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## Social innovation as a driver of household standard of living: Insights from selected states in Nigeria

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**Abstract.** In developing economies, grassroots-level interventions that reconfigure existing systems showed increasing potential for poverty reduction and welfare enhancement. This study investigated how social innovation dimensions influenced household economic welfare among smallholder farmers in Nigeria. Specifically, it examined the effects of new services/products (farm advisory, crop insurance, weather forecasts), new practices (climate-smart agriculture, organic farming, integrated pest management), and new processes (e-marketing, digital payments, supply chain optimisation) on household standard of living across Adamawa, Kano, and Oyo States. Using a cross-sectional survey design, data was collected from farmers belonging to three agricultural non-governmental organisations KickStart, TechnoServe, and AGRA. Partial Least Squares Structural Equation Modelling revealed that new practices exerted the strongest positive influence on household standard of living ( $\beta = 0.669$ ,  $t = 10.183$ ,  $p < 0.000$ ), followed by new processes ( $\beta = 0.322$ ,  $t = 5.299$ ,  $p < 0.000$ ). New services/products showed a negative but significant effect ( $\beta = -0.150$ ,  $t = 2.555$ ,  $p = 0.011$ ), suggesting implementation challenges or adoption barriers. The combined model explained 69.4% of variance in household standard of living ( $R^2 = 0.694$ ). Economic indicators showed that 56.1% of farmers reported revenue increases from new products, while 48.3% experienced enhanced productivity through innovative practices. The findings confirmed that social innovation significantly drove household economic welfare among Nigerian smallholder farmers. Practically, these results provided evidence-based guidance for NGOs and policymakers to prioritise capacity-building in sustainable farming practices and digital agricultural processes, while addressing barriers in service/product uptake to maximise poverty reduction outcomes

**Keywords:** agricultural innovation; farmer livelihoods; new services/products; new practices; new processes; poverty alleviation

### Introduction

Persistent poverty and poor living conditions remained major challenges in many developing countries. Approaches that work from the ground up, using local knowledge and community action, had shown more lasting results than top-down programmes. Nigeria presented a clear case for studying such approaches, especially in states, where smallholder farmers faced compounding economic and environmental pressures. A.A. Nova *et al.* (2024) explored subjective quality-of-life indicators in long-term care settings and found direct links between implementing innovative service models

and measurable improvements across multiple well-being dimensions. The authors used a mixed-methods design across several care facilities, demonstrating that structured, evidence-based interventions consistently raised life satisfaction, social participation, and economic security. These findings highlighted how organised, community-level interventions can help build populations that depend less on external aid over time. D. Dushkova & O. Ivlieva (2024) conducted a semi-systematic review of 21 community empowerment programmes targeting sustainability and resilience. Researchers

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found that programmes, which strategically reorganised local resources and community capital generated significant human development gains beyond what state institutions alone could achieve. The authors confirmed that empowered local action supplements formal government capacity, particularly in underserved regions. Financial stability and food security were among the most direct benefits of community-level innovation. A. Alfiana *et al.* (2025) studied cooperative finance and mobile technology programmes in Nigerian states including Lagos and Anambra. Scientists found these initiatives substantially expanded capital access for previously unbanked households, enabling them to manage economic shocks, invest in small businesses, and maintain more stable consumption. O. Corrigan *et al.* (2024) confirmed that locally adapted, collaborative models also contributed meaningfully to both economic stability and broader household wellbeing.

