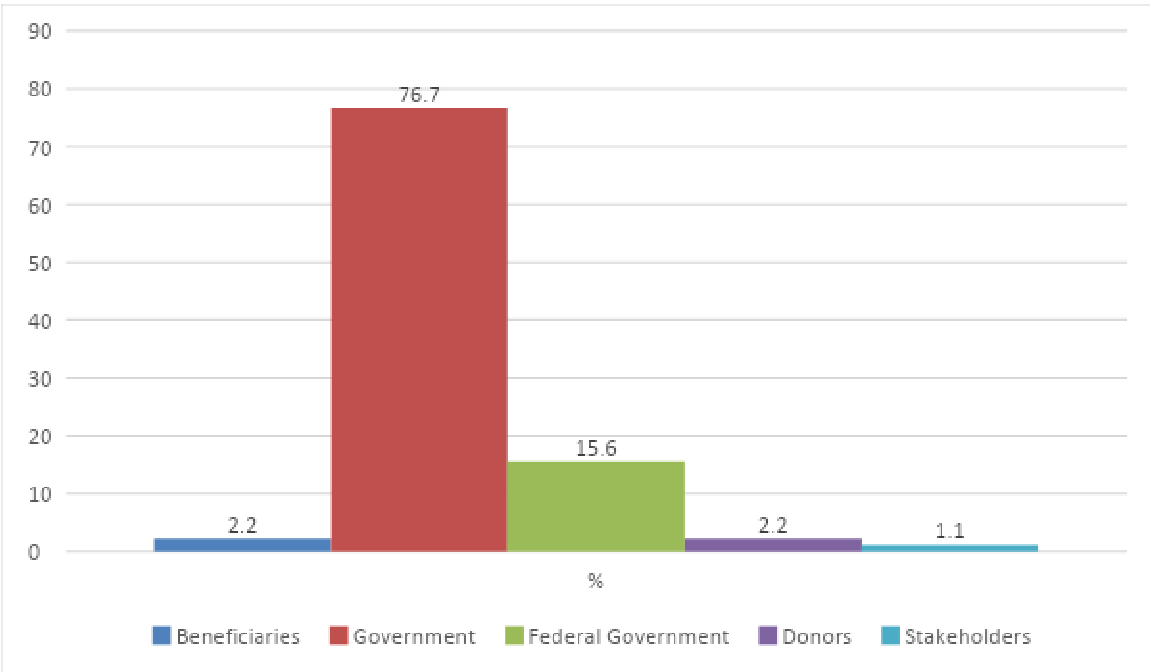
g. Sustainability of Improved Welfare Status of Beneficiaries

The major factor militating against the sustainability of the CCT objectives and its influence on their standard of living is the discontinuance of the programme according to 23.2% of respondents. Other factors include lack of capital for businesses (18.8%), the inadequacy of the current stipend (15.7%), poor saving culture among beneficiaries (12.8%), unemployment (8.1%), economic instability (7%), mismanagement of stipends (4.2%), and healthcare expenses (3.6%) as shown in Figure 4.



Source: Field Survey, 2020

Figure 4: Beneficiaries' Perception of Factors Mitigating against the Sustainability

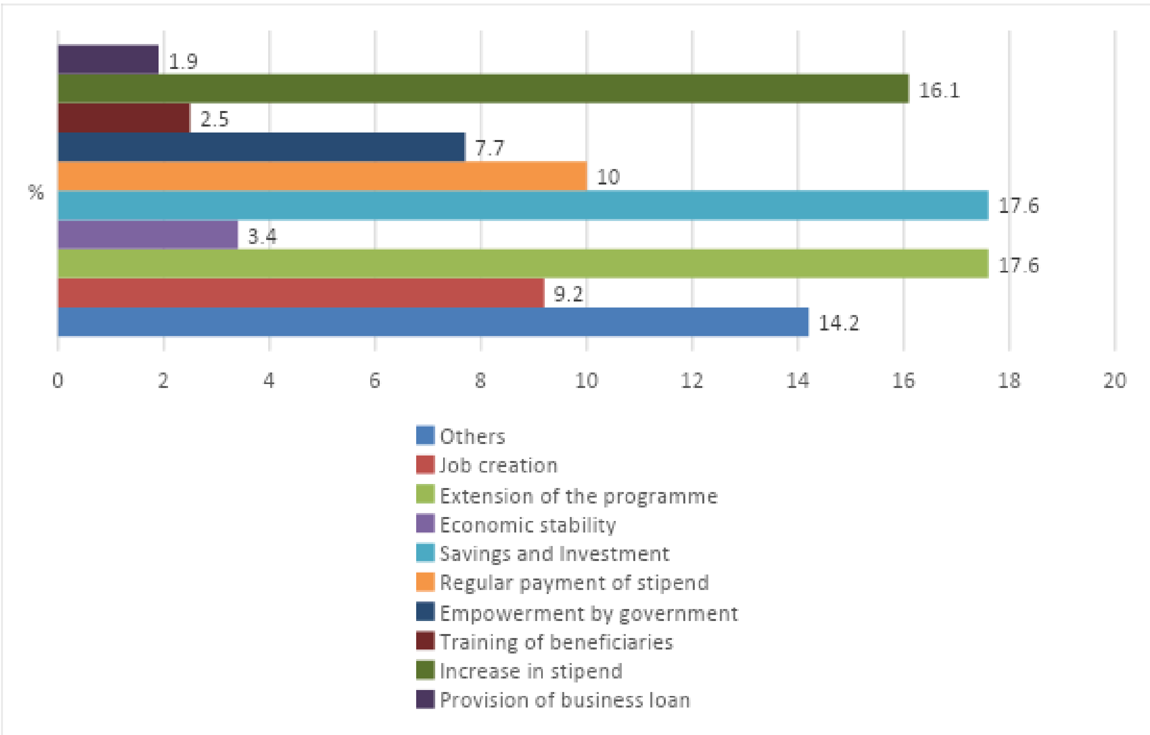


Source: Field Survey, 2020

Figure 5: Beneficiaries' Perception of Agents Responsible for Sustainability

A majority of respondents (76.7%) consider it the government's responsibility to sustain their improved standard of living. 15.6% specified that it is the Federal Government's task. The remaining 5.5% considered this responsibility to be shared among beneficiaries, donors and other stakeholders as seen in Figure 5.

Suggestions from beneficiaries on the sustainability of the programme in Figure 6, ranged from spatial extension and continuity of the CCT programme (17.6%), savings and investment by beneficiaries (17.6%), an increase in the amount of the current stipend (16.1%), regular and payment of stipends (10%), job creation (9.2%), additional financial empowerment of beneficiaries by the government (7.7%), economic stability (3.4%) and training of beneficiaries in skills for sustainable businesses and income (2.5%).



Source: Field Survey, 2020;

Figure 6: Beneficiaries' Suggestions for Sustainability of CCT

3.1. National Home Grown School Feeding Programme (NHGSFP)

a. Awareness and Mobilization of Beneficiaries of the NHGSFP

This describes how the beneficiaries became aware of the NHSCFP and how they were mobilized for the programme (Table 10). The result showed that 96.34% of the respondents were aware of the NHGSFP and 66.40% of them became aware of the programme through friends and relatives, with Radio awareness coming at 33%.

Also, 75.20% stated that they were selected into the programme through screening exercise. Membershipp of community assocouaton and political affilitaions also featured in the selection criteria t 16% and 15.%%, respectively. Most of the respondnts (42.7%) have been participating for 12-24 months, while 34% had been beneficiaries for at least 24 months, but less than 36months. The rules of engagement seem to be clear with over 90% being aware of the rules and regulations guidng their participation in the programme.

Table 10: Distribution of Respondents based on Programme Awareness and Mobilization

Programme awareness and Mobilization	Responses	Number	Percentage (%)
Programme awareness			
Respondent Aware before selection	Yes	843	96.34
	No	32	3.66
	Total	875	100.00
Source of programme awareness			
	Friends/Relatives	581	66.40
	Television	80	9.14
	Radio	296	33.83
	Newspaper	26	2.97
	Website	12	1.37
	Others	133	15.20
Means of selection for programme participation			
	Community Association	140	16.00
	Political affiliation	136	15.54
	Contractor	5	0.57
	Referral	101	11.54
	Screening exercise	658	75.20
	Others	25	2.86
Duration of engagement as a beneficiary			
	<12months	69	7.89
	12-24months	373	42.63
	25-36months	304	34.74
	>36 months	129	14.74
	Mean(±S.D)	33 (±3)	
Awareness of the rules and regulation of NHGSFP programme			
	Yes	860	98.29
	No	15	1.71

Source: Field Survey, 2020

b. Effect of NHGSFP on Welfare and Poverty Status of Beneficiaries

The effect of the NHGSFP on the welfare of the beneficiaries was determined using several indicators to measure the effect of the programme on poverty reduction and the expenditure pattern of the beneficiaries. The effect of the NHGSFP on reducing poverty among the beneficiaries of the programme was measured using the multidimensional poverty index

(MPI) that measures poverty using various dimensiosn other than income. In this case, dimensiosn of education, health, and standard of living(access to electricity, water and asset ownership) were used in generating the MPI. This was measured to indicate the state of poverty among the beneficiaries before they participated in the programme and after their participation.

The education indicator measured their completion of 5 years of schooling and number of males and females enrolled in primary school. Findings from the study revealed that the number of children that completed 5 years of schooling decreased from 69.83% before the NHGSFP to 49.14% after the programme. There was no signiifcnat difference in the number of boys and girls with respect to primary school enrolment before and during participation in the NHGSFP.

The number of families that ate healthy food in a maximum of 5 times a week reduced from 59% to 50%. Converesly, those whose intake of healthy food were 5-10 times weekly increased from 34.29% before the programme to 43.54% with their participation in the NHGSFP.

The living standard indicated mainly an increase in the use of electricity (4% to 6%) and gas (20% to 28%)for cooking. There were no significant increases in access to electricity, clean water or asset ownership as a result of participation in the NHGSFP (Table 11).

Table 11: Multidimensional Poverty Index for the Beneficiaries

S/N	Indicator	Measurement	Before NHGSFP		After NHGSFP	
			Number	Percentage	Number	Percentage
1	Education	*Completion of 5 years of schooling*				
		Yes	264	69.83	445	49.14
		No	611	30.17	430	50.86
		No of male enrolled in primary school				
		<3	181	75.42	100	76.92
		3-5	56	23.33	24	18.46
		>5	3	1.25	6	4.62
		Mean(±S.D)	1.98(±0.08)		2.02(±0.13)	
		No of female children enrolled in Primary 1-3				

		<5	167	81.46	95	78.51
		5-10	37	18.05	24	19.83
		>10	1	0.49	2	1.65
		Mean(±S.D)	1.83(±0.08)		2.03(±0.12)	
2	Health	*Record of child death*				
		Yes	143	16.34	73	8.34
		No	732	83.66	802	91.66
		Weekly Consumption of healthy food				
		<5 times	519	59.31	439	50.17
		5-10 times	300	34.29	381	43.54
		>10 times	56	6.40	55	6.29
		Mean(±S.D)	4.92(±0.25)		5.09(±0.16)	
3	Living Standard	*Access to electricity*				
		Yes	665	76.00	632	72.23
		No	210	24.00	243	27.77
		Access to clean water				
		Yes	778	88.91	769	87.89
		No	97	11.09	106	12.11
		Cooking energy source				
		Electricity	39	4.46	54	6.17
		Wood/Charcoal	705	80.57	659	75.31
		Paraffin oil	157	17.94	135	15.43
		Gas	176	20.11	246	28.11
		Others	109	12.46	117	13.37
		Asset Ownership				
		Vehicles	143	16.34	106	12.11
		House	253	28.91	196	22.40
		Land	149	17.03	149	17.03
		Furniture	468	53.49	350	40.00
		Electronics	570	65.14	415	47.43
		Kitchen appliances	761	86.97	644	73.60
		Telephone	624	71.31	511	58.40
		Others	209	23.89	302	34.51

Source: Field Survey, 2020

c. Effect of NHGSFP on the Expenditure Pattern of Beneficiaries

The expenditure pattern of the beneficiaries was measured by estimating the beneficiaries' spending on food and non-food items on monthly basis. The result showed that the average monthly spending on food increased from ₦19,958.62 (±554.36) before their engagement in the programme to ₦20,481.89 (±662.46) during the programme. Similarly, the average monthly spending on non-food items increased from ₦10,088 (±413.51) before the programme to ₦10,598.95(±(500.528) after they participated in the programme (Table 12).

Table 12: Distribution of Beneficiaries Based on their Monthly Expenditure Patterns

Monthly Expenditure Pattern	Before NHGSFP		After NHGSFP	
	Number	Percentage	Number	Percentage
Monthly Food Expenditures				
<₦15,000	382	43.66	406	46.40
₦15,000-₦30,000	350	40.00	286	32.69
>₦30,000	143	16.34	183	20.91
Mean(±S.D)	19,958.62(±554.36)		20,481.89(±662.46)	
Monthly Non-Food Expenditure				
<₦15,000	683	78.06	669	76.46
₦15,000-₦30,000	143	16.34	138	15.77
>₦30,000	49	5.6	68	7.77
Mean(±S.D)	10,088(±413.51)		10,598.95(±(500.528)	

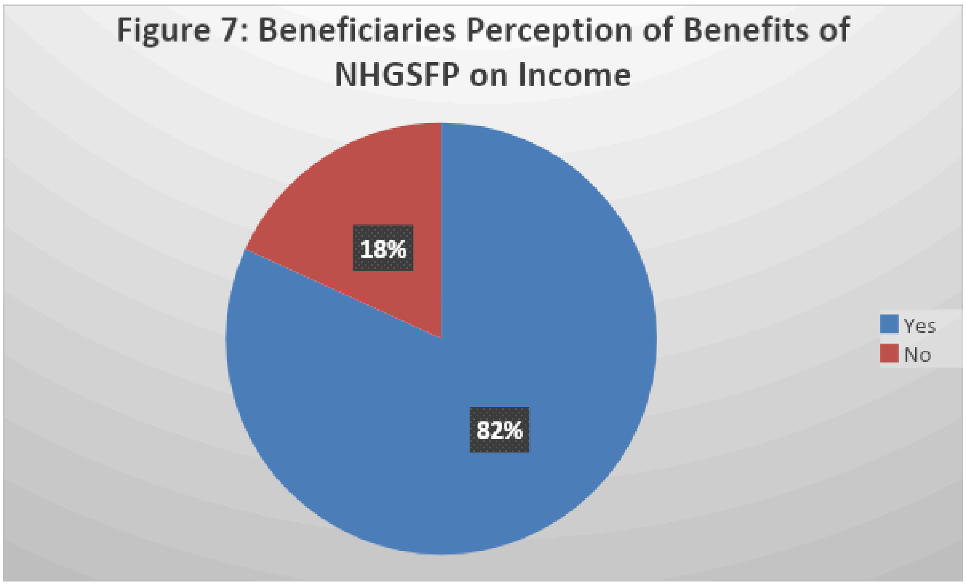
Source: Field Survey, 2020

d. Perception of the Respondents on the Benefit of the NHGSFP

In this section, the perception of benefits the beneficiaries derived from the NHGSFP was evaluated. It determined their perception of the programme benefit on their income, businesses, economic status, and the process through which they were selected to participate in the programme.

i. Beneficiaries Perception of Benefits of NHGSFP on Income

The result showed that 82% of the beneficiaries perceived that they had increased income due to their participation in the NHGSFP (Figure 7). The result also indicated that the average income of the beneficiaries increased from ₦20,407.69 (±923.15) before the programme to ₦24,653.24 (±965.08) after the programme (Table 13)



Source: Field Survey, 2020

Table 13: Perceived Beneficiaries' Income before and after Participation in NHGSFP Programme

Monthly Food Expenditure	Before NHGSFP		After NHGSFP	
	Number	Percentage	Number	Percentage
<₦20,000	552	63.09	467	53.37
₦20,000-₦40,000	231	26.40	273	31.20
>₦40,000	92	10.51	135	15.43
Mean(±S.D)	20,407.69 (±923.15)		24,653.24 (±965.08)	

Source: Field Survey, 2020

ii. Beneficiaries Perception of Benefit of NHGSFP on Businesses

The beneficiaries perception of the benefit of the NHGSFP on their businesses was determined by measuring their employment of other people to assist them in the cooking of the food for the children, the number of people employed, the increase in business capital, and the average increase in the income of their business capital.

The result showed that only 31.66% of the beneficiaries were able to employ others to assist them in the cooking of the food, with an average of 2 (±0.06) people employed since participation. Additionally, 64% of the beneficiaries had increased their business capital, with an average increase of ₦23,536.54 (±1286.74) (Table 14).

