

## **The effect of conditional Cash Transfer Programme on economic livelihood of the internally displaced women in Borno state, Nigeria**

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### **Abstract**

*This Study examines the effect of Conditional Cash Transfer Programme on Economic Livelihood of the Internally Displaced Women in Borno State, Nigeria. The study had sampled 384 target beneficiaries drawn from the 338,887 Internally Displaced Women in Borno State. The sample size for this study was adopted using Krejcie and Morgan (1970) sample size determination table. A Mixed-Methods approach was employed, and Proportionate Stratified random sampling method was applied to select beneficiaries. Furthermore, quantitative and qualitative methods were used to analyse the data. The result shows that the implementation of Conditional Cash Transfer Programme has effectively mitigated economic hardship and enhanced livelihoods among beneficiaries. The study therefore, recommends that Federal Government of Nigeria needs to increase the allocation of the Federal Ministry of Humanitarian affairs and Poverty Alleviation so that the Ministry will in turn increase funds for the beneficiaries for the improvement of their livelihood.*

**Keywords:** Cash Transfer, economic, livelihood, Internally Displaced, Women.

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### **1. Introduction**

After several decades of continuous global poverty reduction as the objective of international development and policies, there was a loss of progress in low income countries such as South Africa, Kenya, Ghana and Nigeria inclusive, which saw an increase in the rate of poverty and failure to close the gap, especially among Internally Displaced Women (IDW). Nigeria continues to grapple with severe economic challenges and poor economic livelihoods despite its vast resource potentials, The government faces criticism for its inadequate commitment to reducing poverty and inequality in West Africa (CRI index, 2019), which is reflected in

Nigeria's stark reality where seventy (70) per cent of women live below the poverty line, struggling to meet their basic needs for a decent standard of living (Olise & Roseline, 2020). In order to address this issue, several countries around the world implemented policies and programmes which focused on improving economic livelihood of the vulnerable among these programmes was the Conditional Cash Transfer (CCT).

Economic livelihood is a multifaceted concept that encompasses various aspects of household economic well-being. Understanding economic livelihood is crucial for developing effective policies

and interventions aimed at reducing poverty and promoting economic growth. It plays a vital role in the success of CCTP, enabling vulnerable women to break the vicious cycle of poverty and improve their standard of living. Thus, economic livelihood depends on diverse assets, including natural, social, physical, financial and political resources, abundance and accessibility of these resources can enhance economic livelihoods and boost economic growth which is a key factor in poverty reduction and national development. The governments at various levels in Nigeria have introduced different poverty reduction programmes such as National Poverty Eradication Programme (NAPEP), National Economic Empowerment and Development Strategy (NEEDS), Operation Feed the Nation (OFN) among others. However, their ineffectiveness prompted the Federal Government of Nigeria in 2016 to launch the National Social Investment Programmes (NSIP) as a portfolio of poverty reduction initiative consisting of four programmes, these include N-Power Programme (Skill Acquisition/Job Creation); Government Enterprise and Empowerment Programmes (GEEP); Conditional Cash Transfer Programme (CCTP); and Home Grown School Feeding Programme (HGSFP), of interest to this study is the Conditional Cash Transfer Programme (CCTP), CCTP provides an effective and potential measure for the reconciliation of safety nets or social assistance programme. The programme is designed to offer financial support to vulnerable Nigerians, including the elderly, widows, destitute individuals, and other disadvantaged groups. To achieve lasting growth, Nigeria must prioritize sustainable economic opportunities, implementing innovative CCT programmes a pressing necessity in all States nationwide. The potential importance role of women in Borno

state's development cannot be quantified. However, despite the huge successes recorded by women in other fields, very little attention is given to them when it comes to economic livelihood.