M. Espinoza *et al.* (2024) conducted a three-wave experimental study in rural Peru to test whether social innovation programming produced measurable household welfare gains. Researcher's findings showed statistically significant improvements in economic wellbeing, food information access, and community cohesion among participating households. The programme helped farmers shift from traditional subsistence farming to more specialised, entrepreneurial activities, raising family incomes and building resilience during COVID-19. G.M. Eichler & E.J. Schwarz (2019) reviewed published social innovation case studies and found that most projects target health and wellbeing outcomes, with significant consequences for developing nations. Their review emphasised that social entrepreneurs, NGOs, and civil society organisations play a central role in nurturing these innovations. Digital tools and services carry both promise and risk for low-income households. H. Shan & M. Gu (2024) cautioned that digital financial technologies can produce unintended consequences, including debt accumulation among households with limited financial literacy. F. Joudar & O. El Ghmari (2025) stressed that strong consumer protection frameworks were essential to prevent financial inclusion tools from destabilising household economies. Given this mixed evidence, this study investigated how different dimensions of social innovation affect household standard of living among smallholder farmers in Adamawa, Kano, and Oyo States. Three hypotheses guided the study: H1: New services/products have a positive influence on household standard of living. H2: New practices have a positive influence on household standard of living. H3: New processes have a positive influence on household standard of living. The research objectives were: 1) to determine the effect of new services/products on household standard of living; 2) to investigate the influence of new practices on household standard of living; 3) to examine the influence of new processes on household standard of living.

## Literature Review

Researchers S. Carrasco *et al.* (2024) noted that social innovation referred to new ideas, practices, and organisational forms that met social needs, while strengthening community relationships and resilience. This indicates that social innovation helps in generating new ideas and organisational forms, which helps to develop the organisation. Y. Chandra (2017) described this process as one that transformed power dynamics and mobilised resources in ways that challenge and eventually reshaped institutional structures. This implied that social innovation brought about transformation within firms. W. Fan *et al.*, (2024) stated that household standard of living goes beyond income to include access to education, healthcare, nutrition, housing quality, and the capacity to absorb economic shocks. This was to say that standard of living can improve with strong focus on social needs rather than its common index. S. Sarwar *et al.* (2019) linked welfare measurement to A. Sen's (2001) capability approach, which centres on people's freedom to live a life they value. As living the life they value helped their social life and enhanced their standard of living. A. Deaton (2018) argued that single monetary indicators failed to capture the full picture and that multidimensional analysis was necessary for accurate welfare assessment. Hence, focus should be more on the multidimensional analysis for adequate welfare assessment. H. Teklewold *et al.* (2019) demonstrated that sustainable farming methods, including conservation tillage and integrated pest management, boosted farm yields and revenues in Ethiopia, while maintaining environmental sustainability. This supported the dominant effect of new practices in this study, where climate-smart agriculture, organic farming, and integrated pest management showed the highest combined impact on standard of living. D. Karlan *et al.* (2014) found that formal savings programmes and budgeting support helped rural households smooth consumption during lean periods and invest in income-generating activities. Social Capital Theory, developed by J.S. Coleman (1988) and extended by R.D. Putnam (2001), held that social networks, trust, and reciprocity generate resources that promoted collective action and individual improvement.

Regarding sustainability, M. Espinoza *et al.* (2024) conducted 3-waves of household-inferenced data collected before, after, and during-programme participation, determined that social innovation programming had statistically significant drastic impacts on economic well-being of households, access to information on food and community perspective. This intervention helped design the further shift of traditional farming to more upholder, entrepreneurial, and specialised activity, increasing the level of family income and investment in being able to overcome the COVID-19 pandemic with a mountainous expenditure. It was concluded in the paper that social innovation was effective in reorganising livelihood of households and improve welfare,

particularly during the external shock. G.M. Eichler & E.J. Schwarz (2019) noted that the investigation of which Sustainable Development Goals (SDGs) sustainable innovations reduced, in relation to which sustainability areas was conducted systematically and was content-analysed in a systematic review and content analysis of the literature on social innovations. Such published article case studies were analysed and sorted. Its findings also indicated that the majority of the social innovation projects aimed at enhancing health and well-being with dire consequences of well-being in developing nations. It was also essential that among the latter actors, social entrepreneurship, and Arab world NGOs, social institutions, and civil societies, among others, as agents of nurturing such innovations were part of the alternatives as well as emphasised in the review. The authors discovered how social innovation had been such an influential process of household and community well-being yet the domain was in its development. So, farmers-led social innovation implementation had potential to be used as an augmentation of externalised promoted technologies to enhance food security and relieve rural poverty.

