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## Assessment of Effectiveness of Conditional Cash Transfer as a Tool for Improving Food Production in Ondo State

Okoma, C. M.<sup>1\*</sup>, Adebo, G. M.<sup>2</sup>, Nwoye, E. O.<sup>1</sup>, Nze, C. E. N.<sup>1</sup>, Ihebom, Sharon-El<sup>3</sup>, Ogbogi, O. M.<sup>2</sup>

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### ABSTRACT

Poverty, food insecurity, and malnutrition persist as major challenges in Nigeria, with Conditional Cash Transfer (CCT) programmes increasingly deployed as social protection mechanisms. This study examined the perceived influence of CCT on food production and dietary diversity among smallholder farmers in Ondo State, Nigeria, while also identifying programme challenges. Using a descriptive survey design, data were collected from 180 CCT beneficiaries in Akure through structured questionnaires. Results revealed that while CCT provided short-term income relief, its impact on food production and dietary diversity was limited. Respondents reported poor access to quality inputs, inadequate irrigation, limited government support, weak market linkages, and low nutritional awareness. Dietary outcomes were similarly constrained, with low availability of protein sources, fruits, and vegetables. Challenges with the programme included delayed payments, insufficient transfer amounts, difficulty in accessing collection points, and inadequate information flow. These findings suggest that while CCT mitigates immediate household vulnerabilities, systemic and operational barriers hinder its transformative potential. The study concludes that complementary interventions in agricultural support, infrastructure, and nutrition education are needed to strengthen CCT's effectiveness. It recommends policy adjustments to address delays, enhance transfer adequacy, digitize disbursement, and integrate nutrition-sensitive agricultural initiatives for sustainable food security.

### INTRODUCTION

Poverty, food insecurity, and malnutrition remain persistent challenges in many parts of Nigeria, particularly in Ondo State (Olusegun & Dare, 2024). Policies aimed at social protection such as Conditional Cash Transfer (CCT) programmes, have gained attention as potential levers for improving welfare outcomes, including nutrition, livelihood, and agricultural productivity (Ogwola *et al.*, 2024). CCTs typically provide cash payments to poor or vulnerable households conditional on certain behaviours (e.g., children's school attendance, health checks) or commitments, which in theory can free up resources for food purchases, enable investment in productive inputs, or facilitate diversification of farming activities. Existing literature underscores mixed results. Several studies in Nigeria show that cash transfer programmes improve food security, dietary diversity, and consumption patterns among beneficiary households. For example, the Impact of Conditional Cash Transfer on Households' Food Security in Akwa Ibom State found that although some beneficiary households still experienced food insecurity, the programme facilitated investments in productive assets, and enhanced food access and inclusion (Ibok *et al.*, 2024). Similarly, a broader national study comparing beneficiary and non-beneficiary households found that those receiving cash transfers were significantly more likely to report fewer hunger episodes, higher dietary

diversity, and more regular meal frequency (Odey & Sambe, 2019). However, not all evidence is uniformly positive. There are concerns about whether the amounts provided are sufficient, the regularity of payments, inflationary pressures, or whether beneficiaries use the transfers mostly for non-food needs due to competing obligations. In some cases, households benefiting from CCT still spend less on food than non-beneficiaries, suggesting limited effect on food consumption under certain conditions (Omeje *et al.*, 2021). In Ondo State, recent policy developments indicate increased commitment to cash transfer programmes (Maitalata, & Aliogba, 2023). The Renewed Hope Conditional Cash Transfer (a component of the National Social Investment Programme) has been launched and scaled up: for example, 16,255 beneficiaries across all 18 Local Government Areas are to receive ₦75,000 over three months via personalised debit cards (Osimen *et al.*, 2025). Also, State coordinators report plans to enrol tens of thousands more households under different cash transfer categories (Oyewo, 2021). Despite these efforts, empirical evidence specifically for Ondo State on whether CCT improves agricultural production (e.g., more output, input use, crop diversification) and enhances dietary diversity among beneficiary households remains limited or non-existent. There is a critical knowledge gap in the literature, although CCT programmes in Nigeria have been

