

EVALUATING THE ROLE OF SOCIAL INVESTMENT PROGRAMME IN ENHANCING ECONOMIC WELLBEING OF RURAL WOMEN IN KOGI STATE

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ABSTRACT

Economic empowerment has long been recognized as a critical factor in improving the wellbeing of vulnerable populations, particularly women in rural communities. However, poverty and inequality are prevalent challenges in Nigeria, particularly in rural areas where many households struggle with limited access to basic needs such as, healthcare, education and economic opportunities despite the intervention of successive governments in Nigeria. Guided by the Gender and Development (GAD) theoretical framework, the study employed a quantitative research design to systematically investigate the effect of Social investment programme on economic wellbeing of rural women in Kogi State, Nigeria. The population of this study consists of the 686 rural women who are beneficiaries of the initiatives in the study area, while the sample size of 254 elements were studied. The research instrument was deemed valid by experts for measuring the intended constructs and a coefficient of 0.81 obtained from the pilot study indicated that the items were adequately reliable. Multiple regression analyses was used for analysis at 0.05 level of significant. The finding reveals that there is a strong significant positive effect of government enterprises empowerment programme on the economic wellbeing of rural women in Niger State with a coefficient of 0.149 and a p-value of 0.042. Similarly, conditional cash transfer program with a coefficient of 0.167 and a p-value of 0.023 has a significant positive effect on the economic wellbeing of rural women. Conversely, National home grown school feeding programme have coefficient of 0.018 and a p-value of 0.539 and Npower Program coefficient of 0.041 and a p-value of 0.195 were not significant on economic wellbeing of rural women in Kogi State. The study implied that social investment programme has significant effect on the economic wellbeing of rural women in the study area. Drawing from the findings, the study recommends that the government strengthen and expand its social investment efforts by channeling additional resources to ensure these initiatives reach the most marginalized and economically disadvantaged rural women.

Keywords: Empowerment, Rural Women, Poverty, Social Investment, Safetynet

1.0 INTRODUCTION

1.1 Background to the Study

Globally, rural women are central to the socio-economic development of their communities, yet they remain one of the most disadvantaged groups in terms of access to education, economic resources and decision-making opportunities (United Nations, 2020). They constitute a significant proportion of the agricultural workforce and play key roles in food security and family welfare. Despite their contributions, systemic inequalities have continued to limit their participation in formal economic structures. Recognizing this imbalance, governments and international development agencies have prioritized gender-sensitive poverty alleviation strategies, one of which is the implementation of Social Investment Programmes (SIPs) designed to empower marginalized groups and reduce poverty (World Bank, 2020). In many low and middle-income countries, SIPs such as conditional and unconditional cash transfers, microcredit schemes and skill acquisition initiatives have been adopted as tools for promoting inclusive economic growth (Barrientos and Hulme, 2019). The effectiveness of these interventions in improving socio-economic outcomes has been documented in countries like Brazil (Bolsa Família) and South Africa (Child Support Grant), where targeted cash transfers have led to improved household consumption, investment in small businesses and better educational and health outcomes (Handa *et al.*, 2016).

In Nigeria, the National Social Investment Programme (NSIP) was launched in 2016 as a federal government initiative to address the country's high poverty and unemployment rates. The NSIP includes four major components: the N-Power programme (for youth employment), the Home-Grown School Feeding Programme (HGSFP), the Conditional Cash Transfer (CCT) and the Government Enterprise and Empowerment Programme (GEEP), which includes schemes like TraderMoni and MarketMoni (National Social Investment Office, 2023). These programmes are particularly targeted at vulnerable populations, including rural women, to enhance financial inclusion, promote small-scale entrepreneurship and improve household welfare.

However, while the NSIP has been widely implemented across the country, the extent of its impact varies across regions and demographic groups. In Kogi State, a largely agrarian state with a high rural population, women remain economically vulnerable due to limited access to productive assets, inadequate infrastructure and traditional gender roles that restrict their economic activities. This study seeks to critically assess how effectively SIPs have enhanced the economic well-being of rural women in Kogi State. It specifically aims to determine the effect of Government Enterprise and Empowerment Programme, Conditional Cash Transfer, National Home-Grown School Feeding Programme and N-Power Programs on the economic wellbeing of the rural women in the study area

2.0 Literature Review

2.1 Social Intervention

Social intervention refers to the various strategies and actions implemented by governments, non-governmental organizations (NGOs), and individuals to address social problems and improve the quality of life of individuals and communities (Umberson *et al.*, 2019). It is a broad and multi-faceted concept that encompasses a wide range of activities and approaches, including policy development, service provision, community mobilization, and advocacy.