## Materials and Methods

A cross-sectional survey design was employed to collect primary data. The study, conducted between August 2024 and January 2025, targeted smallholder farmers enrolled in poverty reduction agricultural programmes operated by three NGOs: KickStart (n.d.), TechnoServe (n.d.), and AGRA (n.d.). These organisations maintained operational offices in Adamawa, Kano, and Oyo States, with headquarters in Lagos and Abuja. A purposive sampling approach was adopted to ensure manageable data collection and in-depth analysis. Ten farmers were selected from each organisation (N = 30 total), chosen based on active programme participation for at least two years and willingness to participate. This reduced sample size allowed for more detailed qualitative insights, while maintaining representation across all three NGOs. Additionally, focus group discussions were conducted with nine NGO representatives (three per organisation) to triangulate farmer responses. A structured questionnaire comprised five sections: Section A: demographic information – age, gender, education level, household size, farming experience. Section B: New services/products (3 items): 1) new farm products, which I produce through NGO training have increased my revenue; 2) I have been constantly working towards producing new farm products based on training experience, which increases my profits; 3) the NGO programme has helped increase product variety, assisting in increasing my revenue streams. Section C: New practices (3 items): 1) new farming ideas practiced during NGO training have increased my farming productivity level; 2) new farming methods practiced during NGO training have increased farm outputs using minimal time; 3) mixed farming practice has helped me generate more yield, in-

creasing my productivity level. Section D: New processes (3 items): 1) the change from traditional to modern farming processes has increased my production rate as a trained farmer; 2) using technological farming processes learned during training has led to increased farm produce; 3) soil preparation has helped increase my farmland's productivity level. Section E: Household standard of living (4 items): 1) my farm produce has been a major source of my improved standard of living; 2) my well-being as a trained farmer has improved due to large farm outputs; 3) as a trained farmer, I now live a quality life due to increased profits from farm produce sales; 4) I have more economic opportunities through farming due to increased farming transactions. All items used a 5-point Likert scale: Strongly Disagree (1), Disagree (2), Undecided (3), Agree (4), Strongly Agree (5).

Construct validity was assessed using convergent and discriminant validity techniques. Convergent validity was established through Average Variance Extracted (AVE > 0.50). Discriminant validity was evaluated using the Fornell-Larcker criterion, which required that the square root of each construct's AVE exceeded its correlations with other constructs, confirming that constructs were empirically distinct. Internal consistency was demonstrated using Cronbach's Alpha Coefficient ( $\alpha > 0.70$ ). Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS 4.0 software served as the inferential statistical technique. PLS-SEM was chosen for its effectiveness with small sample sizes and non-normal data distributions. The analysis evaluated both measurement model (outer model) and structural model (inner model). The latent variable covariance was used to access the correlation between the latent variables of the R-squared ( $R^2$ ) coefficient was calculated to determine the proportion of variance in household standard of living explained by social innovation dimensions, with values above 0.25 considered moderate effects. Household standard of living was the dependent variable, while social innovation dimensions constituted independent variables. The structural equation model was specified as:

$$HSL = f(NSP[FA + CI + WF] + NPT[CSA + OF + IPM] + NPC[EM + DP + SCO]), \quad (1)$$

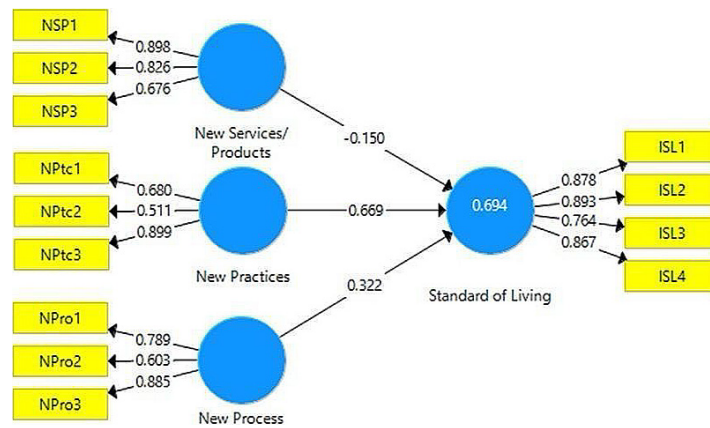
where HSL – Household standard of living, NSP – New services/products, FA – Farm advisory, CI – Crop insurance, WF – Weather forecast, NPT – New practices, CSA – Climate-smart agriculture, OF – Organic farming, IPM – Integrated pest management, NPC – New processes, EM – E-marketing, DP – Digital payment, SCO – Supply chain optimisation. The model hypothesised that social innovation dimensions (NSP, NPT, NPC) collectively and individually influenced household standard of living. PLS-SEM algorithm was run with 5,000 bootstrapping iterations to generate path coefficients, t-statistics, and p-values for hypothesis testing at 95% confidence level ( $\alpha = 0.05$ ). Model fit was assessed through  $R^2$ ,  $f^2$ , and path

