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**NATIONAL SOCIAL INVESTMENT PROGRAM
AND SUSTAINABLE POVERTY REDUCTION IN
BENIN CITY, EDO STATE, NIGERIA**



Kenneth Chika NWABUEZE
SSC1809536

**UNIVERSITY OF BENIN
BENIN CITY**

SEPTEMBER, 2023

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POVERTY REDUCTION IN BENIN CITY, EDO STATE, NIGERIA**

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**DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING
FACULTY OF SOCIAL SCIENCES
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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF
GEOGRAPHY AND REGIONAL PLANNING, FACULTY OF SOCIAL
SCIENCES, UNIVERSITY OF BENIN IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE AWARD OF BACHELOR OF SCIENCE
(B.Sc.) DEGREE IN GEOGRAPHY AND REGIONAL PLANNING**

SEPTEMBER, 2023.

CERTIFICATION

We the undersigned certify that this project was carried out by NWABUEZE, KENNETH CHIKA with matriculation number SSC1809536 in partial fulfilment of the requirements for the award of Bachelor of Science (B.Sc.) Degree in the Department of Geography and Regional Planning, Faculty of Social Sciences, University of Benin, Benin City, Nigeria.



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03/10/2023
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Dr. J. E. Agheyisi
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03/10/23

DEDICATION

This project is dedicated to the poor and vulnerable people fighting poverty to earn a decent standard of living all over the world.

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My profound gratitude and respect goes to the Management and Staff of the University of Benin for the opportunity granted me to study and complete this undergraduate program.

I wish to immensely acknowledge the efforts of my awesome project supervisor, Prof. Monday Ohi Asikhia, whose Fatherly guidance and assistance continues to be key influence in my life.

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Secretary Igbesanwan Community, Pa J. Inneh, the Odionwere and other members of Igbesanwan Community.

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ABSTRACT

This project discusses the National Social Investment Program (NSIP) and its role on sustainable poverty reduction in Benin City, Edo State, Nigeria. The study examines the impact of NSIP on youth enterprise, focusing on beneficiaries of the N-Power and Conditional Cash Transfer (CCT) programs. NSIP was established in 2016 to address social and economic inequalities, aiming to empower the most vulnerable Nigerians, provide education and health services, promote social inclusion, and reduce poverty in line with the United Nations Sustainable Development Goals. This study draws on various theories, including Social Investment theory, Human Capital Theory, Capability Approach, Social Exclusion Theory, and Institutional Theory, to explain sustainable poverty reduction. Qualitative and quantitative research techniques were employed, with 415 valid structured questionnaires analyzed using IBM SPSS 2016. The research findings revealed that NSIP has achieved considerable success in sustainable poverty reduction in Benin City despite facing challenges. Beneficiaries provided valuable recommendations and adjustments to ensure the program's long-term sustainability. They emphasize the need for sustained program continuity and expansion, alongside increased payment amounts and transparent financial processes to promote sustainable poverty reduction.

CHAPTER ONE

INTRODUCTION

1.2 Background of the Study

Organizations and governments around the world measure development with various indicators and then create unique programs to help improve the human conditions in the poorest localities of the world (World Bank, 2021). Oyekunle (2020) argues that measuring human development helps both entities and governments identify how to overcome obstacles to sustainable development and enhance human well-being. The United Nations (2021) defines poverty as the inability to meet basic needs, such as food, water, shelter and healthcare, which deprive people of a dignified and respectful life. The United Nations Development Program (UNDP) and Oxford Poverty and Human Development Initiative (UNDP and OPHDI, 2020) notes that poverty is a complex concept that involves both monetary and non-monetary aspects such as access to education, healthcare, housing and social services. Gweshengwe and Hassan (2020) observe that poverty has become one of the challenges of the 21st century, affecting about 1.3 billion people (22%) in 107 developing countries with children under age 18 making up half of the poor. Furthermore, about 84.3% of the 22% of poor people reside in Sub-Saharan Africa and South Asia with the majority lacking access to basic needs (UNDP and OPHDI, 2020).

Social investment is not a new concept (Haruna and Usman, 2020). Ogujiuba, Kanayo, and Mngometulu (2022) observed that it gradually emerged as a form of social policy perspective in the 1990s in response to the structural changes of modern societies. It consists of various financing mechanisms that aim to achieve social goals, such as reducing poverty and inequality, improving access to education and healthcare, and promoting sustainable development (United Nations, 2020). In 2000, the United Nations convened a high-level summit in New York city, where 189 world leaders adopted the United Nations Millennium Declaration, (UNMD) with the objective of improving the situation of the people in countries with the lowest levels of human development by 2015, These Millennium Development Goals (MDGs) addressed social Investment and human capital development in nations facing extreme poverty, unemployment, and vulnerability (United Nations High-level Political Forum on Sustainable Development, 2017).

The United Nations Member States adopted the Sustainable Development Goals (SDGs) in 2015 as part of the agenda for Sustainable Development that applies to all countries in the world addressing the need for social Investment and sustainable poverty reduction (United Nations Common Country Analysis, 2022). The 2030 Agenda is based on several key principles, such as universality, human rights, integration, partnership, inclusivity, respecting the environmental limits and ensuring no one is left behind (Gweshengwe and Hassan, 2020). The very first goal of the SDGs is to end extreme poverty everywhere by 2030, as stated by the United

Nations Sustainable Development Knowledge Platform (2020). The SDGs represent a call for action by all countries, both rich and poor, to work together to improve health and education, reduce inequality, and foster sustainable economic growth (Watkins and Quattri, 2019). Hák, Janoušková and Moldan, (2016) note that efficient implementation of the SDGs faced set backs by various barriers that hindered their equal and fair implementation across different regions, countries and social groups. Nevertheless Member States proposed to strengthen the commitment of the international community and to integrate the SDGs into the highest level of policy-making which is the Office of the President.

Nigeria is a lower-middle income country that has a large and rich territory, but also suffers from extreme poverty more than any other country in the world. The World Bank (2022) reports that Nigeria represents 20% of the total population of Sub-Saharan Africa (SSA) and will become the third most populous country in the world with over 300 million people by 2050. However, by 2030, the proportion of Nigerians living in extreme poverty, defined as less than US\$1.90 a day, will increase from 42.8% (in 2016) to 45% unless a sustainable poverty reduction strategy is adopted (World Bank, 2022). The Nigeria Multidimensional Poverty Index (NMPI), (2022) revealed that 133 million Nigerians are multi-dimensionally poor, meaning that they lack access to basic services such as clean energy, sanitation, health care, food security and housing. Rural areas are more affected by

multidimensional poverty than urban areas, with 72% of rural people being poor compared to 42% of urban people (NMPI, 2022).

According to the United Nations, unless the world acts to reduce poverty in a sustainable way, by 2030, 167 million children will be living in extreme poverty. Gweshengwe and Hassan (2020) state that to achieve the goal of global sustainable poverty reduction, every minute, ninety people worldwide, fifty-seven people in Africa, and twelve people in Nigeria should escape poverty. However, The World Bank (2022) reports that, on average, nine people in Nigeria enter extreme poverty every minute. Poverty is a serious social problem that affects millions of people around the world. Nigeria's size and growth potential put a lot of pressure on various entities to protect and improve the lives of its citizens through the creation of social Protection schemes, as Nigeria's prosperity has implications for Africa and the world at large (Watkins and Quattri, 2019). Omeje et al. (2021) suggest that a major approach to addressing the problem of extreme poverty and effectively improving human conditions is to use new or existing councils or development committees to implement social investment programs at various grass root level targeted at sustainable poverty reduction.

According to NSIP (2018)The Office of the Senior Special adviser to the President on Sustainable Development Goals (OSSAP-SDGs) was established to coordinate and implement the 2030 Agenda in Nigeria. One of the steps taken to achieve the SDGs was the creation of the National Social Investment Program (NSIP)

in 2016, which aims to provide social protection and empowerment to the most vulnerable groups, such as children, youth, and women. The NSIP consists of four sub-programs that target different aspects of poverty alleviation and prevention. The NSIP is a social welfare initiative that aligns with the principles of the SDGs and seeks to ensure fair and inclusive access to resources for the marginalized populations (N-Power, 2021). The National Bureau of Statistics (NBS, 2018) also confirms this objective. However, there is a lack of evidence on how effective the NSIP is in reducing poverty sustainably in Benin City. Therefore, this study aims to examine the impact and outcomes of the NSIP in Benin City.

Various studies have explored poverty reduction strategies, however, there remains a dearth of information on the specific impact of the National Social Investment Program in Benin City, thus this study seeks to conduct a comprehensive investigation into the NSIP's efficacy in promoting sustainable poverty reduction in Benin City.

1.2 Statement of the Research Problem

According to Oyekunle (2020), poverty is a serious and widespread problem in Nigeria, affecting millions of people and causing various social issues, such as crime, drug abuse, environmental damage, corruption, and social exclusion. The NBS (2018), reports that there were 13.1 million unemployed youths and 11.3 million underemployed youths in Nigeria, totaling 24.5 million. The NSIP, which is a social protection initiative that aligns with the SDGs, aims to reach 22.5 million

vulnerable people, but this is far below the 83 million people who are considered poor by the Federal Government of Nigeria (2020). This situation poses a threat to the country's political and social stability, as well as its economic development. Nigeria needs new support and ideas to avoid a national economic crisis.

Johnson and Smith (2018) assert that social investment programs aim to improve the socio-economic conditions of vulnerable groups by offering financial and non-financial assistance. However, the success of these programs in reducing poverty sustainably is still controversial. The NSIP is a social investment program that tries to reduce poverty by giving conditional cash transfers and skill training programs, according to Sharma et al. (2019). However, it is important to assess its actual impact on poverty reduction, especially in Benin City, Edo State. Moreover, some critics argue that social investment programs are ineffective and unsustainable because of corruption (Saleh, 2019). The research question of this thesis is how the NSIP affects sustainable poverty reduction in Benin City, Edo State. This study will examine the NSIP and its influence on the living standards and employability of the beneficiaries, especially the youth, in Benin City.

The aim of this research is to explore how NSIP affects the employability and entrepreneurial skills of the youth, based on the work of Brown and Jackson (2020). They found that such programs can improve the youth's chances of finding or creating jobs by giving them the necessary training and resources to participate in economic activities. However, the impact of this program on the beneficiaries in

Benin City, Edo State, is still unclear. Another important aspect of the research question is the transparency of the selection process for conditional cash transfer beneficiaries. Okafor and Williams (2017) emphasized the importance of transparency in social investment programs to gain public trust and ensure equitable distribution of benefits. This research will also investigate how transparent the selection process in Edo State is and how it affects the legitimacy and effectiveness of the NSIP. Moreover, this research will show how NSIP has helped the beneficiaries in Benin City to achieve the SDG 1 2030 Target, which is to end poverty in all its forms everywhere.

This study will also examine how the NSIP affects sustainable poverty reduction in Benin City, by looking at the impacts on the living standards, employability, transparency of selection process, and challenges of the program. The study will add to the existing knowledge on social investment programs and sustainable poverty reduction strategies.

1.3 Research Questions

This research work was guided by the following research questions:

- i. What are the impacts of NSIP program on youth employability and entrepreneurial skill acquisition of the beneficiaries in the study area?
- ii. How has the NSIP program improved the standard of living of both graduate and non-graduate beneficiaries in the study area?

- iii. How transparent is the selection process of the NSIP program to beneficiaries in the study area?
- iv. What are the problems and challenges affecting the NSIP program in the study area?

1.4 Aim and Objectives

The aim of this study is to assess the impact of the National Social Investment Program (NSIP) on sustainable poverty reduction in Benin City, Edo State Nigeria. Specifically, the study set out to:

- i. identify the impact of the NSIP program on youth entrepreneurship and employability in the study area,
- ii. ascertain how the NSIP program has improved the standard of living of beneficiaries in the study area,
- iii. ascertain the transparency of the selection process of beneficiaries of the NSIP program in the study area and,
- iv. examine the challenges and suggestions for the improvement of the NSIP program in the study area.

1.5 Research Hypotheses

- i. There is no significant relationship between the NSIP program and employment generation.
- ii. There is no significant relationship between the NSIP program and skill acquisition.

- iii. There is no significant relationship between the NSIP program and sustainable poverty reduction.

1.6 Significance of the Study

Over time, poverty and under development has attracted global attention and researchers from various disciplines, this is informed by the widening gap of social inequality that has developed between the rich and poor and between the core and peripheral regions of the world. Poverty is a significant challenge in many countries and affects millions of people worldwide. As governments strives to make structural adjustments at turning the table of pervasive poverty and enhancing the wellbeing of affected citizen, sustainable poverty reduction strategies are therefore essential for achieving the United Nations Sustainable Development Goal 1 which is Eradicating poverty by 2030.

This research will help to understand the strength or deficiencies of the NSIP programs, for possible fine-tuning, improvement and support which are often geared towards broader coverage, policy efficiency and, sustainable poverty reduction. The National Social Investment Program and sustainable poverty reduction will help identify effective strategies that can be used to reduce poverty sustainably. This study will help determine which strategies have worked in the past and which have not, providing insight into what needs to be done to reduce poverty effectively. This study will also assess the impact of NSIP as a poverty reduction initiative in Edo state. It will provide an understanding of the effectiveness of the programs, and

policies, helping to identify which interventions are having the most significant impact on reducing poverty in Benin City.

This research will also provide policymakers with evidence-based information to develop policies that reduce poverty sustainably. Policies based on evidence-based research are more likely to be effective than those based on assumptions and beliefs. Research on NSIP and sustainable poverty reduction will help mobilize resources for poverty reduction initiatives. Governments, non-governmental organizations, and other stakeholders are more likely to invest in poverty reduction initiatives that are based on sound research and evidence. This study will also foster better collaboration and partnership among stakeholders. This study will also help identify the underlying causes of poverty, including structural inequalities, economic policies, and political systems, among others. The study will help identify the specific needs of vulnerable groups and targeted interventions that address their unique challenges as well empower communities to take actions geared towards poverty reduction.

1.7 Scope of the Study

The scope of this study covers the beneficiaries of the clusters of the national social investment programs, with specific focus on Benin City, Edo State beneficiaries. The study will examine the effectiveness and efficacy of the NSIP program in achieving sustainable poverty reduction, as well as economic and socio-economic conditions of the beneficiaries, including the administration and challenges

associated with NSIP, with a view to providing practical and workable recommendations for sustainability and effectiveness of the program.