Social intervention is based on the premise that social problems are caused by structural inequalities and systemic factors that need to be addressed through collective action (Giddens, 2017). Social interventions can take many forms, ranging from individual-level interventions, such as counseling and therapy, to community-level interventions, such as social service provision and community organizing (McLeod *et al.*, 2018).

2.2 A Historical Review of Nigeria's Social Investment Programmes (1950–2024)

Since the amalgamation in 1914, Nigeria has implemented numerous social investment programmes (SIPs) to address poverty, unemployment, and inequality. Over time, these programmes evolved in scale, strategy, and delivery mechanisms, shaped by both local contexts and global development trends (United Nations, 2020).

Pre-Independence Era: Communal Welfare Systems

Before colonial rule, Nigerian societies practiced communal welfare through age-grade systems, kinship support, and collective labor, ensuring social cohesion and mutual assistance. These indigenous practices laid the foundation for formal social welfare systems introduced during colonial times (Ajakaiye and Olomola, 2023).

Post-Independence to 1990s: Early Government Initiatives

Following independence in 1960, Nigeria initiated several programmes to address poverty and unemployment:

- a. 1972: National Accelerated Food Production Programme (NAFPP)
- b. 1986: Directorate of Food, Roads and Rural Infrastructure (DFRRI)
- c. 1987: National Directorate of Employment (NDE)
- d. 1989: Better Life Programme for Rural Women
- e. 1993: Family Support Programme (FSP)

These initiatives aimed to boost agricultural production, create employment, and support rural development.

2000s: Structured Poverty Alleviation Efforts

The 2000s saw more structured approaches to poverty reduction such as;

- a. 2001: National Poverty Eradication Programme (NAPEP)
- b. 2012: Subsidy Reinvestment and Empowerment Programme (SURE-P)

NAPEP focused on vocational training and micro-credit schemes, while SURE-P aimed to utilize fuel subsidy savings for social welfare projects.

2016–Present: National Social Investment Programmes (NSIPs)

In 2016, the Federal Government launched the NSIPs to tackle poverty and hunger through four key programmes: Statehouse Abuja

1. N-Power: Provides skill development and employment for youth.
2. Conditional Cash Transfer (CCT): Offers financial support to vulnerable households.
3. Government Enterprise and Empowerment Programme (GEEP): Provides micro-loans to entrepreneurs.
4. Home-Grown School Feeding Programme (HGSFP): Delivers nutritious meals to primary school children.

As of 2023, the CCT had reached over 1,297,000 beneficiaries and the HGSFP was feeding over 4 million students across 26 states (NSIP, 2023).

Below is a timeline chart illustrating the key social investment programmes in Nigeria from 1972 to the present:

Table 1: The Evolution of Social Investment Programmes

Year	Programme	Focus Area
1972	NAFPP	Agricultural production
1987	NDE	Employment generation
1989	Better Life Programme	Women's empowerment
1993	FSP	Family welfare
2000	PAP	Poverty alleviation
2001	NAPEP	Poverty eradication
2003	SMEDAN	Provide support for SME
2012	SURE-P	Social welfare via subsidy savings
2016	NSIPs	Comprehensive poverty alleviation

Sources: Researchers(2025)

2.3 National Social Investment Programme

National Social Investment Programme (NSIP) According to Ministry of Humanitarian Affairs, Disaster Management and Social Development of 2020, the National Social Investment Programme (NSIP) is a government initiative in Nigeria aimed at addressing poverty, unemployment, National Social Investment Programme (NSIP) and social inclusion. It includes various initiatives focused on empowering youth and women in the country. Under the NSIP, there are specific programs that target youth empowerment, such as the N-Power program. This program provides temporary employment and skill development opportunities for young Nigerians, equipping them with vocational and entrepreneurial skills. In addition, the NSIP also has programs that promote women empowerment, such as the Government Enterprise and Empowerment Programme (GEEP). This initiative supports women in accessing interest-free loans, grants, and empowerment programs to help them start or expand their businesses. These initiatives seek to reduce the vulnerability of youth and women by providing them with opportunities for economic and social development (Obayelu *et al.*, 2022). The NSIP aims to improve livelihoods, reduce poverty, and promote gender equality in Nigeria. The National Social Investment Programme (NSIP) is a government initiative in Nigeria that was established in 2015 to address poverty, unemployment, and social inclusion. It is one of the largest social intervention programs in Africa, implemented by the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development. The NSIP comprises several programs that focus on various aspects of empowerment, including youth and women empowerment. These programs include:

2.3.1 The concept of N-power programme

The N-Power programme is part of the Nigeria Federal Government's National Social Investment Programme (NSIP) scheme for job creation, poverty reduction and voluntary empowerment (Odusina and Oyewumi, 2022). It aims to imbue the culture of entrepreneurship in Nigerian women and young people between the ages of 18-35 (NHGSFSP, 2018) in terms of employability and improvements in the standard of living. It emphasises that the beneficiaries in most of the programmes not only derive a contribution to growth from rural areas of education, health, and farming but also are deployed into remote areas to assist government in service delivery. As noted,

N-Power comprises N-Teach, N-Health, N-Agro, N-Vaids, N-Build, N-Creative, etc. The recipients of the N-Power programme are continuously drawn from both city and remote areas. It is expected that at the end of the programme, applicants should be able to attain some level of financial independence. The online application process enables direct cash payment through the bank details (bank name, account number, and the bank BVN (Biometric Verification Number) submitted by each applicant or beneficiary. The volunteers of N-Power are given devices containing relevant contents alongside ₦30,000 stipend which is usually paid monthly. The contents contained in the device encourage continuous learning. They also facilitate the volunteers' ability to implement the chosen vocation successfully. The N-Power programme is open to both graduates and non-graduates in Nigeria.

2.3.2 The Government Enterprise and Empowerment Programme (GEEP)

The GEEP is a social intervention initiative by the Nigerian government aimed at providing financial inclusion and microcredit to small businesses, entrepreneurs, artisans, traders, and farmers, particularly those in underserved communities. GEEP was designed to empower these individuals by offering interest-free loans, allowing them to scale their businesses, boost productivity, and improve their livelihoods. GEEP operates under the broader National Social Investment Programme (NSIP), which was launched in 2016 to alleviate poverty and stimulate economic growth in Nigeria. The GEEP consists of three key components, each tailored to target specific groups: TraderMoni, MarketMoni and FarmerMoni.

a. TraderMoni

The target group of this initiative is the petty traders and micro-enterprises. TraderMoni is designed to provide small, interest-free loans to petty traders and micro-enterprises across Nigeria. The goal is to empower informal sector workers, including those operating small-scale businesses like market vendors, fruit sellers, and food vendors. Typically loans facility is advanced to the beneficiaries which starting from ₦10,000 (approximately \$25) and can increase up to ₦50,000 as beneficiaries repay their initial loans. The beneficiaries must repay the loan within six months to qualify for larger loans. TraderMoni is particularly targeted at economically disadvantaged groups with little to no access to formal credit systems. It aims to help them grow their businesses, improve their income, and become financially independent. However, small loan size may not be sufficient to make a meaningful impact on business growth. Moreover, limited outreach and issues with repayment have hindered the effectiveness of the programme in some regions (Oduşina and Oyewumi, 2022).

b. MarketMoni

This initiative targeted at Small and medium-scale enterprises (SMEs), traders, and artisans. MarketMoni provides slightly larger loans than TraderMoni and is aimed at SMEs, artisans, and cooperatives that require more substantial capital to grow their businesses. The available to this group ranges from ₦50,000 to ₦100,000 (approximately \$120 to \$250). As part of the repayment terms for the Interest-free loan, a one-time administrative fee of 5% to cover costs has to be paid by the beneficiaries and the loans are to be repaid within six months. Beneficiaries must belong to an accredited market cooperative or trade group. This ensures that the loans are properly administered and monitored. MarketMoni targets individuals who require more capital than what TraderMoni offers but still lack access to formal banking systems. Nevertheless, some beneficiaries report difficulties accessing loans due to bureaucratic processes and favoritism.

Further, loan repayment has been inconsistent, partly due to a lack of financial literacy among beneficiaries.

c. FarmerMoni

FarmerMoni is aimed at boosting agricultural productivity by providing loans to smallholder farmers to purchase inputs, equipment, and other necessities for farming. The loans start at ₦300,000 (approximately \$750) and can increase based on repayment performance and business needs. This initiative provides Interest-free loans with a six-month repayment period. Beneficiaries are often linked with extension services and markets to help them succeed. All smallholder farmers, often organized into cooperatives, are eligible to apply. The goal is to enhance the productivity of small-scale farmers, helping them increase their yields, improve their income, and contribute to food security in Nigeria. However, it has been observed that poor access to markets and insufficient infrastructure in rural areas limit the profitability of farming activities for some beneficiaries. Besides, delays in loan disbursement have been reported, affecting the timely use of funds for farming cycles (Odusina and Oyewumi, 2022).