coefficient significance levels. Analysis statistics were obtained using the SmartPLS programme. The Declaration of Helsinki (2013) was used in the conduct of the study.

**Results and Discussion**

It was presented findings from the PLS-SEM analysis examining how three social innovation dimensions, namely new services/products, new practices, and new processes, influenced household standard of living among smallholder farmers. Three hypotheses were tested: H1 (new services/products positively influence household standard of living), H2 (new practices positively influence

household standard of living), and H3 (new processes positively influence household standard of living). The path model in Figure 1 showed the structural relationships between these constructs and the dependent variable. Results supported H2 and H3 but refuted H1, with new services/products showing a significant negative effect. In order to evaluate the effect of social innovation on household standard of living, variables such as new services/products (NSP), new practices (NPtc), and new process (NPro) were considered in the analysis as constructs for social innovation against household standard of living (ISL).



**Figure 1.** A path model of social innovation and improved standard of living

Source: developed by the author

Figure 1 showed the path model linking three social innovation constructs to improved standard of living ( $R^2 = 0.694$ ). New practices (NPtc) showed the strongest path coefficient ( $\beta = 0.669$ ) toward the dependent variable, with indicator loadings of 0.680 (NPtc1), 0.511 (NPtc2), and 0.899 (NPtc3), confirming that this construct was well-represented by its indicators. New process (NPro) showed a moderate positive path ( $\beta = 0.322$ ) with loadings of 0.789 (NPro1), 0.603

(NPro2), and 0.885 (NPro3). New services/products (NSP) showed a negative path ( $\beta = -0.150$ ) with loadings of 0.898 (NSP1), 0.826 (NSP2), and 0.676 (NSP3). The outcome variable had loadings of 0.878 (ISL1), 0.893 (ISL2), 0.764 (ISL3), and 0.867 (ISL4), all above the 0.50 threshold. Since all outer loadings exceed or approach 0.50, the measurement model was acceptable and no indicators needed to be dropped. Table 1 showed the path coefficient matrix.

**Table 1.** Path coefficient of the study variables

	Standard of living	New practices	New practices	New services/products
Standard of living				
New practices	0.669			
New process	0.322			
New services/products	-0.150			

Note: other columns are left empty, as they represent independent paths directed toward the dependent variable

Source: developed by the author

New practices and new processes both contributed positively to an enhanced standard of living, but new services and products had a negative impact. New practices recorded the highest path coefficient ( $\beta = 0.669$ ), meaning that adoption of improved farming methods contributed most to household welfare improvement. New processes followed with a coefficient of 0.322, indicating that digital and modern farming processes also

made a meaningful contribution. New services/products recorded a negative coefficient ( $\beta = -0.150$ ), suggesting that in the short term, exposure to new products and services may create costs or adoption burdens that outweigh benefits for this population. The factors identified play a major role in predicting the standard of living in the research population. Table 2 showed the discriminant validity of the study variables.

**Table 2.** Discriminant validity of the study variables

	Standard of living	New practices	New process	New services/products
Standard of living	0.852			
New practices	0.801	0.714		
New process	0.725	0.712	0.768	
New services/products	0.498	0.692	0.576	0.805

**Source:** developed by the author

Discriminant validity was established for all constructs using the Fornell-Larcker criterion. This criterion required that the square root of each construct's AVE value exceeded its highest correlation with any other construct, confirming that each construct captured more unique variance than shared variance with others. For every outcome, the values displayed under

the related variables are higher than the values of every other variable for each column; for example, standard of living was 0.852, which was higher than 0.801, 0.725, and 0.498. The results validated discriminant validity, confirming that the components of the structural model were empirically distinct from one another. Table 3 presented the R-square values for the dependent variable.