1.8 Study Area

1.8.1 Location and Size

According to Encyclopedia Britannica (2019), Benin city is Located within the southern part of Nigeria between latitude 6.3350°N and longitude 5.6037°E, the City is situated approximately in 40km North of Benin River and 320km by road East of Lagos and also linked by roads to Sapele, Siluko, Okene, and Ubiaja and is served by air and the Niger River delta ports of Koko and Sapele. Benin City is situated on a branch of the Benin River and lies along the main highways from Lagos to the eastern States.

is not the same. In 1950 it had a population of 49,148. As at 2015, it had a total population of 1,495,800, as at 2021, it has an estimate population of 1,782,000, Benin City has grown by 54,830 since 2015, which is a 3.17% (UN world urbanization prospects, 2018).

1.8.3 Socio-Economic Activities

Benin City has a growing economy, driven by its strategic location and natural resources. Located at crossroads of major transportation routes, including highways, makes it a hub for trade and commerce. The city is also home to a number of industries, including manufacturing, agriculture, and tourism. Benin City has long been famous for its bronzes also called brass work, some of which is carbon date to the 13th century and also for its ivory and wood carvings (Encyclopedia Britannica, 2019). Products produced in the city include furniture, beer, and soft drinks. Benin City is the site of the University of Benin (1970) and also The Nigerian Institute for Oil Palm Research (1939) which has influenced the traditional export of palm oil and palm kernels that remains relevant to its economy. Atlas of Nigeria The city also has a thriving tourism industry, with a range of attractions including historical sites, cultural events, and natural landmarks such as the Ogbemudia Stadium and the Okomu National Park (Encyclopedia Britannica, 2019).

1.8.4 Agriculture

Agriculture is an important industry in Benin City, about seventy percent of the working population in Benin City depends on subsistence agriculture. Since the

mid-1980s Benin has produced yams, cassava, maize, millet, beans, and rice to achieve self-sufficiency in staple foods. Among cash crops, the previous predominant palm product output reduced considerably in the 1980s, but cotton output was on the rise, cotton accounts for about approximately forty percent of Benin's GDP and approximately about eighty percent of official export receipts. There is also the production of textiles, palm produce, and cocoa beans. Maize, beans, rice, peanuts, cashews, pineapples, cassava, yams, and other various tubers are grown for local subsistence agriculture, with a focus on crops such as cassava, yams, and maize.

CHAPTER TWO

CONCEPTUAL/THEORETICAL FRAMEWORK AND LITERATURE

REVIEW

2.1 Conceptual Framework

2.1.1 Concept of Human Development

The UNDP (1990) defines human development as a continuous process that involves physical, cognitive, emotional, and social changes throughout life. The goal of human development is to improve people's lives by providing them with education, healthcare, and economic opportunities, as well as promoting fair and sustainable development (UNDP 2021). Nussbaum (2011) argues that human development should focus on removing obstacles and inequalities that prevent people from living valuable lives. The UNDP's Human Development Reports measure countries' performance in education, health, income, and gender equality (UNDP, 1990). The NSIP initiative works to enhance lives, create equal opportunities, and foster a positive environment for well-being and flourishing.

2.1.2 Human Development Index (HDI)

The UNDP (1990) created the HDI, a composite indicator that evaluates a country's well-being and development. It looks at three main dimensions: health, education, and income (UNDP, 1990). The HDI combines measures like life expectancy, education levels, and per capita income to give a more complete picture of a country's progress than economic measures alone. The HDI is an alternative to

income-based indicators, as it focuses on human capabilities and opportunities, such as health, education, and income, to measure real progress. It is widely used to compare countries and assess the effects of policies that aim to improve human well-being. The HDI acknowledges that economic growth is not enough to ensure well-being, and stresses the importance of a balanced approach that considers various aspects of human development (UNDP, 2020).

2.1.3 Concept of Empowerment and Employment

According to Oyekunle (2020), empowerment means helping people or groups to take charge of their lives and make positive choices that affect their well-being. It involves giving people the skills, knowledge, resources, and opportunities they need to reach their goals and improve their socio-economic status (OECD, 2019). Empowerment can have different forms, such as economic, social, and political empowerment (Kabeer, 2001). Employment is a contractual relationship between an individual (the employee) and an organization (the employer) in which the employee offers labor services in return for wages or salaries. Employment is an important factor of economic development and social well-being as it provides income, security, and a sense of purpose for individuals at different levels, which is essential for sustainable poverty reduction (International Labor Organization, ILO, 2019).

2.1.4 Concept of Social Protection

ILO (2019) and OECD (2019) define social protection as a way to reduce poverty, vulnerability, and inequality through public and private actions. This system helps individuals avoid social exclusion by giving them financial and non-financial support when they need it. World social protection report (2019) states that Social protection programs, such as social assistance, insurance, and labor initiatives, aim to eliminate extreme poverty and foster inclusive economic growth. One example of such a program, NSIP, tackles risks and vulnerabilities by providing essential assistance and support, enabling individuals to rise out of poverty. UNDP (2021) notes that social protection tries to protect human rights, ensure adequate income during shocks and improve productive capacities and capabilities. Social protection may include: Social transfers: cash or in-kind, such as food stamps, Social insurance mechanisms, such as health or pensions, Social services such as childcare, counselling, residential care, Labor market interventions and training programs, Informal services such as local grain banks, community health insurance and Legislation and policy: anti-discrimination, minimum wage, maternity leave etc. (UNDP, 2020).

2.1.5 Concept of Social Investment

Haruna and Usman (2020) state that social investment is a set of policies and programs that aim to reduce social and economic risks, extreme poverty, and vulnerability. Woo (2014) defines social investments as global-scale programs that

benefit multiple countries. These investments can include corporate cash or product donations, employee volunteering, pro-bono work, sponsorships, matched giving, and funding for administering social programs Nolan, B. (2013). They can be voluntary actions by companies or mandated by government regulations. Often, social investments are made locally near a company's operations to build better relations with affected communities.

The idea of social investment came up in the 1990s and suggests moving away from only providing monetary benefits to vulnerable individuals. Instead, it focuses on empowering and preparing people to fully participate in the labor market (Ogujiuba et al., 2022). The ultimate goal is to sustainably reduce poverty, decrease inequality, and stimulate economic growth by increasing the purchasing power of the poorest households and expanding demand for products and services (Crossman, 2021). Overall, social investment is a comprehensive approach that not only addresses social development but also contributes to economic transformation and positive change for disadvantaged populations. UNDP (2021) states that social investment programs include cash transfer programs, public works programs, education and skills development programs and Health and nutrition programs.

2.1.6 Concept of Poverty

Sachs (2021) notes that poverty is a situation where a person or a household does not have the resources required to satisfy their basic needs and attain a minimum quality of life. It is a state of severe lack of basic human needs, such as

food, water, sanitation, health, shelter, education and information (World Bank, 2021). Aiyede et al. (2015) describes poverty as the inability to access the essential goods and services for a decent life which creates the feeling of being excluded from social institutions, and the vulnerability to economic shocks and risks. Misturelli and Heffernan (2008) use income as a criterion to define poverty, they opines that poverty is a situation when people do not have enough money to meet their basic needs and live above the minimum standard of living. The basis for international measures of poverty through the poverty line, describes a population by their level of consumption. The World Bank updated the poverty line in 2022 to \$2.15 per day (about #2,000), this is a 13% increase of the previous \$1.90 per day PPP used since 2015. This new figure adopts an updated PPP from 2017. This change lowers the world poverty rate for 2019 from 8.7% to 8.4% (World Bank, 2022).

2.1.7 Concept of Poverty Reduction

According to Sachs (2021), poverty reduction are efforts and strategies designed to decrease the population that suffers from poverty and improve the quality of life of those who are in this situation. The authors Ola et al. (2020) explain that poverty reduction involves the various strategies that are needed to tackle the root causes of poverty and foster economic and social progress. Poverty reduction is a challenging task that demands the cooperation of different actors, such as governments, NGOs, individuals, and businesses, to assist the poor and excluded in enhancing their quality of life. Nnoyelu (2005) argues that increasing income is not

enough to reduce poverty, but other developmental factors should also be considered. Many governments, international organizations, and civil society groups are working towards this important global goal.

2.1.8 Concept of Sustainable Development

Sustainable development (SD) is that development can last for a long time or for a desired period without ending and causing harm (Stoddart, 2011). The concept is made up of two words, “sustainable” and “development”, which have different meanings depending on the context. The most common definition of SD comes from the Brundtland Commission Report (Schaefer and Crane, 2005), which says that SD is development that satisfies the current generation’s needs without affecting the future generation’s ability to satisfy their own needs. Sustainable Development is an important idea for how the world should develop and grow without causing harm to the environment or selves, according to Cerin (2006) and Abubakar (2017). It lets people use the environment in a way that does not damage the resources for the future. Sustainable Development involves growing and making life better without hurting the earth or causing problems for the environment, such as cutting down trees and making the water and air dirty. These problems can make the earth warmer and kill many animals and plants (Benaim and Raftis, 2008; Browning and Rigolon, 2019).

2.1.9 Sustainable Development Goals (SDGs)

The UN set up the SDGs in 2015, as a group of 17 goals that aim to improve the world and make it more sustainable by 2030, as reported by the World Bank (2022). The goals were launched by the UN's Department of Economic and Social Affairs (DESA-UN) in 2018. These goals are part of a United Nations Resolution called “The 2030 Agenda,” which covers a broad range of interconnected areas, each with a number of specific targets measured by indicators (ILO,2017). There are 169 targets in total, with each goal having between 5 to 20 targets. There are also 232 approved indicators that track the progress of these targets. Organizations like the Sustainable Development Solutions Network keep track of how countries and regions are working towards the SDGs and report on their achievements World social protection report (2019). The SDGs are endorsed by 193 United Nations member states and represent a universal call to action to end poverty, protect the environment, and ensure peace and prosperity for all by 2030. The SDGs aim to address various global challenges and create a fairer and sustainable world for future generations. The Sustainable Development Goals 2030 according to UN Publication (2015) includes the following , Goal 1 (No poverty), Goal 2 (Zero Hunger), Goal 3(Good Health and Well-being), Goal 4 (Quality Education), Goal 5 (Gender Equality), Goal 6(Clean Water and Sanitation), Goal 7(Affordable and Clean Energy), Goal 8 (Decent Work and Economic Growth), Goal 9(Industry, Innovation and Infrastructure), Goal 10 (Reducing Inequality), Goal 11(Sustainable Cities and

Communities), Goal 12 (Responsible Consumption and Production), Goal 13 (Climate Action), Goal 14 (Life Below Water), Goal 15 (Life on Land), Goal 16 (Peace, Justice and Strong Institutions), and Goal 17 (Partnerships for the Goals).

2.1.10 Concept of Sustainable Poverty Reduction

Sustainable poverty reduction from the United Nations (2023) describes the process and the effect of making the lives of the poor and vulnerable people better and lasting, while keeping and improving the natural resources and ecosystems that they rely on. Sustainable poverty reduction is the outcome and the strategy of getting rid of extreme poverty for everyone, lowering inequality and social exclusion, giving universal access to social services and protection, strengthening the poor and their organizations, and supporting inclusive and sustainable economic growth that respects the environment (United Nations, 2002). It is the goal and the policy framework of combining economic, social and environmental aspects of development, and tackling the root causes and challenges of poverty through integrated, coordinated and coherent strategies at all levels (United Nations, 2012).

2.2 Theoretical Framework

Poverty is a multifaceted issue that requires comprehensive and targeted approaches for effective reduction. Social investment is one of such approach gaining prominence, which emphasizes proactive interventions and the provision of social services to mitigate the impact of poverty. The following sections delve into

the theoretical foundations that link social investment to poverty reduction, drawing upon seminal works by leading scholars in the field.

2.2.1 Social Investment Theory

The concept of social investment finds its roots in the works of Esping-Andersen (1990) in his book, "The Three Worlds of Welfare Capitalism." Esping-Andersen proposed the idea of social investment as an alternative welfare regime, characterized by policies that invest in human capital development, social inclusion, and equal opportunities. His theory argues that social investment strategies, compared to traditional welfare approaches, offer sustainable outcomes in poverty reduction.

2.2.2 Human Capital Theory

Human capital theory, as espoused by Becker (1964) in "Human Capital: A Theoretical and Empirical Analysis with Special Reference to Education," asserts that individuals' skills, knowledge, and health contribute to their economic productivity and overall well-being. By investing in education, training, and healthcare, social investment policies enhance individuals' human capital, enabling them to escape poverty traps and achieve upward mobility.

2.2.3 Capability Approach

Amartya Sen's capability approach, presented in "Development as Freedom" (1999), provides another theoretical lens for understanding the relationship between social investment and poverty reduction. Sen argues that poverty should not be

measured solely by income or material deprivation but should also consider individuals' capabilities to function and achieve their life goals. Social investment policies, by enhancing people's capabilities through education, healthcare, and social support, enable them to escape poverty and lead flourishing lives.

2.2.4 Social Exclusion Theory

Drawing from the works of Townsend (1979) and Silver (1994), the theory of social exclusion highlights the importance of social investment in combating poverty. Social exclusion occurs when individuals or groups are marginalized and deprived of opportunities, services, and resources. Social investment interventions that address the root causes of exclusion, such as unemployment, inadequate housing, and limited access to education, help to alleviate poverty by promoting social integration and equal participation.

2.2.5 Institutional Theory

Institutional theory, as explored by Powell and DiMaggio (1991) in "The New Institutionalism in Organizational Analysis," provides insights into how social investment policies can shape and transform social structures. Institutions, such as welfare systems, play a crucial role in poverty reduction by providing a framework for delivering social investment interventions. Effective institutional arrangements, supported by robust policies, governance mechanisms, and accountability frameworks, facilitate the implementation and impact of social investment programs.

2.3 Literature Review

Aiyede et al. (2015) focused on the political economy of social protection policy uptake in Nigeria. The study aims to provide a comprehensive understanding of the factors that enhance or hinder the adoption of social protection policies in the country. Aiyede et al. (2015) utilize both qualitative and quantitative strategies within a political economy framework to analyze the emergence and trajectory of these policies. They further note that Nigeria lacks an overarching policy on social protection, and instead, various pilot programs are led by the federal government, while other programs are implemented at the state level in an ad hoc manner. The slow pace of adoption of social assistance programs is attributed to political differences and competition between the state and federal governments. Aiyede et al. (2015) The researchers emphasize that political leadership must be convinced of the sustainability and potential political benefits of social protection policies to ensure their uptake.

