

PUBLIC POLICY AND GRASSROOTS DEVELOPMENT: AN ASSESSMENT OF THE NATIONAL SOCIAL INVESTMENT PROGRAMME (NSIP) IN LAGOS STATE.

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Abstract

This study set out to examine how far the Conditional Cash Transfer (CCT) programme, implemented under the National Social Investment Programme (NSIP), has contributed to grassroots development and helped address the pressing challenge of youth unemployment in Lagos State. Beyond simply providing financial support, the study takes a closer look at whether the programme is making a meaningful difference in the lives of young people-particularly in terms of improving their employment prospects and equipping them with relevant skills. To achieve this, a descriptive survey research design was adopted. The study drew from a population of 36,980 CCT beneficiaries across Lagos State, from which a sample of 396 respondents was determined using the Taro Yamane formula. These respondents were carefully selected through a stratified random sampling technique to ensure fair representation across the five administrative divisions of the state - IBILE: Ikeja, Badagry, Ikorodu, Epe, and Lagos Island. Data were collected through a structured questionnaire and analysed using the Statistical Package for Social Sciences (SPSS), while regression analysis was employed to test the study's hypotheses. The findings provide encouraging insights. The results show that the CCT programme has a statistically significant positive effect on both employment opportunities ($F = 66.530, p < 0.001, B = 0.512$) and skill acquisition ($F = 71.518, p < 0.001, B = 0.517$) among unemployed youth in Lagos State. In practical terms, this suggests that the programme is not only offering short-term financial relief but is also contributing, to a meaningful extent, to improving young people's chances of finding work and developing useful skills. These outcomes are consistent with existing studies which highlight that well-designed and effectively implemented cash transfer programmes can play a vital role in strengthening human capital and promoting economic empowerment. However, the study also recognises that there is still room to deepen and sustain this impact. Considering these findings, the study recommends that the Nigerian government broaden the reach of the CCT programme to include more unemployed youth, while also strengthening its design. Integrating structured job placement initiatives and enhancing vocational and skills training components would help ensure that beneficiaries are better positioned for long-term employment and self-reliance.

Keywords: Cash, Conditional, Employment, Grassroots, Transfer, Unemployment.

1. Introduction

Public policy is an institutionalised proposal to solve a relevant and real problem, and it remains one of the most important tools through which governments respond to societal needs and drive development. At its core, it represents a set of deliberate actions designed to improve the welfare of citizens, particularly those who are most vulnerable and often left at the margins of economic progress (Lassance, 2020). Within this broad mandate, grassroots development has emerged as a central priority, focusing on community-driven initiatives that expand economic opportunities, reduce poverty, and promote social inclusion (World Bank, 2023; African Development Bank [AfDB], 2022).

Against this backdrop, this study, titled “Public Policy and Grassroots Development: An Evaluation of the Conditional Cash Transfer Programme and Youth Employment in Lagos State, Nigeria,” examines the role of public policy interventions in promoting grassroots development through social investment programmes. Specifically, the study focuses on the Conditional Cash Transfer (CCT) Programme under the National Social Investment Programme (NSIP) and seeks to evaluate its effect on youth employment opportunities and skill acquisition among unemployed youth in Lagos State, Nigeria.

In Nigeria, public policy has played a significant role in shaping development outcomes through programmes aimed at poverty reduction, job creation, and social protection. Yet, despite these efforts, persistent challenges, especially widespread poverty and deepening inequality, continue to raise concerns about the effectiveness and sustainability of such interventions (UNDP, 2023; OECD, 2022). These realities underscore the need not only for policy innovation but also for continuous evaluation to ensure that intended benefits are truly reaching those in need. It is against this backdrop that the Nigerian government introduced the National Social Investment Programme (NSIP) in 2016—one of the country’s most ambitious attempts at promoting grassroots development. The programme encompasses several key initiatives, including N-Power, the Government Enterprise and Empowerment Programme (GEEP), the Conditional Cash Transfer (CCT), and the National Home-Grown School Feeding Programme (NHGSFP). Among these, the Conditional Cash Transfer (CCT) Programme stands out as a direct intervention targeted at poor and vulnerable households. By providing financial support conditional on engagement in education, healthcare, or skill development, the programme is designed not only to alleviate immediate poverty but also to build long-term human capital (Federal Ministry of Humanitarian Affairs, 2023; World Bank, 2022).

Globally, conditional cash transfer programmes have demonstrated considerable success in reducing poverty and improving human development outcomes. Experiences from countries such as Brazil’s *Bolsa Família* and Mexico’s *Prospera* suggest that when properly implemented, such programmes can enhance both educational attainment and employment prospects (Barrientos, 2021). However, their success is rarely automatic; it depends heavily on effective targeting, consistent implementation, and strong integration with complementary initiatives such as vocational training and entrepreneurship support (Handa et al., 2021).

In the Nigerian context, and particularly in Lagos State—the country’s economic hub, the stakes are even higher. Lagos is marked by rapid urbanisation, a growing population, and significant youth unemployment. Despite its vibrant economy and vast opportunities, many young people struggle to secure employment, often due to a mismatch between available jobs and their skill sets (National Bureau of Statistics [NBS], 2023; International Labour Organization [ILO], (2022)). In theory, the CCT Programme could help bridge this gap by providing both financial relief and incentives for skill acquisition. In practice, however, concerns persist regarding its effectiveness. Reports point to several implementation challenges, including irregular disbursement of funds, bureaucratic bottlenecks, weak monitoring systems, and questions surrounding the transparency of beneficiary selection (Edeh & Okonkwo, 2022). There are also concerns about sustainability, particularly considering inconsistent funding and limited alignment with broader economic policies (Azevedo & Robles, 2020). More importantly, while cash transfers may ease short-term financial constraints, their long-term impact on youth employability remains uncertain—especially when not adequately linked to structured skill development and labour market opportunities (Afolabi & Osabuohien, 2022).

