



Volume 5, Issue3, 2020

**Enugu State University  
of Science & Technology**  
Journal of Social Sciences  
& Humanities



**Journal of Social Sciences**

**Editor-In-Chief**

**Prof. Oby Omeje**

**Managing Editor**

**Barnabas E. Nwankwo, Ph.D**

**Associate Editor**

**Nicholas Attamah, Ph.D**

**published by**

**Faculty of Social Sciences**

**Enugu State University of Science & Technology**

**[www.esutjss.com](http://www.esutjss.com)**

## Poverty Alleviation Programmes in Enugu State Vision 4:2020 (The Conditional Cash Transfer (CCT) Programme)

**Iloh Angela Ugo**

Department of Public Administration  
Caritas University Enugu  
angieonwuzu63@gmail.com

### Abstract

*The Conditional Cash Transfer (CCTs) is a programme provided for poor household in various communities in Enugu state, on the condition that they engage in human capital investment and per capital income development. The programme started in the year 2011, as at February 2013 the payment to extreme poor families have been completed in the various communities in Enugu State. Also empowerment grants of N120,000.00 per head was also disbursed to beneficiaries. This paper therefore assessed how far this Conditional Cash Transfer projects and programmes had helped to alleviate vulnerable livelihood in the various rural areas and whether the objective for which the programme was established was achieved. The purpose is mainly to improve the standard of living of the poorest poor and vulnerable; economically and socially. The study was a descriptive and case study type, the sampling method was purposive. The data collected revealed that social intervention policies exists but the impact was not much felt on the livelihood of the poorest poor.*

**Keywords:** *empowerment, poverty, micro-economics, social welfare*

### Introduction

“Nigeria is ramping up its efforts to fight extreme poverty in many of its poorest areas, using hundreds of millions of dollars available through an international debt relief programme, combined with money from local government to expand: health care, education, water supply, infrastructures, and other programs”. (Earth institute to expand Anti-poverty programme, 2012).

Nigeria government since the past year has adopted a lot of economic enhancement programs/projects from the rolling plans, NAPEP, NEEDS, etc to vision 20:2020, all geared towards, sustainability, self –reliant nation and improved economic and social status of its citizens. That is to say, enhanced Gross National Product (GNP) and per capital income. However, this is in live with the United Nation’s Economic Policies: the Millennium Development Goals (MDGS) and the Sustainable Development programmes (SDGs) to ensure sustainable development in the various UN countries; the federal Government of Nigeria under the regime of president Goodluck Jonathan in pursuit of this goal (objectives) developed an economic programme known as vision 20:2020. The target is that by the year 2020 Nigeria will be among the 20th developed Nation in the world. That is to say, poverty will be reduced to almost a zero percent level. There will mean enhance level of education, adequate man-

power, adequate light and water supply in all community, health care faculties, and adequate infrastructural facilities, industrialization and other programmes. Hence W.W. Rostow in his view on stages of development holds it that a community/society cannot boast of being developed unless it has reached maturity stage. To substantiate the inevitable need of upholding this programme the present regime under the leadership of President Muhammadu Buhari and Governor, Ifeanyi Ugwuanyi continued to foster the programme with four social intervention programmes of the Conditional Cash Transfer (CCT) programme is one of the main target programme towards total alleviation of poverty in this country.

Enugu state is not out of this race of socio- economic development programme. The National Social Investment Programme (NSIP) and National Empower Programmes (NEPP) was continued by the present government to eradicate poverty by provision of sustainable basic income, education, supply of water and electricity, rural infrastructural facilities and others; this is in line with Federal government objectives towards poverty alleviation stated in year 2015. The Nigeria's CCT programmes according to Wikipedia Dictionary is meant to: "provides targeted cash transfers to the most vulnerable households with the long-term goal of lifting millions out of poverty. A monthly stipend of N5,000 (\$13.89) is given to households in poverty-stricken communities along with an additional N5,000 for families designated as priorities or extreme cases. Along with the cash transfers, as part of the program, beneficiaries are supported, mentored, and coached by trained Community Facilitators who visit them weekly to help them take ownership of their lives .....". As of 2018, payment was going to over 297,000 beneficiaries supported by 2,495 Community Facilitators in the Federation.