Based on their findings, Aiyede et al. (2015) propose several recommendations to promote social assistance as an effective tool for poverty alleviation and social transformation. They suggest that social assistance programs should be part of a larger social policy framework and knowledge about these programs needs to be disseminated across all sectors. Furthermore, the federal government and international organizations should foster a policy network community and support meaningful evaluations of existing programs to increase

appreciation among citizens and policy stakeholders. Akinyele et al. (2018) studied the incidence of poverty, budget cuts, and underdevelopment in Nigeria, which necessitates evidence-based sustainable economic development. The widening gap between the rich and the poor, as well as between rural and urban areas, calls for a rethinking of economic planning and social policies. Akinyele et al. (2018) evaluated the impact of rural road construction, unemployment, and school enrollment on the poverty index and Gross Domestic Product (GDP). Their results highlight the need for social investment when conventional variables have failed to address poverty effectively.

Onyishi et al. (2019) focused on social intervention programs and rural development in Nigeria, specifically examining the Federal Government's Trader-Moni Initiative. They highlight the importance of rural development in achieving national development and note that efforts to improve the economic and social conditions of citizens in rural areas have achieved limited success. Onyishi et al. (2019) analyzes the formulation and implementation strategies of the Trader-Moni scheme, aiming to ascertain the extent to which beneficiaries participated in its development and benefitted from the program. Eze (2019) investigated the impact of government social intervention schemes, particularly the SURE-P and N-POWER programs, on job creation in Nigeria. The study aims to address the pressing issue of unemployment among Nigerian youths and its contribution to social vices. Eze examined the extent to which these social programs have created job opportunities

for graduates and whether the rate of unemployed graduates hinders the government's efforts in job creation.

Akujuru and Enyioko (2019) studied the impact of N-Power programs on poverty alleviation in Nigeria, focusing on Rivers State. The researchers analyze various N-Power programs used for poverty alleviation and the factors affecting their implementation. They find significant relationships between N-Power programs and poverty alleviation as well as empowerment of youths in Rivers State. Saleh (2019) investigated the effects of the N-Power program on the standard of living of business education graduates in Kano State. The study aims to empower youths and improve their living conditions, focusing on the N-Power program as one of the Social Investment Programs initiated by the federal government. Onah et al. (2019) examined the National Social Investment Program (NSIP) and its potential for sustainable poverty reduction in Nigeria. The study evaluated the implementation of NSIP, identifying challenges facing the program, and explores its prospects for achieving sustainable poverty reduction in the country. Ola et al. (2020) evaluated the impact of federal government employment initiatives on poverty reduction in Southwest Nigeria. The study focuses on the micro-credit scheme's impact on the standard of living and empowerment initiatives on job creation among small and medium businesses in Abeokuta, Ogun State. The survey demonstrated that micro-credit scheme had significant impact on standard of living (Ola et al., 2020).

Omeje et al. (2021) conceptualize the Social Investment Program and analyze its components, including N-Power, Home Grown School Feeding, Conditional Cash Transfer, and Government Enterprise and Empowerment Program. The study highlights the challenges of the program and its transformative capacity in improving the living conditions of Nigerians. Omeje et al., (2021) stated that the program has put smiles on the faces of the beneficiaries thereby raising their standard of living, further recommending that government should intensify efforts towards sensitizing the beneficiaries as well as the public on the workings and core objectives of the program, it was also recommended strategy for posting N-power beneficiaries/volunteers to their places of primary assignment should be reviewed towards the realization of the scheme's goal(s) (Omeje et al., 2021).

Daskyes and Plangshak (2021) focused on the impact of National Social Investment Programs on poverty and youth unemployment in Plateau State. The study reveals inconsistencies in the implementation of the programs and recommends less cumbersome and more transparent processes to address corruption and ensure the programs' effectiveness. In summary, the reviewed literature emphasizes the significance of social protection policies and programs in addressing poverty and unemployment in Nigeria. The studies discuss the challenges, impact, and effectiveness of various social investment programs, providing valuable insights for policymakers and researchers seeking sustainable solutions to socio-economic issues in the country.

2.3.1 National Social Investment Program (NSIP)

According to Ifatimehin et al. (2020), the National Social Investment Program was established in 2016 by the Federal government under the National Social Investment Office (NSIO), with aim to localize the Sustainable Development Goals (SDGs). It seeks to distribute resources more fairly to vulnerable populations, including children, youth, and women (Saleh, 2019). Furthermore, Oyekunle, (2020), notes that President Muhammadu Buhari initiated the NSIP to combat social and economic inequalities, alleviate poverty, and empower the poorest and most vulnerable Nigerians (Omeje et al. 2021). The program includes four main initiatives: N-Power Program, Government Enterprise and Empowerment Program (GEEP), National Home Grown School Feeding Program (NHGSFP), and Household Uplifting Program-Conditional Cash Transfer (HUP-CCT), and other intervention programs like, Mobile Money Agents, The Alternate School Program (ASP) and Science Technology Engineering and Mathematics STEM (NSIP, 2021). These initiatives function as social safety nets, assisting individuals at the bottom of the social ladder to become productive members of society and prevent them from slipping below the global poverty line (Aiyede et al, 2015). Saleh (2019) notes that they addressed various sustainable development goals such as poverty reduction, education, health, social inclusion and empowerment. Implemented by the Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development,

these initiatives are essential pillars in creating a more equitable society for all citizens (Omeje et al., 2021).

According to the NSIP (2021), the focus on sustainable development and support for vulnerable groups aims to uplift the nation and improve the lives of those in need through these general objectives; Increase income and improve livelihood of the poor and vulnerable household's ability to absorb economic shocks, Reduce inequalities and wide disparities, Increase access to education and health services, as well as empowering vulnerable sectors, thereby improving the quality of life index, Eradicate malnutrition in school-age children by establishing sustainable school feeding program ,Provide affordable credit for MSMEs, thereby increasing business revenue and facilitating market linkages ,Stimulate productivity and growth especially in our rural communities ,Bringing into visibility those who have never before been registered on any platform by capturing identities for proper planning, and Promote access to financial services and increase rate of financial inclusion NSIP (2021).

2.3.1.1 National Home Grown School Feeding Program (NHGSFP)

According to Omeje et al. (2021), the National Home Grown School Feeding Program (NHGSFP) was established by the Nigerian federal government in 2016 as part of its Social Investment Programs to address poverty and hunger in the country and increase primary school enrolment. The program's main objective is to provide a nutritious daily meal to 9.8 million pupils in public primary schools (grades 1 to 3) across 34 states and the Federal Capital Territory (Edo State Government, 2021). Ola

(2020) asserts that the NHGSFP aims to reduce malnutrition among the poor, increase school enrolment, empower cooks, and support local agriculture through smallholder farmers. By using locally grown farm produce, the program ensures that children receive a balanced diet while also linking farmers to the school feeding market, providing them with additional income opportunities.

In summary, the NHGSFP in Nigeria is a government initiative that seeks to combat poverty and hunger, improve nutrition among school children, boost enrolment, create job opportunities for cooks, and support local farmers by using their produce for the school feeding program (Aiyede et al., 2015). Its Objectives involves the following, Increase school enrolment and completion rate, improve child nutrition and health, strengthen local agricultural economies by providing a school feeding outlet for local farmers, create employment opportunities with jobs in catering, processing, and farming (NSIP, 2021).

2.3.1.2 Household Uplifting Program-Conditional Cash Transfer (HUP-CCT)

In 2016, the Nigerian federal government collaborated with the World Bank for the National Social Safety net program (NASSP) to mitigate the impact of fiscal challenges, alleviate poverty, and foster shared prosperity (Ola, 2020). Akinyele et al. (2018) notes that this initiative aims to provide cash transfer to the country's poorest and most vulnerable households. Administered by the Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development, the program operates through the National Cash Transfer Office (NCTO). The NCTO ensures

that regular safety net transfers are accessible to the targeted beneficiaries, aligning with the program's objectives. The Conditional Cash Transfer Program, also known as the household uplifting program-conditional cash transfer (HUP-CCT), acts as a safeguard against economic shocks and supports household consumption needs. To empower beneficiaries, cooperative formations are encouraged, and capacity-building training is provided, covering savings, group mobilization, life skills, micro business development, livelihood activities, and nutritional guidance for co-responsibility Onah and Olise (2019).

The Program objective is to provide access to targeted transfers to poor and vulnerable households via an expanded national social safety net system under the supervision of the Federal Ministry of Humanitarian Affairs, Disasters Management and Social Development (FMHADMSD). The program aims to support development objective and priorities to achieve specific outcomes as outlined below, Improved household consumption, Increased utilization of health and nutrition services, Improved school enrolment and attendance, Improved environmental sanitation and management, Asset and financial acquisition, Beneficiaries engaged in sustainable livelihood (NSIP, 2021).

2.3.1.3 Government Enterprise and Empowerment Program (GEEP)

Onah and Olise (2019) note that the Government Enterprise and Empowerment Program (GEEP) is a crucial component of Nigeria's National Social Investment Program. Its primary objective is to provide financial support and

training to approximately 37 million Nigerians who belong to the most economically disadvantaged group. GEEP focuses on offering micro-loans to 1.66 million businesses situated at the lowest level of the financial pyramid, benefiting traders, artisans, youths, farmers, and other micro-service providers (Akinyele et al., 2018). The program follows a top-bottom representation at federal, state, and local government levels, and it seeks to foster inclusivity, cooperation, partnership, and coordination. Civil servants act as DESK Officers at different levels to ensure institutional memory and sustainability.

Onyishi, and Ogbu (2019) asserts that the GEEP program was developed for the benefit of vulnerable and low-income Nigerians who are involved in commercial activity but has never had the opportunity to access loans from the traditional lending intuitions. To achieve wider outreach, GEEP collaborates with the existing National Orientation Agency (NOA) structures in all 36 states and the Federal Capital Territory (FCT), using Community Mobilization Officers (COMOs) across the 774 Local Government Areas (LGAs) nationwide. The program is a vital step toward alleviating poverty and empowering marginalized communities in Nigeria, it aims to provide capital to the poorest of the poor, thereby on boarding beneficiaries into the formal financial system through the creation of bank accounts, mobile wallets, etc. In summary the core objectives of the program are to ensure, Poverty alleviation and access to finance through the three clusters which are, Trader Moni, Market Moni and Farmer Moni (NSIP, 2021).

4.2.26.1 N-Power Program

Akujuru and Enyioko, (2019) notes that the N-Power program is a youth employment initiative established by the Nigerian Federal Government to combat unemployment and enhance public services in four key sectors: Education, Agriculture, Health, and Vocational Skills. The program targets individuals aged 18 to 35, offering training and job opportunities to Nigerians. Eze, (2019) notes Its main goal to providing a platform for citizens, especially youths, to acquire skills and attain financial independence. According to NSIP (2021), volunteers receive tablet devices containing relevant content and a monthly stipend of ₦30,000. Both graduates and non-graduates can participate in the program, making it accessible to a wide range of individuals. N-Power aims to empower the youth, create jobs, and foster community-based solutions for societal challenges (Daskyes and Plangshak, 2021). The N-Power program was envisioned to be beneficial to all youth segment with the following goals for the program; To intervene and directly improve the livelihood of a critical mass of young unemployed Nigerians, to develop a qualitative system for the transfer of employability, entrepreneurial and technical skills, to create an ecosystem of solutions for ailing public services and government diversification policies, to develop and enhance Nigerians knowledge economy (NSIP, 2021).

2.3.1.4.1 Graduate Programs

The N-power graduate component aims to assist unemployed graduates by providing them with training and work experience (Onah and Olise, 2019).

Beneficiaries receive monthly stipend and job skills to prepare them for future employment. The program focuses on deploying graduate volunteers to various sectors: support education delivery, Agriculture Extension workers stimulate the agriculture value chain, and Public Health Workers offer assistance and advocacy at health centers. In addition to the primary objectives, some other objectives of the N-power graduate program include; Inclusion, Improve employability, and Micro Economic Stability.

2.3.1.4.1.1 N-Agro

The N-Power Agro program is aimed at assisting farmers in Nigeria by promoting efficient farming techniques to increase agricultural productivity. Additionally, (Eze, 2019) notes that it focuses on providing technological and institutional support to rural farming communities, which are often underrepresented in public services. The program seeks to strengthen connections between rural and urban areas, incorporating local knowledge and practices to create a more modern economy. It is administered by the Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development.

2.3.1.4.1.2 N-Teach

N-Power Teach is a component of the NSIP program designed to improve basic education in Nigerian rural communities, deploying volunteers as teacher assistants to support students' learning, foster relationships, and build confidence. (NSIP, 2018) The program focuses on underserved areas, providing access to quality

education, and implements STEM programs with a tech-oriented approach for primary schools (Akinyele et al., 2018).

2.3.1.4.1.3 N-Health

The N-Power Health Program deploys graduate volunteers to provide necessary health support with a focus on preventive measures to the most vulnerable, including pregnant women and children. By increasing information and access to basic health services in underserved communities the N-Power Health Program serves the double purpose of increasing the overall well-being of millions of citizens and supporting the development of healthcare infrastructure with community-based solutions (NSIP, 2018).

2.3.1.4.2 Non-Graduate Programs

Onah and Olise, (2019) notes that the Npower Non-graduate program is an NSIP intervention designed to build a highly competent and skilled workforce of technicians, artisans and services professionals. Ifatimehin, et al. (2020) asserts that this is achieved through accelerated training and certification programs that engage and train selected Nigeria. Youth. The beneficiaries are provided with tool set to add value to their respective sectors. NSIP, (2018) asserts that the main goal of the Npower Non-graduate program is to train 100,00 youths in different skills, the Npower Non-graduate program is broken into the following program steams including: N-Power Knowledge, N-Power Tech, Npower Hardware, N-Power Software, N-Power Build, (NPOWER) Mobile Money Agents.

2.3.2 Successful National Social Investment Programs

Some of the Successful National Social Investment Programs includes the following Bolsa Família (Brazil), Progresa/Oportunidades/Prospera (Mexico), Bolsa Escola (Indonesia), Grameen Bank (Bangladesh), and 4Ps (Philippines).

2.3.7 National Social Investment Program Alignment with the SDGs

The program encompasses several components and interventions that align with multiple Sustainable Development Goals (SDGs) outlined by the United Nations. Here are the SDGs that align with the NSIP:

SDG 1: No Poverty - The NSIP's primary objective is to reduce poverty and improve the livelihoods of vulnerable populations through various social intervention programs.

SDG 2: Zero Hunger - The NSIP includes initiatives such as the National Home-Grown School Feeding Program, which aims to provide nutritious meals to schoolchildren, thereby addressing hunger and malnutrition.

