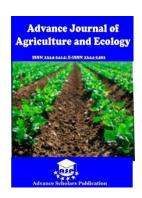
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EFFECTS OF NATIONAL SOCIAL INVESTMENT PROGRAMMES ON THE WELL-BEING OF BENEFICIARIES IN NIGER STATE, NIGERIA

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Keywords:
well-being;
Npower;Social
investment;
Programme

Abstract: The study examines the effects of national social investment programmes on the well-being of beneficiaries in Niger State, Nigeria. Multi-stage sampling techniques were used to select 191 respondents on which primary data were elicited from the respondent with the aid of a structured questionnaire complemented with interview schedule. Data were analyzed using descriptive statistics (such as frequency, percentage and mean), wellbeing index and logit regression. The study revealed that N-power beneficiaries had high level of participation in teaching ($\bar{X} = 2.84$), CCT in group formation ($\bar{X} = 2.82$) and group saving mobilization ($\bar{X} = 2.79$). On the well-being, majority (73.7%) of N-power beneficiaries and CCT (48.8%) belongs to satisfied status categories. The study revealed that sex (z=3.38; P<0.01), occupational status (z=-2.25; P<0.05), income (z=3.41; P<0.01) had significant effects on the well-being of N-Power beneficiaries. Base on the study it was recommended that government should create more awareness on the benefit of SIPs in the study area, government should inject more funds to the programme to enhance beneficiary's well-being status.

Introduction

Social Investment Programmes is a multifaceted concept with different dimensions that relate to a number of public policy areas (World Bank, 2016). It plays a significant role in today's debates about the importance of social spending and the future of welfare states of low and middle income countries. The concept of National Social Investment Programmes potentially provide new

ways to effectively allocate public and private capital to address social, economic and environmental challenges at the global, national, regional and local levels (United Nation Development Programme (UNDP), 2015).

National Social Investment Programmes has become embedded in the low and middle incomes countries in both Europe and Africa since the adoption of the Lisbon Agenda in 2000

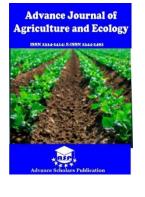
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and regained importance after 2008, when it was associated with structural changes within European societies. In the aftermath of the 2008 crisis and Great Recession (GR), public policy increasingly focused on protecting individuals and institutions from risks which they could not bear alone. The reason for this emphasis on National Social Investment Programmes is its potential to reconcile social and economic goals, end hunger, achieve food security, improve nutrition through increase in household consumption and promote sustainable agriculture, as well as creation of employment, increase in the school enrolment and supporting the development of human capital that geared towards eradication of poverty among rural populace.

The National Bureau of Statistics {NBS} (2012) reported that poverty in Nigeria has been on the increase over the years since the last two decades which witnessed a rise from 54.7% to 69.0% between 2004 - 2015. In recent years, in 2016 the government of Nigeria and its development Partners have sought to develop social protection instruments as a mechanism to reduce high rate of poverty, unemployment and vulnerability in the country and to support progress in both the economic and social spheres. As such, National Social Investment Programmes was launched at the Federal and the State level as a potentially important social protection instrument achieve poverty reduction, creation employment, increase productivity among small farmers, improve standard of living of poor and the vulnerable in the rural communities in The National Social Investment Nigeria. Programmes (NSIPs) are targeted at equitable resources distribution aiming at reducing

poverty among the populations, creation of employment among youth.

However, since the inception of the programmes in 2016 to date, independent study of the effects of National Social Investment Programmes on the well-being of the beneficiaries in Niger State and Federal Capital Territory Abuja has been scanty. However, the research has identified knowledge gap on how to improve the well-being of beneficiaries through diversification that will develop local economy, the structure and reorganization of NSIPs in the study area as well as to create more awareness on the benefit of NSIPs on the well-being of the beneficiaries, therefore this research is taking the challenge of filling this research vacuum of assessing the effects of National Social Investment Programmes on the well-being of beneficiaries in terms of their income, feeding, health, educational enrollment, and general well-being to empirically compare its achievement with the stated vision and mission programmes and the recommendations of possible solutions to the factors militating the implementation of National Social Investment Programmes and sustainability of the programmes in the study area. Based on the foregoing, the study aimed to

- > Determine the level of participation of beneficiaries in social investment programme;
- Determine the perceived well-being status of the beneficiaries of social investment programmes in the study area;
- Effect of N-power programme on the well-being of beneficiaries.

