

IMPACT OF CONDITIONAL CASH TRANSFER PROGRAMME ON HOUSEHOLDS' ECONOMIC EMPOWERMENT IN NASARAWA STATE, NIGERIA

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ABSTRACT

The paper examined the impact of conditional cash transfer programme on households' economic empowerment in Nasarawa State. It is qualitative study that used primary data, collected through interviews and focus group discussion (FGD). 140 beneficiaries participated in the FGD, while interviews were conducted with 6 stakeholders. The study adopted content and narrative analysis for the data analysis. Results of the analysis show that CCT has brought about full employment to beneficiaries households because of the new businesses identified. It has also led to increases in labour force participation rates among beneficiary households and communities at large. CCT has increased access of beneficiaries to financial services, including savings, credit and insurance as well as increase their financial literacy. Beneficiaries have the opportunity to own assets, such as land, housing, livestock and other productive due to the CCT intervention. Similarly, beneficiaries built skills along the supply chains with value-added activities, which also enhance their access to markets. The study concluded that CCT programme has demonstrated capacity to change the narratives of women in the communities by improving their income and give them wealth. The paper based on the findings recommended that more funds be made available to scale-up the programme in the state, and there is need for institutionalization of CCT programme in Nasarawa State through legislation by devoting a percentage of its revenue into the programme for effective service delivery.

Keywords: Conditional cash transfer Programmes, Household, Economic empowerment, Nasarawa State

JEL Codes: I32, R2, G51

1. INTRODUCTION

Household economic empowerment has being a critical aspect of the globally development efforts, and Nigeria's as well as Nasarawa State is no exception. The struggle to promote economic empowerment, such as digital and financial inclusion initiatives have been necessary in improving the economic well-being of households in the state. Due to high poverty rate in Africa, the African Unions' Agenda 2063, emphasises the importance of economic empowerment in achieving sustainable development and poverty reduction through the initiatives such as the African Development Bank's (AfDB) Empowerment Programme for Women and Youth (World Bank, 2019)

One of various programmes implemented by Nigerian government to promote economic empowerment and reduce poverty is the National Social Investment Programme (NSIP). It includes initiatives such as the Conditional Cash Transfer (CCT) programme that provides financial support to vulnerable households. Nasarawa State as a beneficiary of this federal

government programme is an agrarian state with majority of her population living in rural communities. Accordingly, the state faces challenges such as limited access to finance, markets, and infrastructure, hindering household economic empowerment (World Bank, 2018). Besides, CCT programme has been recognized as one of the effective poverty reduction instruments and the promotion of human capital development by providing cash assistance to low income households under specific conditions, such as school attendance for household children, healthcare visits or skill acquisition (Banerjee, Duflo, & Kremer, 2017; Rawlings and Rubio, 2005). Several CCT programme implemented across African countries target women as primary recipients, thus increasing their decision making power within households (Molyneux, 2006). Similarly, Bastagli, Hagen-Zanker, Harman, Barca, Sturge and Schmidt (2016) buttress on some evidence that suggests CCT programme supports household investments in small businesses and self-employment activities, building skills through entrepreneurship and labour market participation. In Kenya, Garcia and Moore (2012) affirm cash transfer for Orphans and Vulnerable Children have improved food security and household stability.

Similarly, CCT programme was launched in Nigeria in 2016 as part of its National Social Investment Programme to provide financial assistance to the most vulnerable households, provide ₦5,000 per month to eligible beneficiaries (National Social Safety Nets Coordinating Office, 2018). In Nigeria, CCT programme has according to Adelaja, (2020) Agba, Ocheni, and Ijomah, (2022); Ogunniyi, Olagunju, Salman and Oyekale (2020) has improved household consumption and reduced financial vulnerability, enhanced role of women in household financial decisions and supported some beneficiaries to invest in small businesses thereby promoting their financial independence. Accordingly, with the wide spread of CCT programme in Nigeria as well as Nasarawa State, households should be empowered economically to improve their access to education, healthcare, markets and financial stability, and effectively achieve long-term economic empowerment. However, the implementation of CCT programme remain significant challenge with the expected results remains a subject of debate. Beneficiaries of CCT in Nigeria receive ₦5, 000 per month, which may be inadequate to change the household economic conditions. Although, CCT programme mostly target women as their primary beneficiaries, their actual impact on women's financial autonomy and decision-making power remains uncertain in Nasarawa State. Several Scholars have attempted to investigate the impact of CCT on household economic empowerment, yet there is limited empirical evidence on the extent to which the CCT programme funds have led to productive investments, entrepreneurship, and long term financial independence. This paper therefore seeks to critically examine the impact CCT programme on households economic empowerment in Nasarawa State.

The significance of the study is anchored by the Welfare Economic Theory, which focuses on how economic policies and interventions impact societal well-being and resource distribution. The CCT programme is designed to improve household welfare by providing financial support in exchange for meeting specific conditions, such as enrolling children in school, attend healthcare centres for check-ups and participate in skill acquisition. Thus, the study is significant for several reasons, contributing to policy formulation, economic development, gender empowerment, and academic research. Also, understanding the impact of CCTs on household economic empowerment is crucial for policymakers in designing and implementing more effective social protection programmes thereby contributing to policy formulation and programme improvement.

With the limited empirical research on the long-term impact of CCTs on economic empowerment in Nigeria, this study will bridge the gap by providing case study testimonials narrating beneficiaries of CCT programme experience in Nasarawa State. The findings will

equally serve as a reference for future studies on social protection, poverty alleviation, and economic policies in Nigeria and Africa.

2. LITERATURE REVIEW

2.1 Theoretical Literature

2.1 Welfare Economics Theory

Welfare economics focuses on how economic policies and interventions impact societal well-being and resource distribution. Conditional Cash Transfers (CCTs) are grounded in welfare economics, which argues that government intervention can improve social welfare by redistributing income and addressing market failures. Thus, CCT programme improve household welfare by providing financial support in exchange for meeting specific conditions, such as enrolling children in school or attending health check-ups. This aligns with Pareto Efficiency and Social Welfare Maximization, as CCTs aim to enhance well-being without reducing overall economic efficiency (Pigou, 1932; Arrow, 1951).

