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INFLUENCE OF NATIONAL SOCIAL INVESTMENT PROGRAMME ON STANDARD OF LIVING OF BENEFICIARIES IN KATSINA STATE NIGERIA

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ABSTRACT

This research work was on influence of national social investment programme on standard of living of beneficiaries in Katsina State Nigeria. The study had two specific objectives which was to determine the influence of National Social Investment Program on assets possession level of the beneficiaries in Katsina State Nigeria; to determine the influence of National Social Investment Program on food security level of the beneficiaries in Katsina State Nigeria; Base on the research objectives, *two research questions and two research null hypotheses were raised, the study adopted descriptive survey research design. The population of the study was ten thousand seven hundred and twenty-one NSIP beneficiaries in 12 local government area in katsina north katsina state, Nigeria. The instrument used for data collection was Adapted Living Standard and Measurement Study Questionnaire (LSMSQ) 2010. The hypotheses were analyzed using paired sample t-test at 0.05 level of significance. Descriptive statistics mean and standard deviation was used to answer research questions. The findings reveal that national social investment programme had no significant influence on assets possession level of beneficiaries in Katsina State, Nigeria. On the other hand, food security had significant influence on standard of living of beneficiaries in katsina state Nigeria. Based on the findings of this study it was concluded the that, to ensure the long-term sustainability and effectiveness of the NSIP promgramme, it is imperative to increase the programme funding, particularly to enhance the monthly stipends of beneficiaries. Without such an adjustment the programme risks losing its influence, failing to meet its core objectives of poverty alleviation and social inclusion, and ultimately becoming unsustainable in the face of growing economic pressures.*

Introduction

Standard of living is generally concerned with objective metrics outside an individual's personal control, such as economic, social, political and environmental matters such things that an individual might consider when evaluating where to live in the world, or when assessing the success of economic policy. The standard of living is a measure of the economic well-being of the inhabitants of a country or region, often assessed through indicators such as income, employment, class disparity, poverty rate, and housing affordability. It includes not just material goods but also the quality and availability of services such as education, healthcare, public infrastructure, environmental quality, and leisure time activities. The literature on this subject is vast and multidisciplinary, covering economics, sociology, public policy, and more.

Moreover, the standard of living consists of individuals having the basics such as food, shelter, social safety and interaction which all contribute to their wellbeing and what is considered to be a decent living standard. The decent living standard (DLS) revolves around the idea and principle that majority of the population are in demand for the basics that will allow them to have shelter, food and water, however it is not always able to be maintained for a long period of time (Zuckerman, 2002).

On the other hand, the National Social Investment Program is a social welfare initiative created by the federal government of Nigeria in 2015 under the direction of the National Social Investment Office. The program was established to ensure a more equitable distribution of resources to vulnerable populations, including children, youth, and women. Under President Muhammadu Buhari administration, the office has implemented four programmes in other to address poverty, promote economic development, and improve the standard of living of vulnerable group in Nigeria.

The President Muhammadu Buhari in 2015, prioritized tackling poverty and improving youth living standard as part of his agenda. The administration has thus dedicated itself constantly to address poverty with the launch of series of Programmes such as National Social Investment Program (NSIP). The suit of Program under the NSIP include N-power, National Home-Grown School Feeding Program (NHGSFP), Government Enterprise and Empowerment Programmes (GEEP), and Conditional Cash Transfer (CCT). (Bello, Bappi, & Ayala. 2022).

Statement of the Problem

National Social Investment Programme is a programme that was introduced by the federal government of Nigeria with the sole aim of reducing poverty and improving the standard of living of vulnerable groups of people in the country.

Contrary to the objectives of the program as the researcher observed, most of the beneficiaries are still suffering or living below poverty line as the researcher observed. The observation was supported by the multidimensional poverty index (2022), which states that the multidimensional poverty is higher in rural areas, where 72% of people are poor, compared to 42% of people in urban areas.

Similar report shows that the multidimensional poverty index in Katsina State in 2019 was 56.42% which is higher than 40.1% (National Average Poverty Index), 72. % in 2022 and beyond.

It was on this basis that, the researcher deems it pertinent to investigate whether the National Social Investment Program (NSIP) has influenced the Standard of Living of the beneficiaries in Katsina State Nigeria or not.

Research Objectives

The main objective of this study is to assess the influence of National Social Investment Program (NSIP) on Standard of Living of Beneficiaries in Katsina State Nigeria.

The specific objectives were to:

1. determine the influence of National Social Investment Programme on assets possession of the beneficiaries in Katsina State Nigeria.
2. examine the influence of National Social Investment Programme on food security status of the beneficiaries in Katsina State Nigeria.

Research Questions

Base on the research objectives, the following research questions were raised:

1. What is the influence of National Social Investment Programme on assets possession by the beneficiaries in Katsina State, Nigeria?
2. What is the influence by National Social Investment Programme on food security status the beneficiaries in Katsina State, Nigeria?

Significance of the Study

The findings of this study after publication in journals would be of great benefit to government and students.