The government of Enugu State formulated an Economic plan for Enugu State named Vision EN:4:2020. In 2013, the then Governor stated that: "the Four Point Agenda of my Administration provided the basis for developing the state and its first implementation plan for EN: 4:2020. The programmes and projects implemented were driven by the key Development Needs (KDN) of the 472 communities as articulated in the visit – every community project (VEC)" (Sullivan I. Chime, 2013). The Visit Every-Community Project (VEC) provided and insight to the needs of the various 472 communities in Enugu State, and no doubt observation of abject poverty in some communities in Enugu State was made. In achievement of the 4-point agenda and follow up economic plan of EN Vision 4: 2020, the state government thought it wise to reduce hunger and abject in our communities by providing a minimum income to extremely poor families in our communities. The State government therefore introduced a

programme known as conditional Cash Transfers (CCT) that year - poverty alleviation programme to be funded through the National Debt Relief grants to the States. This poverty reduction programme is meant to provide a minimum income to extremely poor families in the state, to enable them get some basic needs for life sustenance. It is also meant to provide economic empowerment, provide new skills and asset creation to reduce vulnerability in livelihood. This therefore is in line with objectives of the CCTs of the Federal Government of Nigeria. The government cannot continue to propagate development when more than 50% of its citizens are hungry. When in the actual sense of it, development could be achieved only when there are healthy bodies and minds in the communities. Hence an authentication of Abraham Maslow's theory of hierarchy of needs: 'a man cannot be motivated to work or appreciate his existence unless his basic needs of life are satisfied.

Enugu state government therefore initiated this poverty alleviation programme since 2011 to equip the people with new means of livelihood, education, good water supply, health (medical facilities), good transports etc. The Conditional Cash Transfer is assessed as the 1<sup>st</sup> step towards this fight against abject poverty, that is, to families where there is no existence of anybody that is salaried with basic (monthly income) or a benefactor. The conditional cash Transfer is a programme under the auspices of National Debt relief programme geared towards poverty reduction in our nation. Recently in Enugu state some families/people in various communities has benefited from it. This write up is to assess the extent to which this programme has contributed towards reduction of extreme poverty in Enugu State communities. To enable one do it, two (2) towns/communities in Udi LGA Enugu State are chosen: Egede and Affa town.

### **Statement of Problem**

The Conditional Cash Transfer (CCTs) is programme provided for poor household in various communities in Enugu state, on the condition that they engage in human capital investment and per capital income development. The programme started in the year 2011, as at February 2013 the payment to extreme poor families have been completed in the various communities in Enugu State. Also empowerment grants of N120,000.00 per head was also disburse to beneficiaries. This paper therefore assessed how far this Conditional Cash Transfer projects and programmes had helped to alleviate vulnerable livelihood in the various rural areas and whether the objective for which the programme was established was achieved. These are:

human capital investment, improved primary health care, primary and secondary education improved supply of basic needs.

### **Objectives:**

The over-riding objectives of these paper is to find out what the conditional cash transfer programme is all about as a programme for alleviation of poverty in Enugu State. Others specific objectives are: (1) What are the effects on reduction of vulnerability in the life's of the extreme poor families. (2) What are the possible recommendation towards effective implementation and achievement of its objectives.

### **Literature Review**

World Development Report (1990) defined poverty as the inability to attain a minimum standard of living. Ravallion and Bidani (1994) refer to poverty as a lack of command over basic consumption needs that is a situation of inadequate level of consumption rise to insufficient food, clothing and shelter. In another view poverty may be referred to as a lack of not being able to participate with dignity in societal endeavours.