2.2 Human Capital Theory

Human capital theory was developed by Becker (1964) and Schultz (1961) suggests that investments in human capital, such as education and health, can lead to increased productivity and economic empowerment. Therefore, emphasises on the investment in education, health and skills are the key drivers of economics growth and individual productivity. Meanwhile, CCT programme requires beneficiaries to invest in their household members, especially, in their children's education and health care, they serve as a mechanism to build human capital that can lead to long-term economic empowerment and poverty reduction

2.3 Theory of Change

The theory of change was propounded by Carol H. Weiss in 1995 with a hypothesis that reason complex programmes are so difficult to evaluate is due to wrong assumptions (Weiss, 1995). Thus, theory of Change (TOC) describes the set of assumptions that explain both the mini steps that lead to the long-term goal and the connections between programme activities and outcomes that occur at each step of the way. According to Weiss (1995), theory of change is an explicit process of thinking through and documenting how a programme intervention is supposed to work, why it will work, who it will benefit, in what way and the conditions required for success. It is a method that explains how a given intervention, or set of interventions, is expected to lead to specific development change, drawing on a causal analysis based on available evidence. Though TOC grew out of evaluation planning techniques, such as logic models. It was originally used by community development charities. The theory describes the types of interventions that bring about the outcomes. Each intervention is tied to an outcome in the causal framework, revealing the often complex web of activity required to bring about change.

2.4. Empirical Review

2.4.1 Conditional Cash Transfer Programmes and Household Economic Empowerment

Iorwa, Balogun, Abdullahi, Lawal, Ejemot-Nwadiaro and Ezeanolue (2023) investigated the impact of unconditional cash transfers on household livelihood outcomes in Nigeria, focusing on food security, asset accumulation, and income diversification among beneficiaries. The study highlighted that cash transfers enabled households to invest in agricultural inputs and small businesses, contributing to economic empowerment. However, the study's observational design limits causal inference, and potential selection bias may arise if participants are self-selected into the programme. Moreover, the study does not explore the long-term sustainability of the observed benefits.

Furthermore, Kuss, Gassmann, and Mugumya (2021) examined the role of social protection in promoting inclusive growth and development by emphasising the positive impacts of social transfers on people's participation in economic processes. The study used the case of Uganda's senior citizens grant to critically assess how inclusive the impacts of social transfers are on economic processes. It utilises a qualitative case study design in examining the extent to which local economic structures interplay with the impacts of the grant. The analysis reveals that the scheme has unwittingly reinforced spatial patterns of economic exclusion and disadvantage. Recipients in remote areas are more likely to stay or fall back into poverty compared to people in integrated areas. For social transfers to contribute to inclusive growth and development for all, it will be vital to invest in complementary development interventions in economically disadvantaged areas.

Obeten and Isokon (2018) assessed the impact of CCT schemes on poverty alleviation among rural communities using an ex-post facto design and surveyed 1,176 respondents across 18 local government areas in Cross River State, Nigeria. The study found that CCTs significantly improved school enrollment rates, enhanced access to healthcare services, and facilitated the acquisition of entrepreneurial skills among beneficiaries. Nevertheless, its reliance on self-reported data may introduce response bias, and the lack of a control group limits the ability to attribute observed changes solely to the CCT program. Additionally, the study does not account for external factors that may have influenced the outcomes

In a comparative study of seven sub-Saharan countries by Thome, Taylor, Filipski, Davis and Handa (2016) conducted the local economy impacts of seven African country Social Cash Transfer (SCT) programmes in Ethiopia, Ghana, Kenya, Lesotho, Malawi, Zambia and Zimbabwe. They employ simulation methods to reveal the full impact of cash transfers on local economies and consider the spillovers effect on the non-beneficiaries. It does this by linking agricultural household models together into a general-equilibrium model of the local economy on treated village or village cluster. The analysis finds evidence of significant spillovers, resulting from SCT income multipliers that are considerably greater than one in most cases. Most spillovers accrue to non-beneficiary households. Integration with outside markets shifts impacts out of local economies, reducing local income multipliers. Local supply constraints may result in price inflation which creates a divergence of real from nominal income multipliers for beneficiaries as well as non-beneficiaries. The existence of income spillovers reveals that SCT programmes have local economy impacts beyond the treated households, which could yield large benefits for rural developments.

Kabeer and Waddington (2015) employed statistical meta-analysis techniques to assess the effects of these programs on various household economic outcomes using a systematic review and meta-analysis of 46 randomized and quasi-experimental impact evaluations of CCT programmes. The analysis revealed that CCT programmes led to a decrease in child labor, particularly among boys, and resulted in increased household consumption and investment. However, the effects on adult labor supply were mixed, and there was limited evidence on community-wide impacts. Although the meta-analysis provides a comprehensive overview of CCT impacts, the inclusion of studies with varying methodologies and contexts may introduce heterogeneity that could affect the generalizability of the findings. Additionally, the reliance on published studies may lead to publication bias, as studies with significant results are more likely to be published.

Similarly, Berhane, Gilligan, Hoddinott, Kumar and Taffesse (2014) assess the effectiveness of a significant social protection initiative, the Productive Safety Net Programme (PSNP), in rural Ethiopia. The study utilizes longitudinal survey data collected in 2006, 2008, and 2010 at both household and locality levels, employed the extended version of the propensity score

matching method for continuous treatments to gauge the impact of transfers from the PSNP and a separate programme on household food security. Despite the backdrop of escalating food prices and widespread drought, involvement in the PSNP's Public Works component demonstrates modest effects. The PSNP is found to have shortened the duration of the last hungry season by 1.29 months among households receiving transfers for five years compared to eligible households receiving minimal support. Additionally, five years of participation in the programme leads to an increase of 0.38 tropical livestock units in livestock holdings compared to those receiving payments for only one year. Notably, there is no indication that the PSNP displaces private transfers. Furthermore, the combined impact of access to the PSNP and a programme aiding households in augmenting agricultural income and asset building is even more pronounced. The simultaneous availability of both programmes results in a reduction of the last hungry season by 1.5 months annually and an increase of 0.99 tropical livestock units in livestock holdings.