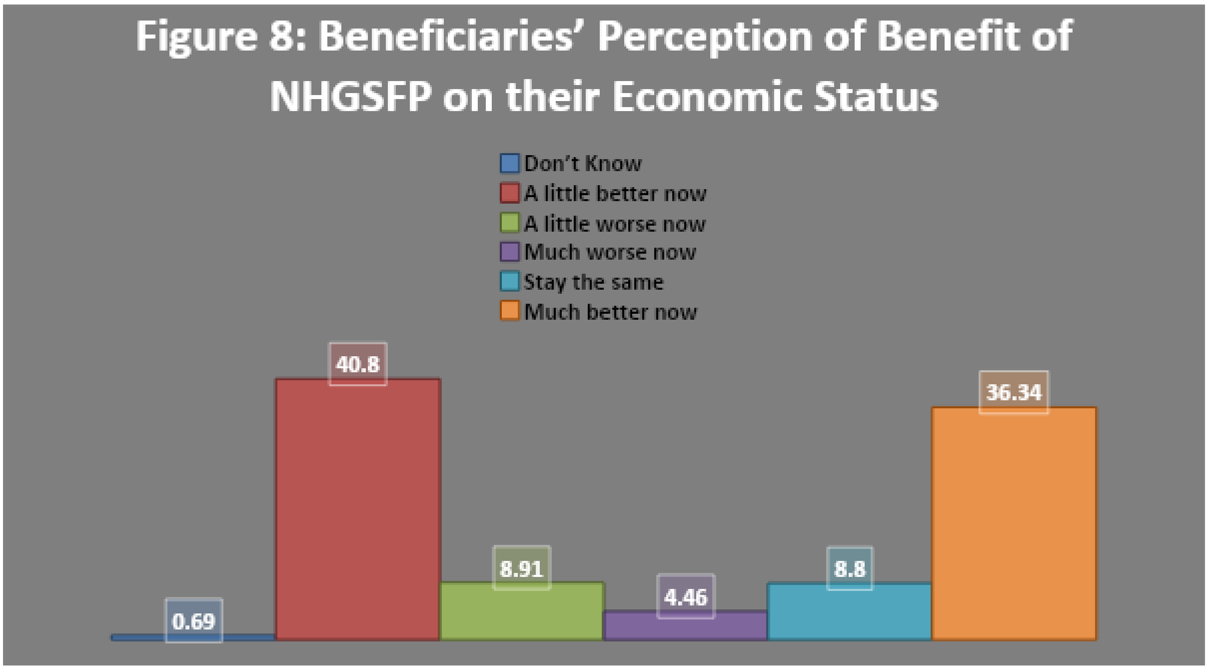
Table 14: Beneficiaries Perception of Benefit of NHGSFP on Businesses

Benefit of NHGSFP on businesses	Number	Percentage
Employment of new worker		
Yes	277	31.66
No	598	68.35
Total	875	100.00
Number of Employees Employed After NHGSFP		
<3	217	78.34
3-4	52	18.77
>4	8	2.89
Mean(±S.D)	2(±0.06)	
Increased business capital		
Yes	560	64.00
No	315	36.00
Increase in business capital		
<₦20,000	340	60.71
₦20,000-₦40,000	136	24.29
>₦40,000	84	15.00
Mean(±S.D)	23,536.54(±1286.74)	

Source: Field Survey, 2020

iii. Beneficiaries' Perception of Benefit of NHGSFP on their Economic Status

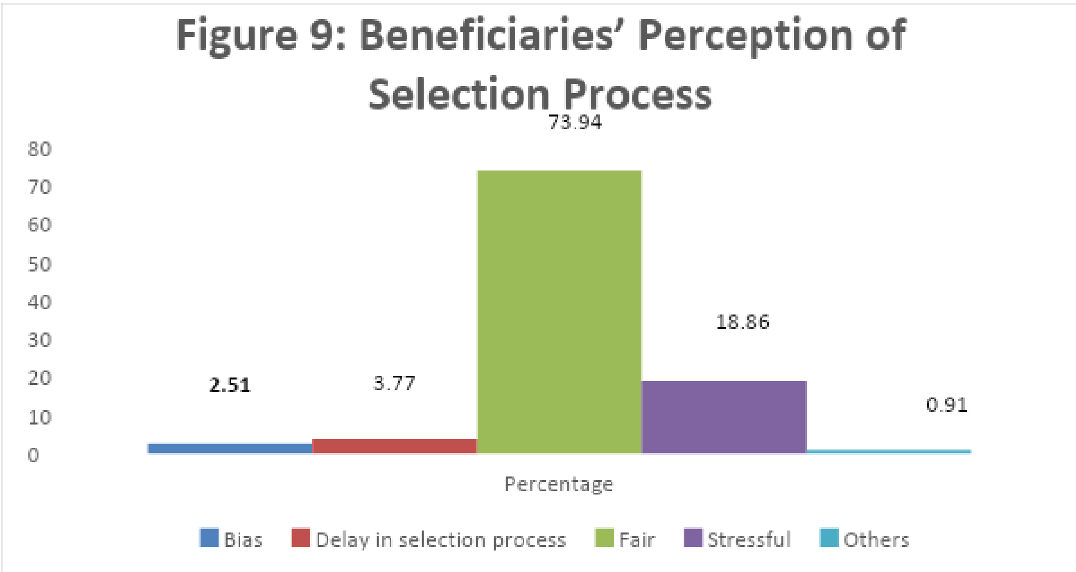
The study revealed that the economic status of the beneficiaries improved as a result of their participation in the NHGSFP. While 40.8% of the beneficiaries indicated that their economic status increased a little better than before they were engaged in the programme, 36.34% indicated that their economic status was better now compared to before (Figure 8).



Source: Field Survey, 2020

e. Beneficiaries' Perception of NHGSFP Selection Process

The result from the study showed that 73.94% of the beneficiaries alluded to the fact that the selection process was fair, as compared to being bias (2.51%) (Figure 9).



Source: Field Survey, 2020

f. Constraints to the Achievement of NHGSFP's Objectives

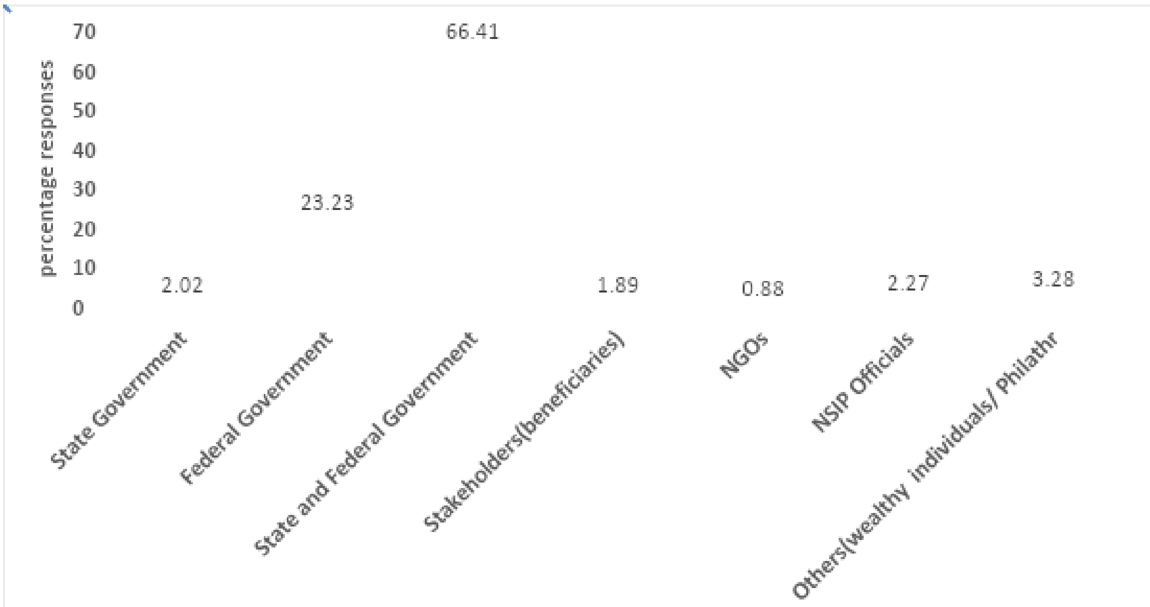
The constraints to the achievement of the objectives of the NHGSFP were determined. The result indicated that 81% of the respondents stated that inadequate amount of stipend constrains the achievement of the objectives of the NHGSFP. The importance of the constraints were also determined, and the result revealed that misapplication of stipends by beneficiaries (43.43%) was ranked as the most important constraint to the achievement of the objectives of the programme while only 5.94% ranked inadequate amount of stipend as the most important constraint (Table 15).

The result of the study also indicated that 66.41% of the respondents stated that the federal and state governments are responsible for addressing the constraints facing the achievements of the objectives of the NHGSFP (Figure 10).

Table 15: Constraints to the Achievement OF NHGSFP's Objectives

S/N	Constraint	Number	Percentage	Ranking			
				1st	2nd	3rd	4th
1.	Mismatch of skills with demands of indigenous economy	236	26.97	20.11	8.80	14.86	26.177
2.	Inadequate amount of stipend	713	81.49	42.17	39.66	9.6	5.94
3.	Irregularities in payment of stipend	584	66.74	25.14	36.69	27.09	5.37
4.	Misapplication of stipend by beneficiaries	217	24.80	2.63	7.31	24.80	43.43
5.	Lack of transparency in payment of stipend	281	32.11	9.94	7.54	23.66	19.09

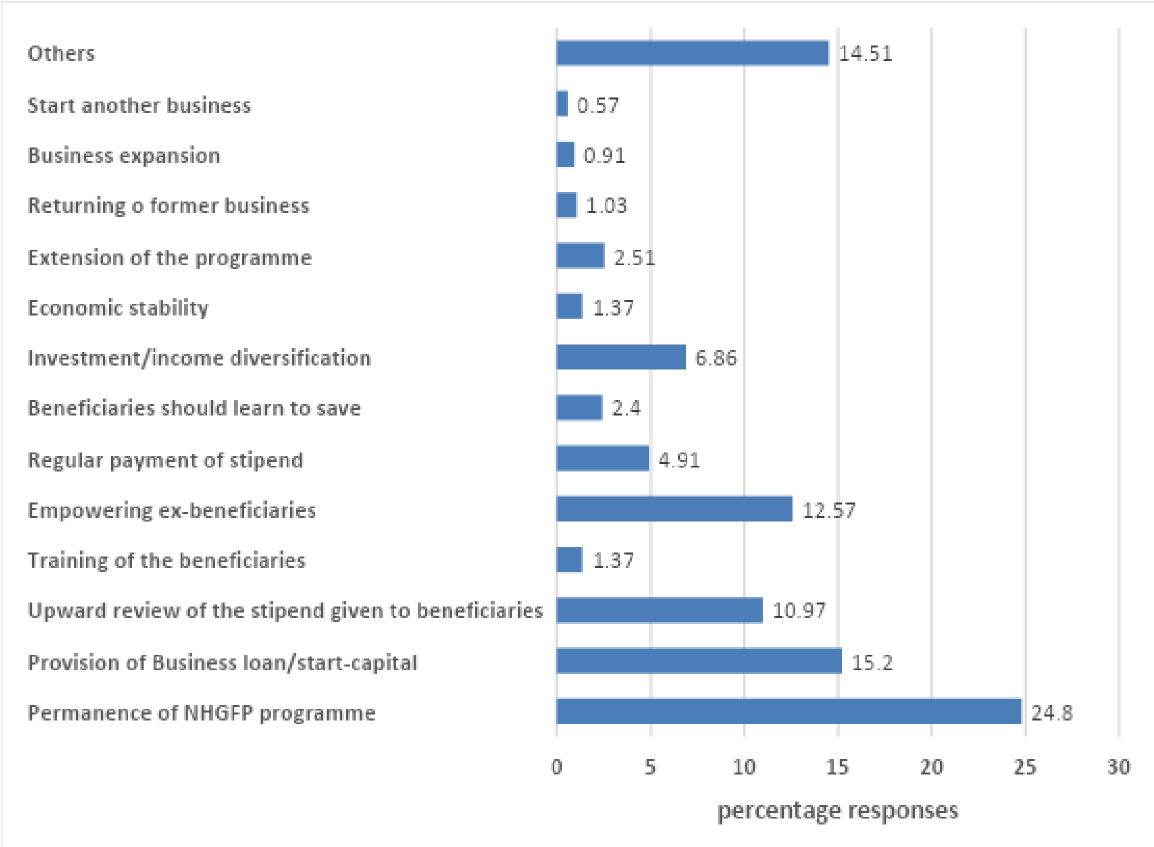
Source: Field Survey, 2020



Source: Field Survey, 2020; **Figure 10: Implementer of Solutions to Constraints**

g. Sustainability of Improved Welfare Status of beneficiaries

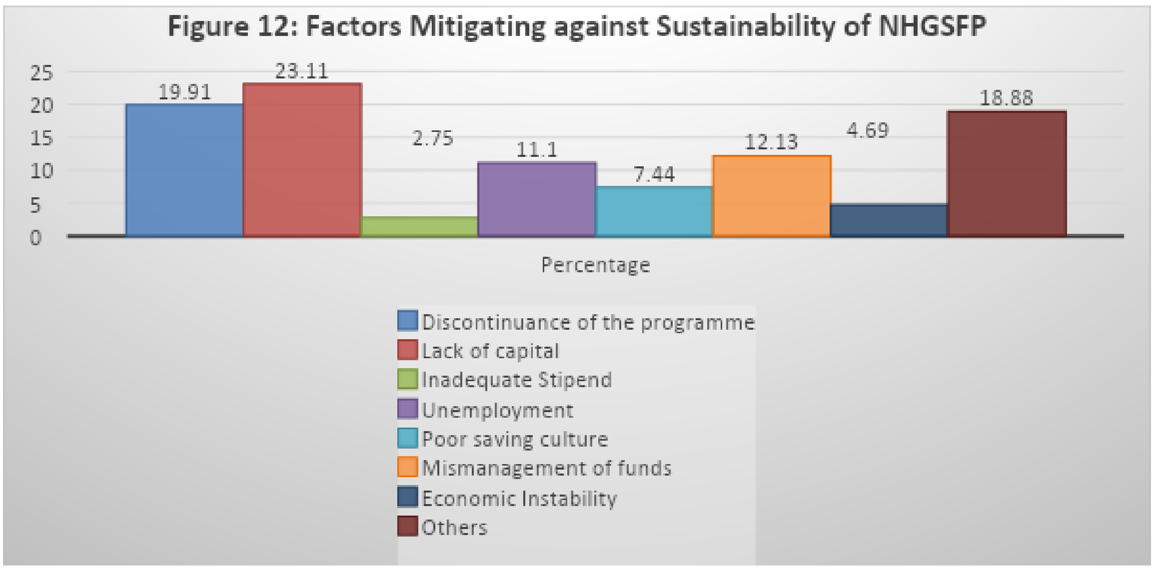
Programme sustainability is key to programme performance in the long term. The result of the study showed that 24.8% of the respondents stated that the programme can be sustained by making it permanent (figure 11).



Source: Field Survey, 2020

Figure 11: Sustainability of NHGSFP

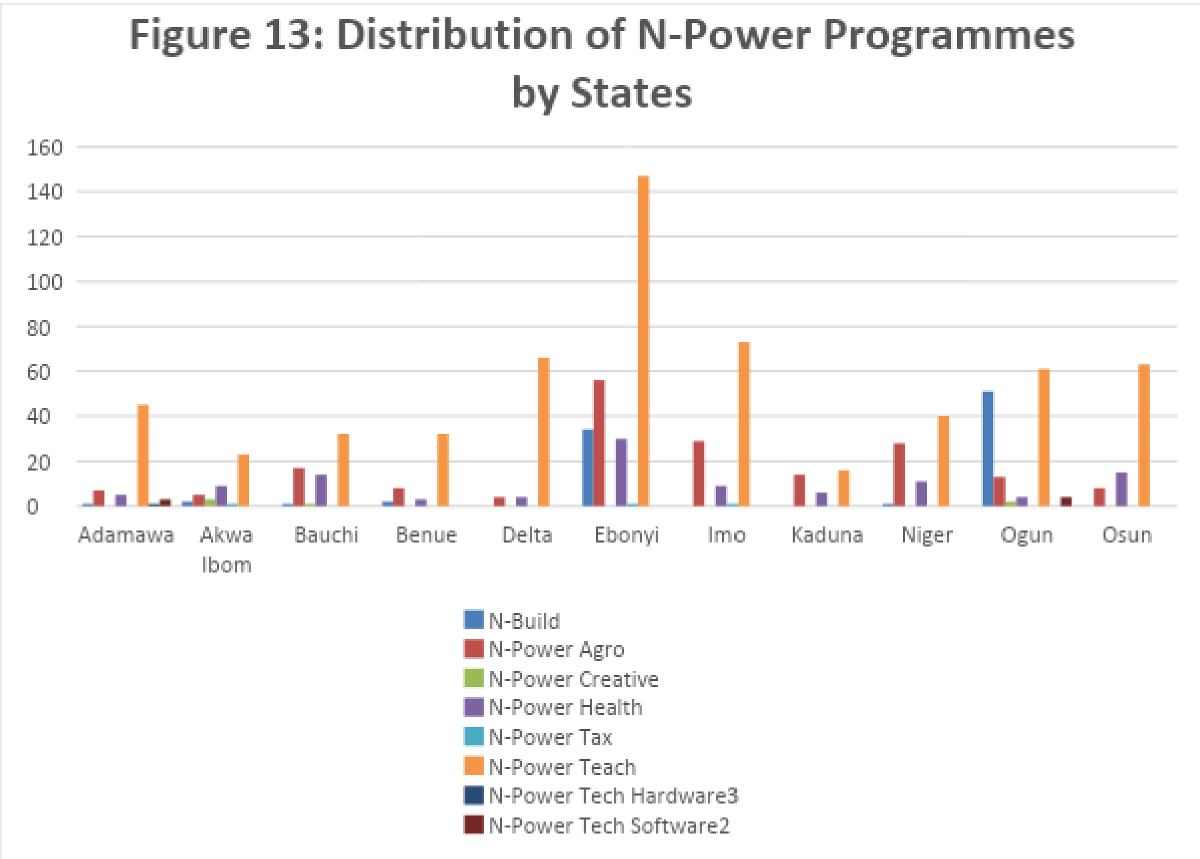
The sustainability of the programme was threatened mainly by limited capital (23.11) , discontinuance of the programme (19.91) and mismanagement of funds (12. 1%) (Figure 12).



Source: Field Survey, 2020

3.2. N-POWER

This section presents the results of the analysis of the survey of N-Power beneficiaries across the twelve states. Figure 13 gives the distribution of N-POWER programme per state and number of beneficiaries. The results indicate 1006 participants out which N-Teach has the highest participants (598) across the samples while Ebonyi state has the highest number of beneficiaries (268). N- Tech Hardware has the lowest number of participants with only 1 in Adamawa state.



Source: Field Survey, 2020

a. Awareness and Mobilization

Table 16 shows that citizens are aware of the Npower programme across the nation. In the twelve states visited for this research, it was revealed that websites (26.47%), radio (22.98%), and word of mouth by friends and relatives (25.60%) are the major channels through which people learn about the programe. These are followed by television (11.35%), newspaper

(9.18%) and other media of communication (4.46%). This indicates that youth, who access the most dominant media identified above, and mostly possess tertiary education qualification, have keen interest and monitor developments that will enhance their participation in the N power programmes, where N teach in the most subscribed option.

Table 16: Channel/Method of Awareness of Programme

	NPOWER	
	No.	%
Radio	370	22.94
Television	183	11.35
Newapaper	148	9.18
Friends/Relatives	413	25.60
Website	427	26.47
Others	72	4.46
Total	1613	100

Source: Field Survey, 2020

Table 17: Awareness of Conditions for Programme Participation

	NPOWER	
	No.	%
Yes	936	93.04
No	70	6.96
Total	1006	100

Source: Field Survey, 2020

In addition, as seen from Table 17, because of the level of enlightenment of the prospective programme participants, up to 93.04% of the respondents in this research are aware of the preconditions for programme participation. However, 6.96 percent of the participants demonstrated less awareness on the precondition for programme participation before the time that they attempted to sign up.

Table 18: Awareness of welfare dimensions programmes wanted to address

	NPOWER	
	No.	%
Employment creation	751	53.64
Empowerment skills	649	46.36
Total	1400	100

Source: Field Survey, 2020

As far as the Npower programme is concerned, there is a fair balance on the awareness about the the two major welfare dimensions of the programe. The table above reveals that among the research respondents, while 53.64% see the programme as an employment creation effort of the government, 46.36 percent see it as a way of skill empowerment as shown in Table 18. The almost equal balance of the key dimensions of the programme in the understanding of the participants shows that it has substantially achieved the two chief purposes for which not just the Npower but the entire NSIPs were set up to achieve.

b. Effects of the Programme on Welfare and Poverty

Table 19: Welfare dimensions Respondents Engages/Engaged in by programme

	NPOWER	
	No.	%
Employment creation	723	57.93
Empowerment skills	525	42.07
Total	1248	100

Source: Field Survey, 2020

However, when it comes to an awareness of the welfare dimensions that the participants perceive about the programme, Table 19 reveals that more of them (57.93%) see it as a way of employment creation by the government while a fewer number of the respondent (42.07%) see it as an empowerment skill. This implies that there is need for more participants to understand that the Npower programme will benefit them better, if they see it as empowerment skill for future engagement even after they have exited the programme. This is better that staying back in a comfort zone with the feeling of having secured employment from government, because such is a position that leaves enrolee ill prepared for when they are eventually exited from the programme.