SDG 3: Good Health and Well-being - The NSIP incorporates healthcare interventions such as the National Health Insurance Scheme (NHIS) and the National Conditional Cash Transfer Program, which provide financial support to improve access to healthcare services for vulnerable populations.

SDG 4: Quality Education - The NSIP's National Home-Grown School Feeding Program and the N-Power Volunteer Corps aim to improve access to quality education and enhance the learning environment in schools.

SDG 5: Gender Equality - The NSIP promotes gender equality through interventions such as the Government Enterprise and Empowerment Program (GEEP), which provides financial support and empowerment opportunities to women entrepreneurs.

SDG 8: Decent Work and Economic Growth - The NSIP's N-Power Volunteer Corps focuses on skills development and job creation for unemployed youth, contributing to economic growth and sustainable employment.

SDG 10: Reduced Inequalities - The NSIP's interventions, such as the National Conditional Cash Transfer Program, aim to reduce inequalities by providing financial support to the poorest and most vulnerable households.

SDG 16: Peace, Justice, and Strong Institutions - The NSIP's components contribute to peacebuilding and social justice by addressing poverty and improving the welfare of vulnerable populations. It's important to note that while the NSIP aligns with these SDGs, the specific interventions and programs within the NSIP may vary in their alignment with different SDGs.

Summary

The research discusses various concepts related to social protection, social investment, poverty, poverty reduction, development, and human development. This research specifically focuses on the National Social Investment Program (NSIP) in Nigeria, which was established in 2016 to address social and economic inequalities and alleviate poverty. The NSIP includes programs such as N-Power, Government Enterprise and Empowerment Program (GEEP), National Home Grown School

Feeding Program (NHGSFP), and Conditional Cash Transfer Program (CCTP).

These programs aim to empower the poorest and most vulnerable Nigerians, provide education and health services, reduce poverty, and promote social inclusion.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Sources of Data

The data collection methods used in the acquisition of data for this research study will be sourced from both primary and secondary sources.

3.2 Research Design

This research design takes a quantitative approach. Structured questionnaires were employed and administered on the respondents as the research instruments for eliciting information. Quantitative research is the process of collecting and analyzing numeric data. Furthermore, Polit and Hungler (1997), made it known that a questionnaire survey obtains information from a sample of people by means of self-report. The people responds to series of laid out questions that help quantify their experience in research. The reason for using questionnaire survey in this research is to evaluate and examine the subject's perception, it is cheaper and quicker to administer, and very Convenient for respondents.

3.3 Data Collection

The research instruments that were used to collect data during the study included: structured and open ended questionnaires, direct observation, structured interviews and focused group discussions. The researcher pre-tested the research questionnaire to ascertain the tool's capability to collect necessary data on the first day of the field work. Gaps resulting from the pre-test were included in the research.

This study employs the aggregate of both qualitative and participatory research methods. As stated by Linda (2006), the aim of combining both qualitative and participatory research methods in development research is “to see how different methods can be integrated into a coherent process which builds on the relative strengths and weaknesses of each”, noting that this method has become a new practice in doing social research in recent times.

Qualitative research method offers the advantage of focusing on compiling a selection of micro-level case studies which are investigated using a combination of informal interviews, particular observation and more recently visual media like photograph (see plate 1), recorders and video; coupled with broad and open-ended questions. Linda (2006) also argued that the main aim of the qualitative approach in research is not so much knowledge on per se, but in understudying the dynamics in social change and empowerment.

The use of survey is employed in carrying out this research. A survey is a list of questions which is aimed at extracting specific data from a particular set or group of people; it can be through the internet, mail, questionnaires, and so on. Linda (2006) notes that the questionnaire is a research instrument that consists of a compilation of a series of questions used for the purpose of gathering information from respondents through survey or statistical study. Other methodological details for carrying out this study are discussed in details below;

The study used both primary data and secondary data in an attempt to answer the stated research questions. The estimated number of respondents interviewed was 415. A standard questionnaire was used to collect respondents' basic census information including marital status, household members, salary, age, sex, education and occupation this information's were used to establish a socio-economic profile of the beneficiaries in Benin City.

3.4 Population of Study

The study population are beneficiaries of the clusters of the NSIP programe in Benin Metropolis which include teachers, market traders, farmers, the poor and vulnerable house holds

3.5 Data Analysis

This study employed both descriptive and inferential statistics in analyzing the socio-economic impacts of National social investment program (NSIP) on sustainable poverty reduction in Benin City. Descriptive methods of percentages and frequencies were used in describing the variables of (NSIP) on sustainable poverty reduction in Benin City. All statistical analysis was carried out using the Statistical Package for Social Sciences (IBM SPSS 2016).

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter deals with the presentation of results as well as detailed analysis of the primary data generated from both the e-questionnaire and the field questionnaire survey carried out in the study area and this will subsequently culminate in the discussion of results. A total of 420 questionnaires were retrieved among beneficiaries across the various programs in the study area and 415 were returned valid for analysis.

Section A

4.2 Socio-Demographic Characteristics

This section deals with the analysis of the socio-demographic characteristics of respondents of N-Power Beneficiaries and this will be achieved with the aid of tables and charts. The varying socio-demographic characteristics are discussed as follows.

4.2.1 Gender

Figure 4.1 reveals that 57.41% of respondents in the study area are males, while 42.59% are females. The highest proportion of study participants being males can be attributed to the higher willingness of males to participate in the study.

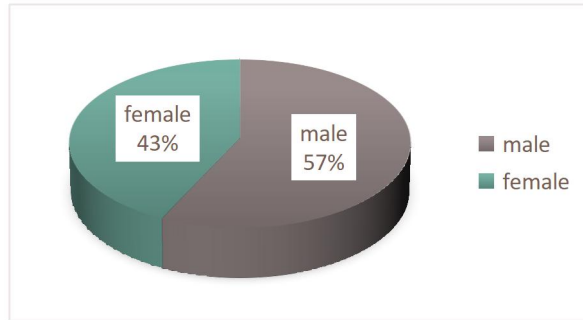


Figure 4.1: Gender of Respondent
Source: Author’s Field Survey (2023)

4.2.2 Marital Status

Figure 4.2 shows the notably high percentage of single respondents (48.0%) could suggest a population with a significant proportion of younger individuals or those who haven't yet entered into marriage, the substantial percentage of married individuals (46.6%) points to the prevalence of marital relationships, indicating a core demographic group. The lower percentages of divorced (1.6%) and widowed (3.8%) respondents indicate relatively fewer individuals in these particular life circumstances

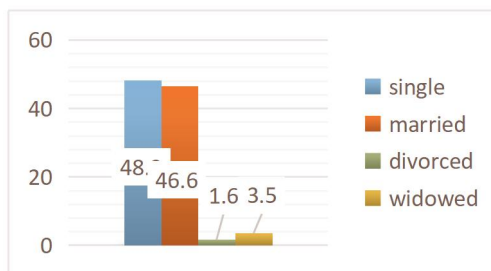


Figure 4.2: Marital Status of Respondents

Source: Author’s Field Survey (2023)

4.2.3 Age

Figure 4.3 reveals the age distribution within the studied population across various ranges. The age distribution highlights the significance of the 25 to 34 age group in shaping the community's activities, while also indicating a relatively smaller representation of older adults.

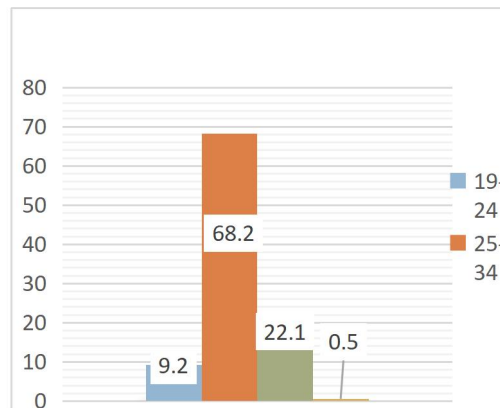


Figure 4.3: Age of Respondents

Source: Author's Field Survey (2023)

4.2.4 Educational Level

Figure 4.4 outlines the educational status of the respondents, with 27.2% having attended a polytechnic and 72.8% being beneficiaries of a university education. This distribution provides insights that most respondents were under the NSIP graduate program category.

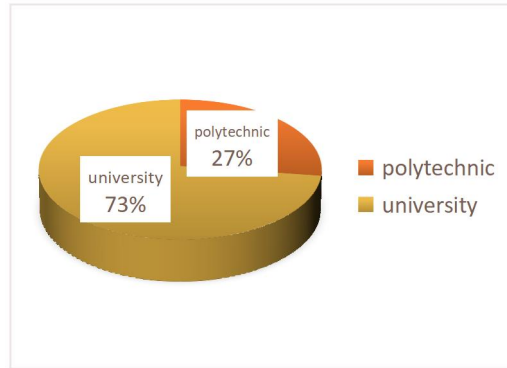


Figure 4.4: Educational Level of Respondents

Source: Author's Field Survey (2023)

4.2.5. Occupational Status

Figure 4.5 outlines the occupational status of the beneficiaries, with the following percentages in each category: Student (7.8%), Civil Servant (0.8%), Self-Employed (55.3%), Unemployed (35.0%), and Retired (1.1%). The self-employed category constitutes a significant portion (55.3%) of the beneficiaries, indicating a strong entrepreneurial presence. This suggests a population actively engaged in creating their own business opportunities and contributing to local economic activities. The unemployed percentage (35.0%) highlights a substantial proportion of individuals seeking employment, which could have implications for the job market and economic stability. This occupational breakdown reflects the diverse roles individuals play within the community. The data underscores the importance of fostering self-employment opportunities, addressing unemployment challenges, and supporting both educational pursuits and transitions to retirement.

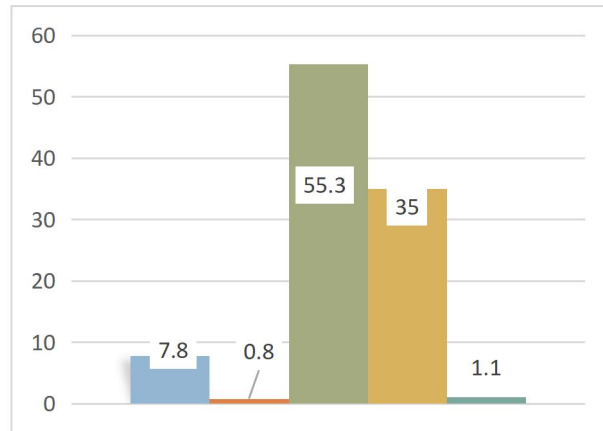


Figure 4.5: Occupational Status of Respondents.

Source: Author's Field Survey (2023)

4.2.6 Income Status

Figure 4.6 showcases the monthly income distribution among respondents, with the following percentages in each income range: Below N30,000 (49.6%), N30,000-N60,000 (45.3%), N61,000-N100,000 (3.5%), and N101,000-N140,000 (0.5%). This income distribution offers valuable insights into the economic conditions of the community. The dominance of the lower income range suggests potential challenges in addressing financial disparities and ensuring financial security for a significant portion of the population.

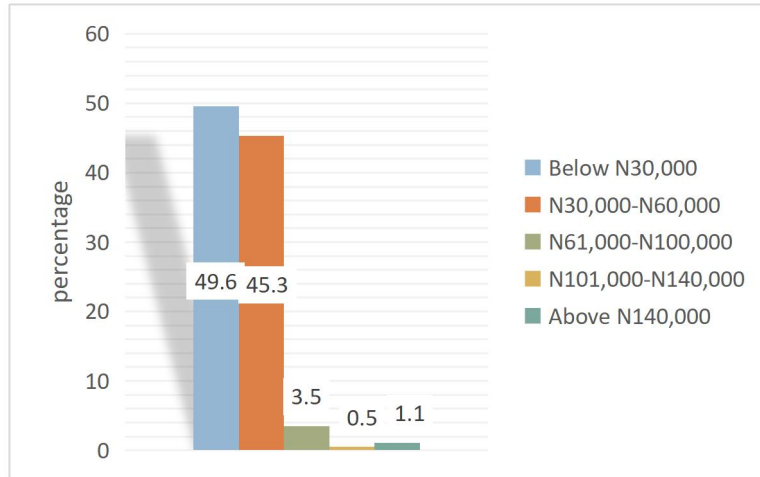


Figure 4.6: Income Status of Respondents.

Source: Author's Field Survey (2023)

4.2.7 Household Size

Figure 4.7 provides insights into the composition of households and the dynamics of family sizes within the community. The highest percentage of households falls within the "4-6" size range, representing a significant majority. This suggests that a substantial portion of the community resides in households with a moderate number of members. Households with "1-3" members constitute a notable proportion, indicating the presence of smaller families or individuals living alone. The "7-10" household size range represents a smaller percentage, indicating a minority of households with larger numbers of members. This might include extended families or situations where multiple generations live together. The "Above 10" category has the smallest percentage, suggesting very few households have an

extremely high number of members. This could be attributed to specific circumstances or cultural norms.

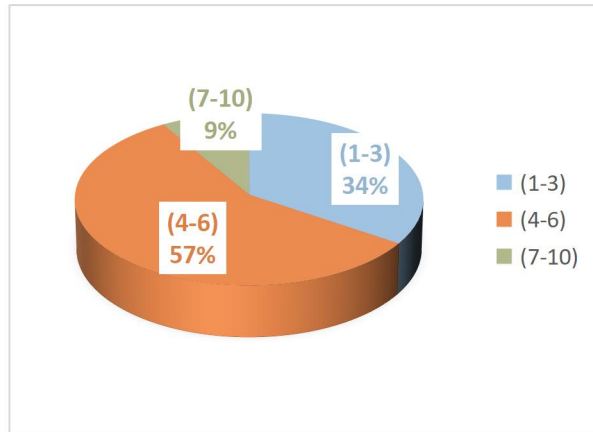


Figure 4.7: Household Size of Respondents.

Source: Field Survey, 2023

4.2.8 Ease of Enlisting into the NSIP Program

Figure 4.8 reveals that 88% of respondents found it easy to enroll in the NSIP program, while 12% responded that it was not easy. This distribution highlights a majority perception of accessibility in the enrollment process. The "Yes" response indicates that a significant portion of beneficiaries perceived the process as straightforward and inclusive. The "No" response suggests challenges faced by around 12% of respondents, pointing to potential barriers or complexities.