2.5 Research Gap

Based on extant literature reviewed, none have investigated the impacts of CCT on households' economic empowerment in Nasarawa State. By implication, there is limited empirical work exploring the effects of CCT on households' economic empowerment. Importantly, most extant studies reviewed were conducted in different geographical study areas, which their results might not fit into Nasarawa State contexts.

3. METHODOLOGY

3.1 Research Design

This study adopts a survey design because of its relevance to the nature of the data requirement in achieving the objectives of the study. In survey design, Interview plays a critical role in data collection, particularly when the goal is to gather in-depth, qualitative insights that go beyond what can be captured through traditional closed-ended survey questions. It is essential when the research requires detailed, personal responses, explanations, or narratives. Also, it allows participants to express their thoughts in their own words, offering a deeper understanding of their attitudes, experiences, or opinions. Likewise, offers flexibility, depth, and clarity that are difficult to achieve through other survey instruments.

3.2 Theoretical Framework

Theory of Change (TOC) by Carol Weiss in 1995 underpinned this study. According to Weiss (1995), theory of change is an explicit process of thinking through and documenting how a programme intervention is supposed to work, why it will work, who it will benefit, in what way and the conditions required for success. It is a method that explains how a given intervention is expected to lead to specific development change. Each intervention is tied to an outcome in the causal framework, revealing the often complex web of activity required to bring about change. The theory of change is superior to other theories reviewed in this study for adoption as framework because the theory of change provides a detailed, systematic roadmap for how and why a particular intervention is expected to lead to desired outcomes and impacts. It lays out the causal pathways, assumptions, and conditions necessary for success. It explicitly identifies the causal relationships between inputs, activities, outputs, outcomes, and impacts. It also clarifies the assumptions underpinning these relationships, allowing for a more nuanced understanding of what is needed for success.

Moreso, the theory of change can be tailored to various contexts and interventions, making it highly adaptable to different programme designs and implementation environments. It allows for the incorporation of multiple dimensions of poverty and diverse intervention strategies. The theory of Change stands out as a superior framework for impact studies of programme interventions due to its comprehensive, systematic, and adaptable nature.

3.2 Study Setting and Population of the Study

This study was carried out in Nasarawa State, one of the six states in the North Central geopolitical zone of the country, sometimes called the Middle Belt. The State was created in 1st October, 1996, and is located at coordinates 8°32'N and 8°18'E with total land area of 27,117M². According to the 2006 census, the state had population of 1,869,377 (National Population Commission, 2006; Saikia, Hosgelen, Dasvarma & Chalmars, 2018). The State shares boundaries to the North with Kaduna State, to the south with Benue State, to the South-West with Kogi State, to the West with Abuja (Federal Capital Territory), and to the East by Taraba and Plateau States.

The State consists of thirteen LGAs that is grouped into three National Senatorial Districts: North, West and South (NPC, 2006). The major occupation of the people is farming. Thus, the state economy is agriculture base, which is characterized with the production of varieties of crops. In terms of educational institutions, it has College of Education, College of Agriculture, Science and Technology; State and Federal Polytechnics, a State and Federal Universities (Saikia, Hosgelen, Dasvarma & Chalmars (2018).

Therefore, the total population of the study is 48,698 beneficiaries of conditional cash transfers in Nasarawa State.

3.3 Nature and Sources of Data

The data for this study was obtain through primary source. Accurate and valid information about the households' status in terms of their livelihoods were collected using the Focus Group Discussion (FGD) and in-depth interview, which was interactive and participatory that explored opportunity of individuals' expressions on the benefits derived from the supports of the State conditional cash transfers programmes.

3.4 Methods of Data Collection

This study employed the use of focus group discussion (FGD) and in-depth interview for data collection. The advantage is the flexibility and robust nature of FGD and in-depth interview in data generation. Guides to the discussion and the interview were designed by the researcher to produce probing questions geared to achieve the objective of the study. Three focus group discussions were conducted with beneficiaries of CCT interventions, one from each senatorial district of Nasarawa State. A trained research assistant was recruited to take note during the discussions and a recording device was also used for effective information gathering.

3.5 Sampling Strategy

A purposive sampling technique used in the selection participants for the data collected using Focus Group Discussion (FGD) and Interviews. The selection of communities for the fieldwork consists of a three-stage cluster sampling of geographical areas, administrative unit level and the beneficiaries' level. In the geographic targeting, the identification of the three senatorial districts of Nasarawa State, namely Nasarawa North, Nasarawa South and Nasarawa West was considered. The purpose of this stage was to capture different livelihood and vulnerability contexts that are typical of those parts of the state. The administrative unit level was the selection of two LGAs from each senatorial district where CCT was implemented, such as Akwanga, Wamba, Lafia, Awe, Kokona and Nasarawa LGAs.

They were selected from among other LGAs because they participated in the CCT programme, as it was not always the case that every LGA in the senatorial district were enrolled in the CCT. Again, the selection was intended to reflect the typical characteristics of the district, in terms of its livelihood and vulnerability contexts. At the community levels, cooperative groups of beneficiaries were randomly selected from the lists of beneficiaries' cooperatives groups in the communities. The selected cooperative groups served as the respondents for the focus group

discussions (FGD). While the key informant interviews/In Depth Interviews (IDI) were randomly picked names from the beneficiary communities names by the team on the list of the cooperative groups provided by the programme coordinator. A sample of 140 was for the FGD and 6 for IDI in the study.