The lack of support for IDW from successive Nigerian governments is worsened by the indifference or rejection it often faces from partners and family members, with the belief that they lack the capacity of executing certain tasks to assist their families; this has resulted into many IDW being left out from the CCTP. The principles for the management of women provide that all IDW have the right to an adequate standard of living and economic livelihood (Committee on the Elimination of Discrimination against Women, 1979). Every human being has the right to be recognized as a person before the law, IDW where ever they are living should not be discriminated against the enjoyment of their right to equality, as a result of their vulnerability (Article 7, Universal Declaration of Human Rights, 1979). They have the right to securing the basic necessities of life, access to various skills such as managing business and time, creative thinking and so on, such that government agencies concerned should ensure that such persons, in particular IDW receive human capital development that will support their empowerment and increase their access to economic livelihood support .CCTP have the potential to considerably improve living conditions and livelihoods, leading to positive consequences that enhance economic livelihoods (Hajdu et al., 2020; Osei & Quayefio, 2021; Eluwa, et al. 2025). Actualizing these principles in practice requires governmental agencies in the protection and provision of assistance to the IDW. Hence, all effort at protecting IDW should be put in place by government so that they should not be subjected to any form of discrimination for reason of their ethnic group, place of origin, sex, religion in nature and content.

Since 2009 and with more recent escalation of insecurity, violence resulting from the Boko Haram insurgency has crippled North-eastern Nigeria, Borno State inclusive. The State is worst affected in the North-eastern region of Nigeria by terrorist activities, and has the greatest percentage of the 1.9 million IDPs (Displacement Tracking Matrix (DTM), 2020). Unfortunately, 80% of the IDPs populations are women and children. They remain particularly affected by these attacks and subsequently experience multiple displacements. The Federal Government of Nigeria and indeed the Borno State government face significant challenges in providing adequate protection to all the IDW by ensuring that they do not suffer in terms of economic livelihood and at the same time do not resort to prostitution to support themselves. The IDW when protected by the government effectively are most likely to have access to better economic livelihood.

The government has implemented various measures, including protection and assistance, to enhance the lives of vulnerable IDW. These measures is observed to be slow and stagnant and have therefore not been effective in the process. The stagnation in poverty reduction among IDW matches the broader economic challenges, underscoring the urgent need for targeted interventions to alleviate their poverty, as it hinders their ability to meet basic needs despite their significant contributions and relevance to economic development of the State.

Unfortunately, the challenges of CCTP is perhaps largely due to poor planning which to some extent could undermine the effectiveness of the programme. The Programme's inability to adequately meet the needs of the targeted beneficiaries has caused severe consequences to their lives and by extension yields sub-optimal results. Based on the above, this study emphasizes the need for a thorough

investigation on the effect of CCT on economic livelihood of the internally displaced women in Borno State, raising critical question that demand answer which include: to examine the effect of Conditional Cash Transfer on economic livelihood of the Internally Displaced Women in Borno State.

## **2. Literature Review**

### **2.1 Concept of Economic Livelihood**

Economic livelihoods are those activities, programmes and actions that are undertaken as a source of survival. For sustainable economic livelihood to be truly effective, it must be able to cope with the present condition and also possess the potentials to recover from the shock of conflicts and afterwards, maintain and even create opportunities for more sustainable living in the shortest and longest possible time (Udofia, 2021). Sustainable economic livelihood is therefore nothing more than capabilities to maintain livelihood during and after crises. Chakraborty (2024) maintains that livelihood is a means of living which is earned through certain economic activities, such as agriculture, livestock rearing, business, formal jobs *etc.* Cash Transfers need to be coupled with other complementary public policy interventions in order to create a comprehensive web of social security, structural change and economic opportunities in order to support the poor and vulnerable in building sustainable long-term rural livelihoods. However, for the purpose of this study, economic livelihood refers to the ability of IDW to secure their basic needs and improve their well-being through economic activities.

### **2.2 Concept of Conditional Cash Transfer**

Conditional Cash Transfer (CCT) is one of the most prevalent social assistance programmes in low- and middle-income countries today (Garcia & Saavedra, 2023). This programme is an important

social assistance programme which aimed at improving social determinants of health through poverty reduction. The Programme is categorized into two groups: Conditional Cash Transfers (beneficiaries are required to meet certain behavioural conditions) and Unconditional Cash Transfers (no conditions are required to benefit from the programme) (Owusu-Addo et al. 2019). Oladipo (2025) affirms that CCTPs are vital for alleviating poverty and fostering social inclusion, particularly among vulnerable women.