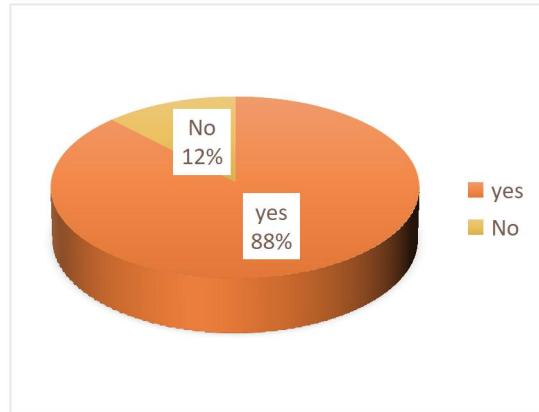


Figure 4.8: Ease of Enlisting into the NSIP Program

Source: Author's Field Survey (2023)

4.2.9 Transparency NSIP Enlistment Process

Figure 4.9 reveals that 7 % of respondents admitted to offering inducements in cash or kind to an NSIP official for program enrollment, while 93% did not. This distribution highlights a small minority that attempted to influence the enrollment process through potentially unethical means. The "No" response from the majority suggests that most beneficiaries adhered to the standard enrollment procedures without resorting to such practices. The data underscores the importance of maintaining transparency and integrity within the NSIP program to ensure fairness and credibility.

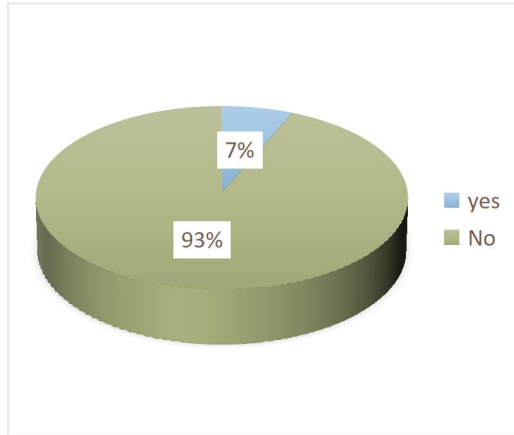


Figure 4.9: Transparency NSIP Enlistment Process

Source: Author's Field Survey (2023)

4.2.10 Transparency of Funds Disbursement

Figure 4.10 reveals that 3% of respondents admitted to offering cash tips or kind to NSIP officials to expedite funds disbursement, while 97% did not. This distribution highlights a small minority that attempted to influence the funds disbursement process through potentially unethical means. The "No" response from the majority suggests that most beneficiaries relied on the standard procedures for receiving funds without resorting to offering incentives.

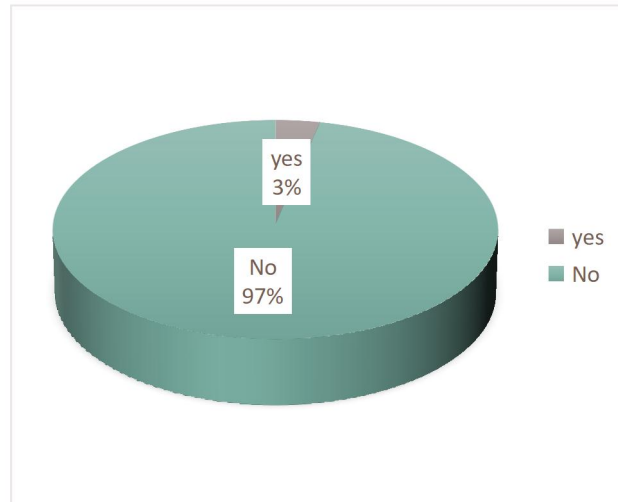


Figure 4.10: Inducement to Facilitate Funds Disbursement.

Source: Author's Field Survey (2023)

4.2.10 NSIP and Youth Entrepreneurship

Figure 4.11 reveals that 88% of respondents believe that the NSIP has positively contributed to enhancing youth entrepreneurship and employment through capital financing and training. This indicates that a significant majority perceive the program's efforts as effective in empowering young individuals. Conversely, 12% responded "No," suggesting a smaller proportion that might have differing experiences or viewpoints.

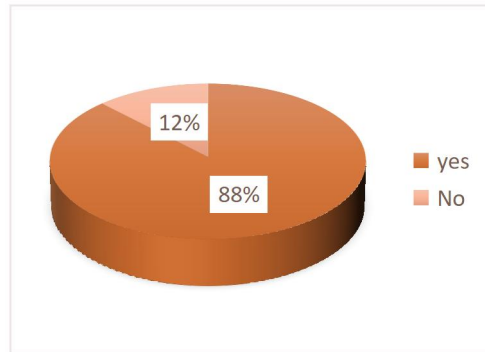


Figure 4.11: NSIP and Youth Entrepreneurship.

Source: Author's Field Survey (2023)

4.2.11 NSIP and Employment Opportunities

Figure 4.12 shows that 86 % of respondents believe that youths are indeed gaining employment opportunities through NSIP placements and attachments to public corporations. This indicates a significant majority view the program as effective in creating job prospects for young individuals. On the other hand, 14% responded "No," suggesting a smaller group that may not see these placements and attachments as effective in generating employment. The Null Hypotheses (H0) which states that there is no significant relationship between the NSIP program and employment generation is therefore rejected the Alternate Hypothesis (H1) which state that there is a significant relationship between the NSIP program and employment generation is therefore accepted.

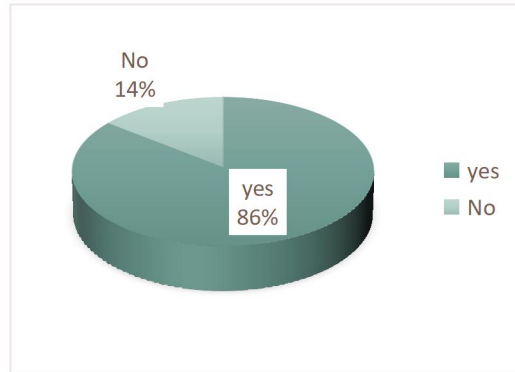


Figure 4.12: NSIP and Employment Opportunities

Source: Author's Field Survey (2023)

4.2.13 NSIP Socio-Economic Impact

Figure 4.13 reveals that 89% of respondents believe that NSIP is positively impacting the economic and socio-economic conditions of its beneficiaries, while 11% responded "No." This overwhelmingly high percentage of "Yes" responses underscores a strong consensus among respondents that the program is effective in improving the economic and socio-economic well-being of its beneficiaries. The presence of a small "No" response suggests some differing viewpoints.

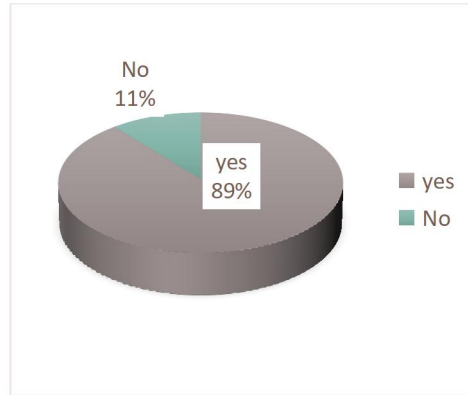


Figure 4.13: NSIP and Socio-Economic Impact

Source: Author's Field Survey (2023)

4.2.14 NSIP and Standard of Living

Figure 4.14 shows that 85% of respondents believe that the National Social Investment Program (NSIP) is indeed improving the standard of living of its beneficiaries, while 15% responded "No." This distribution indicates a substantial majority view the NSIP as positively contributing to enhancing the quality of life for its beneficiaries. However, the minority response suggests that a portion of respondents may not perceive a significant impact.

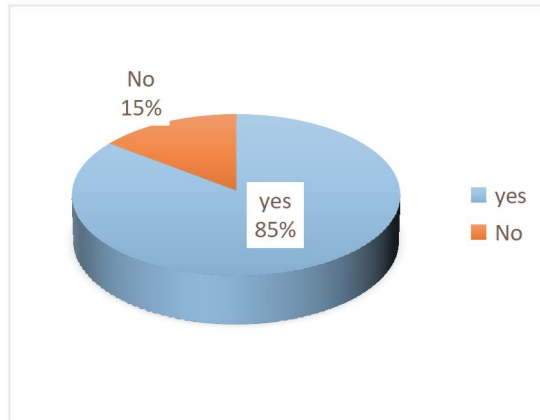


Figure 4.14: NSIP and Standard of Living.
Source: Author’s Field Survey (2023)

4.2.15 Transparency of the NSIP Program

Figure 4.15 reveals that 68% of respondents believe that the NSIP program is transparent, while 32% responded "No." This high percentage of "Yes" responses suggests that a significant majority of respondents perceive the program to be open and transparent in its operations. The presence of a smaller "No" response indicates that there are differing viewpoints.

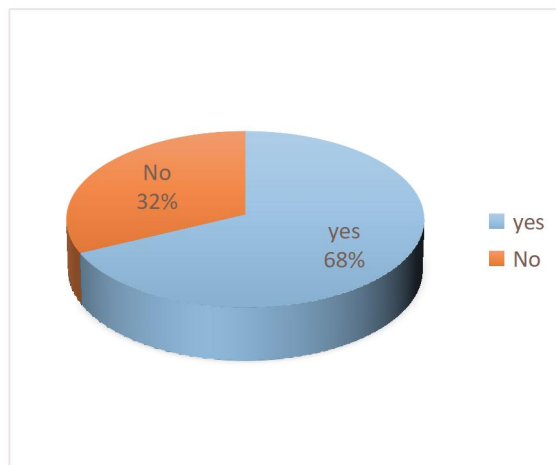


Figure 4.15: Transparency of the NSIP Program
Source: Author’s Field Survey (2023)

4.2.16 Sustainability of the NSIP Program

Figure 4.16 reveals that 83% of respondents believe that the NSIP program is sustainable, while 17% responded "No." This suggests a strong majority view the program as having a sustainable framework, indicating confidence in its ability to be maintained over time. The minority "No" response indicates some uncertainty about the program's long-term viability.

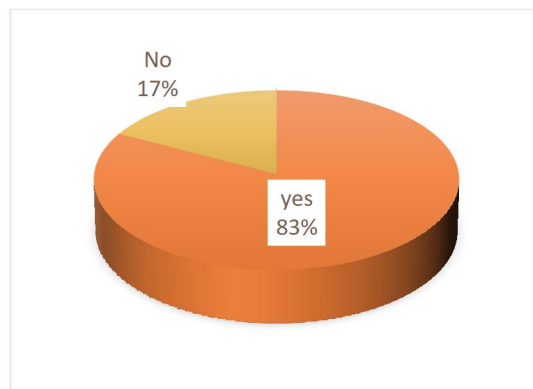


Figure 4.16: Sustainability of the NSIP Program.
Source: Author's Field Survey (2023)

4.2.17 NSIP Poverty Reduction

Figure 4.17 reveals that 87% of respondents believe that the NSIP has successfully reduced poverty among beneficiaries in Benin City, while 13% responded "No." This indicates a strong majority view the program as effective in alleviating poverty in the city. The minority "No" response suggests some individuals may not perceive a significant reduction in poverty. Hypotheses 3 which states that there is no significant relationship between the NSIP program and sustainable poverty reduction is therefore rejected, the Alternate Hypothesis (H1)

which state that there is a significant relationship between the NSIP program and sustainable poverty reduction is therefore accepted.

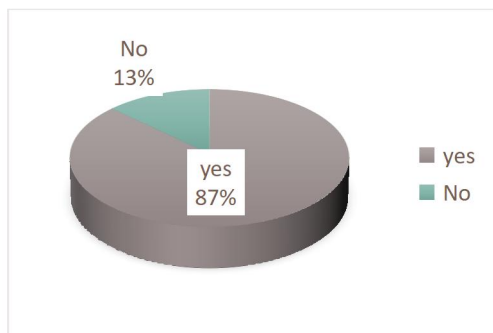


Figure 4.17: NSIP Poverty Reduction Among Beneficiaries.

Source: Author's Field Survey (2023)

4.2.18 N-Power Programs Clusters

Figure 4.18 reveals the distribution of N-Power program beneficiaries among different categories: N-Teach (44.2%), N-Health (13.2%), N-Agro (41.0%), and N-Tech (1.6%). This distribution showcases a significant presence in N-Teach and N-Agro programs, while N-Health and N-Tech have smaller percentages of beneficiaries.

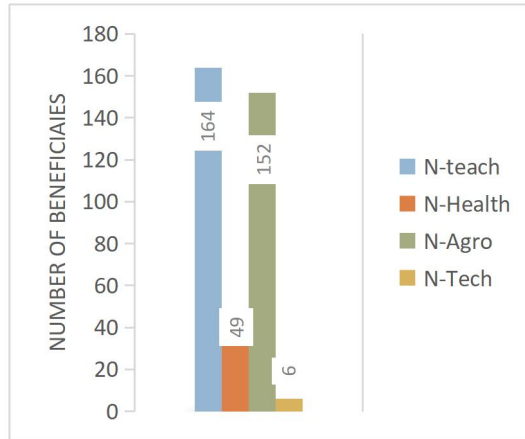


Figure 4.18: Clusters in the N-Power Programs.

Source: Author's Field Survey (2023)

4.2.19 Npower Program Duration

Figure 4.19 indicates the duration of beneficiaries' participation in the Npower program: Less than 6 months (12.9%), 6 months to 1 year (28.6%), 1 to 2 years (39.4%), and More than 2 years (19.1%). The highest percentage falls within the "1 to 2 years" category, suggesting a significant portion of beneficiaries have been engaged for this duration. Smaller percentages indicate beneficiaries with shorter or longer durations of involvement.

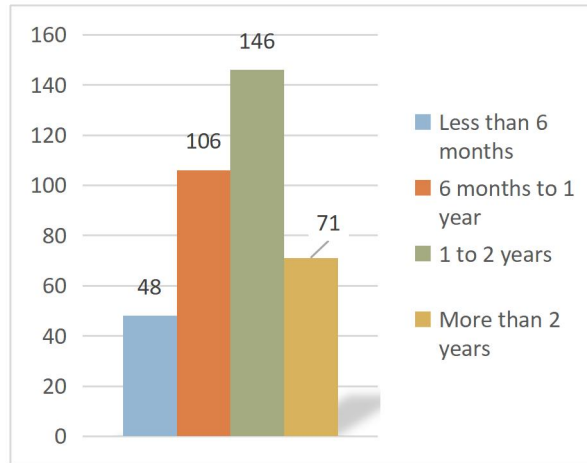


Figure 4.19 Duration in Npower Program.
Source: Author's Field Survey (2023)

4.2.20 Npower and Skill Acquisition

Table 4.1 indicates that 81% of respondents are satisfied with the training provided by the Npower program, while 19% responded "No." This suggests a strong majority of beneficiaries find the program's training valuable and effective for skill development. The smaller "No" response indicates that a portion of respondents may not be satisfied with the training, possibly due to differing experiences or expectations. Hypotheses 2 which states that there is no significant relationship between the NSIP program and skill acquisition is therefore rejected, the Alternate Hypothesis (H1) which state that there is a significant relationship between the NSIP program and sustainable poverty reduction is accepted.