These concerns are particularly pressing given the scale of youth unemployment in Nigeria. Recent statistics indicate that over 53.4% of young people are either unemployed or underemployed, a situation with far-reaching socio-economic implications, including increased poverty, crime, and social instability (NBS, 2023; ILO, 2022). In a city like Lagos, where rapid urbanization, rising living costs, and intense competition for economic opportunities present significant challenges, the limitations of cash transfers alone become more apparent (Koko & Bello, 2023; UNECA, 2023). Without equipping beneficiaries with market-relevant vocational and entrepreneurial skills, such programmes risk functioning as temporary relief measures rather than pathways to sustainable empowerment and self-reliance (Akinola et al., 2023).

Against this background, this study seeks to move beyond general assumptions and provide empirical insight into the real impact of the CCT Programme in Lagos State. Specifically, it asks: *To what extent has the Conditional Cash Transfer Programme influenced employment opportunities for youth in Lagos State?* And beyond immediate financial support, *how far has the programme contributed to meaningful skill acquisition among unemployed youth?* By addressing these questions, the study aims to assess whether the CCT Programme is merely alleviating short-term hardship or genuinely fostering long-term economic inclusion.

Accordingly, the main objective of this study is to examine the effect of the Conditional Cash Transfer (CCT) Programme under the National Social Investment Programme (NSIP) in promoting grassroots development and addressing youth unemployment in Lagos State. Specifically, the study seeks to evaluate the programme’s influence on youth employment opportunities and investigate its contribution to skill acquisition among unemployed youth. Through these objectives, the study contributes to the broader discourse on public policy and grassroots development by providing evidence-based insights

that can inform policy refinement and enhance the effectiveness of social investment initiatives in Nigeria.

The study is organized into six sections. Following the introduction which include the hypotheses, the second section presents the reviews relevant literature, including the conceptual framework, empirical review, and theoretical framework underpinning the study. The third section describes the methodology adopted for the research, covering the research design, population, sampling procedures, data collection methods, and analytical techniques. The fourth section focuses on data analysis and the presentation of results. The fifth section discusses the findings in relation to existing literature and the study objectives. Finally, the sixth section presents the conclusion and offers recommendations based on the findings of the study.

Research Hypotheses

The following hypotheses were tested.

H₀₁: There is no significant effect of CCT programme on employment opportunities for youth in Lagos State.

H₀₂: There is a significant effect of CCT programme on skill acquisition for unemployed youth in Lagos State.

2. Literature Review

This section was divided into three: conceptual review, theoretical review and empirical review

Conceptual Review

Conceptualising Public Policy

Public policy constitutes a deliberate and strategic set of governmental actions aimed at addressing societal challenges and enhancing public welfare (Anderson, 2020). It encompasses a broad spectrum of initiatives, including economic, social, environmental, and educational policies, formulated based on government priorities, political ideologies, and evolving societal needs (Birkland, 2019). The primary objective of public policy is to provide a structured framework for governance and resource allocation, enabling governments to address societal challenges such as poverty, healthcare provision, and unemployment while promoting public welfare (Anderson, 2020; Dye, 2017). These policies are implemented through legislative frameworks, regulatory mechanisms, and development programmes, which operate at national, regional, and local levels to drive systemic change.

Public policy and its processes (policymaking and implementation) represent a fundamental aspect of government, governance, and the activities of non-governmental institutions and groups. This assertion is situated by Afegbua (2012) when he asserts that human conduct is administered by the policy because there would always be one policy regulating the behavior of persons at the individual level, society, and/or organization, categorized as private and public policies. Public policy is further conceptualized as a systematic and coordinated approach to problem-solving, involving the identification of societal issues, proposal of evidence-based solutions, and allocation of resources to achieve predefined

objectives (Dunn, 2018). It serves as a mechanism for promoting equity, economic stability, and social well-being, ensuring that governance structures respond effectively to both immediate and long-term societal concerns. The effectiveness of public policies is often evaluated based on their outcomes, adaptability to changing conditions, and overall impact on citizens' quality of life. Additionally, public policy operates within a dynamic feedback loop, allowing for periodic assessments, modifications, and refinements to enhance its efficiency and responsiveness to emerging challenges (Lamidi & Igbokwe, 2022; Birkland, 2020; Dye, 2017).

The Concept of Grassroots Development

Grassroots development is a bottom-up, community-centered approach designed to empower local populations by enhancing their social, economic, and political conditions (World Bank, 2023). Unlike top-down development strategies that often impose externally formulated policies, grassroots development prioritizes localized interventions tailored to address poverty alleviation, education, healthcare, and infrastructure deficits (United Nations Development Programme [UNDP], 2022). The success of this approach largely depends on the active participation of local stakeholders, ensuring that interventions align with the specific needs of communities rather than generic national policies (Chambers, 2021). However, critics argue that grassroots development faces significant structural and financial constraints, often limiting its scalability and long-term impact (Ogundipe et al., 2023).

A key pillar of grassroots development is participatory governance, where community members engage in decision-making processes to shape policies and programmes that affect them (United Nations Economic Commission for Africa [UNECA], 2023). This approach promotes inclusivity and accountability, ensuring that development efforts are not dictated by bureaucratic institutions but driven by local realities (World Bank, 2023). Through capacity-building initiatives, such as skills training, financial literacy programs, and local enterprise support, grassroots development fosters sustainable economic growth (International Labour Organization [ILO], 2022). However, the effectiveness of participatory governance is often challenged by weak institutional frameworks, corruption, and political interference, which may dilute the intended impact of community-driven initiatives (Ogundipe et al., 2023).

At its core, grassroots development emphasizes self-reliance, transitioning local populations from passive beneficiaries to active agents of change (Chambers, 2014). This is evident in social entrepreneurship, cooperative enterprises, and community-led infrastructure projects, which empower individuals to drive their own economic transformation (World Bank, 2023). While proponents argue that integrating grassroots development with national policies enhances sustainability, skeptics caution that such integration can lead to bureaucratic bottlenecks and loss of community autonomy (Afolabi & Osabuohien, 2022). Moreover, in many cases, financial dependence on external donors and government grants undermines the long-term viability of grassroots initiatives, raising concerns about their effectiveness in addressing deep-rooted socio-economic disparities (Edeh & Okonkwo, 2022).

Grassroots development plays a crucial role in fostering economic resilience and social cohesion, particularly in marginalized areas (World Bank, 2023). Thus, Grassroots development in Nigeria is a critical aspect of the nation's socio-economic growth, focusing on empowering local communities through effective governance, resource allocation, and participatory decision-making processes (Nwaoburu, 2024).