Table 20: Status of Payment of Stipends at the End of Month by Programme

	NPOWER	
	No.	%
Yes	989	98.31
No	17	1.69

Total	1006	100

Source: Field Survey, 2020

The payment of stipends to the beneficiaries of the Npower programme at the end of the month is a key issue that the research also looked at. It is heartwarming that it was found according to Table 20 that up to 98.31% of the beneficiaries in the locations visited got their payments at the end of the month. Only 1.69% revealed that the month would end without them getting their stipends. However, in some of the discussions held with the respondents, they said that the payment were more prompt at the time that the NSIPs were domiciled in the Office of the Vice President of the Federal Republic of Nigeria than when it was moved to a ministry.

Table 21: Time of Payment of Stipends

	NPOWER	
	No.	**%**
Before month end	**64**	**98.31**
Days After	**641**	**1.69**
Month end	**301**	
Total	**1006**	**100**

Source: Field Survey, 2020

Table 21 indicates timeliness of the payments of stipends to the beneficiaries was also looked into and it was revealed that 98.31% of the respondents got their stipend just before the last day of the month, while only 1.69% got to be paid days after the end of the month. This shows that generally, payment was prompt as at when due.

c. Effects of Programme on Expenditure Pattern

Changes in household expenditure has increased compared to the period prior to joining the programme. Of the total number of N-power beneficiaries sampled, 13.32% experienced a decline in expenditure during the program, 77.44 % experienced an increase in expenditure during the program. While 9.24% experienced no change at all while enrolled on the programme see Table 22.

Table 22: Changes in household expenditure compared to the period prior to joining the programme

	NPOWER	
	No.	%
Expenditure now compared to the period before joining the programme		
Decline	134	13.32
Increase	779	77.44
No change	93	9.24
Comparing yourself with those presently not in the programme, how would you rate yourself		
ECONOMICALLY		
Better off	749	74.45
No difference	153	15.21
Worse off	94	9.34
Other (specify)	10	1.00
FOOD CONSUMPTION		
Better off	722	71.77
No difference	177	17.59
Worse off	99	9.84
Other (specify)	8	0.8
ASSET ACQUISITION		
Better off	617	61.33
No difference	295	29.32
Worse off	84	8.35
Other (specify)	10	1.00
IN TERMS OF CAPACITY BUILDING/ SKILL ACQUISITION		

Better off	815	81.01
No difference	132	13.12
Worse off	54	5.37
Other (specify)	5	0.5
Has your income consistently increase over the last 12 months?		
Yes	371	36.88
No	635	63.12
Monthly average income as of January 2016	30908.36	
Present average income per month	27916.44	

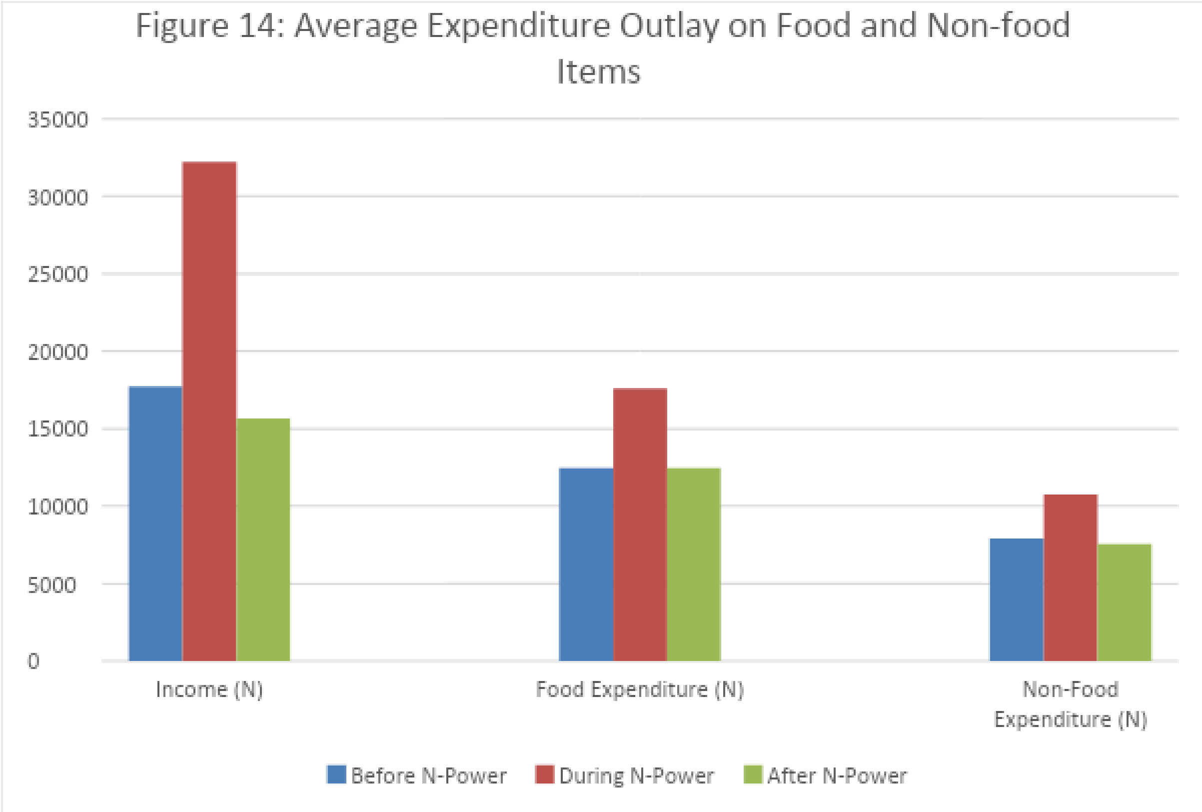
Source: Field Survey, 2020

Table 23 sought to find out from the respondents, their thoughts on the usefulness of Npower in increasing business income and expenditure. 91.95% of the respondents agree that there is an increase in their business income and expenditure while only 8.05% say there is no noticeable increase. On the average however, there is generally a weekly increase in income. This reveals that the Npower prgramme achieved significant impact on poverty reduction in Nigeria.

Table 23: Usefulness of N-Power in increasing business income and expenditure

	NPOWER	
	No.	**%**
Yes	**925**	**91.95**
No	**81**	**8.05**
Total	**1006**	**100**
Average weekly increase	**9077.14**	

Source: Field Survey, 2020



Source: Field Survey, 2020

Figure 14: Average Expenditure Outlay on Food and Non-food Items

Figure 14 presents the average expenditure of beneficiaries before, during and after N-POWER programme. The expenditure is measured against three variables (income, food and non-food), this is to measure the impact of the programme in reducing poverty. The outcome shows that income actually increased during the programme from N17711.31 to N32206.26, but decreased to N1564.47 after exiting the programme. It reveals that on the average beneficiaries' income declined below what they had before joining the programme. Food expenditure also increased from an average N12471.78 to N17574.38 during the programme which probably is assumed. The beneficiaries further slipped down to expenditure below what was obtained before joining the programme after exiting. The non-food follows the same pattern as income and food expenditure with an increase from N7882.91 to N10732.75 and further decreasing to N7556.26 after exiting the programme.

Table 24 presents participants assets acquisition before, during and after the N-POWER programme. Responses revealed that participants had more of chairs, television, tables, fans, and electric iron with monies spent on the assets ranging between N14541529 to N1821100 before joining the programme. During the programme only a few bought more assets compared to before joining the programme especially electric iron and chairs and this is attributed to their necessity in most households. After the programme the number of participants acquiring assets further decreased due to a drop in income and probably due to priority on needs and wants.

Generally, assets acquisition decreased from before to after leaving the programme with the exception of poultry which increased from 5059 to 1573 owners, but also the number of cows owners increased during the programme and decreased after exiting from 13 to 26 and back to 13.

Table 24: Participants Asset acquisition before, during and after programme

	NPOWER					
	Before		During		After	
	No.	₦	No.	₦	No.	₦
Land	299	89244700	151	27935540	60	8810000
Building	106	102001500	74	40958350	30	21705000
Motorcycle	209	18454408	179	15706800	69	3560200
Car	37	44486000	7	3390000	8	4755000
Bicycle	88	1594900	37	688300	8	129000
Generator	283	8901500	190	4911300	54	1242300
Television	551	14541529	287	7433700	109	1807500
Radio	421	3926450	189	1578500	70	316500
Electric Iron	562	1821100	38242	71400	110	253400
Charcoal iron	189	336450	69	114800	37	65100
Table	541	4068000	258	1631800	107	637800

Chairs	1427	13226002	738	6430700	315	2095501
Fan	768	3912575	354	1839700	143	516900
Mattress	887	17217618	351	6496000	166	2391500
Phone	886	12918150	506	9520750	213	3888852
Sewing machine	53	1236065	41	1519500	17	537000
Knitting machine	6	99550	6	316500	1	500
Cows	13	708100	26	1423000	13	338500
Goat	530	4044850	430	1991632	194	826000
Sheep	161	1337900	154	1102400	62	301000
Poultry	5059	7389200	4238	7463620	1573	3188552

Source: Field Survey, 2020

Most of the beneficiaries (66.5%) use gas as their source of energy while only 24.4% use paraffin oil. Wood and Charcoal are still popular among the beneficiaries with 37.9% and 32.6% respectively, electricity also have a fair share with 27.6% this is probably attributed to the low supply of electricity in the country. A change in income has influenced the choice for better energy sources (Table 25).

Table 25: Energy sources for cooking

	Yes	%	No	%
Gas	**669**	**66.50**	**337**	**33.5**
Electricity	**278**	**27.63**	**728**	**72.37**
Paraffin oil	**246**	**24.45**	**760**	**75.55**
Wood	**382**	**37.97**	**624**	**62.03**
Charcoal	**328**	**32.60**	**678**	**67.40**
Others	**8**	**0.80**	**998**	**99.20**

Source: Field Survey, 2020

Out of the total number of N-power beneficiaries sampled, 13.32% experienced a decline in expenditure during the program, 77.44 % experienced an increase in expenditure during the program (Table 26). While 9.24% experienced no change at all while enrolled on the program.

Table 26: State of expenditure during the program in contrast to the period before enrolling on the program

	NPOWER	
	No.	**%**
Expenditure now compared to the period before joining the programme		
Decline	**134**	**13.32**
Increase	**779**	**77.44**
No change	**93**	**9.24**

Source: Field Survey, 2020

d. Perception of Respondents on Benefits of the Programme

The danger with this is revelation is that many people are thus unaware that the welfare of citizens across all strata of the social ladder is a primary responsibility of several tiers of government as is the case in many other countries with better citizen welfare considerations. 34.62% of the beneficiaries are aware of the employment creation objective of the N-POWER programme as indicated in Table 27.

Table 27: Respondents' perception of social objective / rationale for establishing programmes

	NPOWER	
	No.	**%**
To create employment for unemployed graduates	**818**	**34.62**
To create empowerment/skill acquisition opportunities for unemployed non graduates	**539**	**22.81**
To reduce poverty	**763**	**32.29**
Government social security obligation	**237**	**10.03**

Others	**6**	**0.25**
	2363	**100**

Source: Field Survey, 2020

However, when the research asked respondents questions on the training they received on the expectations and obligations for the Npower programme, it was revealed that up to 79.03% of the beneficiaries were trained. Only 20.97% said they were not trained on expectations and obligations of the Npower programme. This therefore, suggest that the gap in knowledge reported in Table 28 results from lack of training by the programme administrators but more from deficiency in uptake of the training by the beneficiaries.

Table 28: Training on the expectations and obligations for N-Power

	NPOWER	
	No.	**%**
Yes	**795**	**79.03**
No	**211**	**20.97**
Total	**1006**	**100**

Source: Field Survey, 2020

Economically, 74.45% of the N-power beneficiaries sampled believe that they are better off economically than those who are not enrolled on the program. In terms of food consumption, 71.77% of the total number of beneficiaries responded to be better off than when they were not on the program. In terms of asset acquisition, 61.33% of the total number of the N-POWER beneficiaries noted that they are better off. In terms of capacity building, 81.01% of the N-POWER beneficiaries noted that they are better off than their peers who did not enroll in the programme as indicated in Table 29.

Table 29: Influence of the N-power program on beneficiaries in comparison to non-beneficiaries

ECONOMICALLY	**No.**	**%**

Better off	**749**	**74.45**
No difference	**153**	**15.21**
Worse off	**94**	**9.34**
Other (specify)	**10**	**1.00**
FOOD CONSUMPTION		
Better off	**722**	**71.77**
No difference	**177**	**17.59**
Worse off	**99**	**9.84**
Other (specify)	**8**	**0.8**
ASSET ACQUISITION		
Better off	**617**	**61.33**
No difference	**295**	**29.32**
Worse off	**84**	**8.35**
Other (specify)	**10**	**1.00**
IN TERMS OF CAPACITY BUILDING/ SKILL ACQUISITION		
Better off	**815**	**81.01**
No difference	**132**	**13.12**

Worse off	**54**	**5.37**
Other (specify)	**5**	**0.5**

Source: Field Survey, 2020

Out of the total number of N-POWER beneficiaries sampled, 36.88 % respondents representing majority of the beneficiaries responded that their income has consistently increased within the last 12 months, while 63.12% beneficiaries responded that their income did not consistently increased within the last 12 month (Table 30).

Table 30: Consistency of the beneficiaries' level of income within the last 12 months

Has your income consistently increase over the last 12 months?		
Yes	**371**	**36.88**
No	**635**	**63.12**
Monthly average income as of January 2016	**30908.36**	
Present average income per month	**27916.44**	

Source: Field Survey, 2020

e. Beneficiary Perception of Selection Processes

In terms of the perception of the respondents on the criteria used for the selection of the beneficiaries of the Npower programme, the research, according to the results on Table 31 51.08% see it as an opportunity for unemployed graduates while 34.14% see it as an opportunity for youth aged 18-35. It is only 14.78 percent that see it as an opportunity for unemployed non graduates.

Closely related to this is the fact that the research also considered the respondent's perception of the social objective and rationale for the establishment of the NSIPs. For Npower in particular, table 8 reveals that 34.62% of the respondents see it as a programme aimed at creating jobs for unemployed graduates, while 32. 29% see it as a programme to reduce poverty. This is followed by the opinion of 22.81 % who see the rationale of establishing the NSIPs as a way to create empowerment/skill acquisition opportunities for unemployed non graduates. Only 10.03 % see it as a government social security obligation.

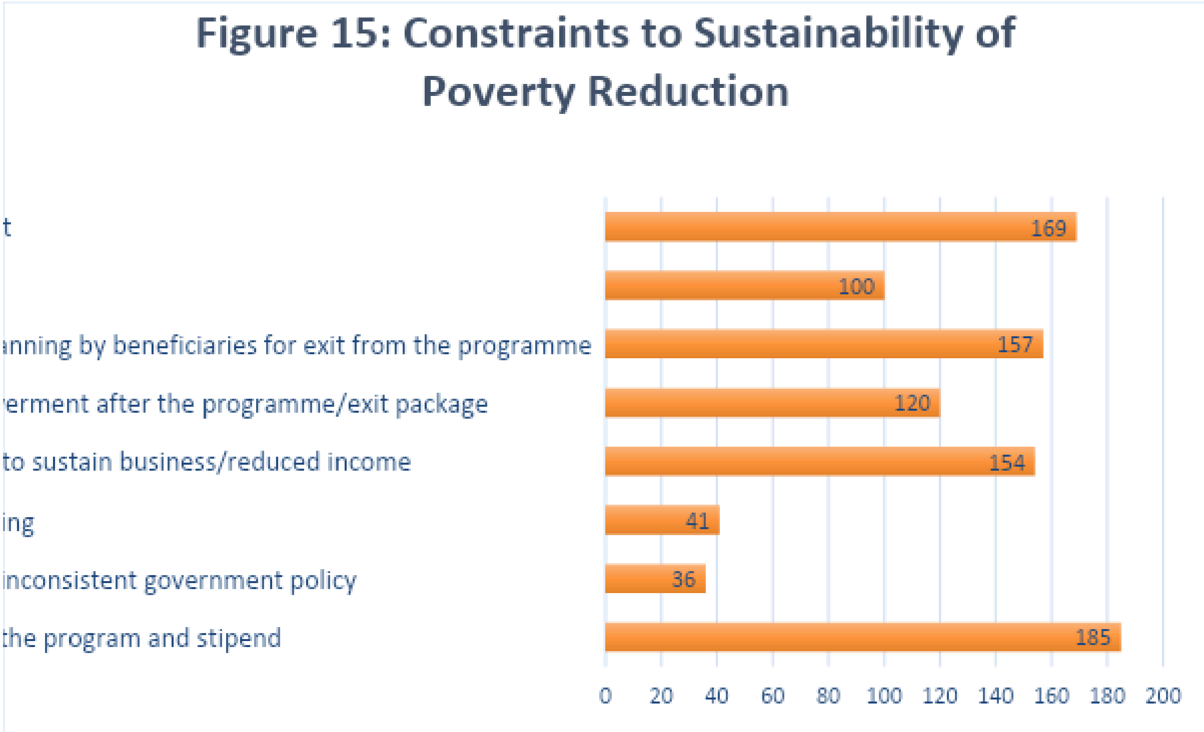
Table 31: Respondents perception of criteria used for selection of household into the programme

	NPOWER	
	No.	**%**
Unemployed non-graduate	**239**	**14.78**
Unemployed graduate	**826**	**51.08**
Youths aged 18-35	**552**	**34.14**
Total	**1617**	**100**

Source: Field Survey, 2020

Beneficiaries are of the opinion that abrupt end of the programme and payment of stipends are the major factors that slide beneficiaries back into poverty with 19.2% of the respondents. 17.5% feel unemployment after exiting the programme is the main constraint in poverty reduction. Most of the beneficiaries are certain that there could be sustainable poverty reduction if the programme was not stopped abruptly and they should be employed immediately after exiting the programme. 16.2% think lack of proper planning by beneficiaries for exit from the programme is responsible for sliding back into poverty, because most don't make plans for life after the programme. Lack of capital and reduced income are vital reasons why beneficiaries fall back into poverty, because the main source of income was the monthly stipend given, but once it stops it becomes impossible to sustain poverty reduction. This is the opinion of 16% of the sampled beneficiaries. An exit package and consistency of government policies would go a long way in sustaining poverty reduction through the N-POWER programme, which relates the view of 12.4% and 3.7% respectively. 4.2% believe that high cost of living is a factor that also limits sustainable poverty reduction. The array of constraints highlighted by beneficiaries has contributed immensely in limiting sustainable poverty reduction through the programme as evidenced in Figure 15.

f. Constraints to Sustainability of Prgramme objective (Poverty Reduction)



Source: Field Survey, 2020

Figure 15: Constraints to Sustainability of Poverty Reduction

Out of the total number of N-power beneficiaries sampled, 25.65% consider mismatch of skills as not an important constraint to the achievement of the N-power program, 24.95% beneficiaries consider it least important, while 37.8% and 12.02% beneficiaries consider mismatch of skills respectively as important and the most important constraint hindering the achievement of the goals of the N-POWER program.