3.6 Method of Data Analysis

The data for the study data were analysed using content and narrative analysis because it is suited for exploring personal stories and experiences about households’ impact from their benefits of the CCT programme in Nasarawa State. The cooperative groups used for the FGDs were adequately informed about the exercise with the invitation to participate. In the In-depth interview, the research team selected key informants through consultation with the communities or leaders of the programme at the community level or else by “snowball” sampling through other local opinion leaders.

The FGDs were conducted in two groups each in the three senatorial zones of Nasarawa State. Each FGD session comprised of a minimum number of 8 and maximum of 12 participants. The groups were categorised into core rural and semi urban or urban areas. In each senatorial zone, the two FGDs conducted, one from core rural areas, and another semi-urban or urban area. The categorisation was important because of different peculiarities in terms of nature of economic activities in these areas. Every FGD session lasted for an average of 40 minutes, while in-depth interview took a period of about 15 minutes. This allowed participants to express their views within the shortest period to avoid long discussion to discourage participation and fatigue but encourage willingness to participate in the exercise.

The participants were grouped according to their area of business interest for effective and homogeneity in the group discussion. Importantly, the FGDs were conducted in 12 FGDs within their locality where they hold meetings and business operations. For example, a FGD was conducted with members of cooperative society in Gbata, Wamba LGA of Nasarawa North Senatorial Zone, who were beneficiaries of Conditional Cash Transfer. In the southern senatorial zone of Nasarawa State, the FGDs conducted with beneficiaries of conditional cash transfer were members of cooperative society in Shabu, Lafia LGA who were beneficiaries of Conditional Cash Transfer. While, in the Western senatorial zone of Nasarawa State, the FGDs was conducted with beneficiaries of conditional cash transfer among members of cooperative groups in Odu in Nasarawa LGA.

4. PRESENTATION OF RESULTS AND DISCUSSIONS

4.1 Presentation of Results

This chapter presents qualitative results of the study. The narrative analysis is used to explain the perception of beneficiaries of conditional cash transfer programme on its impact on their economic activities and empowerment. Table 4.2. Shows that a total number of 140 participants who were beneficiaries of social protection programme of the conditional cash transfer that participated in the focus group discussion (FGD) and In-depth Interviews (IDI). The participants were grouped according to their area of business interest for effective and homogeneity in the group discussion. Importantly, the FGDs were conducted in 12 FGDs within their locality where they hold meetings and business operations.

Table 4.1: *Distribution of Focus Group Discussion Participation*

Cooperative Society	Senatorial Zone	LGA	Frequency/ Participants
Progressive Union of Farmers Cooperative Society Ltd	Nasarawa North	Akwanga	15
One Love Family Cooperative Society Ltd	Nasarawa North	Akwanga	10
Albarka Multi-purpose Cooperative Society Ltd	Nasarawa North	Wamba	12

Salama Multi-purpose Cooperative Society Ltd	Nasarawa North	Wamba	8
Zumunta Credit and Marketing Cooperative Society Ltd	Nasarawa West	Kokona	13
Lovely Women Credit and Marketing Cooperative Society Ltd	Nasarawa West	Kokona	14
Onyakairi Trading, Credit and Marketing Cooperative Society Ltd	Nasarawa West	Nasarawa	12
Nasara Women Credit and Marketing Cooperative Society Ltd	Nasarawa West	Nasarawa	9
Alheri Allah Multi-purpose Cooperative Society Ltd	Nasarawa South	Lafia	15
Owolama Multi-purpose Cooperative Society Ltd	Nasarawa South	Lafia	11
Taimako Muti-purpose Cooperative Society Ltd	Nasarawa South	Awe	8
Godiya Multi-purpos Cooperative Society Ltd	Nasarawa South	Awe	13

Source: *Field Survey (2024)*

Table 4.2 presented the total number of informant interviews conducted during data collection. A total number of 6 in-depth interviews were conducted. One each from the six LGAs in the study area. These informants represented different households/cooperatives/communities that are engaged in different economic activities with the support of social protection intervention.

Table 4.12: *Distribution of In-depth Interviews*

Cooperative Society/ Individual/Community	Senatorial Zone	LGA	Frequency
Coordinator, Cash Transfer Programme Office	Nasarawa South	Lafia	1
Mahanga Community Leader	Nasarawa South	Awe	1
Leader, Nasara Women Credit and Marketing Cooperative Society Ltd, Angwan Kwarbe, Nasarawa East	Nasarawa West	Nasarawa	1
Community Leader, Dari	Nasarawa West	Kokona	1
Leader, Lama Cooperative Society Ltd, Goho Titi-Nunku	Nasrawa North	Akwanga	1
Women Leader, Gbata Community	Nasarawa North	Wamba	1

Source: *Field Survey (2024)*

During the transcription of both the FGD and IDI, relevant information were explored in order to throw more light in achieving the objective four of the study, which is “to determine how social protection programmes has economically empowered households in Nasarawa State”. Some of these information include changes in income levels and earnings as a direct measure of economic improvement; changes in employment status, such as full-time or part-time employment, increases in labour force participation rates among households; number of women starting their own businesses or growth and sustainability of these businesses; access to and usage of financial services, including savings, credit, insurance, and other financial products; changes in asset ownership, such as land, housing, livestock, or other productive

assets; access to markets, supply chains, and value-added activities by households. The results of the FGD and IDI were explained based on the information listed above. The interview guide for the Focus Group Discussions and In-depth Interviews is attached as Appendix I:

4.1.2 Changes in Income Levels and Earnings as a Direct Measure of Economic Improvement

In each of the FGD and IDI session, members of beneficiaries' households opened with discussions about their economic activities that was boosted by the CCT interventions. Responses during the interactions varies according to economic activities and business ventures. The following were some samples of quotes that gave insights into the findings:

“We have experienced increase in our incomes from the business of buying and selling in our market where we usually buy farm produce from the people that come to the market from remote villages. Especially, when they carry smaller quantities of grains to be measured with a small scale (Mudu) and resell these farm produce to other buyers in wholesale, like in bags with profit. *Interception:* it means you were serving like a marketing agent? No! Said by another participant. We were more of middlemen in the transaction chain. This is because a lot of people from remote villages may not bring to the market larger quantities of farm produce at a time. Therefore, we buy to assemble these farm produce in their different products for people that need them in large quantities. Another participant responded, we also take advantage of our bargaining power and fluctuations in the market prices. Sometimes, we make very huge profits from the transactions, which has boosted our households' income and earnings from the business activities. With the conditional cash transfer stipends, we have been able to do a lot in the buying and selling businesses and it has expanded tremendously. *Interception:* Now, are you not causing artificial scarcity of farm produce in the market? A participant responded “No” rather it reduces tendency of supply glut in the market, especially during peak of the harvest period”. [FGD: Cooperative group in Nasarawa West]

“Buying and selling business is known amongst women here because we hustled a lot to make ends meet for our household. We do not buy only one commodity in the market, rather, we focus on the one with low price but has the prospect to rise in other markets or market days. We have a lot of information about the market's operations around the state. We are widows and we must cater for the needs of our households. That is why you see us in this market today, tomorrow we are at another market, especially with the conditional cash transfer intervention, and we were able to buy from market 'A' with surplus at lower price and sell at market in high demand at higher price. Another woman said, now I can go to all markets in the Local Government Area and beyond”. [FGD: Cooperative group in Nasarawa South]

A leader of a group claimed that lives have changed among members of the group since they started benefitting from the CCT programme. He said “Apart from the cooperative activities our members belong to, they are into a lot of business activities. Some fry beans cake and corn flour drink (warm pap) every evening in the neighbourhood. Some are into selling firewood. Others are into brooding of day old chicks to resell at three weeks after for a profit. A lot more are being done by our members” [IDI, Leader of Cooperative group, Nasarawa North]

4.1.4.2 Changes in Employment Status, such as full-time or part-time Employment

Nasarawa State is agrarian State where many households farming system is seasonal, that is, during raining season and they rest at the dry season with less activities. However, the scenario has changed with the increase in population and proximity to Abuja –FCT, charcoal business has preoccupied people in Nasarawa North and Nasarawa West because there is high demand for charcoal across the state and Abuja- FCT. Below were some quotes from the discussions:

“Initially, people in our communities were just farmers and you could rarely see any woman from this village embarking in any meaningful economic activities that can guarantee steady income to cater for the needs of the household. When we started receiving the N5,000 from the conditional cash transfer, and with the training given to us on the need to developing saving habit, we started a contribution. Because our village has a lot of trees plantation, we decided to start a charcoal selling business. Although, it began at individual level. We later formed a cooperative group that we are selling our charcoal product to Abuja FCT markets apart from the local demand. In fact, the business has now grown to extent that we cannot meet the market demand. We are now more dedicated to the charcoal business than farming because it brings more money to our households, besides it is an off-raining season business. We earn more and we meet the family basic needs easily. In fact, we are now fully into the charcoal business that hardly you could see any man or woman idle in the community anymore. Although, trees are reducing in numbers, but we are also into tree planting for future use. Yes, some people usually, harass us on the road to Abuja asking for revenue receipt but that has not stopped us and will not”. [IDI: Community Leader, Nasarawa West]

“We are into melon processing business, and it has become a major economic activity in our locality. Everybody seem to be doing one thing or the other at a time. Some are into wetting the melon and milling same in the machine, some into winnowing/cleaning, some are into measuring the processed melon for the buyers who normally come from all-over the country, especially eastern part of the country. The social protection intervention further boosted our economic activities in the melon business. Melon business has become the main occupation of people in our community” [FGD: Cooperative group Nasarawa North]

4.1.4.3 Increases in labour Force Participation Rates among Households

The State has vast arable land good for cultivation of different crops, but a lot of the farmers sold their farm produce in raw material form without adding value to enhance their income as a result challenges of meeting cash needs among households for immediate family exigencies. The intervention of CCT programme, households have realised the need to process their farm output before sales since the interventions has solved the challenges of temporary out-of-cash syndrome among the poor households. Details of the discussions on the interview with the beneficiaries:

“Although, in this community we grew up to know that our parents were known to be cassava farmers. Our mothers were into petty selling of cassava flour in the local market at Wamba. With the help received from government through cash transfer, we have been able to mobilise ourselves into a cooperative group, working together to expand the local technology of cassava processing into flour (Alobo). We made timely contributions from the stipends and raised a big tent for the drying of processed cassava in more hygienic manner to be acceptable by people. We also, procured milling machines to process same into flour. Because of these it has expanded economic activities in our community and has made the village a reference location for good cassava flour in the State. We also buy raw materials (cassava tubers) from other parts

of the State as inputs. Our children have already joined in the business. This has also spurred our men into farming more cassava since there is already market for their farm produce. You cannot see anyone idle again in our village, even in off-farming season”. [FGD, Cooperative Group, Nasarawa North]

4.1.4.4 Number of Women Starting their own Businesses, Growth and Sustainability of these Cooperative Enterprises

The transformation of women by reorientation in business has boosted in Nasarawa State at the time of CCT programme where women consolidated their businesses by cooperative societies. Details below gives insight into the discussions with the beneficiaries of the conditional cash transfer programme:

“I am a leader of one of the benefiting groups of CCT programme. My group was originally into Garri processing in a suburb of Lafia Local Government Area of the state. We are a group of 40 women that have benefited from the CCT of N5,000 monthly stipends to poor rural women in the state. Before the Federal Government’s intervention, our effort was not yielding much and were not enough to meet the needs of our families, as we frequently make loses. I thank God that members of our group are beneficiaries of the cash transfer programme to poor women in the state. As the group leader, the intervention was timely, and an answered prayer for the rural poor, as the money really helped us to expand our business and to supports our husbands. In achieving our target as a group, we decided to be contributing some amount of money, where we invested it into the garri processing. If not for the money, our company business would have collapsed by now”. [IDI, Group Leader, Nasarawa South]