CCT was introduced in Nigeria in 2017 as one of the Social Investment Programmes geared towards providing financial assistance to the aged, widows, destitute and some other vulnerable Nigerians and as well as financial help to children from poor backgrounds in order to boost their educational and career development (Musa et al., 2019). Families in communities plagued by poverty receive a stipend of N5,000 which was equivalent to \$13.89 in 2017 when the Programme was introduced and currently the same as \$3.12 at exchange rate of N1,619 in 2025, plus an additional N5,000 for those deemed to be priority or exceptional cases. This sum can barely feed a family for a single day let alone support families with living expenses. It is claimed that over 346,500 beneficiaries were receiving payments as of 2024 with the help of 2,495 community facilitators (NASIMS, 2023).

### **2.3 Concept of Planning**

Planning is the process of defining goals, identifying resources and developing strategies to achieve desired outcomes, it involves making informed decisions about how to allocate resources, prioritize actions and manage change. Social planning is a subset of planning; it focuses specifically on developing policies and programmes that promote social welfare, equality and justice. Social planning as defined by Patel (2024), is a process of

identifying and addressing social needs through collaborative efforts. Kirsten (2023) views community development, which is the subset of social planning as empowering communities to take control of their own development, while participatory planning as an aspect of social planning means involving stake holders in the planning process to ensure inclusive decision-making (Arnstein, 2023). However, for the purpose of this study, planning means designing and implementing CCTP that will address the unique needs and challenges of internally displaced women, promoting their economic livelihood and poverty reduction.

### **2.4 Empirical Review**

Several studies have been conducted on conditional cash transfer and economic livelihood with a focus on different countries. For example, a study by Eluwa et al, (2025) examines the impact of Cash transfer on household livelihood outcome in Nigeria, using multistage cluster sampling methodology, beneficiaries and non-beneficiaries within the same locality were randomly selected to participate in a survey assessment, the study found that beneficiaries of the CCT have better food security compared to non-beneficiaries. However, the result showed that beneficiaries have limited development skills.

Study conducted by Atik et al. (2025) investigated the role of Social Assistance Programme in enhancing the environmental resilience among some communities in Indonesia. The study found that CCT is significantly improving the economic stability in society by reducing financial burden on education and healthcare. However, applying the same variable to different context might invalidate the existing result.

In addition, Mathew and Usman (2025) examines the impact of CCTP on Households economic empowerment in Nasarawa State. The study found that

Conditional Cash Transfer has brought about full employment to beneficiary households and has led to increase in labour force participation. However, it is important to note that while some beneficiaries have accumulated assets, many still struggle to build sustainable livelihood, to overcome these challenges.

### 2.5 Theoretical Framework

Self-empowerment theory popularized by Rappaport (1981), is the theory this study is anchored on. The theory prioritizes beneficiary autonomy, recognizing that individuals are best positioned to make decisions about their own lives. Self-empowerment theory offers a vital framework for understanding and promoting the empowerment of people. It argues that the best way to induce development is to empower people to be able to handle development by themselves, the basic assumption of the theory lies in the fact that, empowering individuals to be able to do things on their own is necessary ingredient of making them self-sufficient and self-reliant. These helps in CCT beneficiary autonomy, enhances self-efficacy, helps in promoting community engagement and participation and also assist in addressing power dynamics. Oladipo (2025), asserts that empowering women requires the removal of barriers such as irregular payments, logistical inefficiencies, network disruptions, crowded collection centres, and cultural constraints limiting women's financial autonomy that prevent them from taking action to improve their wellbeing individually and collectively.