Poverty therefore, is a multidimensional social phenomena influences by a wide range of factors, there include; poor people, lack of access to income earning and productive activities and to essential social services.

However, Copenhagen Declaration of 1995 shed more light on what really constitute poverty when it asserts that; Poverty has various manifestations including lack of income and productive resources sufficient to ensure sustainable livelihood it is characterized by hunger and malnutrition, ill health, limited or lack of access to education and other basic services increase mortality from illness homelessness and inadequate housing, unsafe environments, social discrimination and exclusions.

According to Adejor (2006) poverty can be manifested in history, poverty of intellect and poverty of ideology. In any case the deprived are usually poor. There are sufficient income, inadequate food intake, lack of basic health care, education and skills, ignorant and fundamental human rights and access to information.

In the content of this paper poverty is viewed as inability of one lacking supply of basic needs that is unable to afford basic needs for live sustainability.

## Definition of a Poor Person

A poor person (poor family) is considered as one without job, who cannot help himself or cater for his family who has no money, farm or business. Adolescent males and females are poor if they have no parents, no education, no good food, clothes and health. A poor person is described as one who is hindered, malnourished and aged, one without self confidence, looks dirty and lives in a filthy environment, one who cannot cater for his family, train his children in the school and unable to pay medical bills (The World Bank 1992).

## Types of Poverty

Poverty is also divided into two: (a) Relative poverty and (b) absolute poverty.

1) **Absolute Poverty:** Refers to a condition under which there is a serious deficiency in, or lack of access to the basic necessities of life, to the extent that even when we speak of absolute poverty we refer to existence below a reference standard of living. The progressive raising of this reference standard is part of the universal human development process.

For a working definition of absolute poverty may refer to Downes' concept of primary poverty which applies to families whose income is insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency, based on a diet containing the necessary nutrients, providing basic calories and proteins. A certain basic needs and other facilities and amenities required for social efficiency. Hence needs are ordered such that one strives to meet the needs at the most pressing level up to a point before seeking to meet those at the next level. The kind of problem one considers most pressing therefore, indicates one's poverty status.

Absolute poverty is measured by low income which is a yardstick for measuring relative poverty, absolute poverty is measured and also said to have reflected in the low standard of living of the people. In Nigeria, 80% of the population's income is spent on food as compared with 20% in advanced countries (Imodu 2001) people mostly take cereals and other starchy food with total neglect of nutritional foods, such as meat, egg, fish and dietary products. As a result, the average daily cereals hardly exceed 2000 as compared with more than 3000 that is formed in the diets of the people of the advanced countries. A high percentage of the population live in extremely unsanitary conditions, do not have safe drinking water and sanitary waste disposal.



### **Relative poverty:**

Relative poverty refers to the condition of an individual household, group or community which considered against some reference standard or parameter, such as the average for the group or region. A target analysis however all concept of poverty are therefore relative.

### **Causes of Poverty**

Cultures have internal and external elements that contribute to the existence of poverty. Some of these conditions are tangible and external, like:

- Lack of shelter
- Limited access to clean water resources
- Food insecurity
- Physical disabilities
- Lack of access to health care
- Unemployment
- Absence of social services
- Gender discrimination
- Poor infrastructure
- Government corruption.
- Environmental circumstances such as natural disasters, droughts, limited resources or depletion of natural resources. Other causes of poverty globally may be recorded as follows:

#### **I. Inequality and Marginalization**

“Inequality” is an easy, but sometimes misleading term used to describe the systemic barriers leaving groups of people without a voice or representation within their communities. For a population to escape poverty, all groups must be involved in the decision-making process — especially when it comes to having a say in the things that determine your place in society. Some of these may be obvious, but in other situations, it can be subtle.

Gender inequality, caste systems, marginalization based on race or tribal affiliations are all economic and social inequalities that mean the same thing: Little to no access to the resources needed to live a full, productive life. When combined with different combinations of vulnerability and hazards which comprise the rest of this list — a marginalized community may become even more vulnerable to the cycle of poverty.