Methodology

The study was carried out in Niger State. It is located in Guinea Savannah ecological zone of Nigeria. In terms of land mass, it is the largest State in Nigeria. It covers a total land area of

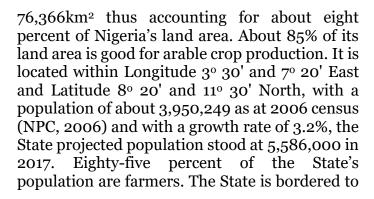
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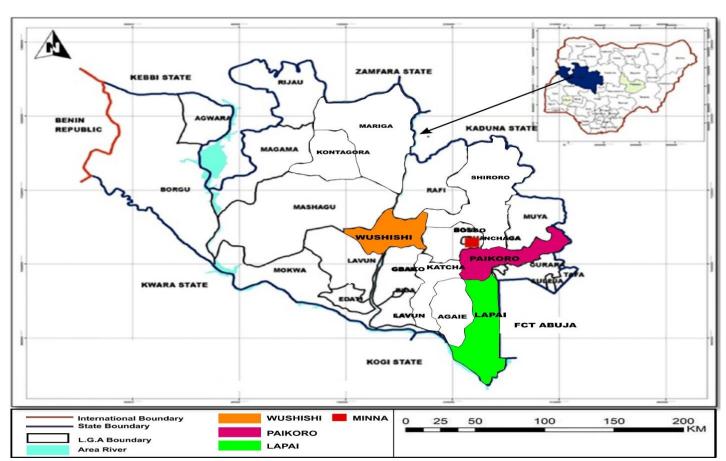
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the north by Zamfara State, to the Northwest by Kebbi State, to the South by Kogi State, to Southwest by Kwara State; while Kaduna State and the Federal Capital Territory Abuja bordered the State to Northwest respectively. Furthermore, the State shares a common international boundary with the Republic of Benin at Babanna in Borgu Local Government Area.

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Map of Niger State showing the study areas

The population consist of all the beneficiaries of SIPs in Niger State with particular emphasis on

N-power and CCT. Stratified sampling techniques was employed for this study. Firstly

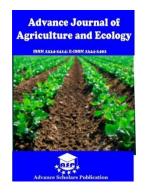
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the beneficiaries were stratified in to two strata namely; N-power and CCT beneficiaries, there after 10% of the beneficiaries were randomly selected from all the three strata accross the benefiting three LGAs in Niger State namely (Lapai, Paikoro, Wushishi). In all, a total of 191 respondents were selected as sample size from the sampling frame of 1913

Primary data were used for this study collected the researcher assisted by trained enumerators and facilitators using structured questionnaire and interview schedules. Objective 1 was achieved using descriptive statistics, objective 2 was achieved using achieve wellbeing index. A linear scale range between 1-10 was used to measure the degree of satisfaction of wellbeing of beneficiaries. The procedure that determines the well-being of beneficiaries depend on twelve (12) items (standard of living, personal health, life achievements, personal relationship, personal savings, community connectedness and future income secured, self confidence, disposable income, availability of quality and quantity food, asset acquisition, self recognition and participation in community activities). A mean score of 5.5 was considered as a bench mark. The mean score below 5.5 was considered not satisfied=o and for mean score above 5.5 was considered satisfied =1. Each of the twelve (12) domain scores were summed up to form an average score which represent subjected well-being.

Logit regression was used to achieve objective (iii) which is to determine effects of N-power

programme on the well-being of beneficiaries. Logit regression analysis as used by Akujuru and Enyioko (2019) is explicitly and implicitly expressed as follows:

 $\begin{aligned} \mathbf{NP} &= (a_0 + a_1 + X_1 + a_2 X_2 + a_3 X_3 + a_4 X_4 + a_5 X_5 + a_6 X_6 \\ &+ a_7 X_7 + a_8 X_8 + a_9 X_9 + a_{10} X_{10} + a_{11} X_{11} + \dots - u \\ \end{aligned}$ Where NP

(1)

Well being of N-power (Satisfied = 1; Not satisfied = 0)

 $X_1 = Age (years)$

 $X_2 = Gender (Male = 1; Female = 0)$

 X_3 = Distance to N-power Center's (Km)

 X_4 = Years spent in education of participant (in numbers)

 X_5 = Income level and saving of the participant of N-power (\aleph)

 X_6 = Occupational status before N-power (Self employed = 1; Not employed = 0)

 X_7 = Cooperative membership (number)

X₈= Training on instructional materials (number)