**Table 3.** R-square of the study variables

	R-square	R-square adjusted
Improved standard of living	0.694	0.692

**Source:** developed by the author

The combined model of social innovation represented by new services/products, new practices, and new processes accounts for 69.4% of the variance in standard of living ( $R^2 = 0.694$ ). Since the detected factors had an impact on standard of living, this was a moderate to strong effect (i.e., the variation was more than 25%), meaning that the remaining 30.6% was

caused by additional variables not included in the model. There was no multicollinearity issue since tolerance in this dataset was larger than 0.25 at the extreme. The adjusted  $R^2$  of 0.692 was comparable to the uncorrected R-square, as there were few variables in this model. Table 4 showed the latent variable covariance among all constructs.

**Table 4.** Latent variable covariance of the study variables

	Standard of living	New practices	New process	New services/products
Standard of living	1.000	0.801	0.725	0.498
New practices	0.801	1.000	0.732	0.692
New process	0.725	0.732	1.000	0.576
New services/products	0.498	0.692	0.576	1.000

**Source:** developed by the author

The standard of living construct shared the highest covariance with new practices (0.801), followed by new processes (0.725) and new services/products (0.498). New practices also showed strong covariance with new processes (0.732) and new services/products (0.692), suggesting these innovation dimensions were interrelated. New processes and new services/products shared a covariance of 0.576. These patterns

confirmed that, while each construct was empirically distinct, it operated within a connected innovation system. The relatively lower covariance between new services/products and standard of living (0.498) was consistent with the negative path coefficient found in Table 1, pointing to limited welfare transfer from this dimension under current conditions. Table 5 depicted F-square of the study variables.

**Table 5.** F-square of the study variables

	Standard of living	New practices	New process	New services/products
Standard of living				
New practices	0.519			
New process	0.154			
New services/products	0.038			

**Source:** developed by the author

The bootstrapping procedure used 5,000 resamples to generate stable estimates of path coefficients, standard errors, t-statistics, and p-values. Any

T-value above 1.96 was significant at a 95% confidence interval and 5% significance level. As shown in Table 5, the F-square values revealed that new

practices have the largest effect size ( $f^2 = 0.519$ ), which classified as a large effect according to J. Cohen's (1988) benchmarks (small = 0.02, medium = 0.15, large = 0.35). New processes ( $f^2 = 0.154$ ) represented a medium effect, meaning it made a meaningful but secondary contribution to explaining variance in household standard of living. New services/products ( $f^2 = 0.038$ ) fell within

the small effect range, which, combined with its negative path coefficient, suggested this dimension had limited practical impact on welfare outcomes in the current study context. Table 6 presented the bootstrapping path coefficients confirming that all three social innovation dimensions significantly predicted household standard of living.

**Table 6.** Bootstrapping path coefficients of the study variables

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics ( O/STDEV )	P-values
<b>New practices -&gt; Standard of living</b>	0.669	0.690	0.068	10.183	<b>0.000</b>
<b>New process -&gt; Standard of living</b>	0.322	0.301	0.057	5.299	<b>0.000</b>
<b>New services/products -&gt; Standard of living</b>	-0.150	-0.148	0.059	2.555	<b>0.011</b>