2.3.3 The Conditional Cash Transfer (CCT) programme

The Conditional Cash Transfer (CCT) is a key poverty alleviation initiative under Nigeria's National Social Investment Programme (NSIP). The CCT is designed to provide financial support to the poorest and most vulnerable households, particularly those in rural areas, with the ultimate goal of reducing poverty and promoting human capital development. The CCT has four pronged features;

a. Cash Transfer to Poor and Vulnerable Households; the core of this CCT programme is to provide financial support to the poorest households across Nigeria. The primary goal is to reduce immediate economic hardships and enable these households to meet their basic needs. The CCT programme provides ₦5,000 (about \$12) monthly to beneficiaries. In some cases, beneficiaries receive ₦10,000 (about \$25) every two months depending on implementation. Beneficiaries are identified through a National Social Register (NSR), which uses a community-based targeting system to identify those most in need. This cash transfer helps poor households with income support to improve their food security, healthcare and children's education.

b. The second unit is called Co-Responsibility (Conditionality), where beneficiaries are required to meet certain criteria or fulfill responsibilities in exchange for the cash transfer. These conditions are aimed at improving human capital, breaking the cycle of poverty and promoting positive behaviors in the areas of health, education, and social welfare. The common conditionalities according to (Ogunlela, 2021) includes;

1. School attendance; that the households must ensure that their children (usually aged 6 to 15) attend school regularly to qualify for the cash transfer. This condition aims to improve school enrolment and retention rates among poor families.

2. Health services; that the beneficiaries are often required to attend health centres for regular check-ups, vaccinations and maternal and child health services.

3. Participation in skill development or training programs; In some areas, the programme also encourages beneficiaries to engage in capacity-building activities such as vocational training or financial literacy programs, empowering them to become more self-sufficient in the long term.

C. the third unit is Livelihood support (Capacity Building and Skills Development). This component of the CCT programme aims to empower beneficiaries with the skills needed to improve their income-generating capacities and long-term economic independence. Beneficiaries are provided with vocational training, entrepreneurship development and financial literacy courses to help them create sustainable livelihoods. This aspect focuses on building capacity and equipping participants with marketable skills to reduce dependency on cash transfers in the future.

d. the fourth unit is Monitoring and Evaluation (M&E). This unit play a crucial role in ensuring that the programme is effective, that cash transfers reach the intended beneficiaries and that conditionalities are being met. M&E mechanisms are in place to assess the impact of the programme on poverty reduction, education, healthcare access and overall family welfare. In many communities, local leaders or committees help monitor compliance with conditionalities. Data is collected on school attendance, healthcare visits, and participation in livelihood programs. Beneficiaries, communities, and program officers work together to ensure that funds are distributed transparently and equitably. This component helps to reduce corruption and ensure the programme's sustainability. However, CCT is not living upto expectations due to low limited coverage, delays in payment, low cash transfer amount and non-compliance with the conditionalities (Ogunlela, 2021).

2.3.4 National Home-Grown School Feeding Programme (NHGSFP)

School feeding programmes have been defined as targeted social safety nets that provide both educational and health benefits to the most vulnerable children, thereby increasing enrolment rates, reducing absenteeism and improving food security at the household level (World Bank, 2020). According to WFP (2021), home grown school feeding programs can significantly contribute to the achievement of the sustainable Development Goals (SDGs), particularly SDG 2 (on ending hunger, achieving food security and improved nutrition, and promoting sustainable agriculture) and SDG 4 (on quality education). In 2016, the National Home Grown School Feeding Programme (NHGSFP) was inaugurated by the Federal Government of Nigeria (FGN) to provide a nutritious and balanced meal to 5.5 million school children grades 1 to 3 (NHGSFSP, 2018). By connecting the programme to local food supply chains, the community is engaged to create a social support beyond simply providing meals to certain children, and over 44, 000 cooks are engaged in the programme, feeding over 4 million school children in the 36 States of Nigeria and Federal Capital Territory (NHGSFSP, 2018). The purpose is a cycle of productivity, sustaining and linking local farmers to nationwide and global markets while equipping the next generation with the sustenance essential for education and growth. As a result, local economies were directly stimulated in various sectors, from education to the service industry to the agriculture sector; while education attainment and acquisition of skills would be encouraged and supported 4 among the school children (FAO, 2020; Ahmed and Crosdale, 2021). According to FA (2020), over 300 million meals have been served to more than 7.5 million pupils in 46, 000 public schools in Nigeria.