“As a cooperative group, we started this cooperative because of our encounter with conditional cash transfer programme. Several of us were just living our lives without knowing there were opportunities to improve our livelihood through doing more than what we were doing. Because several of us are widows and condition of our living was horrible due to lack of knowledge to go about life. Through the training given by the coordinators of the cash transfer programme, we saw the need to start the cooperative to mobilise resources to start new businesses to better our living condition. Another woman said the cooperative group is fostering economic independence and empowerment to women in this community. We have been mentored to develop saving culture and we are hoping to access credit facility to boost our cooperative businesses because we have registered it with the government. We were encouraged by the state cash transfer unit collaboration with the state ministry of trade and investments to reduce the registration fee to a more affordable rate, so that more groups can be registered. Women now have greater self-confidence to participate in economic activities. We must confess that there is a positive spillover effects of social protection programme in our community. It has generated a lot of employment and stimulated local economies”. [FGD: Cooperative Group, Nasarawa North]

4.1.4.5 Access to and usage of Financial Services, including Savings, Credit, Insurance, and other Financial Products

Financial development of households is hinge on access to financial services through the understanding of their benefits. The cash transfer programme has introduced the need for beneficiaries to open accounts with commercial banks as pre-condition of the intervention. This has encouraged the use of financial services for the good of the beneficiaries. Below is the quotes of the discussions:

“Conditional Cash Transfer programmes has helped us, when I say us, I mean everybody in this community because nobody is left out in benefitting from the programme. A lot of us are into farming without bothering ourselves to process these farm produce before selling previously, especially, to meet pressing households’ needs. But when we began receiving the N5,000 a lot of things changed about our lives in the community. Many people in this community were not having bank account and could not save money. Some of us are not into contribution (adashi) before but with the conditional cash transfer programme where every beneficiary must open a bank account, I have learned how to save money and use it to better the lives of my household. I have been able to meet my household basic needs with the stipends from the support because I could save and being able to manage resources better now.” [IDI, Group leader, Nasarawa North]

“We are a group of 20 women who are beneficiaries of social protection conditional cash transfer in Nasarawa State. We agreed to introduce a local thrift fund and mobilised the women to be saving N2,000 each to the fund from their N5000 monthly. This strategy was to encourage savings culture amongst beneficiaries. I was chosen by members to be their leader to coordinate the affairs of the group. As time went on we also encouraged members to contribute N2,000 only individually from conditional cash transfer monthly payment, which we used the money to purchase a palm oil milling machine. This has helped us in the processing of palm oil more efficiently and effectively because we usually have more yield. Before we spend a lot of time processing palm oil manually. We now experience no wastage of palm fruit been rotten anymore. Our men are encouraged to always harvest the palm fruit from the palm plantation regularly since we can process the oil easily. The palm oil processing machine operate on commercial basis where members pay less than none members. The proceeds we use for the maintenance of the machine and keep some savings for further projects”. [IDI, Group Leader, Nasarawa North]

“Our group has a business line that members are into, that is, production of palm kernel oil and black soap before the CCT programme intervention. Although, we were into production of palm kernel oil and black soap at individual levels. When we started receiving the conditional cash transfer of N5,000 as a group in our community, we decided to form a cooperative society for our business. The Stipends from the cash transfer has boosted our business tremendously. We began to have a lot of money from the business because we have enough to buy more raw materials for the production. In fact, now, we usually produce at least four jerry cans of palm kernel oil per day, and 15 to 20 jerry cans in a week while we realise 6 bags of soup in the production. This led us to take a decision as a group to embark on a bigger project of building a guest house in our community. We decided to use proceeds from the sales of palm kernel oil and soap to build guest house. We realize that it is quite rewarding for the group to have ventured into the production of palm kernel oil and soap. We have now expanded to extent that we have been supplying our products to different markets across Nigeria and even exporting these products to other countries outside Nigeria”. [FGD: Cooperative Group, Narasawa West]

4.1.4.6 Changes in Asset Ownership, such as Land, Housing, Livestock, or other Productive Assets

Some cultural and traditional beliefs or orientations have discriminated certain gender in the ownership of assets but with the introduction of conditional cash transfer programme, there is

a paradigm shift. The exposure received through the programme has generated tangible benefits to households and communities. The extracts from the discussions with the beneficiaries as quotes below:

“We were initially into garri processing at individual levels. With the intervention by the federal government cash transfer, we decided to form cooperative to expand our garri business by saving from the monthly stipends of N5,000. Everyone contributed from individual savings to the cooperative account, where we opened the cooperative account. As a cooperative, we started with one truck of cassava for the garri processing and today, we are happy to inform you that we have increased our production capacity by increasing number of trucks supplying us cassava to 10 times. We have also engaged more hands in the production processing and pay them daily. Sometimes, we even supply more than 10 trucks of cassava for garri processing and the cost of each truck of cassava is between N45,000 to N50,000, depending on the availability of the cassava and in a truck of cassava, we get sometimes four bags of garri. Then in a month, we were producing over 100 bags of garri to markets. Although, our earnings do vary but usually we save N50,000 monthly from the profits in case of any eventuality, we reinvest our interest to get more supply of cassava and production. It is from our savings that we bought 10 plots of lands in Lafia, and we also have a large farmland where we grow cassava, we have alternative source of power, built a 1000 capacity bags of garri store. I think if I am not mistaking, our production capacity is the largest and the quality of our garri is one of the best in Nasarawa State. I must confess that the support came to us at the right time, and we thank God and the initiators of the programme, for having the poor and vulnerable persons at heart. This money has brought us relief and has addressed the issue of lack among us. It has made us people that can add value and contributed to the well-being of our community.” [FGD: Cooperative Group, Nasarawa South]

“The CCT programme has impacted us in several ways, especially, in our productive activities. This programme has led to an increase in our agricultural activities within our households, including greater use of agricultural inputs, like use of herbicides to control weeds, more land area in crop production and higher crop output. At our individual households’ level, we have increased ownership of livestock and agricultural tools, as well as a greater participation in non-farm family enterprises, such as belonging to several associations of our business networks. Moreover, all our household members have to reallocate our labour away from casual agricultural wage labour to our household-managed economic activities. In almost all our communities, cash transfers have allowed beneficiary households to avoid negative risk coping strategies and to better manage risk, partly by allowing beneficiaries to ‘re-enter’ existing social networks and as a result strengthen our informal social protection systems. Finally, cash transfers benefit the wider community, leading to significant income multipliers throughout our local economy” [IDI: Leader, Beneficiary households, Nasarawa South]

4.1.4.7 Access to Markets, Supply Chains, and Value-Added Activities

As a leader of cooperative group of 76 women in a village in the western senatorial district of Nasarawa State, where we are mostly elderly have embarked on a long term project that if completed, will be one of their great sources of income. The leader who was surrounded by the women, were happy that the government was able to design a programme specifically for them, hence they were appreciative of the monthly stipends.