Table 4.1: Training of Npower Beneficiaries

	Frequency	Percent
yes	302	81
No	69	19
Total	371	100.0

Source: Author's Field Survey (2023)

4.2.21 Npower Program Career and Counselling

Table 4.2 reveals that 80% of respondents are satisfied with the career counseling and job placement assistance provided by the Npower program, while 20% responded "No." This suggests a significant majority of beneficiaries find the program's efforts in career guidance and job placement support valuable and effective. The smaller "No" response indicates that a portion of respondents may not be satisfied with the assistance, possibly due to varying experiences or expectations.

Table 4.2: Satisfaction with Career, Counselling and Job Placement Assistance Provided by the Npower Program.

	Frequency	Percent
Yes	295	80
No	76	20
Total	371	100.0

Source: Author's Field Survey (2023)

4.2.22 Npower Program Skills Acquisition and Job Placement

Table 4.3 reveals that 52% of respondents have successfully secured a job or started a business with the skills acquired through the Npower program, while 48% responded "No." This suggests that slightly over half of the beneficiaries have been able to effectively utilize their acquired skills for employment or entrepreneurial

opportunities. The "No" response indicates that a significant portion has not yet translated their skills into job or business ventures.

Table 4.3: Utility of the Skills Acquired Through the Duration of Npower Program

	Frequency	Percent
Yes	194	52
No	177	48
Total	371	100.0

Source: Author's Field Survey (2023)

4.2.23 Relevance of the Skills Acquired Through the Npower Program to

Current Job or Business

Figure 4.20 reveals that 61% of respondents who secured a job or started a business with Npower-acquired skills found those skills to be relevant to their current role, while 39% responded "No." This suggests a majority of beneficiaries have experienced direct alignment between the skills they gained and their practical application in their professional or entrepreneurial endeavors. The "No" response indicates that a significant portion may not perceive the acquired skills as directly relevant to their current job or business.

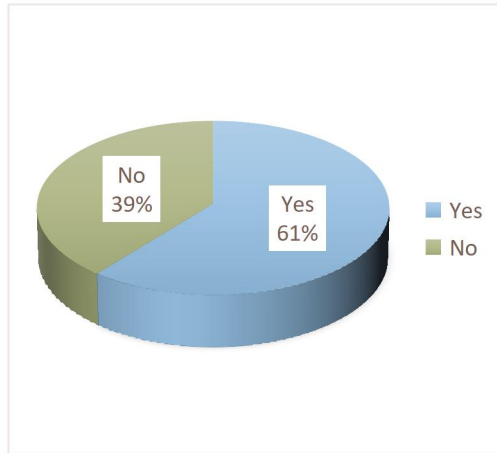


Figure 4.20: Relevance of the Skills Acquired to Current Job or Business.
 Source: Author’s Field Survey (2023)

4.2.24 Stipend Payment Process

Table 4.4 reveals that 44% of respondents are satisfied with the stipend payment process from the Npower program, while 56% responded "No." This suggests that a minority find the payment process satisfactory, while a significant majority may not be content with the way stipends are distributed.

Table 4.4: Stipend Payment Process.

	Frequency	Percent
Yes	163	44
No	208	56
Total	371	100.0

Source: Author’s Field Survey (2023)

4.2.25 Challenges Experienced while Participating in the Npower Program

Table 4.5 reveals that 84% of respondents have encountered challenges or difficulties while participating in the Npower program, while 16% responded "No."

This suggests that a significant majority of beneficiaries have faced obstacles during their program involvement.

Table 4.5: Challenges Experienced while Participating in the Npower Program.

	Frequency	Percent
Yes	310	84
No	61	16
Total	371	100.0

Source: Author's Field Survey (2023)

4.2.25 Recommending the Npower Program to Others

Table 4.6 reveals that 90% of respondents are likely to recommend the Npower program to others, while 10% responded "No." The data underscores the program's positive impact and effectiveness, as reflected in the high "Yes" response. The "No" response indicates a smaller group with reservations about recommending the program, which could stem from varied experiences or viewpoints.

Table 4.6: Recommending the Npower Program to Others.

	Frequency	Percent
Yes	335	90
No	36	10
Total	371	100.0

Source: Author's Field Survey (2023)

4.3 Conditional Cash Transfer (CCT): Socio-Demographics

4.3.1 Gender of CCT Beneficiaries

Figure 4.21 shows the batch of respondents under the Conditional Cash Transfer program of the NSIP indicates that 52% of them are male, while 48% are female. This distribution provides insights into the gender composition of beneficiaries within this specific group. The gender distribution is nearly balanced, with slightly more males than females among the beneficiaries. This could suggest that the program is reaching a relatively diverse group of individuals.

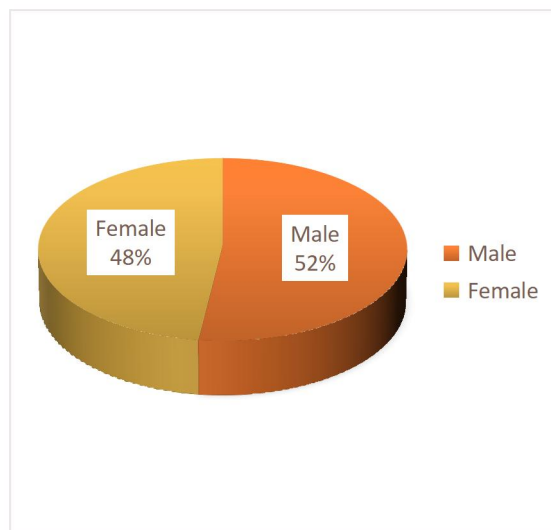


Figure 4.21: Gender of CCT Beneficiaries.

Source: Author's Field Survey (2023)

4.3.2 Marital Status of CCT Beneficiaries

Figure 4.22 shows the batch of respondents under the Conditional Cash Transfer program of the NSIP, 91% are married, 2% are divorced, and 7% are widowed. This breakdown offers insights into the marital status of beneficiaries

within this specific group. The majority of beneficiaries are married, comprising 90.9% of the group. This indicates that the program may be particularly beneficial for married individuals. The presence of a small percentage of divorced (2.3%) and widowed (6.8%) beneficiaries could suggest that the program is also reaching individuals who may have experienced changes in their marital status and might need additional support.

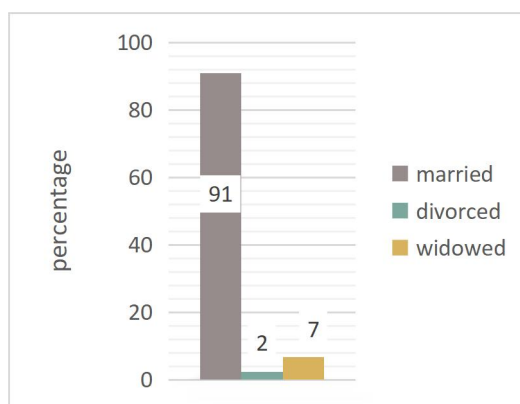


Figure 4.22: Marital Status of CCT Beneficiaries.

Source: Author's Field Survey (2023)

4.3.3 Age of CCT Beneficiaries

Figure 4.23 reveals that the largest group of beneficiaries falls within the (35-44) age bracket, comprising 46% of the batch. The percentages gradually decrease as age increases, indicating continued involvement in the program beyond the mid-forties. Younger beneficiaries (25-34) account for 9% of the group. The data underscores the program's diversity across various age groups, with potential effectiveness for individuals in different life stages.

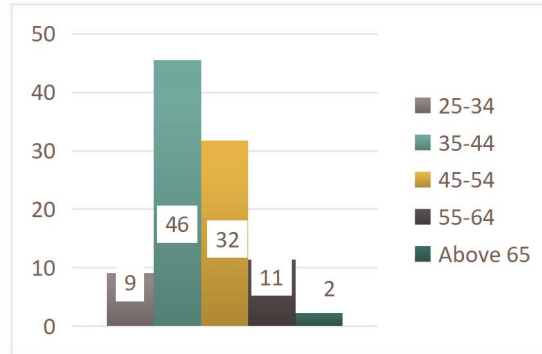


Figure 4.23: Age of CCT Beneficiaries.

Source: Author’s Field Survey (2023)

4.3.4 Educational Status of CCT Beneficiaries

Figure 4.24 highlights that majority of beneficiaries have achieved secondary education (61.), while a substantial proportion have primary education (27%). A smaller portion have no formal education (7%), and an even smaller percentage possess tertiary education (4%). The data underscores the program's accessibility to beneficiaries with diverse educational backgrounds, indicating inclusivity across different education levels.

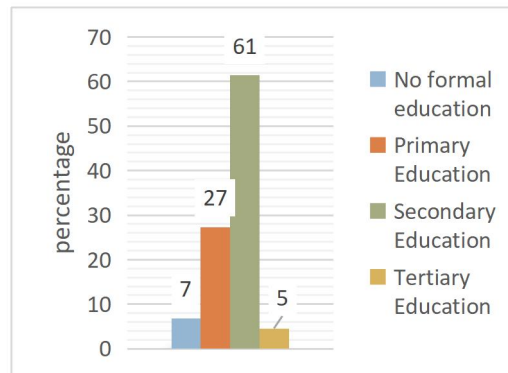


Figure 4.24: Educational Status of CCT Beneficiaries.

Source: Author’s Field Survey (2023)

4.3.5 Occupation of CCT Beneficiaries

Figure 4.25 indicates that majority of beneficiaries are self-employed (75%), suggesting a strong emphasis on entrepreneurship and small-scale business activities. Additionally, 18% of beneficiaries are engaged in farming, indicating a connection to agriculture. A smaller portion includes students (5%) and civil servants (2%). This distribution underscores the program's impact across a diverse range of occupations.

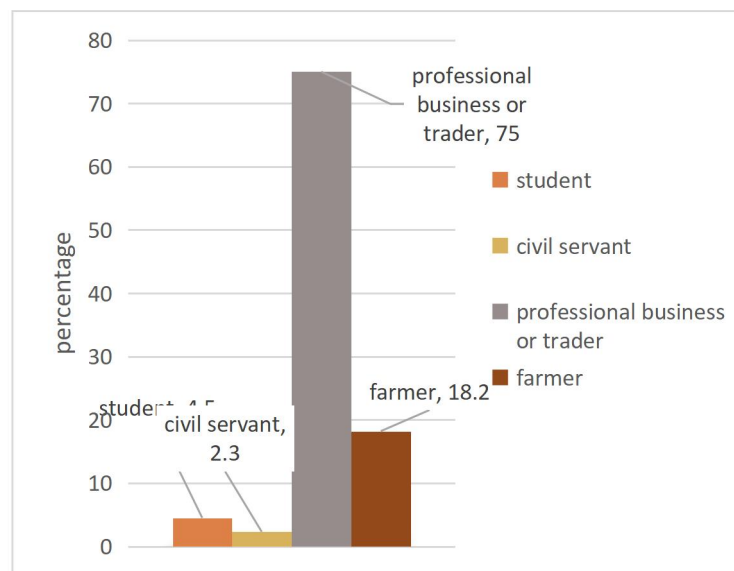


Figure 4.25: Occupation of CCT Beneficiaries.

Source: Author's Field Survey (2023)

4.3.6 Monthly Income of CCT Beneficiaries

Figure 4.26 indicates that the majority of beneficiaries have a monthly income below N30,000, emphasizing the program's focus on individuals with lower income levels. A smaller portion falls within the N30,000-N60,000 income range.

This data underscores the program's impact on supporting individuals with varying income backgrounds.

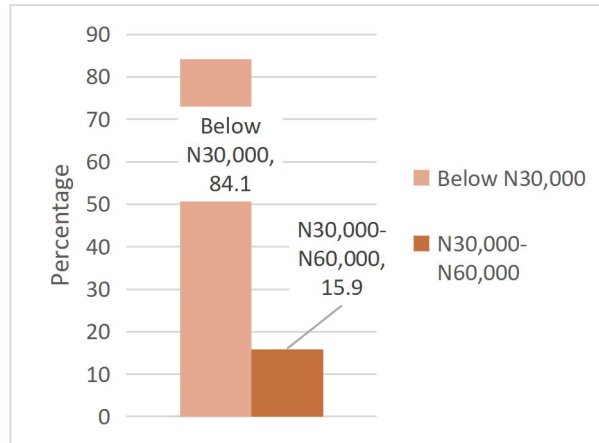


Figure 4.26: Monthly Income of CCT Beneficiaries.

Source: Author's Field Survey (2023)

4.3.7 Household Size of CCT Beneficiaries

Figure 4.27 indicates that majority of beneficiaries live in households with 4 to 6 members (65.9%), followed by households with 7 to 10 members (22.7%). A smaller proportion reside in smaller households with 1 to 3 members (11.4%). This distribution underscores the program's reach across diverse household sizes, suggesting a balance between smaller and larger family structures.

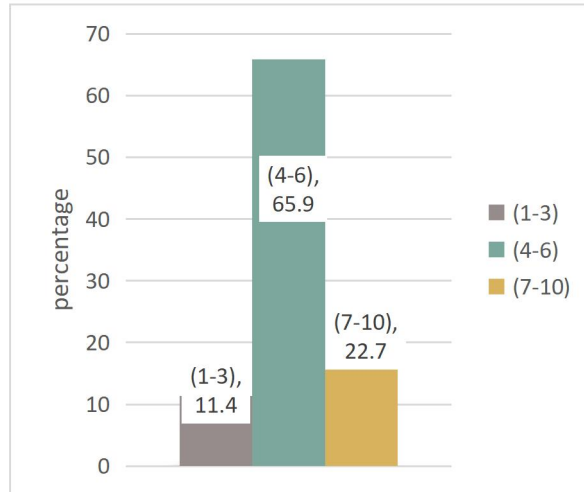


Figure 4.27: Household Size of CCT Beneficiaries.