<sup>1</sup> Department of Agricultural Science, Alvan Ikoku Federal University of Education, Owerri, Nigeria

<sup>2</sup> Department of Agricultural Science and Extension Services, Ekiti State University, Ado - Ekiti, Nigeria

<sup>3</sup> Department of Economics Alvan Ikoku Federal University of Education, Owerri, Nigeria

\* Corresponding author's e-mail: [chiomabright012@gmail.com](mailto:chiomabright012@gmail.com)

evaluated in some states for food security and dietary outcomes, Ondo State has not yet been rigorously studied to assess whether the CCT translates into improved food production (e.g., investment in agriculture, crop choice, yield) and improved dietary diversity (variety and quality of foods consumed). Understanding these effects in Ondo is important because local agroecological, market, cultural, and institutional conditions (costs of inputs; access to markets; seasonal variation; household decision-making) may mediate how cash transfers are used and with what ultimate nutritional result. Without Ondo-specific evidence, policymakers may inadequately design or allocate CCT programmes, resulting in sub-optimal outcomes for nutrition and agricultural productivity. It was against this backdrop that the study assessed the perceived importance of CCTs on food production and dietary diversity of the beneficiaries and ascertained the challenges with the cash transfer program in the area.

### MATERIALS AND METHODS

This study was carried-out in Ondo State, Southwestern Nigeria, with a concentration in Akure. Ondo borders Ekiti State to the north, Kogi State to the northeast for 45 km, Edo State to the east, Delta State to the southeast for 36 km, Ogun State to the southwest for 179 km, Osun State to the northwest for 77 km, and the Atlantic Ocean to the south (Nigerian Meteorological Agency (NiMET), 2020). Agriculture is vital to the state's economy, employing a sizable proportion of the people. Rice and cassava are the main crops grown, with cassava functioning as both a staple food and an industrial raw material, and rice contributes to food security and income. It targeted smallholder farmers who receive CCT program benefits in Akure's rural districts. These farmers, who mostly cultivate rice and cassava,

usually have modest landholdings and depend on family labour. The study will investigate how their agricultural investments, crop yields, and household food security are impacted by the financial assistance they receive through CCTs. This study used descriptive survey research approach to evaluate the impact of CCT) programs on food production in Ondo State, with a focus on Akure respondents. This approach was chosen because it is necessary to collect both quantitative and qualitative data to fully understand how CCTs affect agricultural activities, crop yields, and overall food security. Both primary and secondary data was used in this investigation. CCT beneficiary farmers were given structured questionnaires to complete to collect primary data. This study utilized a stratified random sampling technique to ensure fair representation of farmers from different agricultural zones in Akure, Ondo State. Stratification was based on key characteristics such as crop type (e.g., rice and cassava) and farm size, allowing the selection of respondents from various farming communities. This method ensures that important subgroups within the population are adequately represented, reducing sampling bias and improving the reliability of the findings. The sample size consisted of 180 respondents or more.

### RESULTS AND DISCUSSIONS

#### Perceived Importance of Various Factors in Enhancing Food Production and Dietary Diversity within Households Receiving Conditional Cash Transfers

Table 1, presents beneficiaries' perceptions of the importance of various factors in enhancing food production and dietary diversity among households receiving Conditional Cash Transfers (CCT) in Ondo State, Nigeria.

**Table 1:** Perceived Importance of Various Factors in Enhancing Food Production and Dietary Diversity within Households Receiving Conditional Cash Transfers