Inadequacy of stipends; of the total number of beneficiaries sampled, 38.97% consider inadequate amount of stipends to be an important constraint to the achievement of the N-POWER goals, 49.0% consider it to be the most important constraint to the achievement of the NPOWER goals. This indicates that majority of the beneficiaries consider inadequate amount of stipends to be an hindrance to achieving the N-POWER goals.

Irregularities in payment of loans/ stipends; 38.77% and 43.40% beneficiaries out of the total number of respondent sampled consider irregularities in payment of stipends to be the important and most important constraint to the achievement of N-POWER goals. This represents majority of the beneficiaries sampled across the state.

Misapplication of stipends, of the total number of beneficiaries sampled, 28.23% consider misapplication of stipends not to be an important constraint to the achievement of the N-POWER objectives, 25.65% beneficiaries consider it least important, 30.65% consider it important and 15.80% most important. Although responses of beneficiaries on misapplication of stipends appear to be split between the variables, majority across the states consider it to be an important and most important constraint to the achievement of N-POWER objectives.

Lack of transparency in payment, of the total number of N-POWER beneficiaries sampled, 33.80% consider lack of transparency in payment to be an important constraint and 24.15% consider it to be the most important constraint to the achievement of N-POWER objectives. Majority of the beneficiaries therefore consider lack of transparency to be a problem in the actualization of the NPOWER objectives (Table 32).

Table 32: Distribution of respondents by constraints to achievement of the programme objectives

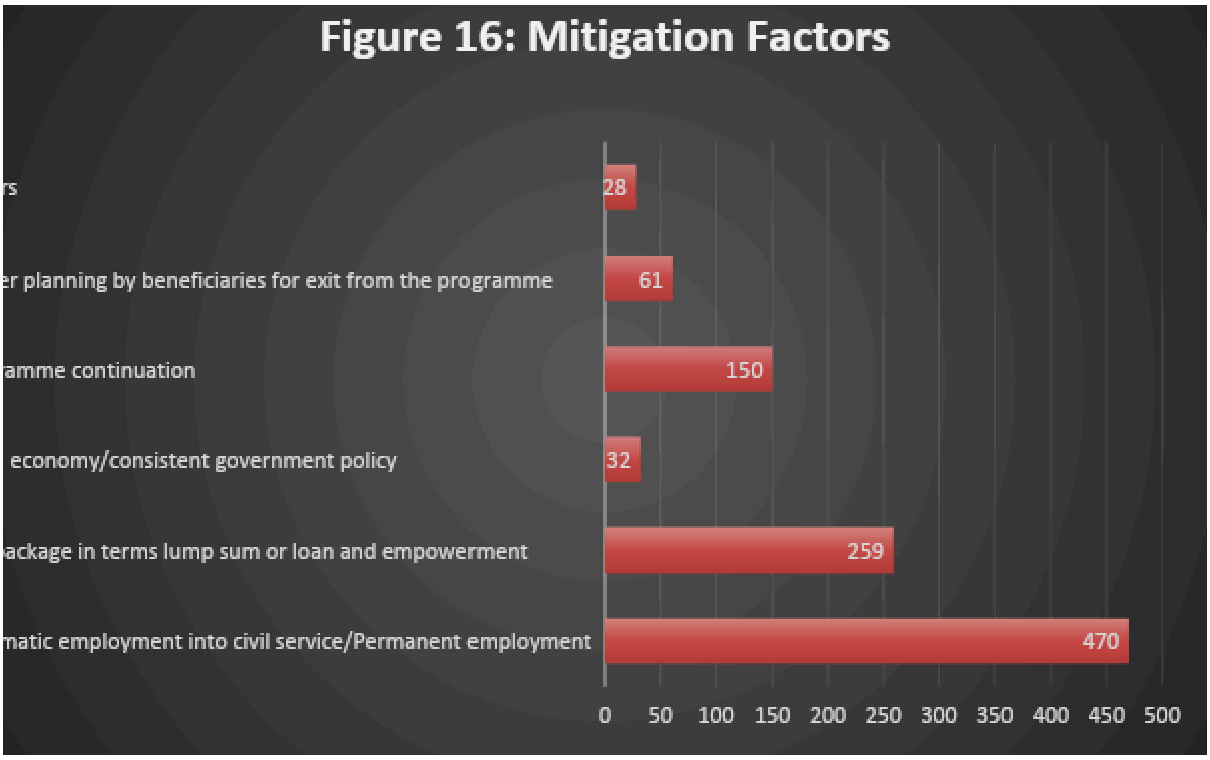
	NPOWER							
	Not important		Least important		important		Most important	
	Frequency	%	No	%	No	%	No	%
Mismatch of skills with demands of indigenous economy	**258**	**25.65**	**251**	**24.95**	**376**	**37.38**	**121**	**12.02**
Inadequate amount of stipend	**42**	**4.17**	**79**	**7.85**	**392**	**38.97**	**493**	**49**
Irregularities in payment of loan/stipend	**80**	**7.95**	**100**	**9.94**	**390**	**38.77**	**436**	**43.40**
Misapplication of stipend/loan by beneficiaries	**284**	**28.23**	**258**	**25.65**	**305**	**30.32**	**159**	**15.80**

Lack of transparency in payment of loan/stipend	**219**	**21.77**	**204**	**20.28**	**340**	**33.80**	**243**	**24.15**

Source: Field Survey, 2020

g. Sustainability of the Programme Impact

Mitigation factors are a flip side of the constraints of sustainable poverty reduction. Because 47% of the sampled beneficiaries revealed that automatic employment into the civil service after exiting the programme would be a better idea for economic independence, but 25.9% are of the opinion that a lump sum of money or loan should be made available at the end of the programme as an empowerment package (Figure 16). Programme continuation, consistent government policy and proper planning by beneficiaries before exiting the programme are mitigation factors against sliding back into a bad economic situation after exiting the programme.

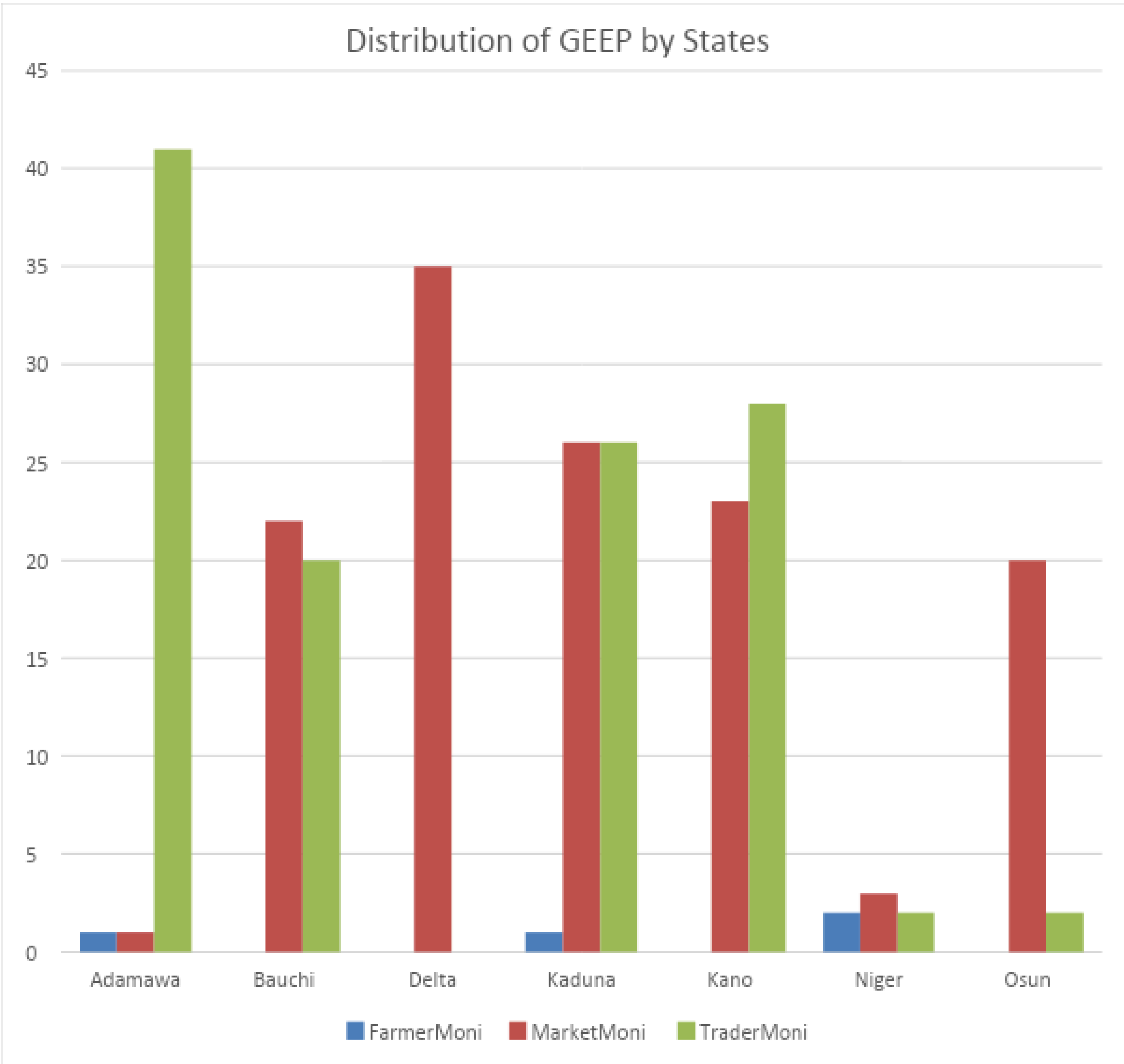


Source: Field Survey, 2020

Figure 16: Mitigation Factors

Figure 17 indicate that among the states included in this research, the Government Enterprise and Empowerment Programme (GEEP) of the NSIPs is identified to be running in Adamawa Bauchi Delta, Kaduna, Kano Niger and Osun states among the states covered by the scope of the research. In these locations, there are varying numbers of beneficiaries of the FarmerMoni, MarketMoni and TraderMoni programmes, based also on their various occupations.

3.3. **GEEP**



Source: Field Survey, 2020

Figure 17: Distribution of GEEP by States

a. Awareness and Mobilisation

The channel through which beneficiaries of GEEP became aware of the programme is mainly through information by friends and relatives (54.55%), which is followed by the information coming through market associations and cooperative societies for 29.25% of the respondents. Radio, at 6.32% came third as the medium through which the beneficiaries became aware of the programme. The results revealed a high dependence on friends and relatives and a less awareness in the use of website/ internet in information dissemination (Table 33).

Table 33: Channel/Method of Awareness of Programme

	GEEP	
	Frequency	%
Radio	**16**	**6.32**
Television	**3**	**1.19**
Newspaper	**1**	**0.39**
Friends/Relatives	**138**	**54.55**
Website	**3**	**1.19**
Market association/Cooperative Society	**74**	**29.25**
Others	**18**	**7.11**
Total	**253**	**100**

Source: Field Survey, 2020

Table 34 reveals that 75.10% of GEEP beneficiaries interviewed were aware of the conditions for programme participation before their enrolment while 24.90% learnt about those conditions only after they came forward for enrolment. This is a vital part that gave a good foundation to the programme and also help in achieving its goal.

Table 34: Awareness of Conditions for Programme Participation

	GEEP	
	Frequency	**%**
Yes	**190**	**75.10**
No	**63**	**24.90**
Total	**253**	**100**

Source: Field Survey, 2020

In Table 35, 77.47% of the GEEP beneficiaries interviewed demonstrated an awareness of the rules and regulations to follow as participants in the programme right from the beginning but 22.53% had to learn about the regulations as they progressed on the programme.

Table 35: Awareness of rules and regulations to follow as participants in this programme.

GEEP	
Frequency	**%**
196	**77.47**
57	**22.53**
253	**100**

Source: Field Survey, 2020

b. Effects of Programme on Welfare and Poverty

The type of businesses that the beneficiaries are engaged in is dominated by the food vendors who constitute 28.85% of the total population of beneficiaries, followed by telephone and electronic gadget repairs which is 27.67%. Automotive repair at 5.53%, arts and craft at 4.35% as well as event planning at only 0.40% are the other types of businesses that the beneficiaries are involved in (Table 36).

Table 36: Type of business enterprise run by the participants

	GEEP	
	Frequency	**%**
Fashion and Textiles	**31**	**12.25**
Food vendor	**73**	**28.85**
Phone/Electronic gadget repair	**7**	**2.77**
Agro-based	**70**	**27.67**
Arts and Crafts	**11**	**4.35**
Automotive	**14**	**5.53**
Event planning	**1**	**0.40**
Others	**46**	**18.18**
Total	**253**	**100**

Source: Field Survey, 2020

The research also revealed that GEEP has succeeded in the aspect of job creation for not only the direct beneficiaries but also other unemployed or under employed people that they were able to recruit. For instance, up to 96.84% of GEEP beneficiaries employ from 1 to 9 staff while 1.97% and 1.19% employ 10 to 49 and 50 to hundreds of staff as seen in Table 37.

Table 37: The effect of programme on job creation (Number of employees)

	GEEP	
	Frequency	**%**
1 to 9	**245**	**96.84**
10 to 49	**5**	**1.97**
50 to 249	**3**	**1.19**
Total	**253**	**100**

Source: Field Survey, 2020

Table 38 Shows that a total number of 253 respondents' views were taken with regards to training on the expectations and obligations for GEEP. The study reveals that 152 respondents (60.08%) received the training which is one of the criteria for enrolment into the programme while 101 respondents (39.92%) said they did not receive any training, this has an implication on how the loans are managed. The results further depicts how respondents actually put the training they received into practice. 149 (98.03%) confirmed that they achieve the expectations and obligations into practice while 3 (1.97%) indicated that they did not. This shows that a large number of respondents received the training and almost all have put it into practice.

Table 38: Training on the expectations and obligations for GEEP

	GEEP	
	Frequency	**%**
Yes	**152**	**60.08**
No	**101**	**39.92**
Total	**253**	**100**
Training into practice		
Yes	**149**	**98.03**
No	**3**	**1.97**
Total	**152**	**100**

Source: Field Survey, 2020

Those that had employed services had an increase of employees (22.40%) and salaries (21.06%) as seen in table 3.32. On the other hand weekly products remained relatively constant but a 29.85% deep in training of employees. The figure that speaks value is employee's salaries which by extension created room for extra employees and a suggested improved standard of living as seen in Table 39.

Table 39: Employee, products, before, during and after GEEP

Average number of employees	
Before	1.23
During	1.94
Average monthly employee salary	
Before	3601.29
During	5522.09
Number of weekly product market	
Before	1451.18
During	1432.47
Average number of employee training	
Before	0.87
After	0.47

Source: Field Survey, 2020

Table 40 shows that out of the total number of GEEP beneficiaries sampled, 58.50% affirm that they experienced an increase in their level of income within the last 12 months. The table also reveals a considerable increase (31% increase) in the average income of beneficiaries from 31, 343.58 to 41,706.82 within the period of 12 months.

Table 40: Consistency of the beneficiaries' level of income within the last 12 months

Has your income consistently increase over the last 12 month?	**Frequency**	**%**
Yes	**148**	**58.50**
No	**105**	**41.50**
Monthly average income as of January 2016	**31343.58**	
Present average income per month	**41706.82**	

Source: Field Survey, 2020

c. Effects of Programme on Expenditure Pattern

Table 41 illustrates the impact of GEEP Programme in increasing business income and expenditure. The result shows that a total of 253 GEEP respondents participated in the survey, 213 (84.19%) said that the programme increased their business income and expenditure by an average weekly increase of N26543.66 while 40 (15.81%) said it did not. This signifies that the programme has a significant impact on the beneficiaries' business and expenditure thereby having a positive effect on poverty reduction.

Table 41: Usefulness of GEEP in increasing business income and expenditure

	GEEP	
	Frequency	**%**
Yes	**213**	**84.19**
No	**40**	**15.81**
Total	**253**	**100**
Average weekly increase	**26543.66**	

Source: Field Survey, 2020

Table 42 reveals that data collated based on effectiveness of the programme particularly on standard of living and household welfare before, during and after GEEP shows a significant increase in beneficiaries' food expenditure, non-food expenditure most especially when it comes to income which realized a boost of around 90%. State of affairs after the programme replicated that before the programme and in some cases a slight decline.

Table 42: Average expenditure outlay on food and non-food items last month.

	GEEP		
	Before	During	After
Income (N)	**17711.31**	**32206.26**	**15654.47**
	12471.78	**17574.38**	**12469.94**
Non-Food Expenditure (N)	**7882.91**	**10732.75**	**7556.26**

Source: Field Survey, 2020

Out of the total number of GEEP beneficiaries sampled across the 7 states, 76.68 experienced an increase in their expenditure while enrolled on the GEEP programme, 5.93 experienced a decline in expenditure while 16.99 experienced no change at all in their expenditure while enrolled on the GEEP programme as seen in Table 43.

Table 43: State of expenditure during the programme in contrast to the period before enrolling on the programme

	GEEP	
	Frequency	**%**
Expenditure now compared to the period before joining the programme		
Decline	**15**	**5.93**
Increase	**194**	**76.68**
No change	**44**	**16.99**

Source: Field Survey, 2020

d. **Perception of Respondents on Benefits of the Programme**

Table 44 indicates that beneficiaries had acquired most of their assets before joining the programme. The asset acquisition during and after was closely knitted, but in terms of livestock and furniture there was an upsurge in acquisition. In terms of asset acquisition had little or no significant increase in welfare and living standard of the beneficiaries during and after participation in the programme.

This section presents result on the beneficiaries' perception of the benefits of the GEEP programme across the seven states sampled.