The findings of this study would be of benefit to government, it would provide valuable data on the effectiveness of NSIP Programme in achieving its goals. The study would inform policy decision and improve the design and implementation of future social investment programmes. It can also help the government at all level to improve transparency and accountability in its Social Investment Programs.

The findings of this study would be of benefit to students, for research project, thesis development, or academic debate. It would however, provide solid foundation for student who wish to conduct further research or project on social welfare, development policy or public administration.

Delimitation of the Study

The study further covers NSIP beneficiaries in twelve (12) Local Government Area in Katsina North Katsina State Nigeria. Furthermore, the study covers (NSIP) beneficiaries who benefited from the 2016– 2019, the range of this year is selected because it covers the beneficiaries of the batch A set.

Conceptual Framework

Concept of National Social Investment Programs (NSIP).

The NSIP scheme created by the administration of president Muhammadu Buhari was designed to enable citizens' exit from the evils of poverty through capacity building, investment, and direct financial support. The Federal Government of Nigeria established the National Social Investment Programme (NSIP). In 2015 and launched it in 2016. NSIP is a portfolio of programme devised to support the underprivileged or vulnerable Nigerians across the country by reducing poverty and improving their standard of living through direct support, capacity building, and other forms of investments. It is expected that at the end of the program, applicants should be able to attain some level of financial independence.

The program consists of four components include, Job Creation and Youth Empowerment (N-power), National Home-Grown School Feeding Programme (NHGSFP), Conditional Cash Transfer Programme (CCTP) and Government Enterprise and Empowerment Programme (GEEP). NSIP is generally aimed at increasing the income and improving the livelihood of poor and vulnerable household by providing access to targeted funds, there improving household ability to absorb economic shocks. This programme focuses on ensuring a more equitable distribution of resources to vulnerable populations, including Children, Youth, and Women. Since 2016, these programs combined have supported more than 7.8 million direct and 1.5 million indirect beneficiaries' country-wide through a fair and transparent process supported by the Ministry of Budget and National Planning (MBNP) and other notable MDAs with aligned goals.

Methodology

Descriptive survey research design was employed for this study. The population of three thousand one hundred six eight was purposively selected from the local government within the senatorial zone a sample size of 346 was used. Adapted Living Standard and Measurement Study Questionnaire (LSMSQ) 2010. Comparative inferential analysis of the Paired sample t test was used to analysed the null hypotheses one and two to know if the difference between before and after NSIP significantly influence dependent variables for benefiting from the programme. All the null hypotheses were tested at 0.05 levels of significance. The decision for answering research question was average of 2.5 set as bench mark. 2.5 and above was regarded as element of influence while less than 2.5 was regarded as no influence.

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Data analysis

Research Question One: What is the influence National Social Investment Programme on Assets Possession by the beneficiaries in Katsina State, Nigeria?

Table 1: Influence of National Social Investment programme on assets possession by the beneficiaries in Katsina State, Nigeria

s/no	Items	Before		After	
		Mean	STD	Mean	STD
1	My income level is above # 30,000 when I joined NSIP	3.450	0.802	3.104	0.972
2	I settled my rent timely through NSIP intervention	3.116	0.915	3.090	0.929
3	I buy school items for my children whenever required through NSIP intervention	2.909	0.890	2.941	0.844
4	I had significant saving from my income through NSIP intervention	2.758	0.979	2.989	0.838
5	I am able to buy some house utilities for benefiting from NSIP	2.691	0.976	2.857	0.906
	Cumulative Mean	**2.9848**		**2.9962**	

Source: Field Survey, 2026 **Decision/threshold Mean=2.500**

The outcome of the table above showed that there is very slight marginal influence of the NSIP programme on the asset's possession of the beneficiaries. The cumulative mean assets possession before was 2.984 increased marginally to 2.996 after the introduction of the NSIP programme. Specifically, this implies that NSIP did not significantly improved the assets possession status of beneficiaries. This could be due to inflationary increase in price of commodities in the country.

Research Question Two: What is the influence of National Social Investment Programme on Food security status by the beneficiaries in Katsina State, Nigeria?

Table 2: Influence of National Social Investment Programme on food security status by the beneficiaries in Katsina State, Nigeria

s/no	Items	Before		After	
		Mean	STD	Mean	STD
6	I spent at least #1,000 per day for benefiting from NSIP	3.081	0.880	3.241	1.031
7	I eat three square meals per day for enjoying NSIP	2.854	0.737	3.290	0.996
8	I cooked with gas and kerosene for enjoying NSIP	2.750	0.798	3.064	1.151
9	I am able to take balance diet for benefiting from NSIP	2.697	0.951	3.311	1.018
10	My food security status is secured for enjoying NSIP	2.918	0.814	3.130	1.097
	Cumulative Mean	**2.86**		**3.2072**	

Source: Field Survey, 2026 **Decision/threshold Mean=2.500**

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Above showed that the NSIP programme has high influence on the food security status, with the cumulative mean of 2.86 to 3.207 indicate that NSIP significantly influence food security status of the beneficiaries. This implies that food security status of the beneficiaries has reduced significantly.

Test of Null Hypotheses

The null hypotheses were tested at 0.05 level of significance. Results of test of the five null hypotheses were presented in tables 3 and 4.

