

# **A Comparative Analysis of Pre- and Post-Implementation Statuses of Beneficiaries of the Conditional Cash Transfer Programme in Osun State, Nigeria**

Journal of Management and  
Social Sciences  
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## **Abstract**

Osun State has been one of the beneficiaries of Nigeria's Conditional Cash Transfer Programme (CCTP) since its inception in 2016. This study provides a comparative analysis of the poverty status of beneficiaries before and after the implementation of the CCTP in Osun State. The study adopts a descriptive research design. A multi-stage sampling process was employed to select participants from the programme. The population of the study consists of CCTP beneficiaries across the three senatorial districts of Osun State, with a sample size of 360 beneficiaries selected using a stratified sampling technique. Questionnaires were used for data collection. The collected data was analysed using descriptive and inferential statistical tools. The findings of the study reveal that beneficiaries of conditional cash transfers were poor before the implementation of the programme. The study also reveals that the poverty level of the beneficiaries reduced after programme implementation. The study, in essence, shows that there is a significant difference in the poverty status of beneficiaries before and after the implementation of the CCTP in Osun State. The study, therefore, concludes that the Nigerian government should intensify its effort to extend the CCTP to the nooks and crannies of the country so that many poor Nigerians can benefit from the programme.

## **Keywords**

Cash Transfer Programme, beneficiaries, status, poverty

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## Introduction

Poverty is a worldwide problem that affects both developed and developing nations. It is a global scourge that is thought to be one of the symptoms of underdevelopment. According to Omobowale (2014), poverty is the state in which individuals lack the means to achieve a socially acceptable standard of living and access to basic things in life. Data shows that nearly 80% of the population in developing countries live in rural areas below the poverty line, with limited access to infrastructure and social services (Ogundipe, Ogunniyi, Olagunju & Asaleye, 2019; Aderounmu, 2018). According to estimates, sixty-three percent of the population, or approximately 100 million Nigerians, live below the global poverty line of US\$1.25 per day (Purchasing Power Parity, or PPP) (Onah & Olishie, 2019). Rural areas continue to see a steady rise in the poverty rate (Handley, Higgins, Sharma, Bird & Cammack, 2019; Gate, 2014). According to a World Bank analysis, as of 2022, economic growth will not be quick enough to lift the poorest half of the world's population out of poverty.

According to the National Bureau of Statistics (September, 2018 to October, 2019 Report), 40% of the population in Nigeria, the most populous country on the African continent, lives below the poverty line, which is N137,430 (approximately \$381.75) annually. This figure represents 82.9 million Nigerians. Real per capita expenditure is lower than the global average for four out of ten Nigerians. In rural communities across Nigeria, poverty is associated with poor physical infrastructure, food insecurity, antiquated agricultural methods, low nutritional value, limited access to savings and credit, general inability to educate children due to high costs, inadequate diets, and homes lacking basic amenities like latrines, bathrooms, and kitchens, and the inability to clothe oneself (World Bank, 2012).

In 2016, the Federal Government of Nigeria, in conjunction with the World Bank, launched the Conditional Cash Transfer (CCT) programme in response to the poverty and hardships faced by a greater portion of the nation. The ultimate goal of this social intervention programme is to lift five million people out of poverty through direct cash transfers. The programme aims for 30% of the beneficiaries to move out of the lowest poverty quintile in the first year, 50% in the second, and the remaining 20% in the third (National Social Investment Office, 2017). Chukwuemeka, Kristien & Bruno (2021) state that cash transfers are meant to reduce some of the financial obstacles that low-income families face when trying to access essential services such as health care (Reyes & Tabuga, 2012). The fact that the programmes had some success in upper middle-income countries like Brazil and Mexico does not guarantee that the programmes will work in other countries.

As mentioned earlier, the National Social Investment Office's (2017) research states that as of 2024, Nigeria has spent eight years implementing the Conditional Cash Transfers (CCT) programme. Although the CCT initiative has improved living standards for recipients in other countries, it is noted that Osun State, one of the beneficiaries in Nigeria, continues to face

challenges. The goal of Nigeria's CCT programme is to lessen poverty among the country's most impoverished citizens. Previous studies have indicated that the implementation of CCT programme in various countries has positively impacted recipients' quality of life. For example, research from Mexico, Brazil, and other nations indicates that the programme has lower poverty levels (Reyes & Tabuga, 2012; Juan & Sandra, 2012). But it does not seem like the recipients of conditional cash transfers in Osun State were any less impoverished before or after the programme was put in place. This suggests that their standard of living may not be affected by the programme. The general objective of this study is to examine the poverty status of the recipients of conditional cash transfer prior to and after the implementation of the programme in Osun State.