Table 44: Participants Asset acquisition before, during and after programme

	GEEP		
	Before	**During**	**After**
	Frequency	Frequency	Frequency
Land	**37**	**40**	**32**
Building	**36**	**36**	**35**

Motorcycle	**45**	**36**	**32**
Bicycle	**33**	**28**	**34**
Generator	**53**	**56**	**51**
Television	**94**	**61**	**65**
Radio	**94**	**61**	**65**
Electric Iron	**36**	**32**	**33**
Charcoal iron	**31**	**22**	**21**
Fan	**87**	**79**	**75**
Mattress	**117**	**76**	**72**
Phone	**153**	**125**	**115**
Sewing machine	**24**	**28**	**23**
Knitting machine	**3**	**3**	**3**
Grinding Machine	**12**	**12**	**10**
Cows	**11**	**14**	**14**
Goat	**55**	**65**	**58**
Sheep	**30**	**33**	**32**
Poultry	**64**	**63**	**70**
Rent	**73**	**64**	**69**
Furniture	**65**	**50**	**53**
Internet facility	**6**	**16**	**12**

Source: Field Survey, 2020

Table 45 shows the perceived influence of the GEEP programme on the beneficiaries sampled across 7 states. Of the total number of beneficiaries' sample, 173 affirm that they are better of economically than their peers, who did not enrol into the programme. In terms of influence on food consumption, 187 beneficiaries affirm that their food consumption is better off than those who did not enrol on the programme. The table also shows that 156 of the total number of beneficiaries sampled on the programme are better off than non-beneficiaries in terms of Asset acquisition. In terms of health care/access to healthcare, 154 beneficiaries from the total number sampled affirm that they are better off than non-beneficiaries. On capacity building and skill acquisition, 152 of the total number of beneficiaries sampled affirm that they are better off than non-beneficiaries. On sanitation and utilization of safe water, 138 beneficiaries affirm that they are better off. On the influence of GEEP on the savings of beneficiaries, 155 beneficiaries from the total number sampled affirm that they are better off than non-beneficiaries.

Table 45: **Influence of the GEEP programme on beneficiaries in comparison to non-beneficiaries**

Comparing yourself with those presently not in the programmeme, how would you rate yourself		
ECONOMICALLY		
Better off	**197**	**77.87**
No difference	**53**	**20.95**
Worse off	**3**	**1.18**
FOOD CONSUMPTION		
Better off	**187**	**73.91**
No difference	**62**	**25.51**
Worse off	**4**	**1.58**
ASSET ACQUISITION		
Better off	**156**	**61.66**
No difference	**93**	**36.76**
Worse off	**4**	**1.58**
HEALTH AND ACCESS TO HEALTH CARE		
Better off	**154**	**60.87**
No difference	**98**	**38.74**
Worse off	**1**	**0.39**
IN TERMS OF CAPACITY BUILDING/ SKILL ACQUISITION		
Better off	**152**	**60.08**
No difference	**100**	**39.53**
Worse off	**1**	**0.39**
IN TERMS OF SANITATION AND UTILIZATION OF SAFE WATER		
Better off	**138**	**54.55**
No difference	**112**	**44.27**
Worse off	**2**	**0.79**
Other (specify)	**1**	**0.39**
SAVINGS		
Better off	**155**	**61.26**
No difference	**95**	**37.55**
Worse off	**2**	**0.79**

Other (specify)	**1**	**0.40**

Source: Field Survey, 2020

d. Beneficiaries Perception of Selection Processes

Table 46 shows that membership of associations and cooperative societies was discovered to be taken seriously by beneficiaries of GEEP because up to 60.08% of them are members of one group or the other for various number of years.

Table 46: Membership of an association or cooperative society

	GEEP	
	Frequency	**%**
Yes	**152**	**60.08**
No	**101**	**39.92**
Total	**253**	**100**

Source: Field Survey, 2020

Table 47 shows that out of the total number of GEEP beneficiaries interviewed, only 60.08% were still on the programme as at the time of the field work in November/December 2020, while 39.92% of them had also expended their time on the various programmes. The results from the field also indicate that the beneficiaries of GEEP are on the programmes for up to 21.50% months, which is a few months short of two full years.

Table 47: Current Beneficiaries of GEEP

Are you currently benefiting from GEEP	**GEEP**	
	Frequency	**%**
Yes	**101**	**39.92**
No	**152**	**60.08**
Average month of being a beneficiary of GEEP		**21.50**
Total	**253**	**100**

Source: Field Survey, 2020

Table 48 further shows that 67.59% of GEEP beneficiaries were registered along with their bank account verification number (BVN) at the time of enrolment into the programmes, while only 32.41% of the respondents had to do the necessary update and BVN linkage subsequently.

Table 48: Registration with a bank account/BVN when you joined GEEP

	GEEP	
	Frequency	**%**
Yes	**171**	**67.59**
No	**82**	**32.41**
Total	**253**	**100**

Source: Field Survey, 2020

Table 49 shows the total responses concerning the ease of joining GEEP, which categorically spells out a tightly knitted statistics of responses. 27.67%, 18.8% and 22.53% of respondents found the process neutral, very difficult and very easy respectively which cuts across the study.

Table 49: Ease of Joining GEEP

	GEEP	
	No.	**%**
Neutral	**70**	**27.67**
Somewhat easy	**46**	**18.18**
Somewhat difficult	**34**	**13.44**
Very difficult	**46**	**18.18**
Very easy	**57**	**22.53**
Total	**253**	**100**

Source: Field Survey, 2020

f. Constraints to Acheivement of the Programme Objectives

Table 50 shows that while 59.29% of the beneficiaries revealed that they were not charged interest on the GEEP loans that they received, the remaining almost half of them (40.71%) said they were charged an interest, which on the average was calculated to be about 5.87%.

Table 50: Interest charged on loan

	GEEP	
	No.	**%**
Yes	**103**	**40.71**
No	**150**	**59.29**
Total	**253**	**100**
Average percentage of interest		**5.87**

Source: Field Survey, 2020

Table 51 shows that out of the total number of GEEP beneficiaries sampled, 28.85% never had problems satisfying their food needs within the period of 12 months while enrolled on the programme, 21.34% seldom had problems, 30.04% sometimes encountered problems, 8.30% often had problems while 11.46% always had problems.

Table 51: Problems in satisfying food needs within the last 12 months (Dec 2019-Dec 2020)

	Frequency	**%**
Never	**73**	**28.85**
Seldom	**54**	**21.34**
Sometimes	**76**	**30.04**
Often	**21**	**8.30**
Always	**29**	**11.46**

Source: Field Survey, 2020

Table 52 shows the ranking of constraints to the achievement of the GEEP objectives by the respondents. Out of the total number of beneficiaries sampled, 187 consider inadequate amount of stipends to be top of their list of constraints in achieving the GEEP objectives. A total number of 171 beneficiaries consider irregularities in payment to be second on their list of constraints while, 119 beneficiaries out of the total sampled consider lack of transparency to be the last on the list of constraints in achieving the GEEP objectives. This implies that majority of the beneficiaries consider inadequate amount of stipends as well as irregularities in payments of loans and stipends to be the major constraints to achieving the GEEP objectives.

Table 52: Ranking of Constraints to the achievement of objectives by respondents

	GEEP			
	Ranking			
	1st	2nd	3rd	4th
Inadequate amount of stipend	**187**	**30**	**19**	**17**
Irregularities in payment of loan/stipend	**41**	**171**	**36**	**5**
Lack of transparency in payment of loan/stipend	**20**	**24**	**90**	**119**
Total	**248**	**225**	**145**	**142**

Source: Field Survey, 2020

Table 53 presents the solutions to constraints in achieving programme objectives. Beneficiaries identified Bank of Industry as the least among organisations that can provide solutions to constraints, while Government is perceived to be the major body responsible for providing solutions to constraints in achieveing the programme objevtive. Customers and community members have virtually little role to play in providing solutions to the constraint.

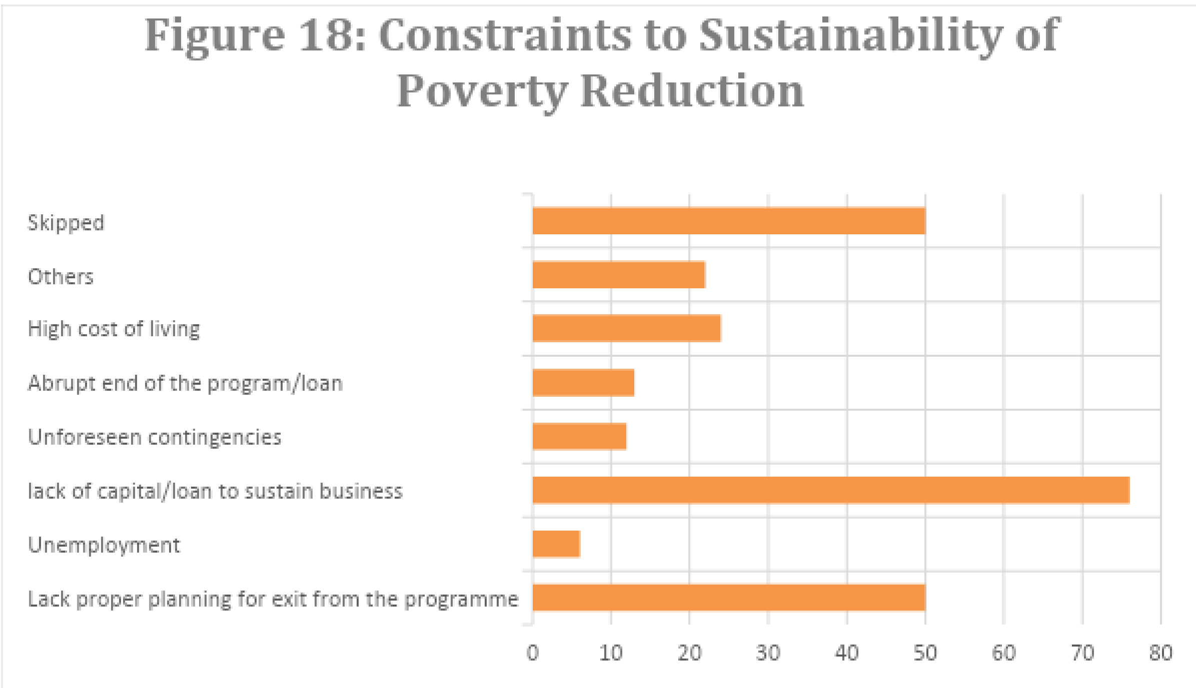
Table 53: Solutions to constraints

	Solution 1	Solution 2	Solution 3	Solution 4
Bank of industry	1	1	3	0
Beneficiaries and loan agents	6	20	26	11
Customers and community				13
Government	228	177	135	113
Loan agents	3	2	1	2
Market association	2	7	3	1
Others	13	4		0
NGO/stakeholders		17	6	5
Skipped		25	66	108

Source: Field Survey, 2020

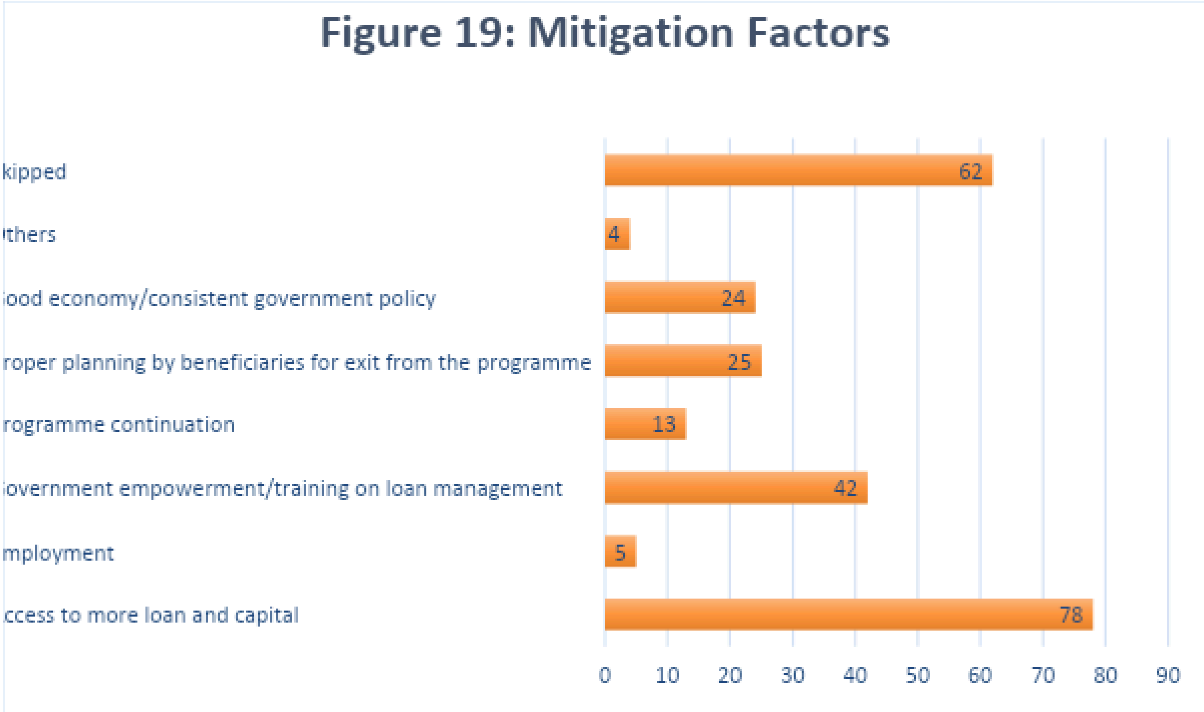
g. Sustainability of the Programme Impact

Figure 18 shows the categorization of respondents by certain factors that may cause them to slide back into poverty once the programme is over. The standout reasons for this include a lack of capital to sustain the business with 30.04% of respondents agreeing to this to be a factor and a lack proper planning for exit from the programme with 19.76% of the respondents indicating this to be a major factor. Unemployment, with 2.37% was the least factor that would be a constraint to the sustainability of poverty reduction once the GEEP programme is over.



Source: field survey, 2020
Figure 18: Constraints to Sustainability of Poverty Reduction

Figure 19 shows some of the mitigating factors that would forestall respondents from falling back to bad economic situations once the GEEP programme comes to an end. 78 respondents (30.83%) believe that access to more loans and capital would be the main mitigating factor to this. Access to employment opportunities with 5 respondents 1.98% was not considered to be a major constraint.



Source: Field Survey, 2020

Figure 19: Mitigation factors

4.0 INSTITUTIONAL ASSESSMENT

Institutional assessment is an important component of the study in view of its critical roles in meeting programme objectives. This assessment covered both Federal and State institutions involved in the implementation of the four programmes. Relevant information were collected with the use of quantitative and qualitative instruments at state level during the field survey while post survey interaction was held with the officials of the NSIP coordinating office of the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development (FMHDSD). The need for synergy and clearly defined roles among these levels of government and other key stakeholders are crucial for achieving the objectives of the programmes. It was against this background that institutional assessment was undertaken.

4.1. National Institutional Framework for NSIP Implementation

When NSIP was designed in 2016, it was domiciled in the office of the Vice President. The need to properly institutionalized these programmes,however, prompted the movement of the

National Social Investment Office (NSIO) to the FMHDSD in 2018 as the office of the Vice President only has constitutional right to implement adhoc programmes. This movement no doubt posed a lot of challenges and constraints which may inturn affect the performance of the programme and the NSIO in the Ministry. Somes of the identified constraints included the difficulty in achieving seamless transition between the office of the Vice President and the Ministry. Transfer of data, equipment, tools and other institutional memory was also not easy. Securing necessary infrastructure such as office space and other key facilities was also problematic while institutionalizing some key organ and operation without interfearing with institutional memory was also a critical challenge. These challenges not withstanding, the NSIPs are currently being repositioned while targets are being reviewd downward to make the programmes more focused. The new target now is to pull 100million Nigerians out of poverty by 2030. More importantly is the fact that the NSIO in the Ministry now served as a coordinating organ for all sectors implementing interventions on poverty reduction and these include the ministry of Education, Health, Water Resources etc. Meanwhile, the effectiveness of the institutional framework in delivering the objectives of NSIP will depend on the monitoring framework, the synergy between the Federal and State Governments, strategies for ensuring sustainability and involvement of other stakeholders (private sector, NGOs, CBOs, individuals and group of individuals) as well as feedback mechanism put in place.

In terms of monitoring and evaluation, an effective framework is currently being put in place while required capacities are in place but additional capacities are being developed. Monitoring tools and templates have been developed while independent Monitors are being trained across the states on data collection and application of the tools. However, better structure will still be required to make timely discovering of fault and predictions possible. At present, the M&E framework is a general and joint framework which is an integrated approach. As such, for effective monitoring a disaggreted approach may be required.

Although there are some levels of involvement by state governments across the country in the implementation of NSIPs, the synergy between the NSIO and State-level agencies have hitherto remained week. Under the current dispensation, the state governments are meant to sign MoU with the Ministry particularly for N-Power, NHGSFP and CCT while in the case of GEEP II, a tripartite arrangement where the Federal Government, the State and the Bank of Industry will have to sign an MoU is being put in place. The MoUs are to spell out the roles and responsibilities of different stakeholders. For example in the case of NHGSFP, the state is expected to provide data or information on the number of school children covered, number of schools, amount spent per programme components and so on while in the case of N-Power, the states provided the place of primary assignment. Federal Government under the MoU is concern with monitoring the programmes and deployment of policy and funding to achieve maximum impact. As part of strategies to ensure effective synergy between the state and Federal Government is the setting up of the state multi-sectoral committee (yet to be inaugurated) which will consists of State Ministry, Department and Agencies (MDAs) such as Education, Health, Agriculture, Water Resources etc.

Evidence from the survey of beneficiaries indicated that NSIPs are making great impact across different segments of the society as such the need to ensure sustainability of these impact. This can only be achieved if NSIPs can also be made sustainable. It is in recognition of this that the NSIPs was move to the Ministry with the robust mandate to accommodate such programmes. Meanwhile, to enhance programme sustainability, there will be the need for capacity and capability development and utilization and motivation plays key role in this respect. Other strategy includes direct contact and involvement of stakeholders – the multisectoral team at state and federal level. Another new innovative strategy is the adoption of the integrated approach where the social register will serve as a common platform for the selection of beneficiaries of NSIPs while selected beneficiaries of one programme like for example N-Power can graduate after learning a skill to obtain loan under the GEEP programme to set up a micro-enterprise.

As part of strategies to ensure sustainability, participation of private sector is very important. In the past, there are situation where NSIPs have partnered with some organised private sector as can be seen in the case of N-power and COREN in the training of beneficiaries. Other programmes where such partnership have been experienced include CCT where UN-Women and UNDP have mined the social register for implementation of their programmes. In some areas, the traditional rulers encouraged farmers to contribute food for the implementation of the NHSFP in their respective domains. At the National level, the World Bank funded the development of the social register. In oder to encourage further participation of private sector, however, transparency and accountability as well as value for money will be the key drive factors.

4.2 Assessment of State-Level Institutions

In the course of the field survey across the 12 selected states, a total of 32 institutions were contacted and IDI conducted on their officials.. As shown in Table 54, about a third of the institutions (31.3%) were involved in the implementation of CCT. This was followed by those involved in the delivery of the HGSFP (28.1%), GEEP (21.9%) and NPOWER (18.8%).