**Source:** developed by the author

New practices, new processes, and new services/products were all shown to be significant predictors. These findings suggested that the sampled farmers' standard of living was influenced by social innovation indicators, and that more attention must be paid to bolstering new services and products, upholding new practices, and developing innovative farming methods to significantly reduce poverty among the sampled respondents. The study's findings showed complex relationships between social innovation dimensions and household standard of living improvements among Nigerian smallholder farmers. All three constructs were statistically significant, though with different directionalities and effect magnitudes. African studies validate this framework, with C. Grootaert & T. van Bastelaer (2002) demonstrating linkages between social innovation initiatives and household welfare outcomes. N.S. Akpan (2014) found that social capital mobilisation improved rural infrastructure in Nigeria. E.E. Osaghae (2015) showing that stronger social networks achieved equitable resource distribution. O.J. Okwu (2011) demonstrating that farmer cooperatives leveraging social capital achieved better market access and income improvements than individual farmers. J.A. Tambo & T. Wünscher (2017) found that farmer-led innovations in Ghana significantly increased household earnings, consumption, and food security, particularly, where farmers made incremental improvements to existing techniques. This aligned with the strong positive effect of new practices found here ( $\beta = 0.669$ ,  $f^2 = 0.519$ ), confirming that hands-on farming method improvements translated directly into welfare gains. J. Bussell (2019) showed that digitising government service delivery reduced transaction costs and simplified welfare programme access for households. This was consistent with the positive effect of new processes ( $\beta = 0.322$ ,  $f^2 = 0.154$ ), where modern farming processes and digital tools contributed meaningfully to household welfare. R. Martin (2022) found that labour-saving process innovations redistributed household time, especially for women, toward more productive activities, and this mechanism may partly explain the positive and

significant effect of new processes, as farmers using modern methods report increased output with reduced time input. B. Edwards & M.W. Foley (1998) critically reconsidered the concept of social capital, demonstrating that it cannot be reduced solely to trust and civic participation, as suggested by Robert Putnam, but should instead be analysed within the broader framework of civil society. The authors emphasised that social capital possessed political and institutional dimensions, which may both strengthen democratic processes and reproduce social inequalities. N. Lin (2004) developed a comprehensive theory of social capital as a resource embedded in social structures and utilised by individuals to achieve their goals. Scientist demonstrated that access to networks and one's position within the social hierarchy directly determined the capacity to mobilise resources and facilitate social mobility. A. Portes (2014) drew attention to the negative aspects of social capital, particularly its potential to constrain individual freedom and reinforce closed social groups. Researcher showed that social networks may contribute not only to support and cohesion but also to exclusion, social pressure, and the persistence of inequality.

T. Suri & W. Jack (2016) found that mobile money services substantially improved household consumption in Kenya. The negative effect of new services/products in this study ( $\beta = -0.150$ ) appeared to contradict this finding. However, researchers studied a mature mobile money ecosystem, while this study examined early-stage agricultural advisory and insurance services among farmers, who faced significant infrastructure and literacy constraints. B.S. Thapa *et al.* (2025) cautioned that financial services and new products can generate debt and financial stress among low-literacy populations, which may partly explain this negative result, as adoption costs and learning requirements can outweigh short-term benefits for smallholder farmers. Several additional mechanisms may explain this finding. First, cross-sectional data capture immediate conditions, potentially missing delayed benefit realisation from farm advisory services, crop insurance, and weather forecasting, which required time

for competency development. Second, services may suffer from poor delivery or misalignment with farmer needs, as B.D. Christens & P.T. Inzeo (2015) emphasised that programmes fail, when externally imposed rather than co-created. Third, farmers lacking smartphones, internet connectivity, or digital literacy cannot fully utilise app-based services, incurring costs without proportional benefits. D. Acemoglu & P. Restrepo (2020) noted that resources allocated to service subscriptions may divert funds from more immediately productive investments in seeds or fertilizers, creating short-term negative effects despite potential long-term gains. The finding that new practices demonstrated effect sizes more than triple those of new processes and more than thirteen times those of new services/products provided clear intervention prioritisation guidance. B. Leubold *et al.* (2017) explained that participatory, practice-oriented innovations enabled households to become change agents rather than passive recipients, building capabilities that compounded over time. The model's 69.4% variance explanation represented robust predictive power, though the remaining 30.6% suggested that factors beyond the model scope, including land size, market access, household composition, external shocks, and policy environments, also meaningfully influenced welfare outcomes.