#### **2. Conflict**

Conflict is one of the most common forms of risk driving poverty today. Large-scale, protracted violence that we’ve seen in areas like Syria can grind society to a halt, destroying infrastructure and causing people to flee (often with nothing but the clothes on their backs). In its tenth year of conflict, Syria’s middle class has been all but destroyed, and over 80% of the population now lives below the poverty line.

### **3. Hunger, Malnutrition, and Stunting**

You might think that poverty causes hunger (and you would be right!), but hunger is also a cause — and maintainer — of poverty. If a person doesn't get enough food, they'll lack the strength and energy needed to work (or their immune system will weaken from malnutrition and leave them more susceptible to illness that prevents them from getting to work).

### **4. Poor Healthcare Systems — Especially for Mothers and Children**

Extreme poverty and poor health often go hand in hand. In countries where health systems are weak, easily preventable and treatable illnesses like malaria, diarrhea, and respiratory infections can be fatal — especially for young children. And when people must travel far distances to clinics or pay for medicine, it drains already vulnerable households of money and assets, and can tip a family from poverty into extreme poverty.

### **5. Little or No Access to Clean Water, Sanitation, and Hygiene**

Currently, more than 2 billion people don't have access to clean water at home. This means that people (which is to say, women and girls) collectively spend some 200 million hours every day walking long distances to fetch water. That's precious time that could be used working, or getting an education to help secure a job later in life.

Contaminated water can also lead to a host of waterborne diseases, ranging from the chronic to the life-threatening. Poor water infrastructure — such as sanitation and hygiene facilities — can compound this, or create other barriers to escaping poverty, such as keeping girls out of school during menstruation.

### **6. Climate Change**

Climate change creates hunger, whether through too little water (drought) or too much (flooding), and its effects contribute to the cycle of poverty in several other ways including disproportionately affecting women, creating refugees, and even influencing conflict. One World Bank estimates that climate change has the power to push more than 100 million people into poverty over the next decade.

### **7. Lack of Education**

Not every person without an education is living in extreme poverty. But most of the extremely poor don't have an education. There are many barriers to education around the world, including a lack of money for uniforms and books, a bias against girls' education, or many of the other causes of poverty mentioned here.

### **8. Poor Public Works and Infrastructure**

Imagine that you have to go to work, but there are no roads to get you there. Or heavy rains have flooded your route and made it impossible to travel. A lack of infrastructure — from



roads, bridges, and wells, to cables for light, cell phones, and internet — can isolate communities living in rural areas. Living off the grid often means living without the ability to go to school, work, or the market to buy and sell goods.

### **9. Lack of Government Support**

Many people living in the United States are familiar with social welfare programs that people can access if they need healthcare or food assistance. But not every government can provide this type of help to its citizens — and without that safety net, there’s nothing to stop vulnerable families from backsliding further into extreme poverty. Ineffective governments also contribute to several of the other causes of extreme poverty mentioned above, as they are unable to provide necessary infrastructure or healthcare, or ensure the safety and security of their citizens in the event of conflict.

### **10. Lack of Jobs or Livelihoods**

This might seem like a no-brainer: Without a job or a livelihood, people will face poverty. Dwindling access to productive land (often due to conflict, overpopulation, or climate change) and overexploitation of resources like fish or minerals puts increasing pressure on many traditional livelihoods

### **11. Lack of Reserves**

All of the above risk factors — from conflict to climate change or even a family illness — can be weathered if a family or community has reserves in place. Cash savings and loans can offset unemployment due to conflict or illness. Proper food storage systems can help if a drought or natural disaster ruins a harvest. People living in extreme poverty usually don’t have these means available.