Table 54: Component of NSIP in which State Institutions are Involved

NSIP Component	Number of Institutions Involved	Percent
GEEP	7	21.9
NHGSF	9	28.1
CCT	10	31.3
NPOWER	6	18.8
Total	32	100.0

Source: Field Survey, 2020

As expected, majority of the state institutions (50.1%) were established within the last four years, 2016-2020 when the federal government initiated the four social intervention programmes. Nevertheless, a sizeable proportion of the institutions (34.3%) date back to the period 1962-2012, which indicates that poverty reduction efforts have been on for quite some time in the country (Table 55). It therefore appears that the NSIP programmes were integrated to the existing institutional framework in those states.

Table 55: Year of Establishment of State NSIP Related Institutions

Year	Number of Institutions	Percent
1962	1	3.1
1973	1	3.1
1989	1	3.1
1990	1	3.1
1993	2	6.3
1999	1	3.1
2003	1	3.1
2012	3	9.4
2016	10	31.3
2017	6	18.8
2018	3	9.4
2019	2	6.3
Total	32	100.0

Source: Field Survey, 2020

On the specific social investment programmes the state institutions were involved in, one third of them were engaged in NPOWER programmes (37.5%) and a similar proportion were engaged in the implementation of the HGSFP (34.4%). These were followed by CCT (18.8%) and GEEP which accounted for 9.4 percent of the state institutions. But it should be noted that some of the institutions (15.6%) were engaged in the implementation of multiple programmes which could be prone to poor management (Table 56).

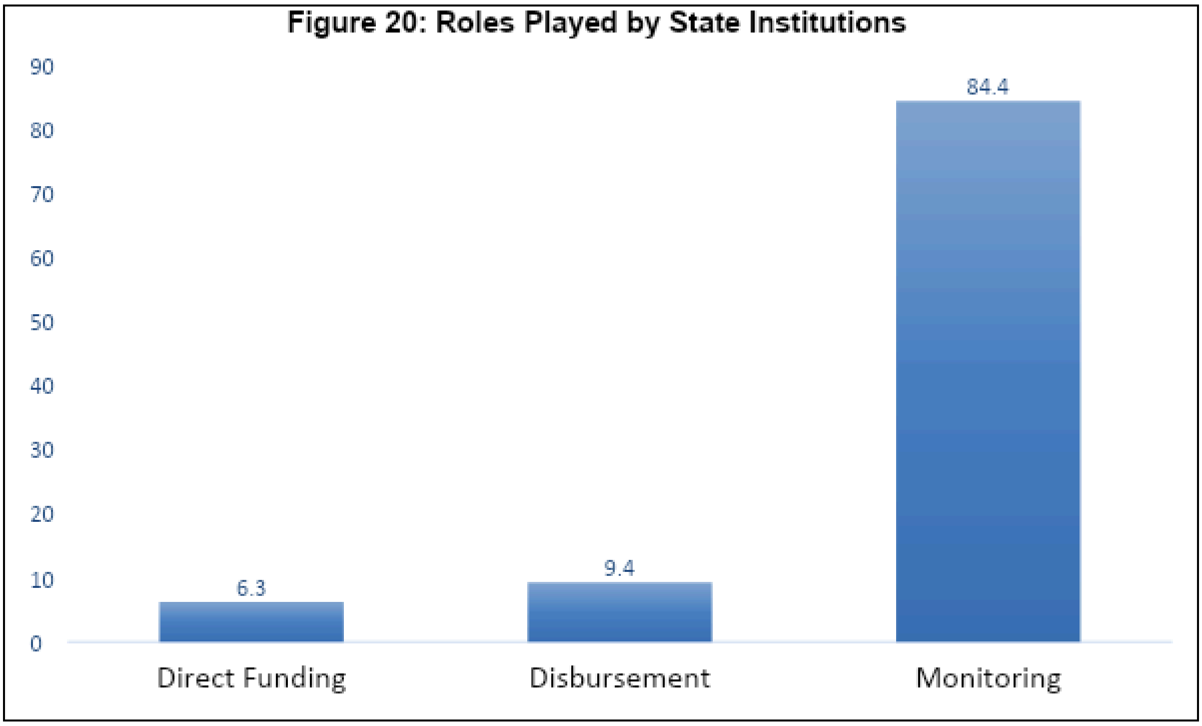
Table 56: Specific Social Investment Programmes Implemented by State Agencies

Programmes	Number of Instititutions Involved	Percent
CCT	6	18.8
Home Grown School Feeding Programme	11	34.4
MarketMoni	2	6.3
TraderMoni	1	3.1
N-Teach	4	12.5
N-Build	1	3.1
N-Knowledge	2	6.3
All NPower Programmes	5	15.6
Total	32	100.0

Source: Field Survey, 2020

4.3 Role of the State Institutions

Results indicate a majority of the institutions (84.4%) performed the role of monitoring, while a few of them (9.4%) were engaged in funds disbursement, just about 6.3 percent performed direct funding of some aspects of the programmes (Fig. 20). The low level direct funding of the programmes at state level certainly castes serious doubts on the sustainability of the programmes should the federal government withdraws or in the event of change of government or policy direction.

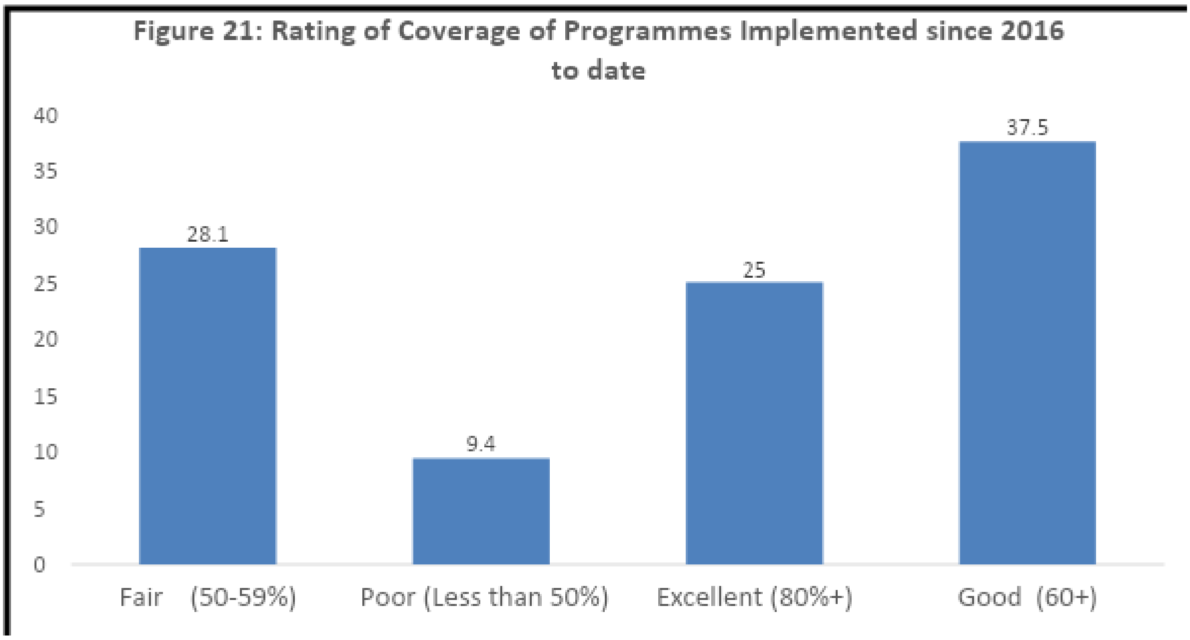


Source: Derived from Field Survey, 2020

Figure 20: Roles Played by State Institutions

4.4 Rating of Coverage of Programmes Implementation

Results of institutional rating of the success of the coverage of the four programmes in the states since 2016 to date are summarized Fig. 21. It shows less than half of the state institutions (37.5%) rating coverage as 'good' while 28.1 percent rated it as 'fair'. Only 25.0 percent of the institutions indicated the coverage as 'excellent'. These ratings do not paint a picture of success story with regards to programme coverage.



Source: Field Survey, 2020

4.5 Factors Militating against Programme Implementation

4.5.1 Institutional Level Factors Militating against Meeting Targeted number of Beneficiaries

Results on institutional level factors militating against meeting targeted number of beneficiaries/participants in the four programmes were quite revealing (Table 57). The figures indicate limited financial resources as the single most important constraint by 24.4 percent of the institutions. This is to be expected given the dwindling financial resoures available to all tiers of government over the years. Poor programme management and inadequate coordination, as well as limited technological resources were reported as the next constraints by 16.9 percent of the state institutions, respectively. These were followed by limited infrastructure/equipment and limited human resources as report by 13.4 percent and 12.2 of the institutions, respectively. The issue of insecurity as mentioned by about 10.0 percent of the institutions is an important constraining factor with the example of the economic impact of the *#ENDSARS* crises that rocked and paralysed all economic activities across the country in 2020.

Table 57: Institutional Level Factors Militating against Meeting Targeted number of Beneficiaries

Constraints	Number of Institutions	Percent
Limited Human Resources	10	12.2
Limited Infrastructure/Equipment	11	13.4
Limited Technology Resources	13	15.9
Limited Financial Resources	20	24.4
Insecurity	8	9.8
Environmental Constraints	7	8.5
Poor management and coordination	13	15.9
Total	82	100.0

Source: Field Survey, 2020

Institutional in-depth interview on constraining factors against meeting targeted number of beneficiaries with regard to HGSFP was summed up as follows:

> *The major constraining factor now is irregular payment of cooks in particular which makes it impossible to feed targeted number of children. Even if reglar payments are to resume, the cost per meal per pupil computed in 2016 (N70) being the basis of payment of cooks is no longer in tune with current market realities. It is therefore very important that the cost content of HGSFP be reviewed upward* ***–Desk Officer, HGSFP, Asaba, Delta State***

With regard to the CCT, the major operational constraint against meeting targeted beneficiaries was reported as follows:

> *The key constraining factor with regard to CCT is irregular payment of beneficiaries, which therefore entailed inability to expand on the number of beneficiaries* ***–Desk Officer, CCT, Asaba, Delta State***

Furthermore, lack of continuity in benefit payments and amounts paid being too meagre were the major problems pointed out as militating against meeting targeted number of beneficiaries with regard to *TraderMoni* programme in some states:

> *TraderMoni was paid only once, no continuation. Moreover, the amount paid were considered by beneficiaries as too meagre to make significant impact on their businesses* ***–GEEP Desk Officer, Asaba, Delta State***

4.5.2 Community Level Factors Militating against the Successful Implementation of NSIP Programmes

Results on community level factors militating against successful implementation of NSIP programmes indicate political interference as the single major problem mentioned by 22.5 percent of the state institutions. This revelation is important because it has serious implications for beneficiary targeting processes which could effectively derail meeting the key objective of the programmes. Other militating factors mentioned were distrust of intervention and environmental constraints mentioned by 14.1 percent of the institutions, respectively. Cultural factors (11.3%) and limited physical infrastructure/equipment (11.3%) were also mentioned by the state institutions as community level factors militating against successful implementation of the programmes (Table 58).

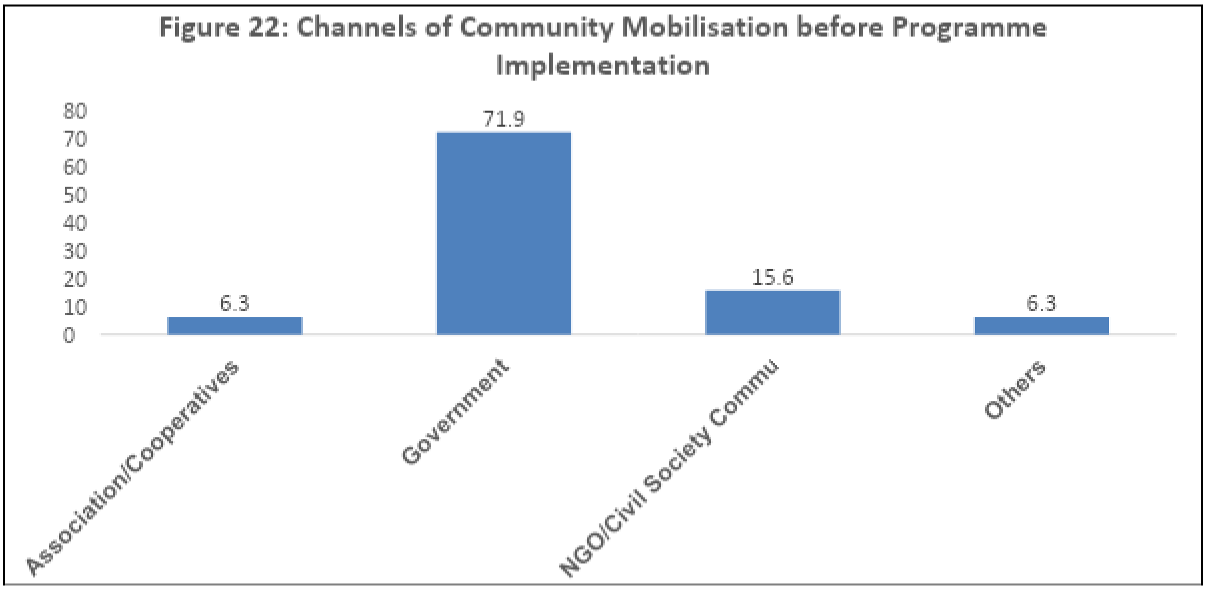
Table 58: Community Level Factors Militating against the Successful Implementation of NSIP Programmes

Constraints	**Number**	**Percent**
Cultural Factors	8	11.3
Limited physical Infrastructure/ Equipment	8	11.3
Political Interference	16	22.5
Elite capture	4	5.6
Insecurity	9	12.7
Environmental Constraints	10	14.1
Distrust of Intervention	10	14.1
Poor management of programmes	6	8.5
Total	71	100.0

Source: Field Survey, 2020

4.5.2 Community Awareness Creation before Programme Implementation

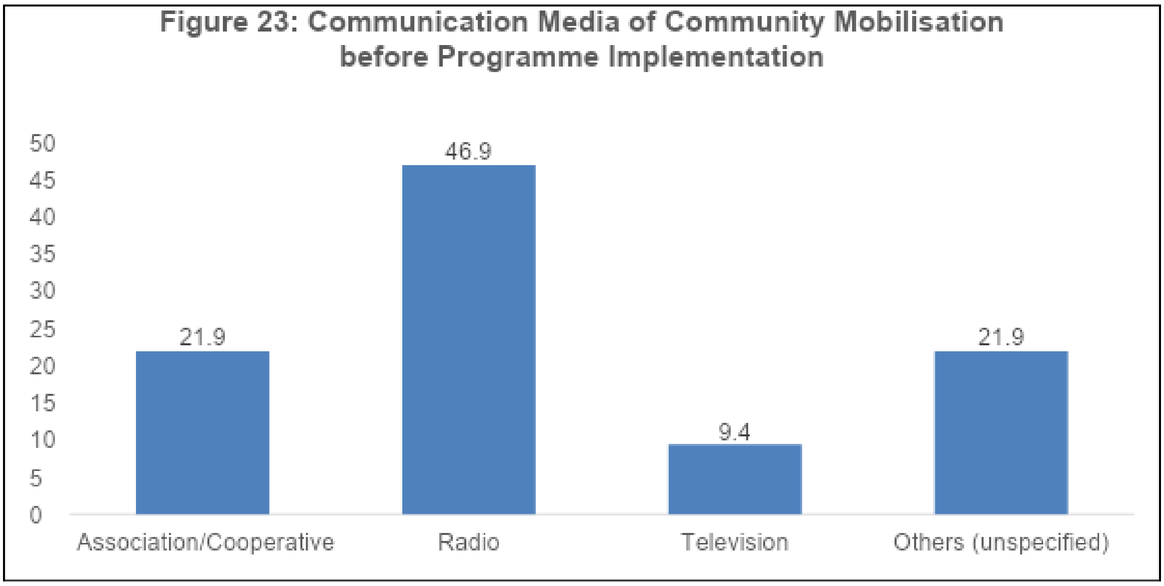
Community awareness creation before programme implementation is crucial for the success of poverty reduction intervention programmes. Results indicate there was very good community awareness creation majorly through government chAANels as indicated by about 72.0 percent of the state institutions .interviewed. Other chAANels of mobilisation and awareness were through NGO/Civil Society Community leaders (15.6%) and Association/Cooperatives accounting for 6.3 percent (Fig. 22)



Source: Derived from Field Survey, 2020

Figure 22: Channels of Community Mobilisation before Programme Implementation

Additional information on channels of programme awareness among beneficiaries indicate radio as the major medium as reported by close to half of the institutions (47%), followed by Associations/Cooperative sources of information, as well as other unspecified chAANels accounting for 22.0 percent each (Fig. 23). This result shows that television, which accounted for only 9.4 percent, might not be the most appropriate chAANel for poverty intervention awareness creation.



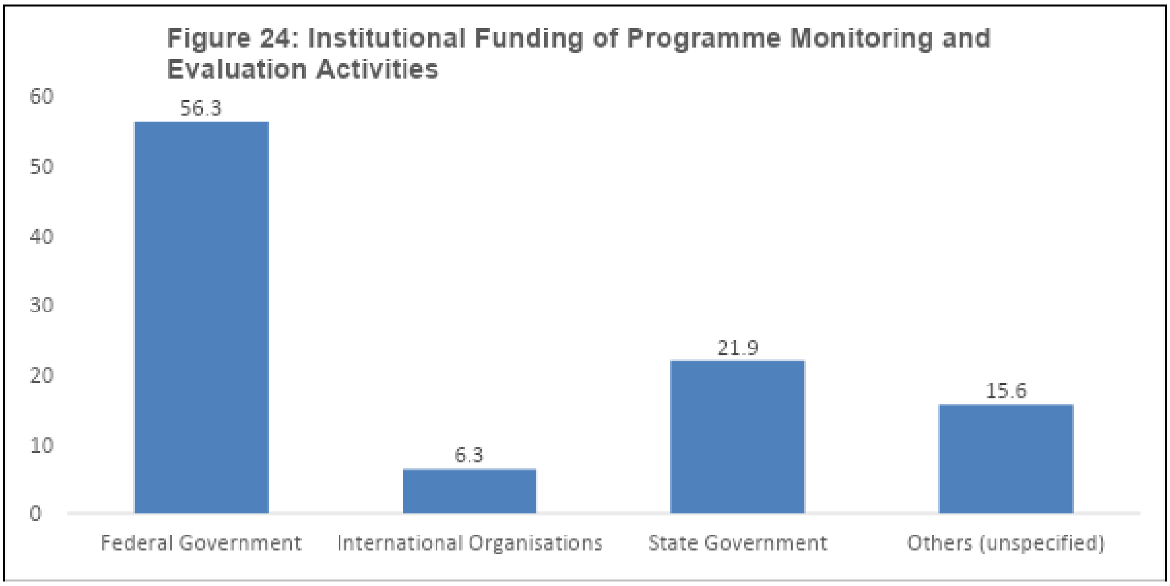
Source: Derived from Field Survey, 2020

Figure 23: Communication Media of Community Mobilisation before Programme Implementation

4.6 Institutional Programme Monitoring and Evaluation

4.6.1 Availability of M&E Policies, Procedures and Funding

Monitoring and evaluation are key to the attainment of programme objectives. Without this component actively in place, intervention programmes like the NSIP can hardly meet their set objectives. In the light of this, the state institutions were asked whether or not there were policies and procedures that guide programme monitoring in place. Results indicate almost all the institutions (87.5%) reporting that institutional policies and procedures for monitoring and evaluation activities were in place. But a further enquiry revealed that this crucial role of M&E were rendered ineffective due to non-allocation of funds for the exercise as reported by 37.5 percent of the institutions. This is in spite of the fact that over half (56.3%) of the state institutions indicated the federal government as the major M&E funding agency. Nevertheless, about 22% of of the state institutions indicated some levels of funding provided by state governments for M&E activities, just as some level of M&E funding were said to be provided by international bodies as reported by 6.3 percent of the state institutions (Fig. 24).