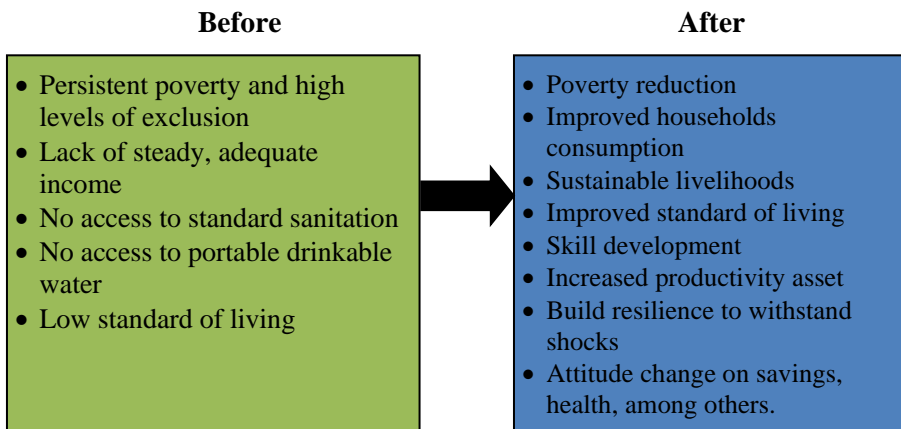
Specifically, the objectives of the study are to:

- (i) examine the poverty status of the recipients of conditional cash transfer prior to the implementation of the programme in Osun State;
- (ii) examine the poverty status of the recipients of conditional cash transfer after the implementation of the programme in Osun State; and
- (iii) compare the poverty status of the recipients of conditional cash transfer programme before and after the implementation in Osun State, Nigeria.

## **Theoretical Framework**

This study is based in the theory of change, one of many theories related to social investment initiatives. The concept of theory-driven evaluation, which gained popularity in the 1990s, serves as the historical roots for the theory of change (Coryn, Noakes, Westine & Schroter, 2011). Weiss popularised the theory of change through the efforts of the Roundtable on Community Change and the Aspen Institute (Reinholz & Andrews, 2020). In general, a theory-based approach known as "theory of change" refers to how stakeholders in a programme's planning or evaluation process specify their objectives and choose the interventions that will best support change at various stages (Taplin & Clark, 2012).

Change theory is founded on clear theories explaining how and why the actions of social policies or programmes result in certain effects and outcomes. This theory uses a causal analysis based on available information to explain how a certain intervention, or combination of interventions, is likely to lead to a particular development change. One of the elements of the social investment initiatives the Federal Government of Nigeria adopted in 2016 with the goal of lowering the nation's poverty rate is the conditional cash transfer plan. Figure I display the beneficiaries' pre-programme status and the anticipated results of the intervention.



**Figure I:** Beneficiaries' status before and expected outcome after the intervention

The theory helps to draw conclusions or suggestions regarding the programme's impact by comparing the poverty status of the recipients of cash transfers' before and after the intervention. As illustrated in the figure above, the selected recipients of cash transfers were considered poor and vulnerable before the intervention, and the programme was therefore expected to have transformed their lives after the implementation. Therefore, the programme desired outcomes and objectives have prompted the use of the theory of change model in this study, to map out the expected pathways to change.

## Empirical Studies

Over the past fifteen years, conditional cash transfer (CCT) programmes have become immensely popular in developing nations. Juan and Sandra (2012) stated that conditional cash transfer programmes offer financial transfers to low-income families in exchange for their children's health and education investments, such as regular medical checkups and attendance at school, with the goal of ending the intergenerational cycle of poverty. Additionally, CCT programme has benefited almost 110 million people in Latin America alone (The Economist, 2010).

Conversely, Cecchini & Madariaga (2011) state that lack of essential conditions has made it extremely difficult for a number of low-income countries, such as Guatemala, Honduras, and Nicaragua that have adopted the strategy to implement conditional cash transfer programmes. They further explain that the first criterion to be aware of is that reducing poverty requires a multifaceted approach, requiring cooperation among all parties involved in such activities. Institutions that are well-established and coordinated are crucial. Second, because the programme needs to be maintained for a long period of time, there is need to incorporate a state policy that makes it resilient to changes in administrations and does not rely on outside funding. Third, there is a need for substantial financial systems and statistical capabilities.

