

## **IMPACT OF CONDITIONAL CASH TRANSFER PROGRAMS ON POVERTY ALLEVIATION AMONG RURAL POOR IN NIGER STATE-NIGERIA**

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### **Abstract**

*This study examines the impact of conditional cash transfer programs on poverty alleviation in Niger state. The paper adopts a quantitative method using PLS-SEM path modeling to establish the statistical relationship between conditional cash transfer programs on poverty alleviation in the state. The study has shown that conditional cash transfer programs are significant to poverty alleviation. The socio-economic assessment of the respondents further justified the above assumption. Government anti-poverty intervention programs have the tendencies of alleviating poverty if the stakeholders could implement an appropriate policy a framework that is capable of enhancing transparency and accountability among all the concern stakeholders involved. The paper further observed that the high rate of poverty in Nigeria is connected to the systemic failures of the administrative system in the country such as abuse of the rule of law, political instability, corruption, misplacement of priority, inadequate budgetary allocation among others. The study recommends for intensive efforts among all agencies and stakeholders involved toward poverty alleviation intervention programs these are necessary for the enhancement of appropriate implementation of a well-planned policy framework and the need for adequate budgetary provision is paramount towards poverty alleviation in Niger state-Nigeria.*

**Keywords:** Poverty alleviation, Intervention Programs, Government, Conditional Cash Transfer.

### **Introduction**

Poverty reductions have remained the major challenge to all leaders around the globe and the international organizations particularly in African continent were poverty menace have become so pronounced especially in the sub-Saharan African part where Nigerian belongs (**Atkinson, 2016**). Nigeria is endowed with both natural

and human resources like; oil, agriculture and abundant resilient human capital that are capable of transforming the economy and to improve the living condition of its citizens (Chindo, Naibbi, & Abdullahi, 2014). Despite all these resources, statistics indicate that since the attainment of political independence in Nigeria, poverty has been on the increase with the consequent rise in the population. For instance, the report of National Bureau of Statistics reveals the prevalence of poverty which shut up from 42.7 percent in 1992, to 65.6 percent in 1996, while in 2004 it was 54.4 percent later increased to 64.2 percent in 2014. The percentage of Nigerian population living in poverty is rising year in year out (NBS, 2010, 2012).

Records have shown that, successive government in Nigeria have persistently made efforts towards addressing the scourge of poverty through various poverty alleviation interventions programs like National Directorate of Employment (NDE), National Poverty Eradication Program (NAPEP), Agricultural Development Program (ADP), Directorate for Food, Roads and Rural Infrastructures (DFRRI), National Economic Empowerment and Development Strategy (NEEDS), etcetera. But all these poverty alleviation programs have failed, this was attributed to the wide range of problems like; corruption, exclusion of the target beneficiaries in the development agenda, government administrative system failure, misplacement of policy priorities among others. The issue of poverty reduction has also been given significant attention by successive governments in Nigeria. Many plans, policies, programs, and strategies have been carried out by past governments in Nigeria to alleviate poverty especially in rural areas where poverty is dominated (Adebayo, 2009).

#### **Statement of Problem**

Despite all policies, programs, and strategic framework carried out by the government and other international agencies towards poverty alleviation in Nigeria, the poverty trap still very high in the country. The scourge of poverty is more intense in the rural areas, where about 80% of the people are living below the poverty line (\$1.90/#684) with dilapidated infrastructural facilities (NBS, 2010; World Bank, 2011; Akinbode & Hazmat, 2017). Furthermore, Abiola and Olaopa (2008) stated that the menace of poverty in Nigeria is an indisputable fact, which brings about unemployment, diseases, malnutrition, ignorance, hunger, poor access to credit facilities, high level of illiteracy, as well as a general level of human depression. Some of the past studies opined that the impact of those programs were insignificant especially those who live in the rural areas who were destitute by poverty trap due to lack of accountability and transparency among all the agencies involved in the fight against the scourge of poverty in the country. Therefore, this study has become necessary in order to assess the significant relationship between conditional cash transfer program and poverty alleviation in order to evaluate the level of the impact of the program on the target beneficiaries in Niger state-Nigeria.