Source: Derived from Field Survey, 2020

Figure 24: Institutional Funding of Programme Monitoring and Evaluation Activities

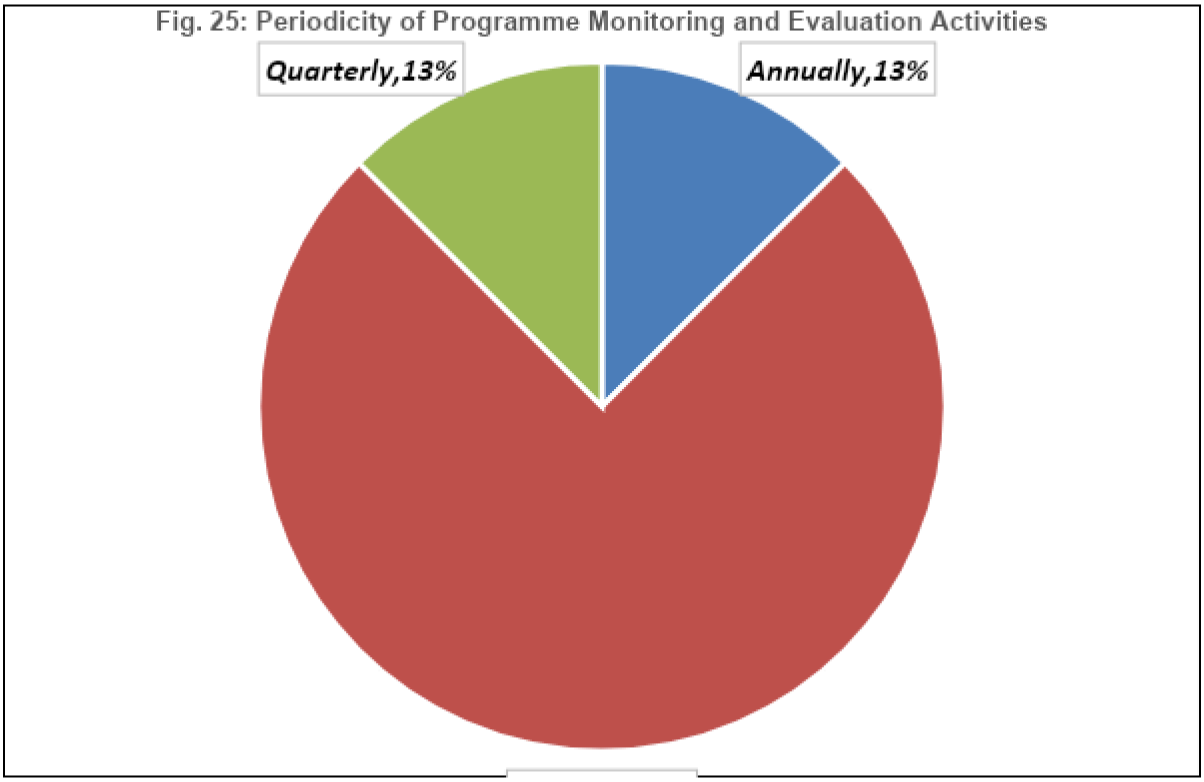
4.6.2 Availability of M&E Personnel and Monitoring Protocols

Monitoring and evaluation require some skills and tools that make it imperative for state institutions to allocate dedicated and trained staff for undertaking the task on regular basis. In this regard, results indicate majority of the institutions (84.4%) having trained and dedicated M&E staff with average of 14 males and 12 females in each of the institutions. However, the reults also indicate total absence of trained and dedicated staff in 15.6% of the institutions interviewed.

In line with best practices, it is expected that the coordinating state institutions maintain standard monitoring template without which programme evaluation becomes an excerise in futility. In this regard, results indicate majority of the state institutions (84.4%) indicated having monitoring templates. This is quite remarkable, though the actual M&E activities were undermined by the general lack of required funds.

4.6.3 Periodisation of Monitoring and Evaluation Activities

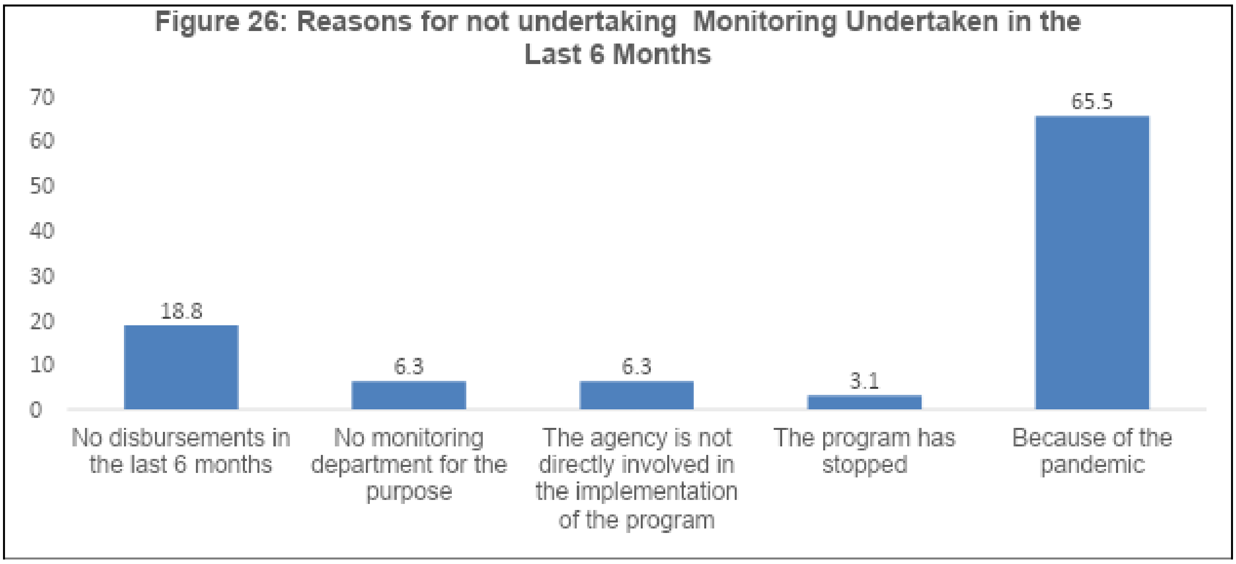
Results on the periodicity of programme monitoring and evaluation indicate majority of the state institutions (75%) undertaking the activity on monthly basis (Fig. 25). This was followed by those who performed it annually and those on quarterly basis, as reported by 12.5% each.



Source: Derived from Field Survey, 2020

Fig. 25: Periodicity of Programme Monitoring and Evaluation Activities

However, though majority of the state indicated undertaking M&E monthly, results show that close to half of the institutions (47.0%) did not perform M&E in the last six months. Various reasons were proffered by the affected institutions ranging from issues associated with the the pandemic being the highest single reason (65.5%), to the stoppage of the intervention programme as reported by 3.1 percent (Fig. 26). It is therefore clear that implementation of the four programmes in the states visited did experience little or no monitoring and evaluation.



Source: Derived from Field Survey, 2020

Figure 26: Reasons for not undertaking Monitoring Undertaken in the Last 6 Months

4.6.4 Budgetary/Extra Budgetary Provision for Programme Oversight Activities

Results indicate a large scale lack of budgetary/extra budgetary provisions for programme oversight activities at the state level. While about 72.0 percent of the institutions indicated lack of budgetary provision, much more institutions (84.4%) indicated not having extra-budgetary provision for programme oversight activities, and neither were there other support facilities from individuals/organisations to facilitate oversight activities as reported by 78.1 percent of the state institutions. This scenario indicates poor programme management.

4.6.5 Organisational Structure for Programme Implementation and Grievances Redress Mechanism

State institutions were asked whether or not they were satisfied with the organisational structure for implementation of the programmes. Results indicate over half of the institutions (53.1%) not satisfied with the implementation structure, which cast serious doubts on the existence of synergy among the different implementing stakeholders at the federal and state government levels.

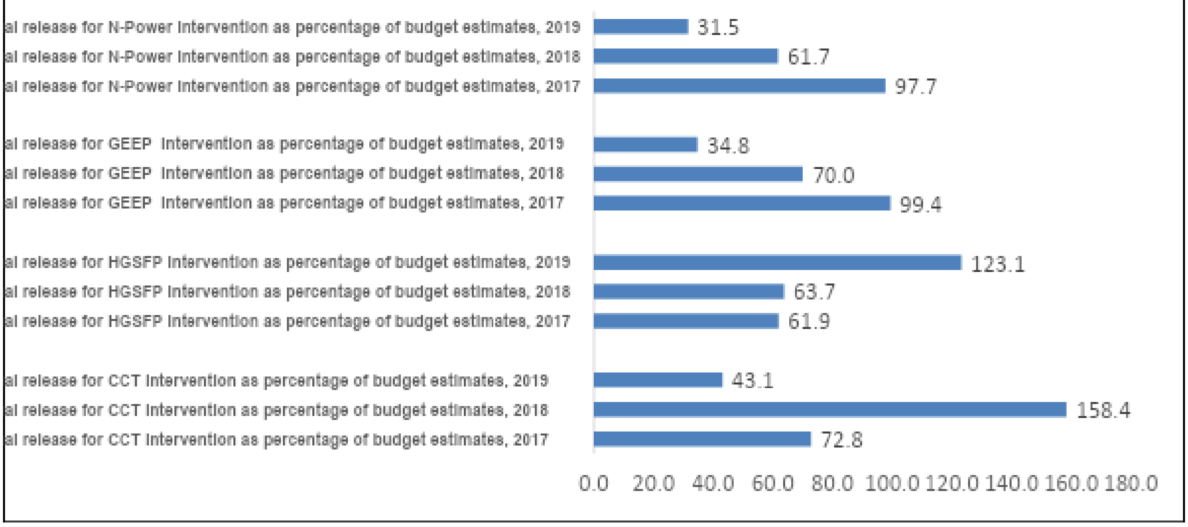
On beneficiaries/participants grievances redress mechanism, majority of the state institutions (84.4%) indicated the existence such mechanism, and that complaints were regularly received and processed, and with feedbacks initiated in almost all cases (90.6%).

4.7 Programme Funding

4.7.1 Actual Releases as Percentage of Budget Estimates

Results on programme funding are summaried in figure 27. Results indicate actual releases as percentage of budget estimates being on the decline for N-Power and CCT during the period 2017-2019. Specifically, while actual releases as percentage of budget estimates for N-Power declined from 97.7 percentage in 2017 to as low as 31.5 percent in 2019, that of GEEP suffered similar drastic decline from 99.4 percent in 2017 to 34.8 percent in 2019. It can be siad that only the HGSFP attracted inreases in actual releases than all other programmes, which rose from 61.9 percentage in 2017 to 123.1 percent in 2019. This rising trajectory reflects the high priority placed on HGSFP by the Buhari Administration.

Figure 27: Average Actual Releases as Percentage of Budget Estimates

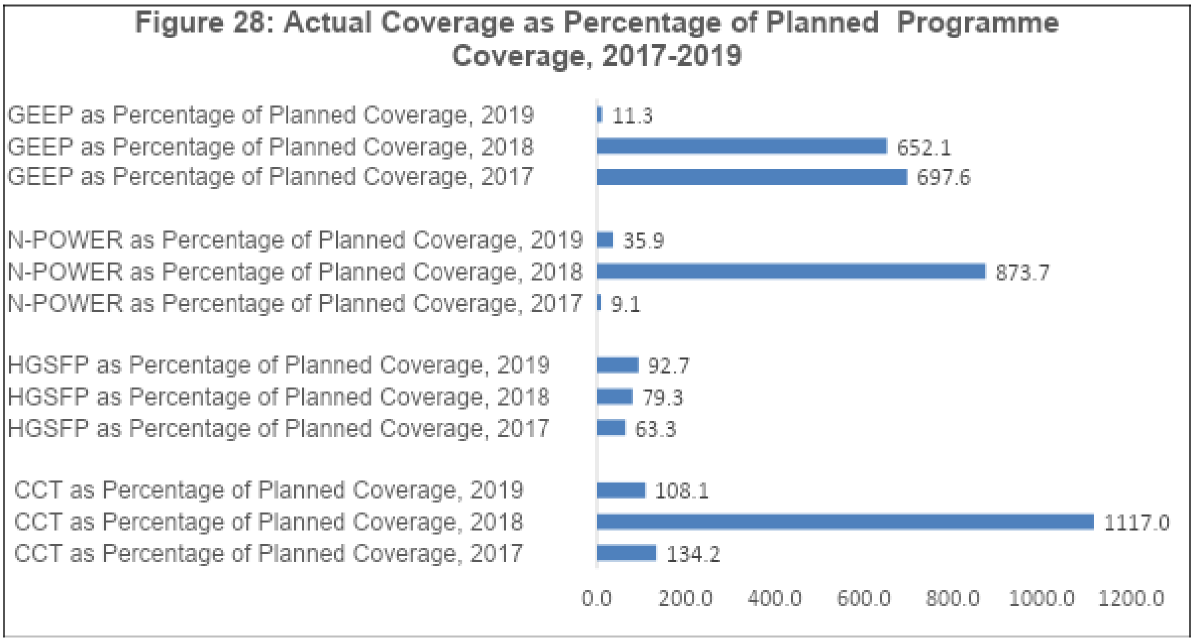


Source: Derived from Field Survey, 2020

Figure 27: Average Actual Releases as Percentage of Budget Estimates

4.7.2 Impact of Funding on Planned and Actual Programme Coverage

Results on planned and actual programme coverage indicate a general decline in actual programme coverage during the period 2017-2019, except for HGSFP which increased from 63.3 percent in 2017 to 92.7 percent in 2019 (Fig. 28). These correspond with trends in the budget process discussed above. However, it must be pointed out that the high increases in actual over planned coverage in some of the programmes during the period 2017-2018 might be explained by the intense political campaign activities during the period.



Source: Derived from Field Survey, 2020

Figure 28: Actual Coverage as Percentage of Planned Programme Coverage, 2017-2019

5.0 SUMMARY AND IMPLICATION OF FINDINGS

N-POWER

The study revealed that the N-TEACH had the highest number of participants of which majority got information about the programme through relatives / friends and websites. Most of the beneficiaries were also aware of the programme, but still perceived it as means of employment creation by the government rather than a programme for skill acquisition.

Majority of the beneficiaries are paid their monthly stipends as at when due, which helped in increasing their expenditure during the programme, although income decreased after exiting the programme. Although a large percentage of the beneficiaries were trained on how to sustain themselves after exiting the programme, most of them slipped back below the poverty level. More than half of the participants believe it is as a result of there abrupt disengagement from the programme, but quite a few feel it is as a result of irregular payments of stipends during the programme. A large part of the beneficiaries are also of the opinion that an automatic employment into the state and federal civil service after exiting the programme would have given them a better economic independence.

These implies that most of the N-POWER beneficiaries are not well prepared for life after the programme and this slides them back into the viscious poverty cycle.

CCT

The study revealed that there are more female than male beneficiaries in the CCT programme and information about the programme was mainly obtained through relatives and friends. It was further revealed that as a result of participation there was an increase in the purchase of non- food items during the programme and at the same time a rise in income.

Majority of the beneficiaries were better off after joining the programme because the programme had a positive effect on the economic status of the beneficiaries' households, but one of the major constraints to achieving the the programmes objectives was the inadequacy of of the monthly stipends and the major factor militating against the sustainability of the programme's objectives and it's influence on their standard of living is the discontinuance of the programme according to the participants. Although majority of the beneficiaries think it's the responsibility of the government to maintain and improve their standard of living.

NHGSFP

More than half of the beneficiaries became aware of the programme through friends and relatives. The average expenditure pattern of beneficiaries increased likewise their income as a result of programme participation. Also both their business capital and economic status improved positively.

The major constraint to achieving the programmes' objectives was that the stipends paid to the cooks is inadequqate and they feel the government are responsible for addressing the constraints by making the programme permanent.

GEEP

The beneficiaries of the GEEP became aware of the programme through friends and relatives and were aware of the rules and regulations of the programme before enrolment. Majority of the beneficiaries were food vendors and mostly had a range of 1 to 9 workers under their business and also received training before enrolment into the programme which is a major critarier so as to manage the loan better. Almost all the participant confirmed that the training was put into practice.

Majority revealed that there was a rise in their income and expenditure.The standard of living and household welfare during the programme increased significantly for food and non-food expenditure, although a lot of assets were bought before joining the programme. There was also a clear difference between beneficiaries and non beneficiaries with the latter being econemically better. Some of the beneficiaries complained that the the main constraint in achieving the programme’s objectives is the inadequqcy of the loan amount and so feel the government is in the best position to solve the constraint’ Other reasons as indicated by the paticipants of the study revealed that lack of adequate capital and proper exit plan are the major reasons for slipping back into poverty

5.1 DISCUSSION

It is commendable that there is an appreciable level awareness on the NSIPs which citizens get through various media. It is instructive that for the Npower where there are a lot of youth involvement compared to other programmes, the website, radio and interpersonal communication are the main sources through which messages on the NSIPs are disseminated. Other NSIPs apart from N-power may find other media more suitable for dissemination of advertisement for new enrolees or progress monitoring of those still on the programme.

The Conditions for participation in the programmes are also well disseminated, but there is need for more enrolment of the non-graduates because many out of school youth also constitute a significant proportion of the Nigerian population.

The payment to beneficiaries at month end is also something that needs to be sustained in spite of the relocation of the the NSIPs from the office of the Vice President to the ministry. One way through which this could be sustained is through ensuring adequate budget allocation and timely release of the funds to the appropriate programme administrators for onward payment to beneficiaries.