Grassroots development refers to the empowerment of local communities to take ownership of development initiatives and actively participate in decisions that affect their social, economic, and political well-being (Abasilim & Okhankhuele, 2021). However, its success is contingent on effective governance, adequate financial resources, and policy integration that respects local autonomy (Handa et al., 2021). While it remains a powerful tool for community empowerment, its implementation must address institutional inefficiencies, dependency concerns, and scalability issues to achieve lasting impact (Olaniyan & Lawanson, 2023).

The nexus between Public Policy and Grassroots Development

Public policy plays a fundamental role in shaping grassroots development by providing strategic frameworks, institutional support, and resource allocation to drive localized economic and social growth (Birkland, 2019). Public policies, including poverty alleviation programs, social protection schemes, and decentralization strategies, are designed to enhance community-led development initiatives and promote inclusive governance (World Bank, 2023). Governments at national and subnational levels implement policies that influence infrastructure development, access to education, healthcare, and employment opportunities, which are essential for empowering local communities (United Nations Development Programme [UNDP], 2022). However, the effectiveness of these policies often depends on political will, administrative efficiency, and stakeholder engagement, which can either facilitate or hinder grassroots development (Chambers, 2021).

A key aspect of public policy that affects grassroots development is decentralization, which involves the transfer of decision-making powers and financial resources from central governments to local authorities and community-based organizations (United Nations Economic Commission for Africa [UNECA], 2023). Decentralization policies aim to empower local governance structures, enabling communities to actively participate in policy formulation and implementation (Edeh & Okonkwo, 2022). In countries such as Brazil, India, and South Africa, decentralization has been instrumental in enhancing community-led initiatives, improving public service delivery, and fostering accountability and transparency at the grassroots level (Handa et al., 2021). However, challenges such as corruption, bureaucratic inefficiencies, and weak institutional capacities often limit the impact of decentralized governance on grassroots development (Olaniyan & Lawanson, 2023).

Public policy also influences grassroots development through social protection programme such as Conditional Cash Transfers (CCTs), microfinance initiatives, and vocational training schemes, which aim to reduce poverty and enhance economic opportunities (Barrientos, 2021). Programs like Brazil's

Bolsa Família and Mexico's Prospera have demonstrated that well-structured CCT policies can improve human capital development by incentivizing education, healthcare access, and skill acquisition among low-income populations (World Bank, 2023). In Nigeria, the National Social Investment Programme (NSIP), particularly the CCT initiative, seeks to promote grassroots development by providing financial assistance to vulnerable households, with conditions that encourage participation in skills training and entrepreneurship (Federal Ministry of Humanitarian Affairs, 2023). However, research suggests that the effectiveness of such programmes is often undermined by irregular funding, ineffective targeting mechanisms, and weak monitoring systems, limiting their long-term impact on employment and community empowerment (Afolabi & Osabuohien, 2022). Strengthening local governance institutions, enhancing policy accountability, and integrating grassroots-driven solutions into national development strategies will be essential in achieving long-term economic resilience and social cohesion at the community level (World Bank, 2023).

National Social Investment Programme (NSIP)

National Social Investment Programme (NSIP) has some social intervention strategies which are its operational components in Nigeria. These programmes serve as policy instruments through which the NSIP aimed at poverty reduction and social protection in Nigeria. These programmes include:

Employment Opportunities

Employment opportunities refer to the availability of jobs within an economy that align with the skills, qualifications, and aspirations of individuals seeking work (International Labour Organization [ILO], 2023). According to the World Bank (2022), employment opportunities encompass both formal and informal job openings across various industries, influenced by economic growth, labor market policies, and demographic shifts. The concept also includes self-employment, contract work, and entrepreneurial ventures, all of which contribute to economic development. The availability of jobs is directly linked to industrialization, workforce education levels, and technological advancements (OECD, 2023). Additionally, employment opportunities are shaped by globalization and trade policies, with multinational corporations playing a significant role in labor demand (United Nations Development Programme [UNDP], 2023).

From a broader perspective, employment opportunities are seen as a measure of economic inclusiveness, ensuring that individuals from different socio-economic backgrounds have access to stable income-generating activities (De Hoyos et al., 2022). According to Schwab and Zahidi (2023), sustainable labour-market development requires not only the creation of employment opportunities but also the provision of decent work characterized by adequate wages, job security, flexibility, and favourable working conditions.

According to the United Nations Educational, Scientific and Cultural Organization (UNESCO, 2023), access to employment opportunities promotes social equity and reduces poverty by integrating marginalized groups into the workforce. Furthermore, research indicates that employment opportunities

must be responsive to changing labour-market conditions, underscoring the importance of policies that facilitate career transitions, employability, and lifelong learning throughout the working life (Akkermans et al., 2024)

Skill Acquisition Initiatives

Skill acquisition initiatives refer to structured programmes designed to equip individuals with technical, cognitive, and interpersonal skills that enhance their employability and entrepreneurial potential (International Labour Organization [ILO], 2023). According to the World Economic Forum (WEF, 2023), skill acquisition initiatives include vocational training, apprenticeships, certifications, and digital literacy programmes, all of which prepare individuals for evolving labor market demands. These initiatives are often implemented through collaborations between governments, private organizations, and educational institutions to address skill gaps and improve workforce productivity (OECD, 2023). In particular, technical and vocational education and training (TVET) programmes have been recognized as effective tools for equipping youth with practical job-ready skills (UNESCO, 2023).

Furthermore, skill acquisition initiatives are increasingly integrated into social development programmes to reduce unemployment and foster sustainable livelihoods (Brown & De Neve, 2023). As noted by Joie-La Marle et al. (2023), these initiatives not only focus on job-specific skills but also emphasize soft skills such as problem-solving, teamwork, communication, and adaptability, which are essential in a rapidly changing work environment.

Research by De Hoyos et al. (2022) suggests that digital skill acquisition has become a key priority, with many governments investing in coding, data analytics, and artificial intelligence training to prepare workers for the fourth industrial revolution. Additionally, the United Nations Development Programme (UNDP, 2023) highlights that skill acquisition initiatives improve social mobility by enhancing individuals' ability to secure high-quality jobs or start their own businesses.