X₉= Training on ICT (number)

 X_{10} = Extension advisory service (number)

U= random disturbance or error term

Results and Discussion

Level of Participation in N-power beneficiaries

Finding in Table 1 showed that beneficiaries of N-power in Niger State participated highly in the following activities; bank account opening and savings (\overline{X} =2.92), training on ICT (\overline{X} =2.88), training on instructional material (\overline{X} =2.81), teaching (\overline{X} =2.79) respectively. This finding is

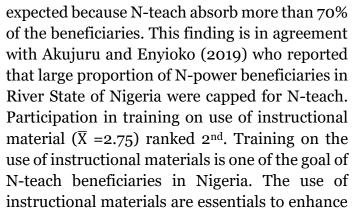
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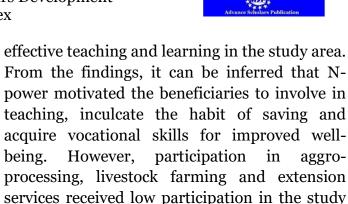
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Table 1 Level of participation in N-power programme

| Level of participation | | | Rank |
|-------------------------------------|----------|-------------|-------------------|
| | | (\bar{x}) | |
| | Decision | | |
| Teaching | High | 2.79 | 4 th |
| Training on instructional materials | | | |
| Training on ICT | High | 2.81 | $3^{ m rd}$ |
| | Low | 2.88 | 2^{nd} |
| Bank account opening and savings | | | |
| Vocational skills acquisition | Low | 2.92 | 1 st |
| | High | 2.59 | $5^{ m th}$ |
| Agro processing | Low | 2.09 | 8^{th} |
| Livestock farming | Low | 2.15 | 6^{th} |
| Extension advisory services | | | |
| • | Low | 2.15 | 6^{th} |

area.

Sources: Field survey, (2021)

Note: R=Ranking D=Decision

Level of participation of conditional cash transfer (CCT) beneficiaries

Table 2 revealed that CCT beneficiaries in Niger State highly participated in the following activities; group formation (\overline{X} =2.77) and saving group mobilization (\overline{X} =2.70). This implies that there was high saving habit among beneficiaries in the study area. Furthermore, nutrition (\overline{X}

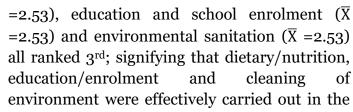
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study area. This finding is in agreement with that of Ari *et al.* (2018) who reported that access to health care and environmental sanitation were some of the motivating factors for women participation in CCT in Nigeria.

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Table 2: Level of participation in Conditional Cash Transfer Programme

| Level of participation | (x) | Rank | Decision |
|---------------------------|------|-----------------|----------|
| Group formation | 2.77 | 1 st | Н |
| Saving group mobilization | | | |
| Nutrition | 2.70 | 2 nd | Н |
| Education and school | 2.41 | $3^{ m rd}$ | L |
| enrolment | | | |
| Environmental sanitation | 2.34 | 4^{th} | L |
| Health care activities | 2.39 | 4^{th} | L |
| | 2.23 | 6 th | L |
| Bank account saving | 2.00 | $7^{	ext{th}}$ | L |

Sources: Field survey, (2021)

Well-being Status of N-power Beneficiaries

Finding in Table 3 shows the well-being status of N-power beneficiaries in the study area. The study revealed that 86.5% of beneficiaries in Niger State were satisfied with N-power programme. This suggest that N-power programme offered opportunity for employment

of youths in Nigeria. However, study further revealed that 13.5% of beneficiaries in Niger State were not satisfied with N-power programme in the study area. This might be as a result of inconsistency in the payment of monthly allowance of some batches of N-power beneficiaries in the study area.

Table 3 Well-being Status of N-power Beneficiaries

| Score | Well-being status | Niger State n=52(%) |
|-------|-------------------|---------------------|
| ≥5.5 | Satisfied | 45(86.5) |
| <5.5 | Not satisfied | 7(13.5) |

Source: Field Survey (2020)

Well-being indicators of N-power beneficiaries

Finding in Table 4 revealed that beneficiaries of N-power were satisfied with self recognition and participation in community activities (\overline{X} =5.98), community connectedness (\overline{X} =5.98), personal savings (\overline{X} =5.73) and life achievement (\overline{X} =5.71) were the most satisfied well-being indicators in

I. I. Ahmed, I. S. Umar, J. H. Tsado and O. J. Ajayi



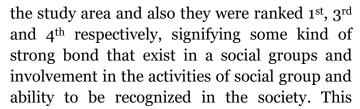
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finding is in agreement with Fatoki and Ajibola (2020) who reported that rice farmers in Nasarawa State recorded significant well-being index in the area of community connectedness and participation in community activities.