Cotto (2018) conducted a study using a data panel of over 18 Latin America and Caribbean (LAC) nations that started the operation of CCTPs at a specific point between 1990 and 2013, and found that the programmes had a significant impact on poverty reduction, education, and health. Fiszbein & Schady (2009) cited in Buchstab (2021) found compelling evidence that conditional cash transfers (CCTs) have improved the impoverished population's standard of living. In the same manner, the study conducted by Oderinde, Alabi & Adeyeye (2024) reveals that the conditional cash transfer programme has changed the attitude of a larger percentage of beneficiaries of cash transfers towards savings. In general, transfers have increased consumption, effectively decreased poverty in a number of countries, and it has been directed towards low-income households. Furthermore, Fiszbein & Schady (2009) as referenced in Buchstab (2021) argue that CCTs have proven to be an effective way to redistribute income to the underprivileged while admitting that no programme, no matter how well-thought-out or administered, can fully satisfy all of the requirements of an all-encompassing social security system. Therefore, additional interventions to supplement CCTs are needed, such as workfare, job opportunities, and social pensions. Despite the assertions of Chukwuemeka, Kristien & Bruno (2021) that CCT can improve household income and the quality of diets consumed by children, whereas the study conducted by Nilsson & Sjoberg (2013) found a negative impact of the programme, especially on educational outcomes.

Similarly, a study conducted by Alalade, Iyilade, Popola, James-Ojibo, Segun-Alalade & Asiyebi (2020) examined how the CCT programme was perceived to have affected the livelihoods of its beneficiaries in Kwara state. A multi-stage sampling process was employed to select 144 participants. Out of 16 Local Government Areas in the state, four were chosen at random for the first stage. In the second stage, three villages from each of the designated Local Government Areas were chosen at random, and in the third stage, 12 participating households were selected from each village using a systematic random sampling technique.

Alalade *et al.* (2020) used a mean score point of 3.0 as the benchmark to measure the effect of the conditional cash transfer programme. According to his research, the beneficiaries' living conditions in the area under study had improved as a result of the conditional cash transfer programme. The study ultimately shows that the beneficiaries' standard of living has improved, their income has increased, and they have been encouraged to educate their children. In Brazil and Mexico, conditional cash transfer received political support and have survived several administrations, which means they have a good chance of being continued in the long run (Sudhanshu, Amber, Carolyn, Audrey & Harsha, 2015).

Based on the preceding information, it suggests that the active support of all components of the Nigerian government is crucial for attaining the objectives of the programme. Without such collective support, the implementation of the conditional cash transfer programme in Nigeria becomes questionable, casting uncertainty over its potential success.

## Methodology

The study adopts a descriptive research design. This method assists the researchers in collecting extensive and cross-sectional data for the purpose of describing and interpreting an existing situation under study. A multi-stage sampling process was employed to select the beneficiaries. The population of the study comprises the beneficiaries of the CCT programme in the three senatorial districts, and a sample size of 360 beneficiaries of the CCTP was selected for the study in Osun State, Nigeria as shown in Table I and II. These beneficiaries were selected using a stratified sampling technique (the purpose of using a stratified sampling technique is that males were also involved in the programme, and the study wants to make use of female beneficiaries except in households where there is no female member). Nine Local Government Areas were randomly selected from the three senatorial districts in Osun State.

One LGA was selected from each of the nine Federal constituencies in Osun State. Olorunda, Boluwaduro, Boriye, Oriade, Ife North, Ilesha West, Ede North, Iwo, and Isokan were selected by using a random sampling technique. Five communities were equally selected from each of the nine selected Local Government Areas, making up 45 communities, using a purposive sampling technique (the reason for using the purposive sampling technique is that not all the communities are benefiting from the programme, therefore only benefiting communities were selected). Eight beneficiaries of the conditional cash transfer programme were selected from each of the chosen communities using stratified sampling techniques.

Questionnaire research instrument was used for data collection. The instrument was used to collect data on the poverty status of the beneficiaries of the conditional cash transfer programme prior to and after its implementation and the impact of the programme on poverty reduction in Osun State.

### *Distribution of Questionnaires among the Respondents in the Three Senatorial Districts of Osun State*

**Table I: Respondents' Senatorial District Distribution in Osun State**

Senatorial District	Frequency	Percent
Osun West	120	33.3
Osun East	120	33.3
Osun Central	120	33.3
Total	360	100.0

Source: Field survey

*Distribution of Questionnaires among the Respondents in the Nine Local Government Areas of Osun State*

**Table II: Respondents' LGA Distribution in Osun State**

Local Government Area	Frequency	Percent
Olorunda	40	11.1
Boluwaduro	40	11.1
Boripe	40	11.1
Oriade	40	11.1
Ife North	40	11.1
Ilesa West	40	11.1
Ede North	40	11.1
Iwo	40	11.1
Isokan	40	11.1
<b>Total</b>	<b>360</b>	<b>100.0</b>

**Source:** Field survey

The collected data was coded, scored, and graded appropriately. Research objectives one and two were analysed using percentage, while research objective three was tested at 0.05 of significant level.