S/N	Variables	SA (4)	A (3)	D (2)	SD (1)	Mean
<b>Food Production</b>						
1	Access to quality seeds and inputs	0	42(23.3)	126 (70.0)	12(6.7)	2.17
2	Fertilizers and pest control availability	6(3.3)	12(6.7)	162(90.0)	0	2.13
3	Access to adequate labor	0	48(26.7)	132(73.3)	0	2.27
4	Reliable water sources (irrigation)	0	58(32.2)	122(67.8)	0	2.32
5	Access to agricultural training	0	54(30.0)	126(70.0)	0	1.30
6	Government support programs	0	10(5.6)	170(94.4)	0	2.06
7	Availability of a market to sell produce	16(8.9)	10(5.6)	154(85.6)	0	2.23
<b>Dietary Diversity</b>						
		<b>SA (4)</b>	<b>A(3)</b>	<b>D(2)</b>	<b>SD(1)</b>	<b>Mean</b>
1	Availability of fruits and vegetables	0	44(24.4)	136(75.6)	0	2.24
2	Access to protein sources (fish, meat)	0	14(7.8)	166(92.2)	0	2.08
3	Improved nutritional awareness	0	0	180(100)	0	2.00
4	Reliable water sources (irrigation)	0	0	0	180(100)	1.00
5	Access to grains and legumes	0	0	180(100)	0	2.00

6	Ability to store food for longer periods	0	0	180(100)	0	2.00
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Key; SA: Strongly Agreed; A: Agreed; SD: Strongly Disagreed; D: Disagreed

The findings indicate that while CCTs provide immediate income relief, several structural barriers limit their translation into sustainable food production and dietary improvements. For food production, respondents emphasized challenges related to access to inputs and support services. A majority (70%) disagreed that access to quality seeds and inputs was adequate (mean = 2.17), while 90% disagreed on the availability of fertilizers and pest control (mean = 2.13). Similarly, 73.3% disagreed that adequate labor was accessible (mean = 2.27), and 67.8% disagreed regarding reliable irrigation sources (mean = 2.32). These findings suggest that although CCT provides financial resources, beneficiaries face systemic agricultural constraints. This aligns with previous studies in Nigeria and sub-Saharan Africa, which found that cash transfers alone are insufficient to boost productivity unless complemented by input subsidies, training, and infrastructural support (Jacho, 2022; Kolawole, 2024). Government support programs were also rated poorly (mean = 2.06), reflecting limited institutional backing. This indicates that beneficiaries may not effectively channel cash into agricultural production without parallel policy interventions. Availability of markets (mean = 2.23) was also a major constraint, showing that even when food is produced, inadequate market linkages may discourage expansion. On dietary diversity, the results further highlight limited impact. Respondents disagreed strongly on the availability of fruits and vegetables (75.6% disagreed;

mean = 2.24) and access to protein sources (92.2% disagreed; mean = 2.08). Nutritional awareness was rated uniformly low (mean = 2.00), while reliable water sources for food preparation and hygiene scored the lowest (mean = 1.00). This suggests that CCTs in Ondo are primarily used for staple consumption rather than diversified diets, corroborating studies that emphasize the persistence of poor nutrition outcomes despite cash transfers (Lamidi & Igbokwe, 2021). The implications are significant for policy and program design. While CCTs cushion households against short-term food insecurity, the table shows they have not sufficiently improved agricultural productivity or dietary quality in Ondo State. These points to the need for complementary interventions, such as input provision, irrigation infrastructure, agricultural training, and nutrition education, alongside cash transfers. Without addressing these structural barriers, CCTs may remain a consumption-smoothing tool rather than a catalyst for sustainable food security and improved dietary diversity. Thus, for Ondo State, integrating CCT with agricultural support services and nutrition awareness campaigns is critical to realizing long-term benefits for rural households.

### Challenges with the Cash Transfer Program

Table 2, highlights key challenges faced by beneficiaries of the Conditional Cash Transfer (CCT) programme in Ondo State, Nigeria.