Source: Author's Field Survey (2023)

4.3.18 Improvement of Household's Income

Figure 4.28 reveals that 97.7% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully improved their household's overall income, while 2.3% responded "No." This high percentage of "Yes" responses indicates a strong consensus among respondents that the program's cash transfer initiatives have been effective in enhancing household income. The small "No" response suggests some differing viewpoints.

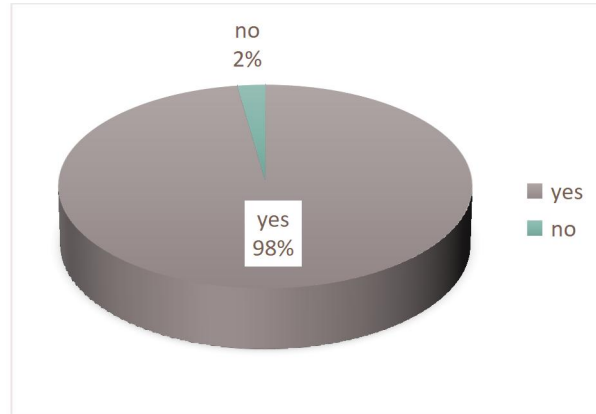


Figure 4.28: Improvement of Household's Income.

Source: Author's Field Survey (2023)

4.3.19 CCT and Access to Basic Necessities

Figure 4.29 reveals that 97.7% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully enabled them to afford basic necessities such as food and clothing, while 2.3% responded "No." This high percentage of "Yes" responses indicates a strong consensus among respondents that the program's cash transfers have been effective in supporting beneficiaries' ability to meet essential needs. The small "No" response suggests some differing viewpoints.

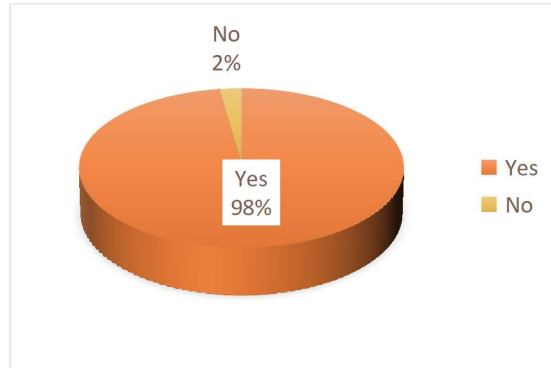


Figure 4.29: Access to Basic Necessities.

Source: Author's Field Survey (2023)

4.3.20 CCT and Investment Generation

Table 4.7 reveals that 97.7% of respondents believe that they have been able to invest the cash transfers from the Conditional Cash Transfer (CCT) program in income-generating activities or assets, while 2.3% responded "No." This high percentage of "Yes" responses indicates a strong consensus among respondents that the cash transfers have been utilized for productive purposes. The small "No" response suggests some differing viewpoints.

Table 4.7: Investment in Income-Generating Activities.

	Frequency	Percent
Yes	43	97.7
No	1	2.3
Total	44	100.0

Source: Field Survey (2023)

4.3.21 CCT and Access to Healthcare Services

Table 4.8 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has helped them access better healthcare services for themselves or their families, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have been effective in improving their ability to afford healthcare services. This high level of confidence in the program's impact on healthcare access is a positive indication of its perceived effectiveness in addressing healthcare-related challenges.

Table 4.8: Access Healthcare Services.

	Frequency	Percent
Yes	44	100.0

Source: Author's Field Survey (2023)

4.3.21 CCT and Children Education

Table 4.9 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has contributed to improving the education of their children, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have been effective in positively supporting the educational progress of beneficiaries' children. This high level of confidence in the program's impact on education is a positive indication of its perceived effectiveness in addressing educational challenges.

Table 4.9: Program Contribution to Improving the Children’s Education.

	Frequency	Percent
Yes	44	100.0

Source: Author’s Field Survey (2023)

4.3.22 CCT Role in Family's Nutrition and Dietary Intake

Table 4.10 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has positively influenced their family's nutrition and dietary intake, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have effectively contributed to improved nutrition and dietary habits.

Table 4.10: Family's Nutrition and Dietary Intake.

	Frequency	Percent
Yes	44	100.0

Source: Author’s Field Survey (2023)

4.3.23 CCT and Saving

Table 4.11 reveals that 61.4% of respondents believe that the Conditional Cash Transfer (CCT) program has enabled them to save money for future needs or emergencies, while 38.6% responded "No." This distribution highlights that a significant portion of beneficiaries perceive the program to have facilitated their ability to save for unforeseen situations. However, a notable proportion also does not feel that the program has supported their savings efforts.

Table 4.11: Ability to Save for Future Needs.

	Frequency	Percent
yes	27	61.4
no	17	38.6
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.24 CCT and Informal Loans

Table 4.12 reveals that 93.2% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully helped reduce their reliance on informal loans or high-interest borrowing, while 6.8% responded "No." This high percentage of "Yes" responses indicates a strong consensus among respondents that the program's cash transfers have effectively contributed to decreasing their need for informal loans. The small "No" response suggests that a minority still experiences some level of reliance on such borrowing practices.

Table 4.12: Reduced Reliance on Informal Loans

	Frequency	Percent
yes	41	93.2
no	3	6.8
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.25 CCT and Household Management

Table 4.13 reveals that 97.7% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully improved their ability to plan and manage household finances effectively, while 2.3% responded "No." This high

percentage of "Yes" responses indicates a strong consensus among respondents that the program's cash transfers have positively impacted their financial planning and management skills. The small "No" response suggests that a minority does not feel the same way.

Table 4.13: Ability to Plan and Manage Household Finances.

	Frequency	Percent
Yes	43	97.7
No	1	2.3
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.26 CCT Skill Development and Vocational Training

Figure 4.30 reveals that 61.4% of respondents believe that the Conditional Cash Transfer (CCT) program has provided them with opportunities for skill development and vocational training, while 38.6% responded "No." This distribution highlights that a significant portion of beneficiaries perceive the program to have offered avenues for skill enhancement and vocational training. However, a notable proportion also does not feel that the program has provided such opportunities.

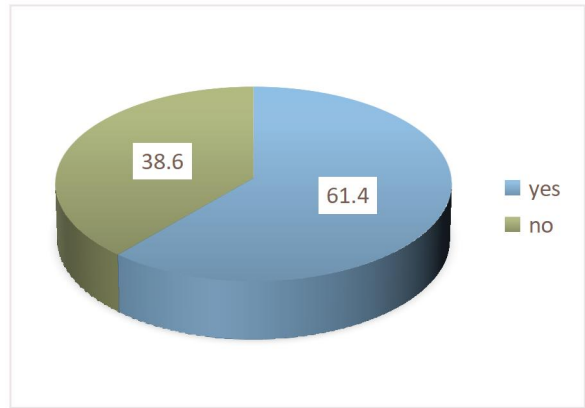


Figure 4.30: Development and Vocational Training
 Source: Author’s Field Survey (2023)

4.3.27 CCT Program and Participation

Table 4.14 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has empowered them to participate in decision-making processes at the household level, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have effectively contributed to their ability to influence and engage in household-level decision-making.

Table 4.14: CCT Program and Participation in Decision-Making Processes.

	Frequency	Percent
yes	44	100.0

Source: Author’s Field Survey, 2023.

4.3.28 CCT Social Support and Community Resources

Table 4.15 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has improved their access to social support networks

or community resources, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have effectively contributed to enhancing their connections to social support networks and community resources. This high level of confidence in the program's impact suggests its success in promoting beneficiaries' social inclusion and engagement within their communities.

Table 4.15: Access to Social Support and Community Resources.

	Frequency	Percent
Yes	44	100.0

Source: Author's Field Survey (2023)

4.3.29 CCT Program and Overall Well-being

Table 4.16 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully contributed to enhancing their self-esteem and overall well-being, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have effectively improved their self-perception and overall quality of life. This high level of confidence in the program's impact suggests its success in promoting emotional well-being and empowerment among beneficiaries.

Table 4.16: CCT Program and overall Well-Being.

	Frequency	Percent
yes	44	100.0

Source: Author's Field Survey (2023)

4.3.30 CCT Program and Optimism

Table 4.17 reveals that 100% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully helped them develop a sense of hope and optimism about the future, with no one responding "No." This unanimous agreement among respondents indicates a strong consensus that the program's cash transfers have effectively influenced their outlook on the future, fostering feelings of hope and optimism. This high level of confidence in the program's impact suggests its success in promoting positive emotional well-being and empowerment among beneficiaries.

Table 4.17: CCT Program and Optimism.

	Frequency	Percent
Yes	44	100.0

Source: Author's Field Survey (2023)

4.3.31 CCT and Participation in Sustainable Environmental Activities

Table 4.18 reveals that 95.5% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully encouraged them to engage in activities that promote environmental sustainability, while 4.5% responded "No." This high percentage of "Yes" responses indicates that a significant proportion of beneficiaries perceive the program to have effectively motivated them to participate in environmentally friendly activities. The small "No" response suggests that a minority does not feel the same level of encouragement.

Table 4.18: CCT and Participation in Sustainable Environmental Activities.

	Frequency	Percent
yes	42	95.5
no	2	4.5
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.32 Access to Financial Services

Table 4.19 reveals that 90.9% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully helped them access financial services, such as savings accounts or microcredit, while 9.1% responded "No." This high percentage of "Yes" responses indicates that a significant proportion of beneficiaries perceive the program to have effectively increased their access to financial services. The small "No" response suggests that a minority does not feel the same level of assistance.

Table 4.19: Access to Financial Services.

	Frequency	Percent
yes	40	90.9
no	4	9.1
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.33 CCT Program and Awareness

Table 4.20 reveals that 90.9% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully helped them access financial services, such as savings accounts or microcredit, while 9.1% responded "No." This high

percentage of "Yes" responses indicates that a significant proportion of beneficiaries perceive the program to have effectively increased their access to financial services. The small "No" response suggests that a minority does not feel the same level of assistance.

Table 4.20: CCT Program and Awareness.

	Frequency	Percent
yes	43	97.7
no	1	2.3
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.34 CCT Program and Participate in Community Development Initiatives

Table 4.21 reveals that 97.7% of respondents believe that the Conditional Cash Transfer (CCT) program has successfully motivated them to become involved in community development initiatives, while 2.3% responded "No." This high percentage of "Yes" responses indicates that a significant proportion of beneficiaries perceive the program to have effectively inspired them to participate in activities that contribute to community development. The small "No" response suggests that a minority does not feel the same level of motivation.

Table 4.21: CCT Program and Participate in Community Development Initiatives.

	Frequency	Percent
yes	43	97.7
no	1	2.3
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.35 CCT Program and Sustainable Poverty Reduction

Table 4.22 reveals that 97.7% of respondents believe that the Conditional Cash Transfer (CCT) program has had a sustainable impact on reducing poverty within their households, while 2.3% responded "No." This high percentage of "Yes" responses indicates that a significant proportion of beneficiaries perceive the program to have effectively and sustainably contributed to poverty reduction within their households. The small "No" response suggests that a minority does not feel the same level of impact.

Table 4.22: Impact of CCT Program on Reducing Poverty.

	Frequency	Percent
yes	43	97.7
no	1	2.3
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.36 Challenges Faced Before Receiving the CCT

Table 4.23 reveals that 84.1% of respondents faced challenges before receiving assistance from the Conditional Cash Transfer (CCT) program, while 15.9% responded "No." This high percentage of "Yes" responses indicates that a significant proportion of beneficiaries encountered challenges or difficulties prior to accessing the program's support. The small "No" response suggests that a minority did not experience challenges before receiving assistance.

Table 4.23: Challenges Faced Before Receiving Assistance of the CCT.

	Frequency	Percent
yes	37	84.1
no	7	15.9
Total	44	100.0

Source: Author's Field Survey (2023)

4.3.37 Impact of CCT on Healthcare and Education

Table 4.24 reveals that 100% of respondents have noticed positive changes in their access to healthcare and education since receiving support from the Conditional Cash Transfer (CCT) program, with no one responding "No." This unanimous agreement among beneficiaries indicates a strong consensus that the program has effectively contributed to improving their access to essential services, such as healthcare and education. The absence of any "No" responses underscores the program's perceived effectiveness in positively impacting beneficiaries' well-being and educational opportunities.

Table 4.24: Impact of CCT on Healthcare and Education.

	Frequency	Percent
yes	44	100.0

Source: Author's Field Survey (2023)

4.3.38 Impact of CCT on the Household Living Conditions

The beneficiaries of the Conditional Cash Transfer (CCT) program experienced positive changes in their households. These changes included improved business opportunities, better affordability of health and school fees, effective

financial management, enhanced care for children and family upkeep, coverage of medical expenses, access to basic necessities like clothing and food, better quality of life through improved food, clothing, and education, reduction in conflicts, and an overall boost in their living standards. The CCT program successfully contributed to the economic well-being, health, education, and overall improvement of beneficiaries' lives.

4.3.39 Suggestions for CCT Program Improvement

Beneficiaries strongly emphasize the need for consistent and timely support, advocating for both continuity and increased payment amounts. They seek not only financial aid but also expanded employment opportunities, with a focus on workforce growth and payment increment. Swift resolution of pending payments and the expansion of the program to include more communities are also crucial. Beneficiaries stress the value of empowerment, suggesting skill-building through training, especially for vulnerable groups like women and youth. Community involvement is seen as vital for better program understanding and efficiency. Lastly, beneficiaries emphasize inclusivity by recommending expanded outreach and registration efforts. In terms of sustainability, they call for both salary increments and program continuity to ensure long-lasting positive effects.

4.3.40 Community Development

Figure 4.31 reveals that 69% of respondents feel satisfied with the level of development in their community, while 31% responded "No." This indicates that a

minority of beneficiaries are content with the current level of community development, while a significant majority do not feel satisfied.

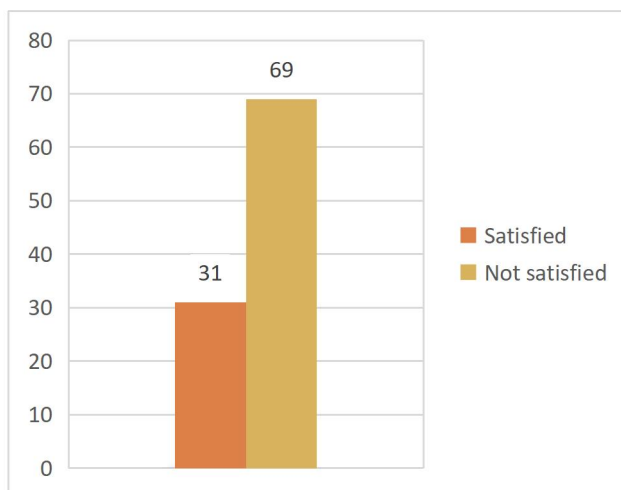


Figure 4.31: level of Satisfaction with Development in the Community

Source: Author's Field Survey (2023)

4.3.41 Participation in Community Development Projects

Figure 4.32 reveals that 71% of respondents have been involved in community development projects in the past, while 29% responded "No." This indicates that a significant majority of beneficiaries have actively participated in initiatives aimed at improving their community. The "No" response suggests a smaller portion of respondents who have not been engaged in such projects.