Conditional Cash Transfer (CCT) Programme

Conditional Cash Transfer (CCT) programmes are social protection initiatives designed to provide financial aid to low-income households while encouraging positive behaviors such as education, healthcare utilization, and skill acquisition (Fiszbein & Schady, 2019). These programmes have been widely implemented across developing countries, with varying degrees of success. The World Bank (2023) notes that CCT schemes have played a crucial role in reducing short-term poverty while fostering long-term human capital development. In Nigeria, the National Social Investment Programme (NSIP) introduced the Conditional Cash Transfer (CCT) initiative to enhance economic security for vulnerable groups, particularly women and youth, with the expectation of improving household welfare and social mobility (Osondu-Oti, Adam, & Shimang, 2023; Idoko & Udentia, 2023).

Despite their potential benefits, the effectiveness of CCT programmes depends on implementation quality, funding consistency, and proper monitoring mechanisms (Handa et al., 2022). Studies indicate that while some recipients experience improved access to basic services, irregular disbursement of funds

and bureaucratic inefficiencies often limit the programme's impact (Edeh & Okonkwo, 2022). Additionally, some scholars argue that without complementary interventions such as vocational training and financial literacy programmes, the long-term impact of CCTs on poverty reduction remains questionable (Barrientos, 2020). In Nigeria, studies highlight the challenges of reaching the most vulnerable populations due to poor data management and corruption within administrative structures (Shadare, 2022; Atakpa & Akpan, 2023). While the government aims to expand the programme to cover more beneficiaries, experts stress the need for enhanced accountability measures and integration with broader economic empowerment initiatives (Adamu & Yusuf, 2023).

National Social Investment Programme (NSIP) and Grassroots Development

The National Social Investment Programme (NSIP) has contributed significantly to grassroots governance by decentralizing social intervention initiatives and empowering local communities through targeted economic and social programs (Bello & Akinyele, 2023). One of the key strengths of NSIP is its emphasis on local implementation, ensuring that beneficiaries at the community level actively participate in developmental processes (Ogunyemi, 2022). Programs like N-Power, Government Enterprise and Empowerment Programme (GEEP), and the National Home-Grown School Feeding Programme (NHGSFP) have been structured to enhance community engagement, build local capacities, and promote inclusive economic participation.

The N-Power programme is designed to address youth unemployment by providing training and job opportunities for Nigerian youths across key sectors such as education, agriculture, and health, with the aim of improving employability and skills development among beneficiaries. Similarly, the Government Enterprise and Empowerment Programme (GEEP) focuses on financial inclusion by providing collateral-free and interest-free loans to micro, small, and informal businesses, including traders, artisans, and farmers, thereby strengthening grassroots economic participation and enterprise development. Also, the National Home-Grown School Feeding Programme (NHGSFP) aims to improve school enrolment, child nutrition, and learning outcomes while also stimulating local economies by sourcing food from smallholder farmers and engaging community-level actors in its implementation (NSIPA, 2024; N-Power, 2024; GEEP, 2024; NHGSFP, 2024). By targeting specific marginalized groups, including unemployed youths, small-scale entrepreneurs, and low-income households, NSIP fosters grassroots-led development, reducing the overreliance on centralized governance structures (Akanbi, 2023).

However, while NSIP has decentralized social interventions, critics argue that it has not fully strengthened grassroots governance, as many of its programs are still centrally controlled with limited decision-making power granted to local governments (Nwachukwu & Oladimeji, 2022). Unlike fully decentralized governance systems, where local governments exercise substantial authority over planning, resource allocation, and service delivery, social intervention programmes in Nigeria remain predominantly centralized under federal institutions, a situation that may contribute to bureaucratic

delays, weak local ownership, and implementation inefficiencies (Ogunnubi, 2022; Otinche, 2023). Additionally, concerns over political interference, uneven beneficiary selection, and weak monitoring mechanisms have hindered the full realization of grassroots empowerment, as some communities remain underserved or excluded from the programs (Bello & Akinyele, 2023).

Despite these challenges, NSIP remains a vital policy tool for grassroots development and, if properly restructured, could serve as an effective model for decentralized governance in Nigeria (Ogunyemi, 2022). Strengthening local government involvement in program execution, improving funding transparency, and ensuring that community stakeholders play an active role in decision-making could bridge the governance gap (Oladeji & Adebawale, 2023). Ultimately, for the National Social Investment Programme (NSIP) to achieve its full potential in promoting grassroots governance and sustainable development, its implementation should evolve from a predominantly federal, top-down approach to a community-driven framework that empowers local institutions to participate actively in planning, implementation, monitoring, evaluation, and resource allocation, thereby enhancing local ownership, accountability, and programme sustainability (Ipinaiye & Olaniyan, 2023; Olaniyan, 2023).

CCT Programmes and Creation of Employment Opportunities in Lagos state, Nigeria.

Conditional Cash Transfer (CCT) programmes play a critical role in employment generation by providing financial assistance and incentivizing skill acquisition among vulnerable populations (Barrientos, 2021). In Nigeria, the National Social Investment Programme (NSIP), particularly the Conditional Cash Transfer (CCT) initiative, aims to empower low-income households through cash stipends tied to education, healthcare, and vocational training (Federal Ministry of Humanitarian Affairs, 2023). The logic behind these programmes is that by reducing financial constraints, beneficiaries can pursue skill development opportunities, leading to increased employability (Handa et al., 2021). However, despite their potential, studies suggest that CCT initiatives in Lagos State have had mixed results, with some beneficiaries struggling to translate financial support into sustainable employment (Afolabi & Osabuohien, 2022).

One of the key employment-related benefits of CCT programmes is their ability to facilitate human capital development through skill acquisition (Edeh & Okonkwo, 2022). In Lagos State, where youth unemployment remains a major socio-economic challenge, the CCT programme serves as a pathway for skill training in vocational fields such as tailoring, ICT, and entrepreneurship (National Bureau of Statistics [NBS], 2023). Similar initiatives in countries like Brazil (BolsaFamília) and Mexico (Prospera) have successfully integrated cash transfers with workforce training, leading to higher employment rates among participants (World Bank, 2023). However, inefficient implementation, delays in disbursement, and a lack of structured job placement mechanisms have limited the programme's success in Lagos (Ogundipe et al., 2023). As a result, while some participants have successfully leveraged financial aid to start businesses or enroll in training programs, others remain trapped in economic vulnerability due to weak labour market linkages (Azevedo & Robles, 2020).