**Table 2:** Challenges with the Cash Transfer Program

S/No	Challenges with the Cash Transfer Program	SA (5)	A (4)	N (3)	D (1)	SD	Mean
1	Cash transfer payments are often delayed	34(18.9)	146(81.1)	0	0	0	4.19
2	The amount received is insufficient for household needs	0	94(52.2)	86(47.8)	0	0	3.52
3	I experience difficulty in accessing collection points	8(4.4)	158(87.8)	12(6.7)	2(1.1)	0	3.96
4	There is a lack of information on program updates	10(5.6)	170(94.4)	0	0	0	4.06

Key; SA: Strongly Agreed; A: Agreed; SD: Strongly Disagreed; D: Disagreed

The results show that while the programme provides financial relief to vulnerable households, operational inefficiencies limit its overall effectiveness. The most pressing challenge is payment delays, with 100% of respondents either strongly agreeing (18.9%) or agreeing (81.1%) that transfers are often delayed (mean = 4.19). Timeliness is critical to social protection interventions, especially when households depend on transfers to smooth consumption or purchase farm inputs. Delays undermine trust, reduce programme credibility, and may exacerbate vulnerability. Similar findings have been reported in other African contexts where irregular payment cycles

disrupted household consumption planning (Amurtiya *et al.*, 2021). Another major challenge is the insufficiency of transfer amounts, with 52.2% agreeing and 47.8% neutral (mean = 3.52). Given rising food prices and inflation in Nigeria, cash received is often inadequate to meet household nutritional needs or invest in farm production. Studies in Nigeria and elsewhere note that small transfer values limit the potential for lasting welfare impacts, especially in dietary diversity and agricultural investment (Jacho, 2022). Accessibility constraints also emerge, with 92.2% of respondents reporting difficulty in reaching payment collection points (mean = 3.96). This challenge

disproportionately affects rural households with poor transport infrastructure. The cost and time of accessing collection centres may erode the net value of the transfer. Research in Sub-Saharan Africa emphasizes that digital or mobile money platforms could help reduce such barriers and increase efficiency (Anikeze *et al.*, 2024). Finally, lack of information on programme updates was a widely acknowledged challenge (mean = 4.06). With 94.4% agreeing and 5.6% strongly agreeing, this suggests weak communication between programme administrators and beneficiaries. Information asymmetry may create confusion about eligibility, timing, and conditionalities, thereby affecting household planning and confidence in the programme. The implications of these findings are twofold. First, addressing administrative inefficiencies, such as ensuring timely and predictable disbursements, is critical for maximizing programme impact. Second, complementary measures are needed: increasing transfer values in line with inflation, decentralising or digitising payment systems, and improving communication channels with beneficiaries. If these challenges remain unresolved, the potential of CCT to enhance food production and dietary diversity in Ondo State will be undermined. Policymakers should therefore redesign implementation strategies to make the programme more responsive, reliable, and supportive of long-term food security.

## CONCLUSION

The study revealed that Conditional Cash Transfer (CCT) programmes in Ondo State provide critical financial assistance to vulnerable households but have not significantly improved agricultural productivity or dietary diversity. Key constraints include limited access to farm inputs, irrigation, training, and markets, alongside poor nutritional awareness. Programme implementation is further weakened by delayed payments, insufficient transfer values, and accessibility challenges. These findings underscore that while CCT can reduce short-term food insecurity, it is insufficient as a standalone strategy for achieving sustainable food production and dietary quality. For CCT to contribute meaningfully to long-term food security and livelihood enhancement in Ondo State, it must be complemented by supportive agricultural and nutrition-sensitive interventions.

## Recommendations

The following recommendations were made based on the finding.

1. The government should provide CCT beneficiaries with subsidized inputs, irrigation facilities, extension services, and market linkages to ensure that cash transfers translate into productive agricultural investments.
2. The government should introduce community-based nutrition education programmes to promote diversified diets, especially consumption of fruits, vegetables, and proteins.
3. The government should ensure timely and predictable

disbursement of transfers to maintain household trust and enable effective planning.

4. Regularly adjust cash transfer values to reflect inflation and rising food costs, thereby improving their adequacy for food and non-food needs.

5. The government should expand digital and mobile payment platforms to reduce costs and risks associated with accessing collection points.

6. The government should establish clear, transparent, and accessible information channels to update beneficiaries on programme requirements, payment schedules, and eligibility.

7. The government should link CCTs with broader rural development initiatives including healthcare, education, and agricultural productivity to maximise welfare outcomes.

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