### **What is Conditional Cash Transfer**

Nigeria's Conditional Cash Transfer program provides targeted cash transfers to the most vulnerable households with the long-term goal of lifting millions out of poverty. A monthly stipend of N5,000 (\$13.89) is given to households in poverty-stricken communities along with an additional N5,000 for families designated as priorities or extreme cases; also with the cash transfers, as part of the program, beneficiaries are supported, mentored, and coached by trained Community Facilitators who visit them weekly to help them take ownership of their lives.

### **The Main Goal of Ccts**

The main goals of CCT in Enugu State is to reduce vulnerability of the core poor and elimination of intergenerational poverty through the promotion of economic and human capital development.

## Objectives

- (i) To increase primary school enrolment and retention up to JSS III.
- (ii) To increase the access of the core poor to institutional health facilities.
- (iii) To promote increase in economic capital of the core poor.
- (iv) To increase the number of small enterprises setup in the state.

## Expected Output

- (i) Increase in primary school enrolment and retention up to JSS III.
- (ii) Increase in the access of the core poor to institutional health facilities.
- (iii) Increase in the number of small enterprises set up in the state.

## Components of the CCT

CCT will have three components namely:

- (i) MSA- Monthly Sustenance Allowance
- (ii) BSG – Business Start-up Grant
- (iii) Programme Implementation and co-ordination (programme Implementation Cost)

### The Monthly Sustenance Allowance (MSA)

The MSA is monthly guaranteed income given to the heads of participating households. The amount is flat rate applying to all the selected households regardless of the number of children. The MSA will be disbursed bi-monthly to participating households based on the satisfactory fulfillment of special conditions. The amount to be disbursed to each household will be N6,000 (six thousand naira) on a monthly basis to be paid bi-monthly. Thus each participating household will be paid the sum of 12,000 (twelve thousand naira) only every two months translating to six payments through the two months duration of the programme.

### The Business Start-up Grant (BSG)

The BSG is a guaranteed investment grant used towards the end of the programme to start a business the trained member of the household in the vocational training/skills acquired in a profitable business venture that will yield sufficient income to sustain the household after the completion of months receiving the MSA. The BSG is a compulsory savings component of N10,000 (Ten Thousand Naira) only per month which cumulates to N120,000.00 (one hundred and twenty thousand naira) for each participating household. After one year of

participation in the scheme, the aggregate amount be used to set up the business which will entail the purchase and provision of needed tools, equip and working capital for the establishment of viable micro-enterprise after undergoing training. programme will bear the cost of the training. The benefiting households shall be encouraged to for operative societies through the co-operative Department of the Ministry of Human Capital Development and poverty Reduction to enable them access other micro credit facilities and for effective monitoring of the BSG.

### **Vocational Training**

The state shall ensure that dependency is discouraged through graduation by:

- i) Life and vocational skills training to ensure independence of participants on exist from the scheme.
- ii) Incorporation of a compulsory savings component of 62.5% of grants as set funds on exists from the scheme.

Life skill training will be provided by the implementing Ministry through regular master trainers. SMEs, MFI and VSS will provide entrepreneurship education and business training to trainable participants. The Ministry of Human capital Development and Poverty Reduction will also identify and monitor participating training providers.

Beneficiaries are advised to pick from any of these areas.

- (i) Cosmetology (hair cream, body cream, soap, perform etc)
- (ii) Information Communication Technology (ICT)
- (iii) Food, catering and event management
- (iv) Hair dressing (unisex) including manicure and pedicure
- (v) GSM phone repairs
- (vi) Vulcanizing
- (vii) Fashion and designing/cloth weaving
- (viii) Automobile electrician
- (ix) Carpentry /upholstery
- (x) Welding and fabrication.

### **Programme Implementation and co-ordination (programme Implementation cost)**

The state Ministerial Implementation Committee (SMIC) will be responsible for the overall co-ordination of the activities of the different agencies involved in the implementation of the programme.

Specifically, the SMIC will provide policy framework for the implementation of the programme. It will also approve Work Plan and Programme Budget and quarterly Cash Requisition and report back to the State MDGs Committee/State Executive Council on progress of implementation.