Despite these challenges, CCT programmes remain a crucial intervention for reducing unemployment and fostering economic inclusion, particularly in urban centers like Lagos (Olaniyan & Lawanson, 2023). To enhance their effectiveness, experts recommend improving the coordination between CCT initiatives and existing labour market policies to ensure seamless transitions from training to employment (International Labour Organization [ILO], 2022). Additionally, partnerships with private sector actors can help create structured job placement opportunities, ensuring that beneficiaries acquire skills that match market demands (UNECA, 2023). Ultimately, for CCT programmes to serve as a sustainable employment generation tool in Lagos State, they must be properly funded, efficiently implemented, and strategically integrated with broader economic development policies (World Bank, 2023).

CCT Programmes and Skill Acquisition in Lagos State Nigeria

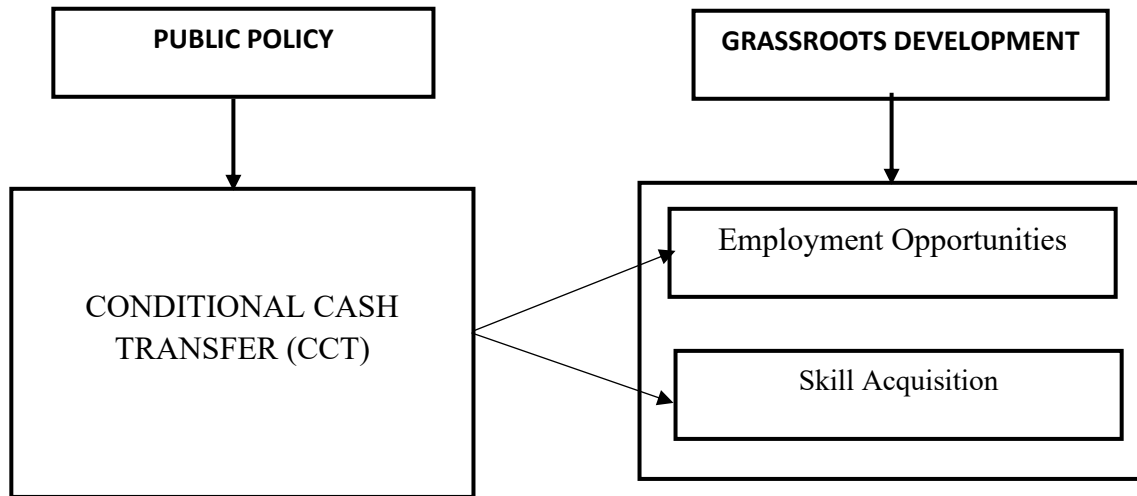
Conditional Cash Transfer (CCT) programmes support skill acquisition by reducing financial barriers to vocational and technical training (World Bank, 2023). In Lagos State, the National Social Investment Programme (NSIP) links cash stipends to training in entrepreneurship, ICT, and vocational skills, aiming to enhance youth employability (Federal Ministry of Humanitarian Affairs, 2023). While countries like Brazil and Mexico have successfully integrated CCT with structured training, Lagos faces funding inconsistencies and weak institutional coordination, limiting its impact (Handa et al., 2021; Afolabi & Osabuohien, 2022).

A major challenge is the misalignment between acquired skills and labour market demands, with limited industry partnerships hindering employment transitions (National Bureau of Statistics [NBS], 2023). In contrast, Rwanda and Kenya have effectively embedded CCT into national skill-building programmes, ensuring job-ready competencies (United Nations Development Programme [UNDP], 2022). Additionally, poor monitoring results in low completion rates, reducing program effectiveness (Ogundipe et al., 2023). To improve outcomes, consistent funding, private sector collaboration, and post-training support (such as business grants and mentorship) are essential (International Labour Organization [ILO], 2022). Strengthening technical partnerships will ensure smoother transitions to employment, making CCT a sustainable tool for skill acquisition and economic empowerment in Lagos State (Olaniyan & Lawanson, 2023; World Bank, 2023).

Conceptual Model

The conceptual model below depicted the effect of the conditional cash transfer (CCT) programme under the National Social Investment Programme (NSIP) in promoting public policy on grassroots development outcomes in Lagos State. This model highlights the relationship between CCT programme interventions and their role in addressing socio-economic challenges through employment opportunities and skill acquisition initiatives.

Figure 1: Research Model



Source: *Developed by the Researchers (2025).*

The conceptual model illustrates the relationship between the Conditional Cash Transfer (CCT) program under the National Social Investment Programme (NSIP) and grassroots development outcomes. It highlights how public policy influences the implementation of CCT programmes, which in turn drive socio-economic improvements at the grassroots level. Specifically, the model shows that CCT interventions create employment opportunities and facilitate skill acquisition, both of which contribute to grassroots development. By linking financial support to socio-economic empowerment initiatives, the model underscores the role of CCT in addressing economic challenges and promoting sustainable development.

Theoretical Review

The Human Capital Theory (HCT) was first introduced by Schultz (1961) and further developed by Becker (1964), emphasizing the economic value of investing in human capabilities such as education, training, and health. The theory suggests that individuals and societies benefit from knowledge and skill acquisition, leading to higher productivity, increased employability, and overall economic growth (Acemoglu & Autor, 2022). Governments and policymakers often utilize HCT as a foundation for developing education policies, vocational training programs, and workforce development initiatives, recognizing that economic progress depends on a well-trained and knowledgeable population (Bastagli et al., 2022). In the context of Conditional Cash Transfer (CCT) programs, HCT implies that financial assistance, when tied to educational and skill acquisition conditions, enhances labor market participation, and supports socio-economic mobility (Handa et al., 2022).