2.4 Economic well-being

Economic well-being refers to the ability of individuals and households to access and maintain a standard of living that allows for basic needs and some level of comfort. Economic well-being is influenced by factors such as income, employment, access to resources and socio-economic status.

Economic well-being has significant effects on individuals and households. It affects their physical and mental health, social relationships, and overall quality of life. For example, low income and poor economic conditions have been linked to poor mental health outcomes such as depression and anxiety (Heflin *et al.*, 2019). Economic well-being also affects social relationships, with low-income households experiencing greater levels of social isolation and a lack of access to social support networks (Gruenewald *et al.*, 2018).

Interventions to improve economic well-being vary depending on the factors affecting individuals and households. Policies that address income inequality provide access to employment opportunities, and increase access to resources such as affordable housing and healthcare can improve economic well-being (Heflin *et al.*, 2019). Educational interventions can also improve economic well-being by providing individuals with the skills and knowledge needed to access better-paying jobs and improve their socio-economic status (Gruenewald *et al.*, 2018).

Economic well-being is a critical factor in determining the quality of life of individuals and households. Income, employment, education, access to resources, and socio-economic status are all factors that influence economic well-being. Addressing these factors through policy and educational interventions can improve economic well-being and promote better health outcomes, social relationships, and overall quality of life.

2.4.1 Rural Women

Rural women represent a significant proportion of the global population, comprising 43% of the agricultural labor force in developing countries (FAO, 2020). Despite their essential role in rural development, rural women face numerous challenges and constraints that limit their productivity and overall well-being. Rural women often face a lower socio-economic status than their male counterparts, with limited access to education and employment opportunities. Studies have shown that rural women have lower literacy rates than men, with girls more likely to drop out of school early due to early marriage and societal expectations (FAO, 2020). The lack of education limits women's access to employment opportunities and their ability to negotiate for better wages and working conditions.

Access to resources is crucial for rural development and poverty reduction. However, rural women face numerous challenges in accessing and controlling resources such as land, credit, and technology. Women own less than 20% of the world's land, with their access often limited by cultural norms, legal barriers, and discriminatory practices (FAO, 2020). Lack of access to credit and financial resources also limits women's ability to invest in their businesses and improve their economic status (Obayelu *et al.*, 2022). The digital divide is another challenge faced by rural women, with limited access to technology limiting their ability to access information, communicate, and access markets.

Conceptual Framework

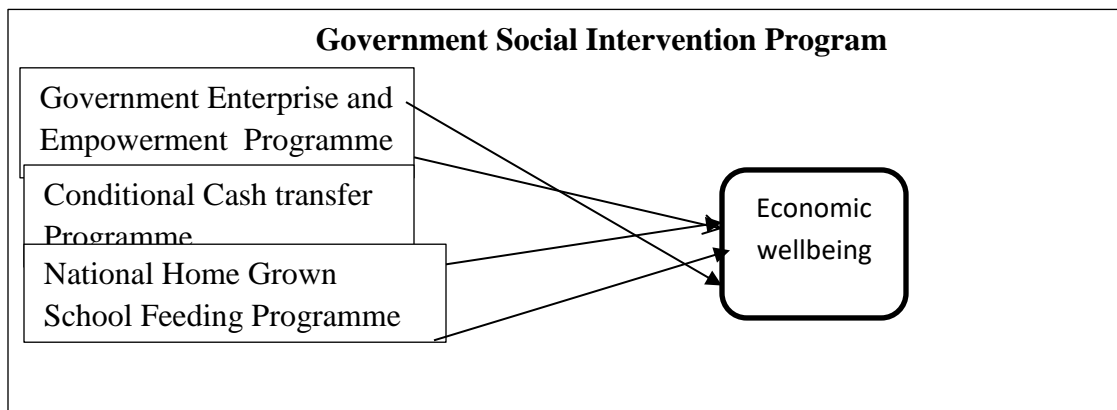


Fig of Government Social Intervention Program

The conceptual framework for this study is based on the assumption that government social intervention programs can contribute to improving the economic wellbeing of rural women in Niger state.