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Table 4: Well-being indicators of N-power beneficiaries

| Well-being indicators | Mean (x) | Rank | Decision |
|---------------------------|----------|-------------------------|---------------|
| Community connectedness | | | |
| | 5.98 | 1^{st} | Satisfied |
| Self-recognition | and | | |
| community participation | 5.98 | 1^{st} | Satisfied |
| Self confidence | 5.63 | $5^{ m th}$ | Satisfied |
| Sel confidence | 5.63 | $5^{ m th}$ | Satisfied |
| Personal savings | 5.73 | $3^{ m rd}$ | Satisfied |
| | | | Not satisfied |
| Personal relationship | 5.46 | $7^{ m th}$ | |
| | | | Satisfied |
| Life achievement | 5.71 | 4 th | Not satisfied |
| | | | Satisfied |
| Future income secured | 5.33 | $9^{ m th}$ | |
| Personal health | 5.19 | $10^{	ext{th}}$ | |
| Availability of quality a | and | | Not Satisfied |
| food | 5.48 | $7^{ m th}$ | |
| | | | |
| Disposable income | 5.63 | $5^{ m th}$ | Satisfied |
| | | | |
| | | | Not Satisfied |
| Asset acquisition | 5.13 | 12 th | |

Sources: Field survey, (2021)

Well-being status of conditional cash transfer beneficiaries

Table 5 shows the well-being status of CCT beneficiaries in the study area. The finding showed that 37.7% of beneficiaries in Niger State were satisfied with CCT programme. This reveals that CCT programme was an effective way for

redistributing income among the poor and vulnerable, but recognizing that even the best-designed and best-managed programme can-not fulfill all of the needs of comprehensive social protection system. This is in line with World Bank (2016) who reported that CCT programme was designed to target the poor and vulnerable

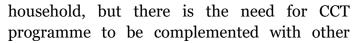
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May-2024 ISSN 2334-2414 E-ISSN 2344-2492 Impact Factor: 5.39

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interventions programme, such as workfare or employment programme and social pension.

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Table 5 Well-being status of conditional cash transfer beneficiaries

| Score | Well-being status | Niger State n=61(%) | |
|-------|-------------------|---------------------|--|
| ≥5.5 | Satified | 23(37.7) | |
| <5.5 | Not satified | 38(62.3) | |

Source: Field survey, 2021

Well-being status indicators of Conditional Cash Transfer beneficiaries

Result in Table 6 indicated that CCT beneficiaries in Niger State were satisfied with the following; personal relationship (\overline{X} =5.93), life achievement (\overline{X} =5.87), asset acquisition (\overline{X} =5.85), availability of quality and quantity of food (\overline{X} =5.70), community connectedness (\overline{X} =5.66), future security (\overline{X} =5.64), self recognition and participation in community activities (\overline{X} =5.61), However, CCT beneficiaries

were not satisfy with self confidence (\overline{X} =4.46), personal health(\overline{X} =4.39) and standard of living (\overline{X} =4.92). This finding is in agreement with that of Fatoki and Ajibola (2020) who reported high level of personal safety and cordial relationship among rice farmers in Nasarawa State.But the beneficiaries were not satisfied with life achievement (\overline{X} =4.49), availability of quality and quantity of food (\overline{X} =4.33), personal health (\overline{X} =4.23) and self confidence (\overline{X} =4.21)

Table 6: Well-being indicators of Conditional Cash Transfer beneficiaries

| Well-being indicators | Mean (x) | Rank | Decision | |
|---------------------------------|-------------------------|-----------|----------|--|
| Asset acquisition | $3^{ m rd}$ | Satisfied | 5.56 | |
| Personal savings | 4 th | Satisfied | 5.53 | |
| Future income secured | 7^{th} | Satisfied | 5.51 | |
| Personal relationship | 1 st | Satisfied | 5.51 | |
| Community connectedness | $6^{	ext{th}}$ | Satisfied | 5.49 | |
| Disposable income | 10 th | Not sat | 5.36 | |
| Self-recognition and comm. part | 8^{th} | Satisfied | 5.27 | |
| Standard of living | 11 th | Not sat. | 4.93 | |
| Life achievement | 12 th | Not sat | 4.49 | |
| Availability of quality food | 8^{th} | Satisfied | 4.33 | |
| Personal health | $9^{ m th}$ | Satisfied | 4.23 | |
| Self confidence | 12 th | Not sat. | 4.21 | |