## Results and Discussion

This analysis of data collected from the respondents was presented in the table below:

**Table III: Distribution of Responses on Poverty Status before the Implementation of Conditional Cash Transfer Programme in Osun State**

Items Description on Poverty Status of Respondents before the Implementation of CCTP	No		Yes	
	(Frequency)	(Percent)	(Frequency)	(Percent)
No access to savings and credit	118	32.8	242	67.2
No access to portable drinkable water	127	35.3	233	64.7
No access to standard sanitation	87	24.2	273	75.8
No access to 3 square meal per day	114	31.7	246	68.3
I live in mud house or uncompleted building	139	38.6	221	61.4
No access to telecommunication	245	68.1	115	31.9

**Source:** Field survey

Findings from the study reveal that out of 360 respondents, 118(32.8%) of them had access to savings and credit before the implementation of the programme, while 242(67.2%) of the respondents did not have access to savings and credit; 127(35.3%) of the respondents had access to portable

drinkable water, while 233(64.7%) of them did not have access to portable drinkable water; 87(24.2%) of the respondents had access to standard sanitation, while 273(75.8%) of them did not have access to standard sanitation. The results of the study show that 114(31.7%) of the respondents had access to three meal per day, while 246(68.3%) did not have access to three meal per day; 221(61.4%) of the respondents lived in mud houses or uncompleted buildings, while 114(31.7%) of the respondents lived in completed buildings. The results indicate that 245(68.1%) of the respondents had access to telecommunication, while 115(31.9%) did not have access to telecommunication.

**Table IV: Distribution of Responses on Poverty Status after the Implementation of Conditional Cash Transfer Programme in Osun State**

Items Description on Impacts of Conditional Cash Transfer	SA (Frequency/ Percent)	A (Frequency/ Percent)	SD (Frequency/ Percent)	D (Frequency/ Percent)
Conditional cash transfer programme has increased my income and standard of living	102(28.3%)	251(69.7%)	4(1.1%)	3(0.8%)
Conditional cash transfer programme equipped me on skill development	65(18.1%)	187(51.9%)	9(2.5%)	99(27.5%)
Conditional cash transfer improved access to education	79(21.9%)	196(54.4%)	7(1.9%)	78(21.7%)
Conditional cash transfer programme has changed my attitude on savings	83(23.1%)	268(74.4%)	5(1.4%)	4(1.1%)
Cash transfer has increased my productive asset	52(14.4%)	147(40.8%)	19(5.3%)	142(39.4%)
Conditional cash transfer programme has increased my feeding to 3 square meal per day	69(19.2%)	250(69.4%)	16(4.4%)	25(6.9%)

**Source:** Field survey

The results show that the programme has positively influenced the lives of beneficiaries after the implementation as presented in the table above. The analysis reveals that 102(28.3%) of respondents strongly agreed that the programme has increased their income and standard of living, 251(69.7%) of the respondents agreed, 4(1.1%) strongly disagreed, while 3(0.8%) disagreed; 65(18.1%) of respondents strongly agreed that conditional cash transfer programme equipped them on skill development, 187(51.9%) of respondents agreed, 9(2.5%) strongly disagreed, while 99(27.5%) disagreed; 79(21.9%) of respondents strongly agreed that conditional cash transfer improved access to education, 196(54.4%) agreed, 7(1.9%) strongly disagreed, while 78(21.7%) of respondents disagreed. Analysis from table also shows that conditional cash transfer programme has changed the beneficiaries' attitude toward savings, as 83(23.1%) of respondents strongly agreed and 268(74.4%) agreed, while 5(1.4%) strongly disagreed and 4(1.1%) disagreed.



Out of the 360 respondents, 52(14.4%) and 147(40.8%) of respondents strongly agreed and agreed, respectively, that the cash transfer has increased their productive assets, while 19(5.3%) and 142(39.4%) of respondents strongly disagreed and disagreed on this point; 69(19.2%) and 250(69.4%) of respondents strongly agreed and agreed that conditional cash transfer programme has increased their feeding to three square meals per day, while 16(4.4%) and 25(6.9%) strongly disagreed and disagreed.