2.5 Theoretical framework

Theories are a number of related theories to Social investment programme such as social exclusion theory, Capability approach theory, Social capital theory, empowerment theory and Intersectionality theory. However, Gender and Development theory is adopted for the study.

The **Gender and Development (GAD) Theory** offers a compelling and academically grounded framework for this study, as it critically examines the structural and relational dimensions of gender inequality in development. Unlike earlier approaches that focused solely on women's inclusion, GAD emphasizes the transformation of unequal power relations and the need to address the root causes of women's economic marginalization. In the context of evaluating social investment programmes in Kogi State, GAD provides a nuanced lens to assess how such interventions influence not only rural women's economic wellbeing but also their agency, access to resources and participation in decision-making. By situating women within broader social and institutional contexts, the theory enables a deeper understanding of how gender-responsive policies can contribute to more equitable and sustainable development outcomes.

3.0 Methodology

This study adopted a quantitative survey research design to test the hypothesized relationship between social investment programme and economic well-being of rural women. However, the population of this study comprised of 686 women who benefited from the social investment programme in the study areas according to the social register of Kogi state ministry of humanitarian affairs as at 2023. Although, the target population of the study consists of; Government Enterprise and Empowerment Programme (GEEP), Conditional Cash Transfer (CTT), National Home Grown School Feeding Programme and N-power participants in Niger State. Random sampling procedures was used for the study. In doing this, the selection criteria used for the study includes but not limited to the economic well-being of women, particularly those who are unemployed, caregivers, or engaged in informal sector activities in the study areas. Yamame formula was used for sample size determination from the sample frame obtained from the the state social register which gave rise to 233 sample size. The instrument for the study was validated by experts and adjudged adequate with a 0.80 coefficient. Questionnaire was the primary instrument used for the study, complemented with google form. The study was analysed with descriptive and inferential statistics via multiple regression at 0.05 level of significance.

4.0 Results and Discussion

4.1 Descriptive Analysis

The study distributed 254 copies of the questionnaire to the sampled respondents within the study area. Summary of the administered, returned and unreturned questionnaire are presented in **Table 2: Number of questionnaires administered/returned/unreturned**

Questionnaire	Administered	(%)
Administered	254	100
Returned	189	74.4
Unreturned	65	25.6

Source: Author’s construct 2025

Revelation from Table 2 indicates that a total of 254 copies of the questionnaire that were administered to 254 respondents. While the study was able to retrieve 189 copies of the questionnaire that were duly filled and returned, 65 respondents were unable to return the questionnaire. This indicates that out of the 254 (100%) questionnaire distributed to respondents, 189 representing 74.4% were filled which provided the required data upon which further analysis were carried out. However, 65 respondents accounting for 25.6% neither filled nor returned the questionnaire. The study therefore deems the copies of filled and returned questionnaire sufficient enough to provide the required results.

4.2 Descriptive Analysis of Respondents’ Demography

This descriptive analysis is necessary to have a good understanding of the respondents’ status with regards to the mentioned attributes. The demographic factors are presented and discussed as follows.

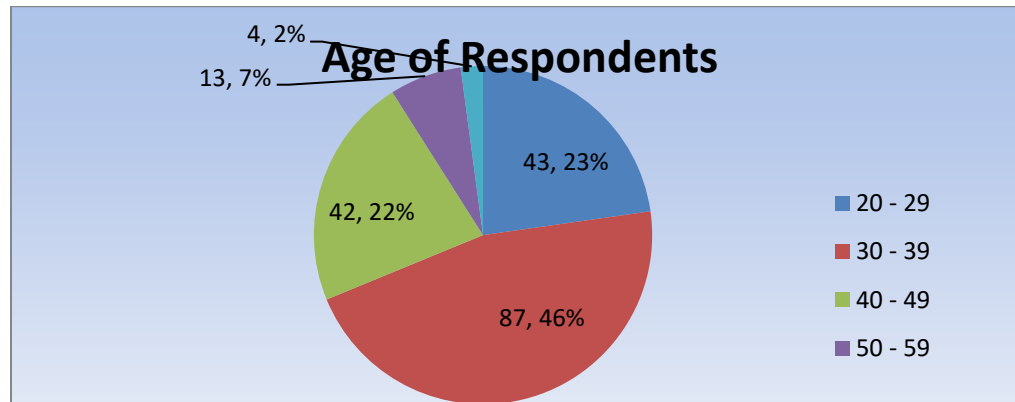


Figure 2. Distribution of Respondent by Age

The age distribution of respondents is categorized into five groups: 20–29, 30–39, 40–49, 50–59, and 60 and above. The majority, 87 respondents (46%), are aged 30–39. This is followed by 43 respondents (23%) in the 20–29 age group, and 42 respondents (22%) in the 40–49 category. Respondents aged 50–59 total 13 (7%), while those aged 60 and above are 4 (2%). Overall, 130 respondents (69%) fall within the 20–39 age range, indicating that most are in their active and productive years..