HCT assumes that investments in human capital yield measurable economic returns for both individuals and society. The theory posits that individuals who acquire more education and training tend to earn higher wages, contribute more effectively to the economy, and reduce dependency on social welfare (Becker, 1964; Mincer, 1974; McKenzie & Paffhausen, 2021).

It also assumes that economic disparities can be reduced through equal access to education and training opportunities, as these investments equip individuals with the necessary skills to compete in the labor market (Ogundipe, et al. 2023). Within the framework of Conditional Cash Transfer programmes, these assumptions suggest that financial support directed at education and vocational training can break the cycle of poverty by enhancing skills, increasing employability, and stimulating entrepreneurship (Fiszbein & Schady, 2019; World Bank, 2022).

Despite its strengths, HCT has been criticized for its oversimplified view of economic development and its failure to account for structural barriers that limit individuals' ability to benefit from skill acquisition. Critics argue that human capital investments alone are insufficient if other economic and institutional factors, such as labor market constraints, gender discrimination, and weak governance structures, are not addressed (Handa et al., 2022). In Nigeria, for instance, irregular disbursement of CCT funds, lack of access to quality education, and poor program monitoring have hindered the full realization of CCT objectives (Edeh & Okonkwo, 2022). Additionally, a mismatch between acquired skills and labor market demands has resulted in high unemployment rates even among educated individuals, challenging the assumption that education and training alone guarantee employment (Olaniyan & Lawanson, 2023).

Despite these limitations, HCT remains highly relevant to this study, as it explains the link between Conditional Cash Transfers, skill acquisition, and employment opportunities in Lagos State. The theory justifies the need for CCT programmes to integrate vocational training and entrepreneurship development to ensure that beneficiaries are equipped with market-relevant skills (Bastagli et al., 2022). Furthermore, it highlights the importance of policy efficiency, effective monitoring, and alignment between training programs and labor market needs (Fiszbein & Schady, 2019). By applying HCT, this study assesses whether the CCT programme in Lagos State enhances human capital formation and contributes to sustainable employment and grassroots development (World Bank, 2023).

Empirical Review

Several other studies have reinforced the critical role of skills acquisition programmes in mitigating unemployment and fostering economic empowerment. For instance, Osuji and Okoli (2021) investigated the impact of vocational training programmes on youth employment in Lagos State. Their findings indicate that vocational skills training significantly enhances employability by equipping participants with market-relevant skills, thereby reducing youth dependency on government jobs. However, they emphasize that limited funding, inadequate mentorship, and lack of modern training facilities hinder the effectiveness of these programmes.

Yusuf and Adebayo (2022) examined how entrepreneurship education influences self-employment in Nigeria. Their study found that while entrepreneurial training programmes promote self-sufficiency and business creation, access to startup capital and regulatory bottlenecks often limit their impact. This suggests that skill acquisition alone may not be sufficient unless accompanied by financial support mechanisms and business-friendly policies.

Additionally, studies on cash transfer programmes in Nigeria suggest that when income support is complemented by livelihood and skills-development interventions, beneficiaries are more likely to improve their economic well-being and employment prospects. However, challenges such as inadequate funding, weak implementation mechanisms, and limited institutional support often constrain the effectiveness of such programmes (Eluwa, et al. 2025)

Relating to this study, the CCT programme in Lagos State serves as a critical intervention aimed at addressing youth unemployment and enhancing skill development. However, empirical gaps remain regarding its effectiveness in providing sustainable employment and economic mobility for beneficiaries. As the metrics of this study focus on employment opportunities, skill acquisition, and self-reliance, existing literature suggests that while CCT programmes can alleviate short-term financial constraints, their long-term success depends on their integration with well-structured skills acquisition programmes and employment linkages (Edeh & Okonkwo, 2022). Moreover, this study seeks to investigate whether Lagos State's CCT programme has significantly enhanced employment prospects and skill development among its beneficiaries, while identifying barriers that may limit its overall effectiveness. Findings from this research will contribute to policy recommendations on how to optimize the synergy between CCT and skill acquisition initiatives to promote sustainable employment generation.

3. Methodology

This study is anchored on the positivist paradigm, which assumes that social phenomena can be objectively observed, measured, and explained through empirical investigation. Positivism was considered appropriate because the study seeks to examine the relationship between the Conditional Cash Transfer (CCT) programme and grassroots development using measurable indicators and statistical analysis. The paradigm supports the formulation and testing of hypotheses to establish causal relationships and generate findings that can be generalized to a wider population. According to Fatile et al. (2019), positivists contend that research should test whether observable realities conform to established theoretical propositions and determine the extent to which identified causal relationships can be generalized.

Epistemologically, the study adopts an objectivist position, which holds that knowledge exists independently of the researcher and can be discovered through systematic observation and empirical measurement. This position is suitable because the study relies on quantifiable data collected from beneficiaries of the CCT programme to objectively assess its influence on grassroots development outcomes, particularly economic empowerment and unemployment reduction.

In terms of methodological approach, the study employs a quantitative research approach. The choice of a quantitative approach is justified by the need to collect numerical data from a large population, test hypotheses, and determine the strength and direction of relationships between variables. The approach facilitates the use of statistical techniques to provide objective and reliable evidence regarding the

effectiveness of the CCT programme. Furthermore, the study adopts a deductive mode of reasoning. Deduction begins with existing theories and propositions from which hypotheses are formulated and subsequently tested using empirical data. This mode of reasoning is appropriate because the study derives hypotheses from established theories on social intervention programmes and grassroots development and then examines whether the observed data support or reject these propositions.

The study employs a descriptive survey research design. According to Kpolovie (2020), cited in Ogwola (2022), a descriptive survey is used to investigate relationships between two or more variables. In this study, the independent variable is the Conditional Cash Transfer (CCT) programme, while the dependent variable is grassroots development. The descriptive survey design is appropriate because it enables the systematic collection of data from a representative sample, thereby providing insights into the extent to which the CCT programme enhances economic empowerment and reduces unemployment among beneficiaries in Lagos State.