The State Ministry of Human capital Development and Poverty Reduction will constitute a CCT Programme Implementation Team. The main responsibilities of the team among other functions are the planning, execution, reporting, financial management, monitoring, evaluation and all that will be required to achieve the programme objectives.

The programme Implementation Team will comprise the following:

1. Programme Co-ordinator
2. Finance Officer
3. Administration Officer
4. Communication Officer
5. Technical /MIS Officer
6. Monitoring and Evaluation officer

The programme is designed to cover ten LGAs in the State and ten communities per LGA making a total of 100 (one hundred) communities out of the 473 Communities in the State. Nine households per a community are proposed to be covered making a total 900 (nine hundred) households. This proposed coverage is predicated on the available fund as it is envisage that the programme will be rolled out to present non-benefiting Local Government and communities at subsequent programme implementation cycle.

### **Conditionalities for Enrolment into the CCT Programme**

The conditionalities for a household to be selected for CCT programme are:

- i) Household must be extremely poor.
- ii) House must have children of school age i.e primary 1 to JSS III.

- iii) Household must have a trainable adult who will be trained in life sustain venture.
- iv) Household not having a member who is salaried staff.
- v) Household not receiving benefit in kind or cash from any other pro-poor programme.

### **Conditionalities for Programme Retention**

To incentives the consumption of education and healthcare goods, the disbursement of funds in the scheme are conditional on selected households fulfilling series of conditions. These are as follows:

- i) Participants must ensure enrolment and retention of school age children into public schools for basic education (primary one to JS III).
- ii) To ensure retention, at least 80% school attendance and a pass grade are considered necessary to be able to access transfer;
- iii) Trainable participants must attend training and show serious commitment and dedication in life and vocational skills, basic health and sanitation as available in the community;
- iv) Participants must ensure that their children under 5 years receive all Government free basic health programmes such as:
  - a. Vitamin A supplementation; and,
  - b. NPI Immunizations (Polio, measles, meningitis, Tetanus, Tuberculosis, yellow fever).
- (iv) Participants must accept the monthly savings arrangements under the scheme, as well as penalties.
- (v) Participants could accept membership of co-operative societies at the end of the training and receipt of grant.
- (vi) Participant must access public institutional health facilities in their localities.

### **Penalties for Defaulters**

The programme being a community development driven scheme will have penalties to both benefiting households and communities if they default. A benefitting household that continue to default on the conditionalities after two wake-up calls (warning letters) will be delisted from the scheme while a benefiting community that records up to 4 (40%) delisted beneficiaries will be blacklisted from future participation in government's pro-poor programmes.

## **Methodology**

In the survey two main sources of information was utilized: primary and secondary sources of data. The primary one being information form community leaders and people (beneficiaries) while the secondary data was collected from textbooks journals, government publication and on-line publications. The instrument used to ascertain information from Ten (10) traditional leaders and twenty (90) (beneficiaries) people that have benefited from the grant were drafted questions to guide the interview. The survey is mainly descriptive qualitative in nature.

## **Summary of Findings**

This from the investigations the mission of Social Investment Policies (Social Safety Nets) was made to have positive impact on the livelihood of poorest poor and the vulnerable in the State. The lofty objectives of the CCT programmes was not achieved in a very great extent, The objective set was primarily: to improve economic and social development of the poorest poor and thereby achieving the Sustainable development Goals (SDGs).

In addition to some of these findings, it was x-rayed that a lot of challenges are depriving the programmes from achieving the set objectives like, limited institutional capacity to reach the targeted beneficiaries; poor service delivery and infrastructural facilities, poor coordination and supervision, poor monitoring and evaluation techniques, Bio-metric problems, low value of the cash transfers, political and social crisis, etc. .