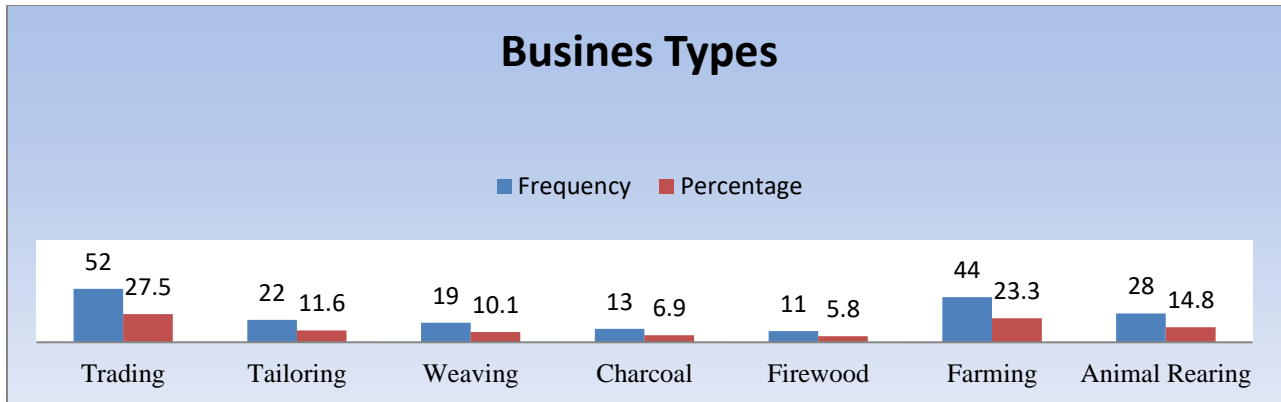


Figure 3: Business Categories of Respondents

Figure 3 presents the distribution of respondents across various business categories: trading, tailoring, weaving, charcoal, firewood, farming, and animal rearing. Trading emerges as the most common occupation, with 52 respondents (27.5%) engaged in it. Farming follows closely with 44 respondents (23.3%), while 28 respondents (14.8%) are involved in animal rearing. Tailoring accounts for 22 respondents (11.6%), weaving 19 (10.1%), charcoal business 13 (6.9%), and firewood business 11 (5.8%). This distribution highlights trading, farming, and animal rearing as the dominant economic activities among the respondents.

Table 3 Summary Statistics of the Variables

Variables	Mean	Std. Dev	Minimum	Maximum
ECW	3.837	0.839	1	5
GEEP	4.007	0.839	1	5
CCT	3.874	0.946	1	5
NHSFP	3.737	1.004	1	5
NP	3.747	0.957	1	5

The table presents the descriptive statistics (mean, standard deviation, minimum, and maximum) for five variables: ECW, GEEP, CCT, NHSFP, and NP, each measured on a scale from 1 to 5. GEEP has the highest mean score (4.007), indicating that respondents rated it most positively on average. CCT (3.874), ECW (3.837) and NP (3.747) follow closely, suggesting relatively high average ratings. NHSFP has the lowest mean (3.737), though still above the midpoint, implying a generally favorable perception. All variables share the same scale range (1–5), with standard deviations between 0.839 and 1.004, reflecting moderate variability in responses.

Table 4. Multi-collinearity of Variables

	GEEP	CCT	NHSFP	NP	ECW
GEEP	1				
CCT	0.153	1			
NHSFP	0.164	0.061	1		
NP	0.131	0.157	0.071	1	
ECW	0.188	0.221	0.062	0.096	1

Table 4 presents the correlation matrix used to check for multicollinearity among the variables: GEEP, CCT, NHSFP, NP, and ECW. All correlation values are below 0.8, with the highest being 0.221 (between ECW and CCT). This indicates that there is no serious multicollinearity among the variables. In other words, the variables are not highly correlated and can be reliably used together in regression analysis without distorting the results.