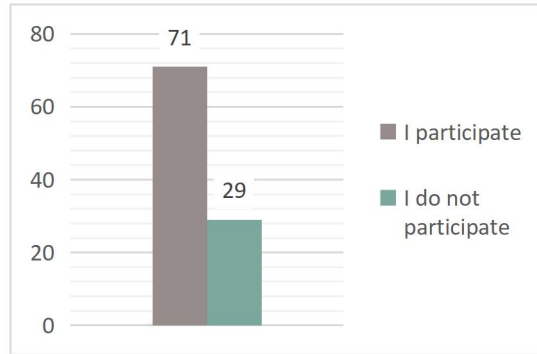


Figure 4.32: Participation in Community Development Projects.
 Source: Author’s Field Survey (2023)

4.3.42 NSIP and Community Development Projects

Figure 4.33 reveals that 93% of respondents believe that the NSIP (National Social Investment Program) can effectively support community development projects, with 7% responding "No." This unanimous agreement among beneficiaries underscores their strong consensus that the program has the potential to positively contribute to various community development initiatives. The absence of any "No" responses highlights the universal belief in the program's ability to support and enhance community development efforts.

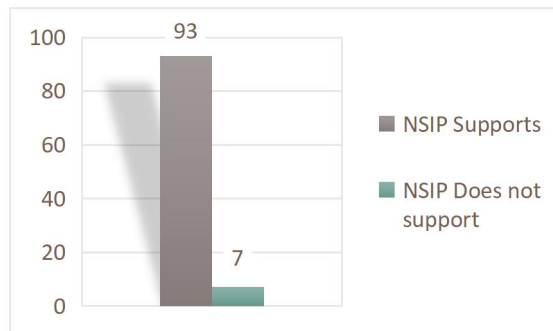


Figure 4.33: NSIP Program Support for Community Development Projects.
 Source: Authors’ Field Survey (2023)

4.3.43 Community Development Project

The community's development priorities encompass fundamental infrastructure improvements such as water access, roads, and electricity. They emphasize the need for quality education and healthcare facilities. Empowerment initiatives for women and youth, along with employment opportunities, are highly regarded. The community's commitment to sustainability is evident through their focus on maintenance and solar projects. Sanitation and safety also play a crucial role in their vision for holistic and improved living conditions.

4.3.44 Suggestions for Improving the Effectiveness of the NSIP Programs

The community's recommendations for enhancing the NSIP program's effectiveness converge on key areas. They emphasize the need for sustained program continuity and expansion, alongside increased payment amounts and transparent financial processes. Empowerment, particularly for women and youth, emerges as a central theme, extending to education support through scholarships and school payments. Local engagement is highlighted for efficient program administration. Resolving payment backlogs is essential for financial stability, while expanding program coverage is seen as vital for broader community impact.



Plate 1: Researcher with beneficiaries of the CCT, Igbesanwan Community, Benin City.



Plate 2: Researcher with beneficiaries of the CCT Mr and Mrs John Inneh, The Odionwere and other members of Igbesanwan Community, Benin City.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The study investigated the effects of the National social investment program on sustainable poverty reduction in Benin City. The responses provided by the beneficiaries of the NSIP programs offer valuable insights into the community's aspirations for holistic and sustainable development. The diverse range of suggestions reflects the community's multifaceted needs, highlighting a pressing demand for improved infrastructure, including better road networks, reliable electricity supply, and clean water access through borehole projects. The emphasis on social amenities such as schools, health care centres, and marketplaces underscores the community's desire for enhanced educational opportunities, improved health care access, and economic empowerment.

Furthermore, the call for empowerment initiatives tailored towards women, youth, and local farmers illustrates a forward-looking approach that seeks to alleviate unemployment, enhance skill sets, and create long-term economic sustainability. The recommendations to address waste management, provide clean markets, and support local transportation highlight the community's commitment to both environmental and economic welfare. The persistent theme of continuity and expansion of the Npower program indicates the recognition of its positive impact and the hope for ongoing support in realizing these transformative aspirations.

This comprehensive range of suggestions aptly reflects the diverse needs and aspirations of the community members, shaping a vision of a more resilient, empowered, and thriving community. By considering and implementing these recommendations, policymakers and stakeholders have the opportunity to align community development efforts with the genuine requirements of the people they serve.

5.2 Recommendations for Sustainable Poverty Reduction

To promote sustainable poverty reduction, policymakers should implement comprehensive social protection systems, enhance access to quality education, foster inclusive economic growth, improve agricultural productivity and rural development, strengthen healthcare access, promote gender equality, support sustainable urbanization and housing, strengthen governance, address climate change adaptation, and use data-driven decision-making. These policies aim to address the root causes of poverty, provide support to vulnerable populations, create economic opportunities, and enhance the overall well-being of communities. Implementing these measures requires collaboration, resources, and a commitment to transparency and accountability. Regular monitoring and evaluation are crucial to ensuring the effectiveness of these policies and achieving long-term positive change. Further investigations could focus on identifying potentials for improvements and ensure the program continues to enhance the socioeconomic conditions of the beneficiaries.

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**DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING
FACULTY OF SOCIAL SCIENCES
UNIVERSITY OF BENIN
BENIN CITY**

QUESTIONNAIRE

Dear Respondent,

Introductory Letter

I am a full time B.Sc. Degree Program student of the above named department and institution presently conducting a research on the topic “National Social Investment Program and Sustainable Poverty Reduction (A Case Study of Benin City)”.

Consequently, I humbly seek your assistance in completing the enclosed questionnaires to support my research work as part of my Undergraduate thesis.

I would be very glad in seeking your assistance in completing the enclosed questionnaire. I wish to reiterate strict confidentiality on any information supplied by you during and after the research.

Thank you for your anticipated cooperation.

Nwabueze Kenneth
(Research Student)

N-POWER PROGRAMME SECTION A: DEMOGRAPHIC & SOCIO-ECONOMIC CHARACTERICS

1. Sex of respondent. Female [] Male []
2. Marital Status. Single [] Married [] Divorce [] Widowed []
3. Age. 19-24 [] 25-34 [] 35-44 [] 45-54 [] 55-64 [] Above 65 []
4. Educational Level. No formal education [] Primary Education [] Secondary Education [] Tertiary Education []
5. Occupation. Student [] Civil Servant [] Professional Business/ Trade [] Farmer [] Unemployed [] Retired []
6. Monthly Income. Below N30,000 [], N30,000-N60,000 [] N61,000-N100,000 [] N101,000-N140,000 [] Above N140,000 []
7. What is the size of your household 1-3 [] 4-6 [] 7-10 [] Above 10 []

SECTION B

INSTRUCTION: Please indicate appropriate information with a tick (✓) Answer:
Yes () No ()

S/N	QUESTIONS	YES	NO
1	Was it easy to be enlisted into the NSIP programme ?		
2	Did you offer inducement in cash/kind to an NSIP official before enlisting for programme ?		
3	Did you offer cash tips or kind to NSIP official to facilitate funds disbursement ?		
4	Has NSIP contributed positively to enhancing youth entrepreneurship and employment by providing them with capital financing and appropriate training ?		
5	Are youths gaining employment opportunities through NSIP placements and attachments to public corporations ?		
6	Is NSIP positively impacting the economic and socio-economic conditions of its beneficiaries ?		
7	Is NSIP improving the standard of living of its beneficiaries ?		
8	Do you think the programme is transparent?		
9	Do you think the NSIP programme is sustainable ?		
10	Has NSIP reduced poverty among beneficiaries in Benin City?		

SECTION C

INSTRUCTION: Please tick (✓) where appropriate

1. which of the N-Power programme are you a beneficiary of? N-teach [] N-Health [] N-Agro [], N-Tech [], N-Build [], N-Tax []
2. How long have you been a beneficiary of the Npower program? Less than 6 months [], 6 months to 1 year [], 1 to 2 years [], More than 2 years []

S/N	QUESTIONS	YES	NO
3	Are you satisfied with the training provided by the Npower program?		
4	Are you satisfied with the career ,counselling and job placement assistance provided by the Npower program?		
5	Have you been able to secure a job or start a business with the skills you acquired through the Npower program?		
6	If you have secured a job or started a business, were the skills you acquired through the Npower program relevant to your current job or business?		
7	Are you satisfied with the stipend payment process?		
8	Have you experienced challenges or difficulties while participating in the Npower program?		
9	Are you likely to recommend the Npower program to others?		

SECTION E: COMMUNITY DEVELOPMENT AND PROGRAM SATISFACTION

INSTRUCTION: Please tick (√) where appropriate

S/N	QUESTIONS	YES	NO
1	Do you feel satisfied about the level of development in your community?		
2	Have you been involved in any community development projects in the past?		
3	Do you think the NSIP program can help to support community development projects?		
4	Do you think market traders can play a role in supporting community development?		

1. What community development projects would you like to see in your community?
2. What suggestions do you have for improving the effectiveness of the NSIP program in supporting community development?.....

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Dear Respondent,

Introductory Letter

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Consequently, I humbly seek your assistance in completing the enclosed questionnaires to support my research work as part of my Undergraduate thesis.

I would be very glad in seeking your assistance in completing the enclosed questionnaire. I wish to reiterate strict confidentiality on any information supplied by you during and after the research.

Thank you for your anticipated cooperation.

**Nwabueze Kenneth Chika
(Research Student)**

**CONDITIONAL CASH TRANSFER (CCT) PROGRAM
SECTION A: DEMOGRAPHIC & SOCIO-ECONOMIC CHARACTERICS**

1. Sex of respondent. Female [] Male []
2. Marital Status. Single [] Married [] Divorce[] Widowed []
3. Age. 19-24 [] 25-34 [] 35-44 [] 45-54 [] 55-64 [] Above 65[]
4. Educational Level. No formal education [] Primary Education [] Secondary Education [] Tertiary Education []
5. Occupation. Student [] Civil Servant [] Professional Business/ Trade [] Farmer [] Unemployed [] Retired []
6. Monthly Income. Below N30,000 [], N30,000-N60,000 [] N61,000-N100,000 [] N101,000-N140,000 [] Above N140,000[]
7. What is the size of your household 1-3 [] 4-6 [] 7-10 [] Above 10 []

SECTION B

INSTRUCTION: Please indicate appropriate information with a tick (✓) Answer:
Yes () No ()

S/N	QUESTIONS	YES	NO
1	Was it easy to be enlisted into the NSIP programme ?		
2	Did you offer inducement in cash/kind to an NSIP official before enlisting for programme ?		
3	Did you offer cash tips or kind to NSIP official to facilitate funds disbursement ?		
4	Has NSIP contributed positively to enhancing youth entrepreneurship and employment by providing them with capital financing and appropriate training ?		
5	Are youths gaining employment opportunities through NSIP placements and attachments to public corporations ?		
6	Is NSIP positively impacting the economic and socio-economic conditions of its beneficiaries ?		
7	Is NSIP improving the standard of living of its beneficiaries ?		
8	Do you think the programme is transparent?		
9	Do you think the NSIP programme is sustainable ?		
10	Has NSIP reduced poverty among beneficiaries in Benin City?		

SECTION C

INSTRUCTION: Please tick (✓) where appropriate

S/N	QUESTIONS	YES	NO
1	Has the CCT program helped improve your household's overall income?		
2	Has the CCT program enabled you to afford basic necessities, such as food and clothing?		
3	Have you been able to invest the cash transfers in income-generating activities or assets?		
4	Has the CCT program contributed to improving the education of your children?		
5	Has the CCT program helped you access better healthcare services for yourself or your family?		
6	Has the CCT program positively influenced your family's nutrition and dietary intake?		
7	Has the CCT program enabled you to save money for future needs or emergencies?		
8	Has the CCT program helped reduce your reliance on informal loans or		

	high-interest borrowing?		
9	Has the CCT program improved your ability to plan and manage household finances effectively?		
10	Has the CCT program provided you with opportunities for skill development or vocational training?		
11	Has the CCT program empowered you to participate in decision-making processes at the household level?		
12	Has the CCT program improved your access to social support networks or community resources?		
13	Has the CCT program contributed to enhancing your self-esteem and overall well-being?		
14	Has the CCT program helped you develop a sense of hope and optimism about the future?		
15	Has the CCT program encouraged you to engage in activities that promote environmental sustainability?		
16	Has the CCT program helped you access financial services, such as savings accounts or microcredit?		
17	Has the CCT program increased your awareness of your rights and entitlements as a citizen?		
18	Has the CCT program motivated you to become involved in community development initiatives?		
19	Has the CCT program had a sustainable impact on reducing poverty within your household?		

20. Were there challenges you faced before receiving assistance from the Conditional Cash transfer program?.....
21. If yes, how has the program helped you overcome those challenges?.....
.....
22. Have you noticed any changes in your access to healthcare and education since receiving support from the program? Answer: Yes () No () If so, how have these changes affected your household?.....
23. In what ways has the program helped you to improve the living conditions of your household? For example, have you been able to improve your housing, access to clean water or sanitation facilities?.....
24. Finally, what suggestions or recommendations would you have for the improvement of the program and its implementation in your community?

SECTION D: COMMUNITY DEVELOPMENT AND PROGRAM SATISFACTION

INSTRUCTION: Please tick (√) where appropriate

S/N	QUESTIONS	YES	NO
1	Do you feel satisfied about the level of development in your community?		
2	Have you been involved in any community development projects in the past?		
3	Do you think the NSIP program can help to support community development projects?		
4	Do you think market traders can a role play in supporting community development?		

1. What community development projects would you like to see in your community?
2. What suggestions do you have for improving the effectiveness of the NSIP program in supporting community development?

Npower questionnaire:

https://docs.google.com/forms/d/e/1FAIpQLSfK6QewaAMhKcZxVaaZyHzbUDzydKTt__Ox_q0y7RDoDvrcVw/viewform

CCT <https://surveyheart.com/form/649464898434b65ed0fe2dc7>