She said. “Apart from meeting the needs of our families, such as paying our children school fees, supporting our husbands in terms of feeding, paying health bills and other

needs, we also tasked ourselves in a monthly contribution of N5,000 each”. “We decided to embark on a project that will fetch us money if completed. It’s a long term investment. We noticed that our community lack good accommodation for visitors, and so, we decided to build a guest house of four rooms, so that, any visitor to the village should not be stranded on where to sleep or spend the night at an affordable rate; more so, that the village now has electricity”. “When we came up with the idea, we approached our village head to inform him of our plan and he allocated a parcel of land to us, which today we erected a structure on it and we believe that in no distant time, we will complete the project. The building has become a community project, because everyone in the community was not left out in the building process” [IDI: Cooperative leader, Nasarawa West]

From the submissions of the beneficiaries of conditional cash transfer programme, it is evident that there is increase in labour force participation rates among households, which has reduced idleness and boosted productivity in the communities. A considerable number of beneficiaries have started their own businesses, supported by CCT programme initiatives. These are evidences of growth and sustainability, showing the effectiveness of the programme in empowering households economically and fostering entrepreneurship development. Also, beneficiary households have gained improved access to various financial services, and with the enhanced access, it has facilitated investment opportunities, risk mitigation and overall financial stability among households. The social protection programme has contributed to positive changes in asset ownership among beneficiaries by the increased ownership of productive assets such as land, housing and other resources, providing a foundation for long-term economic stability and growth. Beneficiaries also experienced improved access to markets, supply chains, and value-added activities thereby capitalising on economic opportunities to enhance the value of their products and increase their participation in local and regional economies.

In summary, CCT programme in Nasarawa State have had a multifaceted impact on households, leading to improvements in income levels, employment status, women's entrepreneurship, access to financial services, asset ownership, and participation in value-added activities. These outcomes reflect the effectiveness of these programmes in promoting economic empowerment and fostering sustainable livelihoods among vulnerable populations.

4.2 Discussion of Results

This study analysed the impact of CCT programmes on household livelihood enhancement in Nasarawa State using household economic activities. The study operationalise the theory of change, which explains how a given intervention, or set of interventions, is expected to lead to specific development change. It is based on a causal analysis upon available evidence that intervention is tied to an outcome in the causal framework, revealing web of activity that led to the change. The framework provides a working model against which to test hypotheses and assumptions about what actions produce the outcomes in the model. All outcomes were given indicators of success for measurement.

An outcome may represent a change in a group of people and it is the building blocks of theory of Change. The Long-term outcome is the goal to reach, which is the purpose of the programme. Therefore, understanding this linkage through, which CCT programme will provide policy direction to households’ livelihood enhancement in Nasarawa State. However, to buttress our findings with other extant studies’ findings, this study’s discussions of the findings is done thematically thus.

4.2.1 How CCT Programmes Empowered Beneficiary Households Economically

The results of analysis of the qualitative study also confirms to the findings from the analysis of the quantitative studies that CCT programmes have treatment effects on the beneficiary households in Nasarawa State. From the focus group discussions (FGD) and In-depth Interviews (IDI), this study clearly showed through participants' narratives that the social protection cash transfer programme has provided households with capabilities that increased their economic activities with the improved income from the monthly stipends to the beneficiary households. This is because the programme has succeeded in providing the beneficiary households with the human assets and financial assets through the utilisation of the cash transfers. These improved access to human assets by households further enhanced the income level of the beneficiaries, which leads to improved well-being. The results related to the impact of the cash transfer grants on enterprise development and enhanced income are coherent and clearly show a trend that suggest an empowerment through improved economic activities of the beneficiaries. This improved income that is an important livelihood outcome can be utilised to improve other outcomes, respond to risks, use for further investment, and improving other livelihood assets.

According to Kamaruddin and Samsudin (2014) human asset entails an array of productive capacities that empower the individual or household towards earning livelihood, transform the individual or household that accessed and utilised it. They assert that human assets enable those who utilised it have advantage to engage into gainful employment, non-farm activities, trade and commerce and other forms of economic activities that pay and support livelihoods achievements that leads to poverty reduction. In the findings also, cash transfer has supported the creation of a diverse set of enterprises such as starting of joint businesses through the cooperative groups, farming, processing, trade and commerce and a lot more. The results are based on the perceptions of the beneficiaries.