4.3 Regression Results of the Variables

The regression result of the study which is based on the model specified in chapter three is presented in Table 5.

Table 5 Regression Results

Variable	Coefficient	P-value	Decision
GEEP	0.149	0.001	Significant
CCT	0.167	0.003	Significant
NHSFP	0.018	0.539	Not Significant
Npower	0.041	0.195	Not Significant
R²	0.375	—	—

4.4 Highlight of results

Ho1: GEEP (Government Enterprise and Empowerment Programme):

Coefficient = 0.149: A positive relationship with the dependent variable (e.g., poverty reduction and economic welfare). P-value = 0.001: Statistically significant at the 1% level.

Ho2: CCT (Conditional Cash Transfer): Coefficient = 0.167: Stronger positive effect than GEEP. P-value = 0.003: Statistically significant at the 1% level.

Ho3: NHSFP (National Home-Grown School Feeding Programme):

Coefficient = 0.018: Very weak positive effect.
P-value = 0.539: Not statistically significant.

Ho4: NP (N-Power):

Coefficient = 0.041: Mild positive effect.
P-value = 0.195: Not statistically significant.

R² = 0.375: The model explains only 37.5% of the variation in the outcome variable, suggesting limited explanatory power.

4.5 Discussion of Results

The regression analysis revealed an R^2 value of 0.375, indicating that approximately 37.5% of the variation in the economic wellbeing of rural women in Niger State is explained by the four assessed social investment programmes. While this reflects a moderate level of explanatory power, it also suggests that several other contextual and structural factors such as access to markets, education, healthcare, and social norms may significantly influence women's economic wellbeing. This aligns with the core principles of the Gender and Development (GAD) theory, which emphasizes the importance of understanding gendered power relations and broader socio-economic systems in shaping women's lived experiences.

The Government Enterprise and Empowerment Programme (GEEP) demonstrated a significant positive relationship with economic wellbeing, with a coefficient of 0.149 and a p-value of 0.004. This implies that increased access to microcredit facilities provided by GEEP leads to measurable improvements in rural women's income levels and financial security. This finding supports Okafor *et al.* (2021) and aligns with the GAD framework, which advocates for structural support and access to economic resources as a pathway to women's empowerment. It suggests that financial inclusion interventions when properly implemented can enhance women's agency and improve their socio-economic status.

Likewise, the Conditional Cash Transfer (CCT) programme exhibited a statistically significant positive effect, with a coefficient of 0.167 and a P-value of 0.002. This implies that direct cash support fosters household stability and increases women's capacity to meet basic needs, thereby enhancing their overall wellbeing. The result reinforces the GAD perspective that policy interventions must address both practical gender needs such as income and strategic interests, like increased economic autonomy. The statistical strength of the CCT programme suggests that when financial aid is targeted and sustained, it can serve as a critical tool for gender-sensitive poverty reduction (Ogunlela, 2021).

On the other hand, the National Home-Grown School Feeding Programme (NHSFP) and the N-Power programme failed to show significant effects on women's economic wellbeing. Their high p-values and low coefficients suggest that these programmes may lack gender responsiveness or fail to engage women meaningfully. According to GAD theory, development interventions that do not explicitly address the gendered dynamics of access, participation and benefit are unlikely to produce transformative outcomes. The limited impact of NHSFP and N-Power according to Okafor *et al.* (2021) underscores the need for gender audits, inclusive programme design, and stronger implementation frameworks that ensure rural women are not merely passive recipients but active agents in development processes.

5.0 Conclusion and Recommendations

The study evaluated the role of social investment programme in enhancing economic well-being of rural women in Kogi State. The regression analysis revealed that GEEP and CCT are the most effective among the four programmes analyzed. Their significant positive coefficients imply that they are making measurable contributions to the target outcome (such as economic empowerment or poverty alleviation). NHSFP and NP, while theoretically important, do not show statistically significant effects in this model. This may be due to implementation issues, targeting inefficiencies, or short evaluation periods.

5.1 Recommendations

Based on the findings made from the study the following recommendations were made

- a. there is need for increase funding, coverage and monitoring of GEEP and CCT as they are yielding positive outcomes.
- b. Government needs to conduct detailed implementation reviews to identify bottlenecks or shortcomings. Consider redesigning or better targeting these interventions.
- c. Government needs to enhance Monitoring and Evaluation (M&E) especially for NHSFP and NPower, to understand why they are not producing significant results.

6.0 References

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