**Table V: ANOVA-Distribution of Responses on significant difference on poverty status of beneficiaries before and after the implementation of the CCT programme in Osun State**

		Sum of Squares	Df	Mean Square	F	Sig.
Prior implementation	Between Groups	1.981	1	1.981	11.083	.001
	Within Groups	63.994	358	.179		
	<b>Total</b>	<b>65.975</b>	<b>359</b>			
After implementation	Between Groups	18.799	1	18.799	88.916	.000
	Within Groups	75.690	358	.211		
	<b>Total</b>	<b>94.489</b>	<b>359</b>			

**Source:** Filed survey,  $P < 0.05$  (Significant result)

The findings on the poverty status of respondents prior to the implementation of the conditional cash transfer programme, as presented in the table above, show that F is 11.083,  $p < 0.001$ . Also, the result on poverty status of respondents after the implementation of conditional cash transfer programme shows that F is 88.916,  $p < 0.000$ . This implies that there is no sufficient proof to accept the null hypothesis. Therefore, the null hypothesis that states that there is no significant difference in the poverty status of beneficiaries before and after the implementation of the conditional cash transfer programme in Osun State was rejected. This means the alternate hypothesis, which states that there is a significant difference in the poverty status of beneficiaries before and after implementation of programme in Osun State, was accepted.

## Discussion of Findings

The first research objective was raised for this study to examine the poverty status of beneficiaries of conditional cash transfer prior to the implementation of the programme. The findings of the study reveal that the beneficiaries of conditional cash transfer were really poor before they were selected for the programme. More than half of the beneficiaries (61.4% and 75.8%) had low

standard of living and lack access to standard sanitation prior to the programme implementation. The study is in consonance with McClelland's (2000) position that poverty is characterised by excessively low living standards in comparison to others; being unable to purchase needs; and experiencing true suffering and hardship in daily life". The finding of the study shows that larger percentage of the beneficiaries had no access to three meals per day, no access to savings and credit, or adequate nutrition for their children. These findings are in line with the study conducted by World Bank (2012) stating that poverty in rural communities is associated with poor physical facilities, food insecurity, obsolete agricultural practices, poor nutritional value, limited access to savings and credit, a general inability to educate children due to high costs, inadequate diet, and homes lacking basic amenities such as latrines, bathrooms, and kitchens, as well as inability to clothe oneself.

The second research objective examines the poverty status of beneficiaries of the conditional cash transfer programme after its implementation in Osun State. The study reveals that the programme has increased the income and standard of living of the beneficiaries, improved access to education, increased their feeding to three meals per day, and has changed the beneficiaries' attitudes toward savings, as shown in Table IV. This is in consonance with the study conducted by Alalade *et al.* (2020) on the perceived impact of the CCT programme on beneficiaries' livelihoods in Kwara State, which reveals a rise in income, encouraged child education, increased social contact, and an improvement in the beneficiaries' livelihood.

The findings of the study on research objective three reveal a significant difference in the poverty status of beneficiaries before and after the implementation of programme in Osun State, as presented in Table V. this is because there is no sufficient proof to accept the null hypothesis. This means that the alternate hypothesis which states that there is a significant difference in the poverty status of beneficiaries of the conditional cash transfer before and after the implementation of programme in Osun State, was accepted.

## **Conclusion**

The study finds that most beneficiaries of the conditional cash transfer programme were deprived of essential socio-economic resources, suggesting that they were impoverished before the implementation of the programme. The study also reveals that the poverty status of the beneficiaries of conditional cash transfer has improved after the programme implementation. The study finally shows that there is a significant difference in the poverty status of beneficiaries of conditional cash transfer prior to and after the implementation of the programme in Osun State. It is evidence from the study that the programme is capable of reducing poverty in the country. The study therefore concludes that the Nigerian government should intensify efforts to extend the CCT programme to all parts of the country, so that many poor Nigerians could benefit from the programme.

## Recommendations

Based on the conclusions drawn from the findings, the following recommendations are offered:

The study recommends that policymakers and other stakeholders should have a comprehensive understanding of who is poor and where they are located. Moreover, the administrative capacity at the state and local government levels needs to be enhanced, especially because the burden of Nigeria's poverty lies more at the rural area. Hence, a great deal of government's anti-poverty strategies is implemented at this level.

The study also recommends that the Nigerian government should partner with other Non-Governmental Agencies on social intervention programmes. Additionally, State and Local Governments are encouraged to support the conditional cash transfer programme. With their supports, the programme will cover many poor individuals and it will go a long way in reducing poverty in the country.

Finally, the study recommends the continuation of the programme because of the positive impacts on the lives of the beneficiaries. If the programme continues, the number of poor individuals in the country will drastically reduce.

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