Sources: Field survey, (2021)

Effectiveness and efficiency of SIPs on well-being of beneficiaries

Since the calculated F-values of various segments of the SIPs N-power (3.93) and CCT (8.19) were greater than F-tabulated at 1% level of

significant, it can be concluded therefore, that there were significant difference in the effectiveness of various segments of SIPs. The result suggests that CCT performed better than

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N-power programme in term of expected outcome.



| SIPs | Sum of Squares | Df | Mean Square | F-ratio | Sig. |
|---------|-------------------|----|-------------|---------|------|
| N-power | 4.551 | 3 | 1.517 | 3.93*** | .011 |
| CCT | 8.619 | 3 | 2.873 | 8.19*** | .000 |

Source: Field survey (2021)

Note:***=significant at 1% level of probability, **=significant at 5% level of probability

*= significant at 10% level of probability

Effects of N-power on the Well-being of Beneficiaries

Table 8 shows the result of Logit regression used to determine effects of N-power on the well-being of the beneficiaries. The pooled results showed Pseudo R² of 0.2919, implying that about 29.2% of variation in the well-being status were explained by the independent variables included in the model, while the remaining 70.8% were due to external factors not captured by the researcher. The chi-square statistics 40.17 was significant at 1% level of probability indicating fitness of the model. From the Z-values, three out of the nine variables included in the model were statistically significant at 1% and 5% probability level in the pooled result.

Table 8 revealed that sex (24.82566) was positive and significant at 10% level of probability. Also, distance to N-power center (-3.041344) was negative but significant at 10%; this imply that long distances had a negative effects on the productivity and effectiveness of the programme which in turn affects the well-being status of beneficiaries. On the other hand, cooperative society (7.053784) was positive and significant at 10% level of probability pointing to the fact that involvement of N-power beneficiaries in a cooperative societies positively affects their wellbeing status. This finding is in consonance with Adebisi et al. (2019) who reported that sex is one of the major determinants for participation in Npower programme in Kwara State of Nigeria.



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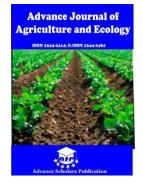


Table 8: Effects of N-power on the Well-being of Beneficiaries

| Variable | Coefficient | Standard error | Z-value |
|----------------------------|-------------|----------------|----------------|
| Age | -0.50574 | 0.5324 | -0.95 |
| Sex | 24.82566 | 14.0258 | 1.77 |
| Occupation status | 3.696549 | 3.3605 | 1.1 |
| Distance to N-power center | -3.04134 | 1.7280 | -1.76 |
| Years spent in school | 0.132145 | 0.1377 | 0.96 |
| Income | 0.000277 | 0.0277 | 0.01 |
| Number of cooperative | 7.053784 | 3.8336 | 1.84 |
| Training | 3.556934 | 2.8455 | 1.25 |
| Constant | -175.257 | 8762.8550 | -0.02 |
| Log likelihood | -4.44073 | | |
| Chi2 | 63.13*** | | |
| Pseudo R2 | 0.8767 | | |

Sources: Field survey, (2021)

*** Significant at 1% level of probability, **=significant at 5% level of probability,

AND

*=significant at 10% level of probability

CONCLUSION RECOMMENDATIONS

Based on the findings of the study it can be concluded that N-power beneficiaries had high level of participation in teaching, training on instructional material and ICT where N-teach absorbed more than 70% of the beneficiaries. Moreso, CCT beneficiaries had high level of participation on group formation and saving mobilization. education/school group enrolment, health care activities, environmental sanitation and bank account opening and savings. The N-power beneficiaries were satisfied with the following well-being indicators; community connectedness, Selfrecognition and participation in community activities, while CCT beneficiaries were satisfied

with asset acquisition, personal safety and personal relationship as well as community connectedness and disposable income. The coefficient of sex, occupation status and income had effect on the well-being status of N-power beneficiaries. The study identified that distance to Social Intervention Centres were far because some of beneficiaries resides in communities. Hence, it was recommended that intervention programme the point of payment should be located close to places of residence of beneficiaries for easy accessibility. Inadequate of awareness on the benefits of various Social Intervention programmes was noticed in the study area. Therefore, it was recommended that government should create more awareness on the benefits of SIPs in the study area.

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