### 3. Methodology

This study adopted survey research design, mixed method mode was utilized leveraging both quantitative and qualitative approaches to investigate the relationship between CCTs and economic livelihood as a poverty reduction indicator. Questionnaires and interviews (KII and FGD) were used as data collection instruments. The targeted population comprised 338,887 IDW (SEMA, 2025), The study covers the period of Six (6) years (2018 to 2024). The choice of this time frame was informed by the fact that it was in 2018 that these Camps were established in Muna (Central), Pulka (South) and Monguno (North) Borno State. The sample size for this study was drawn using Kreijie and Morgan (1970) sample size determination Table. Multi-stage sampling technique was employed, comprising Proportionate Stratified random sampling technique to categorize 384 Internally Displaced Women from the Three (3) Senatorial Zones of the State, each senatorial zone had the following figure of IDW as beneficiaries; North-Monguno (167,000), Central-Muna (53,526), South-Pulka (118,357) (SEMA, 2025). Purposive sampling technique was used to select Camp Managers (SEMA) from each of the Three (3) selected Camps. This study measured CCT using 5 items Likert scale adapted and modified from (Ahmed, 2023). This study adopted both descriptive and inferential statistical tools for beneficiaries and an in-depth interview for the Camp Managers of (SEMA Borno State).

### 4. Results and Discussion

#### 4.1 Presentation of Results

**Table 4.1 Descriptive Statistics and Test of Normality**

	N		Mean	Median	Mode	Skewness	Kurtosis	Min	Max
	Valid	Missing							
ECOLH	375	0	2.993	2.800	2.800	0.279	-0.906	1.80	4.20

Source: SPSS Output, 2025



The provided descriptive statistics in table 4.1 outlines Economic Livelihood where effective conditional cash transfer (EFFCONCATR) with 375 respondent where economic livelihood has a mean value (2.993) greater than median and mode with 2.800 respectively. This mean value is slightly drawing the distribution to the right. Also, the skewness value of

0.279 is not far from 0 likewise the kurtosis value of -0.906 is below  $\pm 2$ . This makes the distribution to be approximately normally distributed.

Test of Hypothesis:  $H_0$ : Conditional Cash Transfer Programme has no significant effect on the economic livelihood of the Internally Displaced Women in Borno State.

**Table 4.2. Standardized Regression: Conditional Cash Transfer and IDW Economic Livelihood in Borno State**

		Estimate	S.E.	C.R	P	Label
ECOLH	<--- EFFCONCATR	.146	.071	2.858	.004	
Significant						

**Source:** SPSS AMOS, Version 23, 2025

The result in table 4.2 above shows a very strong positive relation between CCT and economic livelihood.

Hypothesis one tested if there were significant effect of conditional cash transfer on the economic livelihood of internally displaced women in Borno State. The result of the path analysis suggests that conditional cash transfer has a positive and significant effect on economic livelihood of internally displaced women in Borno State. This result is evidenced with  $\beta$ -value of .146 (i.e 14.6% which is greater than 10%) at  $p = 0.004$  which is less than 0.05 level of significance with  $t$ -critical value of 2.858 being greater than  $\pm 1.96$ . Hence, the null hypothesis is rejected while the alternative hypothesis which states that conditional cash transfer has significant effect on the economic livelihood of internally displaced women in Borno State, is now being accepted. This suggests that increase in CCT are strongly associated with improvements in the economic livelihood of the IDW, given the strength and significance of this relationship, the null hypothesis, which states that, CCT does not have any significant effect on the economic livelihood of the IDW living in Camps is rejected. Therefore, it can be concluded that CCT significantly

influences and enhances the economic wellbeing of IDW in Borno State, Nigeria. The hypothesis revealed that there is a significant effect of CCTP on economic livelihood of IDW in Borno State, Nigeria. The findings of this hypothesis is in line with the views of Atik et al. (2025) who reported that Cash Conditional Transfer is significantly improving the economic stability in Society, by reducing financial burden on economic livelihood such as education and healthcare.