The population for this study consists of beneficiaries of the Conditional Cash Transfer (CCT) programme in Lagos State, which, according to the State Coordinator of the CCT programme, stands at approximately 36,980 beneficiaries. A sample was drawn from this population using the Taro Yamane (1967) formula to determine an appropriate sample size. The formula is as follows:

n = sample size

N = total population of Conditional Cash Transfer in Lagos State

e = margin of error (typically set at 0.05 or 5%)

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{36,980}{1 + 36,980(0.05)^2}$$

$$n = \frac{36,980}{1 + 36,980 \times 0.0025}$$

$$n = \frac{36,980}{93.45}, n = 395.6 \approx 396$$

Thus, the sample size for this study is **396 respondents**.

A stratified random sampling technique was used to ensure that respondents were selected proportionally across the five administrative divisions of Lagos State, known as IBILE (Ikeja, Badagry, Ikorodu, Epe, and Lagos Island). This ensures that the study captures diverse perspectives from different regions, enhancing the generalizability of the findings. Within each administrative division, a random sampling method was applied to select 396 respondents from the CCT programme beneficiaries.

Table 1: Area of the Study and Sample Size Distribution

Variable	Category	Frequency	Percentage
Administrative District of respondent	Ikeja	79	20.0
	Badagry	79	20.0
	Ikorodu	79	20.0
	Epe	79	20.0
	Lagos Island	79	20.0
	Total	396	100

Source: Researcher's Computation, 2025

The study employs a structured questionnaire for data collection, consisting of two sections: Section A gathers respondents' demographic information, while Section B contains five questions each on the effectiveness of the Conditional Cash Transfer (CCT) programme, its impact on skill acquisition, its relationship with employment opportunities, and its role in grassroots development. A 5-point Likert scale (Strongly Agree to Strongly Disagree) measures respondents' perceptions. This methodology enables a systematic assessment of the CCT programme's contribution to skill acquisition, employment opportunities, and grassroots development in Lagos State while identifying beneficiaries' challenges. The Statistical Package for Social Science (SPSS) was used to evaluate the data collected from the surveys. Descriptive statistics such as frequency tables, percentages and mean was used to present the operational data. The regression statistical techniques were utilized to establish the interconnectedness of the measurement scales.

Table 2: Research Instruments Administration

Description	Respondents	Percentage (%)
Copies of questionnaire distributed	396	100
Copies of questionnaire returned	366	92.4
Copies of questionnaire not properly filled	32	8.1
Copies of questionnaire used for final analysis	334	84.3

Source: Field Survey, (2025)

Table 2 presents the administration and response rate of the research questionnaire. Out of 396 distributed questionnaires, 366 were returned, reflecting a high response rate of 92.4%. However, 32 questionnaires (8.1%) were not properly filled, reducing the number of valid responses to 334, which accounts for 84.3% of the total distributed questionnaires. This indicates a strong participation rate, ensuring the reliability of the data used for the final analysis.

Table 3: Respondents' Perception of the Effectiveness of the National Social Investment Programme (NSIP) in Promoting Grassroots Development (N = 334)

Variable	Response Category	Frequency (f)	Percentage (%)	Cumulative %
NSIP promotes grassroots development	Strongly Agree	127	38.0	38.0
	Agree	115	34.4	72.4
	Neutral	32	9.6	82.0
	Disagree	35	10.5	92.5
	Strongly Disagree	25	7.5	100.0
Total		334	100.0	

Source: *Field Survey, 2025.*

Table 3 presents the distribution of respondents' opinions on the effectiveness of the National Social Investment Programme (NSIP) in promoting grassroots development. The findings reveal that 72.4% of the respondents (127, representing 38.0%, strongly agreed and 115, representing 34.4%, agreed) believed that the programme has made a positive contribution to grassroots development. In contrast, 18.0% of the respondents (35, representing 10.5%, disagreed and 25, representing 7.5%, strongly disagreed) expressed contrary opinions, while 32 respondents (9.6%) remained neutral. Overall, the results indicate that a substantial majority of respondents perceived the National Social Investment Programme as having a positive impact on grassroots development.

Table 4: Effect of the Conditional Cash Transfer Programme on Skill Acquisition in Lagos State (N = 334)

S/N	Statement	SA	A	U	D	SD	Mean	Decision
1	The CCT programme has improved my vocational and technical skills.	122 (36.5%)	128 (38.3%)	30 (9.0%)	36 (10.8%)	18 (5.4%)	3.90	Accepted
2	Participation in the CCT programme has increased my employability skills.	118 (35.3%)	132 (39.5%)	28 (8.4%)	40 (12.0%)	16 (4.8%)	3.89	Accepted
3	The skills acquired through the programme have enhanced my self-	115 (34.4%)	134 (40.1%)	29 (8.7%)	38 (11.4%)	18 (5.4%)	3.87	Accepted

	employment opportunities.							
4	The training provided under the CCT programme is relevant to labour market demands.	110 (32.9%)	138 (41.3%)	34 (10.2%)	34 (10.2%)	18 (5.4%)	3.86	Accepted
5	Overall, the CCT programme has significantly contributed to my skill acquisition.	126 (37.7%)	124 (37.1%)	26 (7.8%)	40 (12.0%)	18 (5.4%)	3.90	Accepted
	Grand Mean						3.88	Accepted

Decision Rule: Mean ≥ 2.50 = Accepted.

Source: *Field Survey, 2025*

Table 4 presents respondents' perceptions of the effect of the Conditional Cash Transfer (CCT) programme on skill acquisition among unemployed youth in Lagos State. The findings show that the majority of respondents expressed positive opinions regarding the programme's contribution to skill development. Specifically, about 74.3%–74.8% of respondents agreed or strongly agreed across all the items, while 15.6%–16.2% disagreed or strongly disagreed and approximately 9.0% remained undecided. The individual mean scores ranged from 3.86 to 3.90, indicating positive perceptions on all the statements. The grand mean of 3.88, which exceeds the benchmark value of 2.50, further confirms that respondents generally perceived the CCT programme as having a positive influence on skill acquisition among unemployed youth in Lagos State. These descriptive findings are consistent with the regression results, which also demonstrated that the CCT programme has a statistically significant positive effect on skill acquisition.

4. Data Analysis and Results

This section presents, analyses and interprets the research hypotheses indicating the results of each of hypotheses tested.

Hypothesis One

H₀₁: There is no significant effect of CCT programme on employment opportunities for youth in Lagos State.