## Conclusions

This study examined how social innovation dimensions influenced household standard of living among smallholder farmers in Adamawa, Kano, and Oyo States. The PLS-SEM analysis explained 69.4% of variance in household standard of living ( $R^2 = 0.694$ ). New practices exerted the strongest positive influence ( $\beta = 0.669$ ,  $t = 10.183$ ,  $p < 0.001$ ,  $f^2 = 0.519$ ), confirming H2. This finding demonstrated that capacity-building in climate-smart

agriculture, organic farming, integrated pest management, and mixed farming systems constituted the most impactful intervention for farmer welfare enhancement. New processes showed a significant positive effect ( $\beta = 0.322$ ,  $t = 5.299$ ,  $p < 0.001$ ,  $f^2 = 0.154$ ), confirming H3, indicating that e-marketing platforms, digital payment systems, and supply chain optimisation meaningfully contributed to welfare improvements. New services/products showed a negative significant effect ( $\beta = -0.150$ ,  $t = 2.555$ ,  $p = 0.011$ ,  $f^2 = 0.038$ ), refuting H1, suggesting that farm advisory services, crop insurance, and weather forecasting impose short-term adoption costs that exceeded immediate benefits, or required longer time horizons for benefit realisation. These findings confirmed that social innovation significantly drives household standard of living in selected Nigerian states, though effectiveness varies across innovation types. NGOs and development stakeholders should prioritise intensive farmer training in sustainable agricultural practices, while strategically addressing barriers limiting the effectiveness of digital services and products to maximise poverty reduction outcomes. Future studies should use longitudinal designs, qualitative methods, and comparative cross-regional approaches to clarify the temporal dynamics, implementation barriers, and interaction effects among social innovation dimensions.

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## Conflict of Interest

None.

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## Соціальні інновації як чинник підвищення рівня життя домогосподарств: результати дослідження окремих штатів Нігерії

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**Анотація.** У країнах, що розвиваються, ініціативи на рівні місцевих громад, спрямовані на трансформацію наявних систем, демонстрували зростаючий потенціал щодо зменшення бідності та підвищення добробуту. У цьому дослідженні проаналізовано, як різні виміри соціальних інновацій впливали на економічний добробут малих фермерських господарств у Нігерії. Зокрема, було оцінено вплив нових послуг/продуктів (консультаційна підтримка фермерів, страхування врожаю, погодні прогнози), нових практик (кліматично розумне землеробство, органічне виробництво, інтегроване управління шкідниками) та нових процесів (електронний маркетинг, цифрові платежі, оптимізація ланцюгів постачання) на рівень життя домогосподарств у штатах Адамава, Кано та Ойо. Застосовано перехресний (крос-секційний) дизайн опитування; дані дослідження було зібрано серед фермерів, які були членами трьох аграрних неурядових організацій: KickStart, TechnoServe та AGRA. Моделювання структурними рівняннями за методом часткових найменших квадратів показало, що нові практики мали найсильніший позитивний вплив на рівень життя домогосподарств ( $\beta = 0,669$ ;  $t = 10,183$ ;  $p < 0,000$ ), далі – нові процеси ( $\beta = 0,322$ ;  $t = 5,299$ ;  $p < 0,000$ ). Нові послуги/продукти продемонстрували негативний, але статистично значущий ефект ( $\beta = -0,150$ ;  $t = 2,555$ ;  $p = 0,011$ ), що свідчило про проблеми впровадження або бар'єри прийняття. Сукупна модель пояснила 69,4 % варіації рівня життя домогосподарств ( $R^2 = 0,694$ ). Економічні показники засвідчили, що 56,1 % фермерів повідомили про зростання доходів від використання нових продуктів, тоді як 48,3 % відзначили підвищення продуктивності завдяки інноваційним практикам. Отримані результати підтвердили, що соціальні інновації суттєво впливають на економічний добробут домогосподарств малих фермерів у Нігерії. Практичне значення дослідження полягає у наданні доказової бази для неурядових організацій та політиків щодо пріоритетності розвитку потенціалу у сфері сталих аграрних практик і цифрових процесів, а також необхідності подолання бар'єрів у впровадженні послуг/продуктів для максимізації ефектів зниження бідності

**Ключові слова:** аграрні інновації; засоби існування фермерів; нові послуги/продукти; нові практики; нові процеси; подолання бідності