## **Conclusion**

National Social Investment Programme (safety Nets), are positive means of improving the lives of the poorest poor and the vulnerable in the society. It was revealed from the literature so far that the programme is a function of the government whereby the government had to utilize and react on some factors in the economy and society to provide social protection for its citizens (W. Livelihood Portfolio Theory, 2002). Safety-nets equally have types and methods of targeting beneficiaries. The purpose is mainly to improve the standard of living of the poorest poor and vulnerable; economically and socially. The study was a descriptive and case study type, the sampling method was purposive. The data collected revealed that social intervention



policies exists but the impact was not much felt on the livelihood of the poorest poor, vulnerable in Udi L.G.A OF Enugu State and hence may not achieve the mission of EN: 4: Vision 2020.

## Recommendations

Considering the data collected and literature reviewed in the course of this write-up the researcher has the following recommendations to prefer:

- (1) That the government (F.G.) should ensure proper bio-metric identification system so that the correct beneficiaries will receive cash transfers. Also enhanced institutional framework and capacity building in the third levels of government.
- (2) To improve the means of livelihood of the poor, the vulnerable and the unemployed the government should create enabling factors by provision and improvement of the following:
  - (a) Increased value of the cash transfer, whether conditional or unconditional due to high standard of living;
  - (b) Improved co-ordination and supervision of the various levels of government activities on National Cash Transfer;
  - (c) Improved monitoring and evaluation (M&E).
  - (d) the Community Based Targeting Method should not only include the Local government Chairman, enumerates and Traditional Chief but also the beneficiaries representative. CCT should be targeted below poverty line (BPL) to avoid large scale exclusion an inclusion, errors, that is to say, improved mechanism for targeting beneficiaries.

## References

- Chikeleze, F.O (2005). Poverty Alleviation through Government Intervention in Entrepreneurship Development, *ESUT Journals of Management Sciences Special Edition Vol. 1*.
- Eluminade, D.O. (2006). *Appraising the Institutional Framework for Poverty Alleviation Programme in Nigeria*.
- European Report on Development. (2015). *What is Social protection? 16/06/17*  
*Federal Operating Coordinating Unit, Youth Employment and Social Support Operation, (2011)*.

Federal Ministry of Finance, (2016). *Generic Manual, community – Based Targeting and Single Register of Poor and Vulnerable Household*. Abuja.

Government of Enugu State of Nigeria. *Programme Implementation Manual for the 2011 Conditional Cash Transfer (CCT)*.

Ministry of Human Development and Poverty Reduction (MDG's Office Enugu State Government). Annual Report Publication 2013

Government of Enugu State of Nigeria: *Enugu State Vision 4:2020, Revised Medium Term Implementation Plan –2015*.

Sustaining Development in Enugu State. *Ministry of Finance, Economic Survey (2008 – 2009)*.

Nigeria National Social Safety NETS Programms: *General Manuel, (2016). Community Based Targeting and Single Register of Poor and Vulnerable Households –World Bank Social Protection Team in Nigeria – Dec 2016*.

Ravallion, M. and Bidani, B. (1994): *How Rubust is a Poverty Profile? The World Bank Economic Review 8 January 2008*.

Rebecca, H., Banke, A., Jenny, M. and Rhinnon, B. (2011). *Social Protection in Nigeria: An Overview of Programmes and their Effectiveness. Overseas Development Institute, UNICEF, Nigeria, Project briefing No 59*.

Salisu Adam, Ibraheem (2018). *"National Social Investments Programme: The potential to achieve the Sustainable Development Goal on poverty eradication through the Conditional Cash Transfer Programme in Nigeria"* (PDF). *International Conference on Sustainable Development*.

"National Social Investment Programme (2018). The State House, Abuja". Retrieved 2018-07-30 form [https://en.wikipedia.org/wiki/National\\_Social\\_Investment\\_programme](https://en.wikipedia.org/wiki/National_Social_Investment_programme).

NASIMS, (2016). Retrieved on 2/ 09/2018, from: <https://nasims.gov.ng/programs/cct>