Null Hypothesis One: **National Social Investment Programme has no significant influence on asset possession of the beneficiaries in Katsina State, Nigeria.**

Paired sample t-test used to test the null hypothesis one is presented in Table 3.

Table 3: Paired sample t-test analysis on influence of National Social Investment Programme on assets possession of the beneficiaries in Katsina State, Nigeria.

Variable	Periods	N	Mean (#)	STD	Mean diff.	Df	t – cal	t-crit	P-value
Assets possession	Before	344	14,927	2.512	0.0523	343	0.358	1.96	0.721
	After	344	14,979	2.663					

Source: Data Output, 2026 p*-value=0.721 > 0.05, t-computed = 0.358 < 1.96 at df 343*

The analysis in table 3 showed that National Social Investment Programme has no significant influence on assets possession of the beneficiaries in Katsina State, Nigeria. Reason being that the p-value of 0.721 is above the 0.05 and the t-cal value of 0.358 is lower than the 1.96 t critical at df 343. The mean assets possession before and after the NSIP are #14,927 and #14,979 respectively, with an insignificant mean difference of 0.0523, indicating that there is no statistical difference. Therefore, the null hypothesis which states that National Social Investment Programme has no significant influence on assets possession of the beneficiaries in Katsina State, Nigeria, is hereby retained.

Null Hypothesis Two: **National Social Investment Programme has no significant influence on food security status of the beneficiaries in Katsina State, Nigeria.**

Paired sample t-test used to test the null hypothesis two is presented in table 4.

Table 4: Paired sample t-test on influence of National Social Investment Programme on food security status of the beneficiaries in Katsina State, Nigeria.

Variable	Periods	N	Mean (#)	STD	Mean diff.	Df	t-cal	t-crit	p-value
Food security	Before	344	14,302	2.330	1.735	343	8.671	1.96	0.001
	After	344	16,037	3.998					

Source: Data Output, 2026 *p-value=0.001 < 0.05, t-computed = 8.871 > 1.96 at df 343*

The analysis in Table 4 showed that National Social Investment Programme has significant influence on food security status of the beneficiaries in Katsina State, Nigeria. Reason being that the p-value of 0.001 is lower than the 0.05 and the t-cal value of 8.671 is greater than the 1.96 t critical at df 343. Their mean food security status before and after the NSIP are #14,302 and #16,0337 respectively, with and significant mean difference of 1.7384 in favour of after the programme, indicating that it has improved their food security status tremendously Therefore the null hypothesis which states that National Social Investment Program has no significant influence on food security status of the beneficiaries in Katsina State, Nigeria, is hereby rejected.

Discussion of Major Findings

The result analysed in relation to research question one and null hypotheses one revealed that National Social Investment Programme has no significant influence on asset possession of the beneficiaries in Katsina State, Nigeria. Reason being that the p-value of 0.721 is above the 0.05 level of significance and the t-cal value of 0.358 is lower than the 1.96 t critical at df 343. The result agrees with the position of Onah & Olise (2020) and Olusegun (2023) who states that national social investment programme has no significant influence on the asset possession of the beneficiaries in the country. However, the finding contradicts the position of Dickson (2023) who states that N-Power has significant influence on asset possession of beneficiaries. This suggests that national social investment programme does not contribute asset possession of the beneficiaries in the long run. Therefore, the null hypothesis which states that National Social Investment Programme has no significant influence on asset possession of the beneficiaries in Katsina State, Nigeria, is hereby accepted and retained.

Furthermore, the data analysis used to answer research question two and the test of null hypothesis two revealed that the National Social Investment Program has significant influence on food security status of the beneficiaries in Katsina State, Nigeria. Reason being that the p-value of 0.001 is lower than the 0.05 and the t-cal value of 8.671 is greater than the 1.96 t critical at df 343. The result support the findings of Umar & Aliyu (2020), Okuku (2018) and Bello et al., (2018) who found that National Social Investment Programme has significant influence on food security status of the beneficiaries in the country. This suggests that it has improved their food security status tremendously. Therefore, the null hypothesis which states that National Social Investment Programme has no significant influence on food security status of the beneficiaries in Katsina State, Nigeria, is hereby rejected.

Conclusion

Based on the findings of this study it was concluded the that, to ensure the long-term sustainability and effectiveness of the NSIP promgramme, it is imperative to increase the programme funding, particularly to enhance the monthly stipends of beneficiaries. Without such an adjustment the programme risks losing its influence, failing to meet its core objectives of poverty and alleviation and social inclusion, and ultimately becoming unsustainable in the face of growing economic pressures.

Recommendations

Based on the findings of this study, the following recommendations were made:

i. The assets possession status of the beneficiaries even after the NSIP programme was marginally higher than before the implementation of the programme. The researcher suggests that the federal government should increase the stipend and streamline payment systems to ensure consistency in the execution of the programme.
ii. National social investment programme NSIP should be institutionalized through legislation to safeguard it from political interference and ensure long term continuity

regardless of administration changes. NSIP can also be integrated with healthcare services, assets possession, household expenditure, food security to create a holistic support system that addresses multiple aspect of poverty.

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