Dimensions addressed by the NSIPs for now emphasise more on job creation. Social investment however has other components like poverty alleviation and skill acquisition as well as ensuring general improvement in the welfare of citizens. These aspects should not be neglected but be given more attention

Beneficiaries Training on expectations and obligation is good but need to be sustained. This is in order to ensure that the beneficiaries understand that being an NSIP beneficiary is not a full time long term job on its own but a way of learning skills, with which to develop entrepreneurial expertise, become self employed and subsequently employers of labour.

The usefulness of Npower in increasing business income and expenditure has been demonstrated within the limited number of beneficiaries. However, there is a significant proportion of the population which also need to be enrolled in order for the impact to be more widely felt.

On the beneficiaries level of expenditure during the program in contrast to the period before enrolling on the program, results reveal that majority of the beneficiaries experienced an increase in the level of expenditure resulting from enrolment on the program. This inadvertently shows that as the income of beneficiaries increased, the expenditure also increased. Beneficiaries across the states were able to feed their families and meet other needs resulting from N-POWER, a beneficiary from Niger in sharing his experience sums up the perception of the programs impact thus: "*I was able to farm and get money and through this build my house 3 bed room flat, also had the opportunity to buy a car because I use the 30000 in giving out loan (Bada kaka) to people and I get them back with profit*". It therefore implies that the N-POWER program increased the capacity of beneficiaries to meet their individual household needs.

On the Influence of the N-power program on beneficiaries, in comparison to non-beneficiaries, results show that majority of the beneficiaries affirmed that they are better off than their counterpart who did not enrol for the program in terms of food consumption (722), Asset acquisition (617), skill acquisition (815) as well as economically (749). This can be attributed to the fact that beneficiaries were able to maximise the benefits of the program in the above areas to improve their standard of living. Part of the goals of the N-POWER program is to help young Nigerians acquire lifelong skills to become practical solution providers in their communities: Atege miscellaneous, a beneficiary from Benue state sums up the influence of the program on beneficiaries thus: "*I really appreciate this program, it has brought an increase in the standard of my living. It has enabled me start a business, I am a renter, I rent chairs through this stipend and bought a piece of land. I enrolled in school with this money. The money was given to me during these Fulani crises so I use to help my people who ran to the town"*. I really appreciate". It therefore implies that the N-POWER program greatly influenced the beneficiaries by improving their standard of living and also increasing their capacity to meet daily needs.

On the consistency of the beneficiaries' level of income within the last 12 months, results reveal that 635 beneficiaries representing majority of the total number of beneficiaries sampled across the 12 states did not experience a consistent increase in their income within the last 12 months. In as much as the program had tremendous influence on the standard of living of the beneficiaries, they did not experience consistent increase in their income within the last 12 months. This can be attributed to the fact that the N-POWER beneficiaries had been exited from the program and were still awaiting exit packages, also over dependence on the monthly stipends without proper application of skills is a possible reason for the lack of increase in income experienced by beneficiaries. One of the beneficiaries in an FGD captures this clearly thus: "*We just woke up on one day and the government told us that the termination of batch A will be next month and the other month is the termination of the batch B. It took us unawares because we are not expecting that and we didn't plan for it. Since the batch A exceed two years, we thought that government would the Batch B will also exceed two years. So a lot of us who were not prepared for the exit found it difficult to adjust to the stoppage of stipends. But, as I am speaking to you now we were able to find one thing or the other to lay our hands*".

On the perception of beneficiaries on constraints hindering the achievement of the N-POWER objectives, results show that majority of the beneficiaries (aggregated number of not important and least important responses) consider mismatch of skills as a constraint which is not likely to hinder the achievement of the N-POWER objectives. While this is so, the number of beneficiaries who also consider mismatch of skill to be a constraint is significant. As a lot of beneficiaries in the N-TEACH program noted that they didn't enrol for it but were however posted to schools to teach. This can be counter productive to the objective of the program as beneficiaries within this category might go through the program only for the stipends without lending themselves to the potentialities of the program.

Inadequate stipends was consider as the most significant constraint to the achievement of the N-POWER goals. This can be attributed to the fact that a lot of beneficiaries move from on location to the other in meeting up with the demands of the program, the cost of transportation and cost of living inclusive are serious challenges which must be accommodated with the stipends provided. One of the N-POWER beneficiaries in an FGD captures this concern thus: "*So in terms of that, since the economy is rising, and things are rising, definitely the remuneration which is the stipend should be increased to at least to motivate the people. How can you expect a teacher to spend 500 naira daily on transportation from his house to his place of primary assignment? At the end of the month he would have spent about fifteen thousand naira on transportation, meanwhile he still has other things to do. It is clear that the stipends is not enough".*

Regarding the irregularity of stipends, majority of beneficiary responses consider irregularities in payment as a very crucial constraint to the achievement of the N-POWER objective. An N-POWER beneficiary during the FGD interaction affirms this by stating that:

> "*When the program was in Osinbajo's office, (office of the vice president) we used to collect our stipends before FG workers collect their salary. But when it was taken to the humanitarian office, at times two weeks into the new month, at times three weeks even at times two months no stipends. ...and that begin to bring the moral of N-power down. And when you are being demoralized naturally or financially, is no way you will go to the class and the students will be expecting much of you. At times, you walk into the class and the students will be asking you; sir is everything okay? Because the moral is completely down ...nd you cannot tell the student that is what happened. You will try to find way to cover up. That has affected the program. Two, they set some people as abscond and eventually exit. They exited people without their knowledge. Some people will be busy working in the school, thinking they are working for the government, only for them when the stipend has come and they will not see theirs".*

It therefore reveals that irregularities in payment has a direct consequence on the performance of beneficiaries in the programs and as such was a major constraint to achieving the objectives of the program.

Regarding misapplication of stipends, majority of the respondents consider misapplication of stipends to be a serious constraint to the achievement of N-POWER objectives.

Another major constraint is the lack of transparency in payment of stipends. Most beneficiaries attribute the delay in payment abrupt withdrawal of some beneficiaries without explanation as this constitute a serious challenge to the program. Thus, the absence of effective communication between beneficiaries and the government leaves room for speculation and inadvertently suspicion, which is detrimental to the fulfilment of program programme objective.

Part of the core mandate of the government enterprise and empowerment program is to achieve productive employment and decent work for all women and men, including young people and persons with disabilities by providing loans without interest and demand for collateral. As such the research was interested in knowing how well the GEEP has faired on the livelihood of beneficiaries. Results reveal that majority of the GEEP beneficiaries consulted from the 7 states experienced an increase in their expenditure while enrolled on the GEEP programme. This implies that the programme was able to increase the spending capacities of beneficiaries to meet more of their daily needs.

The research was also interested in establishing the influence of the programme on beneficiaries in comparison to non-beneficiaries. As such, in terms of the economy of beneficiaries, the programme had considerable influence on beneficiaries, as it was able to improve in their economic conditions. Majority of the beneficiaries affirm that they are better off than others who did not enroll for the program. Beneficiaries were able to establish as well as expand their businesses through the added capital provided by the programme. Attesting to this a beneficiary shares her experience thus: "*this GEEP money came at the right time. I got the loan close to the Eid festival. I used the money to buy rams and sheep to sell during the festival. In fact, after the festival, I just returned the loan at once*".

The programme's impact on the economic strength of beneficiaries trickles down to other areas, which attest to the programme's success in empowering beneficiaries. As such, majority of the beneficiaries affirm to be better off than their peers who did not enroll for the programme in the areas of: food consumption, Asset acquisition, Access to healthcare, skill acquisition, sanitation and savings. This shows a direct correlation between the improvement in the economic capacities of the beneficiaries and the total improvement in the livelihood of beneficiaries. For instance, there is considerable improvement in the beneficiaries' capacity to acquire assets, access health care and practice proper sanitation. These are indicators of the programme's successes in improving the livelihoods of beneficiaries. Most importantly, beneficiaries were able to also improve their savings as a result of the positive change in their economic capacities*, as a beneficiary notes: "more capital means more goods to sell; and that translates to more income".* It is particularly instructive that within the GEEP where there are lots of small business owners, the programme was able to record considerable impact on beneficiaries across the sub-units (Trader-moni, farmer-moni, market-moni)

Determining the progression of beneficiaries' monthly income is also crucial to determining the impact of the programme. As such, the research revealed that the beneficiaries experienced a consistent increase in their income within the last 12 months before the study owing to their participation in the programme. This can also be attributed to the fact that the programme greatly built the capacities of beneficiaries.

5.2 RECOMMENDATIONS

The findings from the evaluation of National Social Investment Programmes (NSIPs) within the context of the theory of change and the prevailing macroeconomic and location specific characteristics, the following recommendations are put forward for each programme and thereafter a general recommendation section is provided:

Conditional Cash Transfer

There is an urgent need to increase the amount of stipend being paid to the current beneficiaries of the programme. this is in view of inflationary trends that have reduced the real value of income, thereby eroding the value of benefits received by the beneficiaries

Again, there is an imperative to widen the coverage of the CCT and also enrol more males in many of the locations visited in order to improve this poverty reduction programme. The current beneficiaries were selected from a social register developed for the initiation of the programme in 2016; however, there are other vulnerable households who have fallen into poverty since the initial selection.

The empowerment aspect of the CCT is laudable, however, there is a need to link the beneficiaries to sources of capital over and beyond that which is obtainable form their social groups.

National Home-Grown School Feeding

The NHGSFP has been crafted to cater for a variety of individuals including farmers, aggregators cooks and the students. However, it seems that the cooks are more at an advantage than most of the other beneficiaries. It is therefore important to strengthen the value chain within the programmes in order to ensure an inclusive beneficiary scheme.

Efforts should be made to update school records with existing records in order to ensure that the cooks are properly remunerated for the number of school children they are feeding. This will also prevent situations where food portions are drastically reduced in order to meet up with the number of pupils to be fed.

N-Power

Whereas empowerment programmes are beneficial, in the short run, it has shown not to translate to full and sustainable employment which is important for the youth. In view of this, it becomes important to ensure that an enabling environment is provided for young people to become gainfully employed either through the formal or informal sector.

Furthermore, there may be a need to increase the stipends paid to the beneficiaries in view of the reduction in the market value of money in the macroeconomy. There may also be a requirement to form clusters of beneficiaries who would be developed into self help groups (i.e sayings and loan association) in order to synergise for better employment opportunities.

Considering that the beneficiaries of the NPOWER are graduates, we recommend that a key part of the programme should be a scholarship scheme, for beneficiaries to embark on higher education, such that, at the end of the programme, the beneficiaries would have gained additional educational qualification.

GEEP

Given that the beneficiaries of GEEP are mainly micro and small-scale business owners, there is a need to increase the loan given to the beneficiaries. We also suggest that loans/grants should be commensurate with the scale of business of the beneficiaries. This will ensure that the loan/grant is sufficient to increase business capital in such a way as to reduce poverty and prevent wastage or diversion of the fund.

Also, loans must be regularly provided to the beneficiaries, so as to prevent a break in business cycles that may affect continuity of their enterprises. This is also an important trust issue between the beneficiaries and the government in pushing through with promises of further loans as a reward for timely loan repayment.

In general, sustainability appears to be a main concern with these NSIPs. There is therefore a call to institutionalise the National Social Investment Programmes and develop a framework that makes it transcend political regimes. This in effect will ensure that poverty reduction programmes are entrenched in national development plans and policies.

The main bottle neck to sustainable NSIP seems to be inadequate and untimely disbursement of funds. It therefore becomes imperative that funding for implementation of the programmes are timely in order to meet the objectives of the programme.

Thus, while monitoring and evaluation seem to be entrenched in the NSIP framework there is a lacuna that has been developed due to lack of funding, thereby threatening effectiveness and continuity. It becomes important therefore to ensure that funding is adequate and consistent with respect to programme monitoring and evaluation.

Again, while the decentralisation of monitoring and certain implementations are at the state and sometimes local/community levels, it is even more important to involve private sector engagement in implementation, monitoring and evaluation of some of the programmes. This may be necessary to circumvent some of the bottlenecks involved such as disbursement of funds, updating registers and tracking beneficiaries.

Social investment programmes have started becoming market oriented in many developed countries. This is especially the case with programmes related to providing SMSEs empowerment and growth as a poverty reduction scheme. Linking these MSMEs to such market based systems for loans, or seed capital may increase the coverage of NSIPs such as the GEEP.

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APPENDICES

Appendix 1: Qualitative Questionnaires (KII)

QUALITATIVE QUESTIONNAIRES (KII)

Community leaders and rulers, CBOs, NGOs, SBMC, Government Officials, Head Teachers, and Aggregators

General Introduction/explanation: Thank you for sitting with us. We are here because we are interested to know about your experiences and opinions on the subject of Social Intervention Programmes (You may need to explain the program we mean). We are interested to know what you think about them, how you think they are affecting people, households and communities, whether you think they are good or bad, and to understand from your perspective the way they have been working in your communities. We have a series of questions we would like to ask, but if you have something else you would like to contribute about the NSIP that wasn't covered, then please feel free to do so.

Name of Interviewer			
Name of Respondent (Optional)			
Contact Number (Optional)			
Date			
State			
Community			
Start time		**End time**	

1. Are you aware of Federal Government's Social Intervention Programmes? (how did you get to know about it, since when?)
2. Which of the NSIP are you familiar with? (N-Power, CCT, GEEP & NHGSFP)
3. What is the type of the assistance rendered to beneficiaries of the programme? (probe for examples of assistance)
4. Do you think the approach adopted for implementing this/these programme(s) are producing the desired results?

5. Are you aware of how participants were mobilized for these programme (s) (Probe for ways of mobilization)
6. To what extent do you think the target of the programme(s) is being achieved? (Probe for reasons for variation in targets and achievement in terms of number of beneficiaries and intervention benefits)
7. What do you think are the constraining factors to the achievement of the targets of the programmes
8. What do you think should be done differently to achieve the targets of the programmes
9. In what ways do you think the programmes have improved the welfare/standard of living of the beneficiaries of the programmes (probe for change in income/living conditions of beneficiaries)
10. How is/are the programme(s) contributing to poverty reduction in the community?

Appendix 2: Qualitative Questionnaires (FGD)

QUALITATIVE QUESTIONNAIRES (FGD)

General Introduction/explanation: Thank you for sitting with us. We are here because we are interested to know about your experiences and opinions on the subject of Social Intervention Programmes (You may need to explain the program we mean). We are interested to know what you think about them, how you think they are affecting people, households and communities, whether you think they are good or bad, and to understand from your perspective the way they have been working in your communities. We have a series of questions we would like to ask, but if you have something else you would like to contribute about the NSIP that wasn't covered, then please feel free to do so.

<table>
<tr><td>Name of Interviewer</td><td colspan="3"></td></tr>
<tr><td>Name of Respondent (Optional)</td><td colspan="3"></td></tr>
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<tr><td>Start time</td><td></td><td>End time</td><td></td></tr>
</table>

N-POWER

1. How were you mobilized for this programme? (probe to know whether participants got the form directly of from other sources, did participants pay, were they selected on the basis of party affiliation)
2. What has been your experience in the N-Power Programme?
3. How has the N-Power programme improved your employment or empowerment/skill acquisition potentials?
4. Are you satisfied with the ways the N-Power programme is being managed? If no what are your reasons? (probe for consistence of monthly stipend, work tools/other training materials, for placement of apprenticeship for skill acquisition beneficiaries)
5. How has the N-Power programme improved your welfare?
6. How has the programme enhanced your capacity for better opportunities (Probe for better job, expansion of business, increased access to income)
7. What do you think are the constraints affecting the effectiveness of the programme?
8. How do you think these constraints can be addressed?

Conditional Cash Transfer programme

1. How were you mobilized for this programme? (probe to know whether participants got the form directly of from other sources, did participants pay, were they selected on the basis of party affiliation)
2. What has been your experience in the CCT Programme?
3. How has the CCT improved the welfare of your household? (probe for increased capacity to handle household needs relating to food, health, increase in school attendance of children etc.)

4. Are you satisfied with the way the CCT is being managed? If yes explain; If no, what are the reasons? (probe for consistence of monthly stipend)
5. How has the CCT improved your household welfare/standard of living? (probe for changes in income, food and non-food expenditures, procurement of assets etc.)
6. What do you think are the constraints affecting the effectiveness of the CCT?
7. How do you think these constraints can be addressed?

GEEP Programme

1. How were you mobilized for this programme? (probe to know whether participants got the form directly of from other sources, did participants pay, were they selected on the basis of party affiliation)
2. What has been your experience in the GEEP Programme?
3. How has the GEEP programme improved your enterprise/business?
4. Are you satisfied with the ways the GEEP programme is being managed? If no what are your reasons? (probe for ease of accessing loans, repayment plans, etc.)
5. How has the GEEP programme improved your welfare/standard of living? (probe for expansion of business, increased income, asset acquisition etc.)
6. What do you think are the constraints affecting the effectiveness of the programme?
7. How do you think these constraints can be addressed?

National Homegrown School feeding programme (NHGSFP) (Participants – Cooks/Aggregators/SMBC)

1. What has been your experiences in the NHGSFP Programme?
2. How were you mobilized for this programme? (probe to know whether participants got the form directly of from other sources, did participants pay, were they selected on the basis of party affiliation)
3. How has the NHGSFP improved the welfare of your household/or of beneficiaries? (probe for increase in income, increase in food intake, etc.)
4. Are you satisfied with the ways the NHGSFP programme is being managed? If no what are your reasons? (probe for consistence of release of funds for cooking/supply of food items, adequacy of released funds)
5. How has the programme enhanced the capacity of beneficiaries for sustainable livelihood (Probe for increase in running capital for business, expansion of business)
6. What do you think are the constraints affecting the effectiveness of the programme?
7. How do you think these constraints can be addressed?

Appendix 3: Members of the Study/ Research Teams

Team	Name	Organisation	Role/Responsibility	Contact
1	Femi Oladapo Ogundele Audu Wadinga Abubakar Oladeji Temitayo Adeyemo Tolulope Jerumeh Cecy Balogun Emmanuel Onimisi	NISER	Lead Consultant Consultant (Delta) Consultant (Imo) Consultant (Osun) Consultant (Ogun) Consultant (Enugu) Consultant (Akwa Ibom)	08109981573 08023416585 08055862926 08027401925 08057215034 07038531566 08069015509
2	Prof.BintaAbdulkarim Prof Raymond Bako Dr. Abubakar Sule	IDR&T	Lead Consultant Consultant (Kano) Consultant (Bauchi)	09092506466 08037037436 08028251010

	Dr. Haruna Ayuba Dr. Sylvanus Dangoji Dr. Ibrahim Mukhtar Dr. Emmanuel Tsadu Gana Prof Abubakar Abdul Aziz		Consultant (Kaduna) Consultant (Adamawa) Consultant (Niger) Consultant (Benue) Data Analysis	08035954688 08037015000 08137587185 08054133910 08099329937