Table 5: Regression Analysis

Table 5.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.409 ^a	.167	.164	3.83635

a. Predictors: (Constant), Conditional_Cash_Transfer

Table 5.2: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	979.161	1	979.161	66.530	.000 ^b
	Residual	4886.243	332	14.718		
	Total	5865.404	333			

a. Dependent Variable: Employment_Opportunities

b. Predictors: (Constant), Conditional_Cash_Transfer

Table 5.3: Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	7.433	.873		8.514	.000
	Conditional_Cash_Transfer	.512	.063	.409	8.157	.000

a. Dependent Variable: Employment_Opportunities

Source: Researchers' Computation (2025)

The regression analysis examines the effect of the Conditional Cash Transfer (CCT) programme on employment opportunities for youth in Lagos State. The model summary indicates that the predictor variable (CCT) explains 16.7% of the variance in employment opportunities ($R^2=0.167$), suggesting a moderate relationship. The ANOVA table shows that the regression model is statistically significant ($F=66.530$, $p<0.001$), indicating that the CCT programme significantly influences employment opportunities. The coefficients table further confirms this relationship, as the unstandardized coefficient ($B=0.512$, $p<0.001$) demonstrates that for every unit increase in the CCT programme, employment opportunities increase by 0.512 units. Additionally, the standardized beta coefficient ($\beta=0.409$) highlights a moderately strong positive effect. Since the significance level is below 0.05, the null hypothesis (H_0) is rejected, concluding that the CCT programme has a significant effect on employment opportunities for youth in Lagos State.

Hypothesis Two

H₀₂: There is a significant effect of CCT programme on skill acquisition for unemployed youth in Lagos State.

Table 6: Regression Analysis

Table 6.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.421 ^a	.177	.175	3.73981

a. Predictors: (Constant), Conditional_Cash_Transfer

Table 6.2: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1000.265	1	1000.265	71.518	.000 ^b
	Residual	4643.400	332	13.986		
	Total	5643.665	333			

a. Dependent Variable: Skill_Acquisition

b. Predictors: (Constant), Conditional_Cash_Transfer

Table 6.3: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.876	.851		9.255	.000
	Conditional_Cash_Transfer	.517	.061	.421	8.457	.000

a. Dependent Variable: Skills Acquisition

Source: Researchers' Computation (2025)

The regression analysis assesses the impact of the Conditional Cash Transfer (CCT) programme on skill acquisition among unemployed youth in Lagos State. The model summary indicates that the CCT programme explains 17.7% of the variance in skill acquisition ($R^2=0.177$), signifying a moderate relationship. The ANOVA table confirms the statistical significance of the model ($F=71.518$, $p<0.001$), indicating that the CCT programme significantly affects skill acquisition. The coefficients table further supports this finding, as the unstandardized coefficient ($B=0.517$, $p<0.001$) suggests that a one-unit increase in the CCT programme leads to a 0.517-unit increase in skill acquisition. Additionally, the standardized beta coefficient ($\beta=0.421$) highlights a moderately strong positive effect. Given the significance level below 0.05, the alternative hypothesis (H_{02}) is accepted, concluding that the CCT programme has a significant effect on skill acquisition for unemployed youth in Lagos State.

5. Discussion of Findings

The findings indicate that the Conditional Cash Transfer (CCT) programme significantly affects employment opportunities for youth in Lagos State, as evidenced by the model's statistical significance ($F=66.530$, $p<0.001$) and the positive regression coefficient ($B=0.512$, $p<0.001$). The moderate R^2 value of 0.167 suggests that while the CCT programme contributes to employment opportunities, other factors may also play a role. This result aligns with the study by Garcia and Moore (2019), which found that cash transfer programmes enhance youth employability by reducing financial barriers and promoting entrepreneurship. Studies have shown that targeted financial assistance positively influences job-seeking efforts and business creation among young people by improving access to credit, facilitating entrepreneurship, and supporting self-employment initiatives (Adeyanju et al., 2023; Olowofela et al., 2022).

The results also show that the CCT programme has a significant positive effect on skill acquisition among unemployed youth in Lagos State ($F=71.518$, $p<0.001$; $B=0.517$, $p<0.001$). With an R^2 value of 0.177, the model suggests that CCT programmes play a crucial role in enhancing youth skill development, likely by funding vocational training and education. This finding is consistent with Bastagli et al. (2019), who reported that cash transfer programmes in Latin America led to higher participation in technical and vocational training. Similarly, Ayaka & Bello (2025) found that interventions such as Conditional Cash Transfer programmes in Nigeria can enhance beneficiaries' welfare, improve access to financial services, strengthen financial literacy, and contribute to human capital development when combined with complementary support programmes.

6. Conclusion and Recommendations

The findings of this study demonstrate that the Conditional Cash Transfer (CCT) programme significantly enhances both employment opportunities and skill acquisition among youth in Lagos State. The statistical results indicate that financial support from CCT programmes plays a crucial role in reducing unemployment by enabling youth to seek job opportunities and engage in vocational training. These results align with existing studies, reinforcing the argument that targeted financial interventions contribute to human capital development and economic empowerment. Therefore, policymakers should strengthen and expand CCT initiatives to maximize their impact on youth employment and skill development. Based on the conclusion of this study, the following recommendations were made:

- i. The expansion of the Conditional Cash Transfer (CCT) programme should prioritize reaching a larger number of unemployed youths, particularly in rural and underserved urban communities where economic opportunities are scarce. Beyond financial assistance, the government should incorporate structured job placement initiatives, ensuring that beneficiaries are linked with private sector employers, government agencies, and entrepreneurship hubs. Establishing public-private partnerships would create internship programme, apprenticeships, and business incubation centers, enabling youth to gain practical work experience and transition smoothly into the labor market.
- ii. To enhance beneficiaries' employability and entrepreneurial potential, the CCT programme should be integrated with vocational and technical training that aligns with industry demands. This can be achieved through partnerships with accredited vocational centers, technical colleges, and digital skills hubs, equipping youth with certifications and hands-on experience in high-demand fields such as ICT, agriculture, and renewable energy. Additionally, the programme should provide business development support, access to startup capital, and mentorship opportunities for beneficiaries interested in entrepreneurship.

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