The findings from this study also show that exposure of the beneficiaries to CCT cash transfer has built marketing skills in them to navigate and forecast market demand and supply trend to take advantage of the price fluctuations of different products for spot and future trading leveraging on the imperfect market that is full of asymmetric information, which leads to adverse selection and moral hazard. This has been favourably beneficial in terms of improving their household income. These results agree to the findings in the study by Daidone, Davis and Handa (2019). They found that household-level economic impacts of social cash transfers follow documented channels such as changes in labor supply of different household members, investments of some part of the funds into productive activities that increase the beneficiary household's revenue generation capacity, prevention of detrimental risk-coping strategies such as distress sales of productive assets, children school drop-out, and risky income-generation activities such as commercial sex, begging and theft, transfers between beneficiary and non-beneficiary (eligible or ineligible) households,) effects on local goods and labor markets and general multiplier effects

Interviews revealed that lives of beneficiaries of CCT have changed because of increased economic activities embarked upon by household members. There has been reorientation of beneficiary household members to utilise the opportunity of the stipend to start small businesses to sustain the impact of the programme in their livelihood. With the petty businesses, household now experience a sustained cash flow. Also, the interviews gave a picture of deliberate engagement of beneficiaries in other off-farm businesses that serve as bridges for temporary income shortages during try season where agrarian communities have less activities. Thus, cash transfer has offered beneficiary households with full employment status that has equally improved their productivities. It equally provided employment opportunity to the teeming youth within immediate neighbourhood where several hands are engaged in the processing of melon- the milling, winnowing/cleaning, buying and selling.

The interaction has revealed again that there is greater participation in economic activities in the entire community because of income and cash flow within the local economies. The beneficiaries improved income have equally increased local demand due to improved purchasing power thereby impacted the local markets positive. These findings agree to the results of the study by Thome, Taylor, Filipski, Davis and Handa (2016) in Ethiopia. They found that CCT cash transfers galvanise local economic cycles and have an economic multiplier effect on the local economies. Again, Hailu and Soares (2009) reported similar results from their study in Brazil. Their point of emphasis was that cash transfers provide its beneficiaries with higher purchasing power that attracts demand for certain products and services and has positive effects on local production and new employment opportunities.

In the same vein, this study revealed that the coming of CCT programme has introduced the culture of deliberate savings to the beneficiaries through social contract already between the programme coordinators and fellow beneficiaries not to disappoint sponsors of the programme. Some were compelled to save at least N2, 000 from their monthly stipend, which was a paradigm shift. Also, the findings from the study show that majority of the beneficiaries never known anything about banking services but were made to upon personal account with banks. This has further improved their financial literacy. Also the study findings show that beneficiaries of social protection cash transfer programme have been able to acquire business partnership skills through cooperative group and were able to mobilise enough savings to procure agro processing machines. This was not just to own assets but primarily to add value to their farm produce to maximise the gains of farming business. The beneficiaries have been able to acquire more landed assets and other productive assets. They succeeded in building a warehouse to handle risks associated with farm produce spoilage.

Furthermore, households have been able to also galvanise their efforts in agricultural activities by employing mechanised mode of farming using herbicides to control weeds. This does not only reduce labour inputs but can add to final farm yields. Thus, these findings corroborate to the results of the study by Burchi and Strupat (2018) in Malawi, which also found that labour-constrained households, when they are provided with a lump sum and possibly some financial training, can engage in productive activities and, this way, improve their living standards

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary, Conclusion and Recommendations

This paper explains the level of knowledge and perception of beneficiaries about CCT programme contribution to changing their economic fortunes through reorientation of beneficiary households' behaviours towards exploring business opportunities, improve on their savings ability, funds mobilization, social contract (formation of cooperative groups), joint venture businesses, financial literacy, and trading and commerce activities thereby enhancing the general households livelihood empowerment in Nasarawa State. It therefore, conclude that CCT programme has demonstrated capacity to change the narratives of women in the community by improving their income and give them wealth.

5.3 Recommendation

Based on the findings of this paper, the following recommendations were suggested:

- i. Adequate resources be made available through more budgetary provisions and releases for the scaling-up of the CCT programme where it has been implemented in only six (6) Local Government Areas (LGAs) in the first phase, to cover the remaining seven (7) LGAs in Nasarawa State.
- ii. There is need for institutionalization of CCT policy in Nasarawa State for effective service delivery by developing home driven policies and programmes that suit the

peculiarities of the State to address holistically issue of hunger; wealth creation, women empowerment and financial literacy and inclusion in the State. Also, there should be enactment of law by the State Assembly to enforce the continuation of the CCT programmes in the state, and not just collaborating with the federal government to implement her initiated programmes.

- iii. Government should extend the CCT programmes to cover more poor households in Nasarawa State, giving the level of impacts of the programmes on the livelihood empowerment of the households in Nasarawa State.

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Appendix I

Interview Guide for the Focus Group Discussions and In-depth Interviews

1.0 Introduction

- i. Welcome participants and express appreciation for their participation
- ii. Explanation of the purpose of the research and how their insights will contribute to the research process
- iii. Emphasis on confidentiality and encourage open and honest discussion

1.1 Focus Group Discussion (FGD)

Introduction to FGD

- i. Briefly introduce the topic of discussion and its relevance to the impact assessment

- ii. Set ground rules for the FGD, including respectful communication and active participation

Perception of the programme impact:

- i. How has the programme affected your household/cooperative and community
- ii. What changes have you observed in terms of economic empowerment since the implementation of the programme
- iii. Can you describe any positive benefits resulting from the programme?
- iv. Are there any negative consequences of the programme?
- v. How sustainable are the outcomes of the programme/project
- vi. What factors contribute to the sustainability or potential for long-term impact
- vii. What recommendations do you have for ensuring the continued success of the programme

Conclusion of FGD

- i. Summarise key points discussed during the FGD
- ii. Invite participants to share any additional insights or perspectives
- iii. Thank participants for their valuable contributions

1.2 In-depth Interview

Introduction to informant interviews

- i. Explain the purpose of the interviews and how the informant's perspective will contribute to the impact assessment
- ii. Reiterate confidentiality and encourage candid responses

Role and Perspective

- i. Can you describe your role in relation to the conditional cash transfer programme
- ii. How do you perceive the impact of the programme to your household and cooperative/community in terms of economic activities
- iii. Are there any specific challenges or successes you have experienced in relation to the programme
- iv. Can you confidently say the cash transfer has changed the livelihood of beneficiaries
- v. Based on your experience, what lessons have been learned from the programme
- vi. What recommendations do you have for improving similar programme in the future?
- vii. Is there anything else you would like to add regarding the impact and effectiveness of the programme?
- viii. Thank you for your attention and insightful comments