During the Focus Group Discussion (FGD) in (Monguno, Muna and Pulka) Camps, it was gathered that there was high level of satisfaction with the efforts of the Camp Managers and Village Heads (Bulam's) in relating information on CCTP to the displaced women, majority of them said they were informed by their Camp Managers, Village Heads and some testified to have learned about the CCTP through word of mouth from their neighbours, and even children. Although there are instances where the displaced women said they had to flee attacks, majority of them endured the crises but really suffered during the cause of the insurgency. A participant stated that:

*Many of these Camp Mangers truly played a fatherly role during this period, because they continued to offer their*

*support in terms of planning, this included offering me and my neighbours skill training and ensuring that we plan our daily activities based on what we receive from CCTP. The Camp Manager sympathized with us and provided us with some necessary advice that will assist us in making best use of the stipend we got in this programme. When the Programme started, and my camp manager was contacted, he came to my house and gave me form to fill, the money I was given every month is five thousand naira, the amount is small, Government should please increase it, it's not enough. (FGD, 18<sup>th</sup> January 2025).*

The Camp Manager testified to this during the KII, where he stated his efforts during the insurgency to include resource mobilization for affected households, providing information to relevant persons on CCTP, facilitating conflict resolution, mediating among disputing parties and providing of support to victims. The Camp Manager said that:

*I have become more than just a custodian to these displaced women, I offer emotional support and counseling to them on CCTP, I witnessed how thoughtful planning can empower the displaced women, fostering resilience and self sufficiency beyond mere financial assistance. I am doing this to assist them overcome their problem and find strength despite my own limited expertise, but the money given to these women is small, what will five thousand naira do to them, I think government need to increase the money (KII, 18<sup>th</sup> January 2025).*

It was observed that not only are the displaced women satisfied with the efforts of the Camp Managers, but even some of the persons associated with the radicalization have a good trust and understanding with the Camp Managers, on how they make them plan and spend their resources wisely. The findings from (Monguno, Muna and Pulka) Camps,

therefore posits how the camp managers have greatly contributed to the coping and assistance in terms of planning and funding of the displaced women by the CCTP.

It has been observed further that (Monguno, Muna and Pulka) Camps displaced women have formed supportive networks to promote livelihoods and empowerment of each other. The CCTP, while focused on broader social and economic issues, has also aided these women, who are struggling to recover from the insurgency in Borno State.

Data from the KII and FGD are in compliance with the questionnaire findings about the role government played in economic livelihood of the displaced women, especially under the umbrella of N-Power Programme. The role government played in providing and strengthening economic livelihood in (Monguno, Muna and Pulka) Camps has been excessively praised by the beneficiaries during the FGD. Being the largest IDP Camp, it has enabled its residents to greatly benefit from the CCTP, which has had a proudly positive effect, while the CCTP has efficiently provided financial support to displaced women, they continue to struggle with securing stable incomes and accessing basic amenities like portable drinking water, although there was notably an improvement made in accessing local markets, receiving cash transfer and utilizing transportation services. Addressing these underlying issues is crucial to improving the economic livelihoods of the displaced women in (Monguno, Muna and Pulka) Camps.

#### **4.2 Discussion of Findings**

The finding for this study reveals that CCTP effectively mitigate economic hardship and enhance livelihoods among beneficiaries in Nigeria, particularly Borno State, thereby increasing their resilience, economic stability and access to essential services. This indicates that

CCTP have a substantial effect on improving the economic well-being of IDW. This finding also coincides with that of Khan, et al. (2020) who indicated that livelihood play a great role for survival of life, without economic livelihood the survival of life is impossible. Similarly, Osei and Quayefio (2021) found that CCT can have productive effect and dismisses the assertion that such grants end up making beneficiaries perpetually dependent. By broadening the programme's scope, the CCT initiative has positively impacted IDW, offering vital financial support that empowers them to improve their lives and build resilience.

### 5. Conclusion and Recommendations

This study concludes that effective CCTP is essential for the economic livelihood of the IDW in Borno State, Nigeria. The Federal Ministry of Humanitarian Affairs and Poverty Alleviation has crucial role to play in making sure that the economic livelihood of the IDW is enhanced. Based on the findings of this study the following recommendations were made. The Federal Government of Nigeria needs to increase the allocation of the Federal Ministry of Humanitarian affairs and Poverty Alleviation so that the Ministry will in turn increase the funds for the programme..

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