#### **Literature Review on the Concept of Poverty**

Government intervention program plays a vital role in poverty alleviation. It is a strategic policy framework designed in other to transform peoples' behaviors,

feelings and thoughts ranging from local and international level geared towards uplifting the general living standard of the citizens in terms of educational development, healthcare services, monetary incentives to the vulnerable and poor people in the society among others (Sambo, 2005; Arogundade, Adebisi, & Ogunro, 2011). The policy agenda of every government anti-poverty intervention programs is to enhance a better living condition of the people in the society, and more specifically to influence individuals' values, attitude, knowledge and skills, increasing socio-economic status, and in general to create a helpful environment for the poor and vulnerable people (Cline-cole & Maconachie, 2016).

The word poverty has attracted a host of definitions; it describes a wide range of situations associated with hardship, lack of basic needs and resources to satisfy basic human life needs in society (Nolan & Whelan, 1996; Abbott & Pollard, 2004). World Health Organization (WHO) in (2002) elucidated poverty as the world deadliest disease and suffering which wields its destructive influence at every stage of human life. It is also defined as a condition of deprivation which might be in the form of physical weakness, social inferiority, vulnerability, humiliation, isolation, and powerlessness (Ogwumike, 2002; Odusola, 2001).

#### **Conditional Cash Transfer**

Conditional cash transfer was introduced with the aims and objectives of giving financial support to destitute, old aged, widows and other vulnerable members of the society, to promote educational development to the children of the poor household, and to enhance pregnant women participation in the maternal and child healthcare of the rural communities, and also to deal with the lack of utilization of public service, assuming that those incentives would be enough to raise some awareness of the importance of education and health in society were Nigeria estimated about 40,000 maternal deaths annually which contributed 14% of the world burden of maternal mortality rate, now the federal government of Nigeria introduced the new and innovative approaches to improve Maternal, Neonatal and Child Health care targeting the rural areas with financial incentives of up to ₦5000 (US\$30) to pregnant women and others enrolled in the program for attending main healthcare services, to promote retention with its associated health benefits (Okoliet. *al.*, 2014; World Bank, 2006). The idea behind CCT programs is to hand over some cash to remove families out of poverty, most especially to bring the future generations of vulnerable families out of poverty trap, as well as to enable the poor individuals to utilize the social services offered to them in order to achieve the full realization of their potential (Bassett, 2008).

Additionally, studies indicate that conditional cash transfer have a positive impact on poverty alleviation for instance, a study conducted by Ajauro, Bosch and Schady (2016) their findings revealed that conditional cash transfer had impacted on the income and well-being of poor households and individuals towards escaping the poverty trap, which indicate that households that accessed conditional cash transfer have the possibility of sending their wards to school thus enhancing the children to

complete their schooling years, unlike the households that do not have access to conditional cash transfer. The finding was also supported by the study of Dubois, de Janvry and Saavedra (2012) in which they further confirmed that CCT was found to have enhanced school enrollment of the children of the poor households. In a similar study conducted in Colombia-America by Barrera-Osorio, Linden, and Saavedra (2017) their findings also revealed that conditional cash transfer had impacted positively on the poor households as it enhanced the saving of the families towards secondary school enrollment of their children and completion of the schooling years. Based on the above ascension the current study advanced a hypothesis that CCT is positively related to poverty alleviation as presumed by the previous studies (Dietrich *et al.*, 2017; Ambler & de Brauw, 2017; Dercon, Hoddinott, & Woldehanna, 2005).

### **Conceptual Issues on Rural Poverty**

Poverty has been a major contending force against peace and development, especially in rural areas (World Bank, 2001). International Monetary Fund (IMF) asserted that poverty entails the powerlessness, deprivation, and vulnerability. From the IMF report, 63 percent of the world's poor are living in rural areas. The deficiency of basic needs (education, sanitation, and health care) in the rural areas led to the migration to the urban areas. Rural and Urban Poverty occur in several ways. Poor people from rural areas migrate to the urban areas looking for greater opportunities in the city and with the hope of getting a better standard of living. These lead to an increase in the population of poor people in urban areas (Bass, 2011).

However, Stansell and McLaughlin, (2013) stated that poor people from the rural area have a scarcity of service delivery, fewer transportation services, and financial challenges to cater for the better standard of living and lots more compared to the poor people in the urban areas. In a nutshell, there is a wide gap in the total number of poor people living in the rural area when compared to poor people in urban areas. The accessibility of infrastructural facility and degree of well-being determine the differences between rural and urban poverty. The social amenities were inadequate in the rural areas and this purse social nuisance and made life unbearable for the poor people in the rural areas.

### **Methodology**

This study adopted a quantitative method using questionnaires to randomly collect data from 18 rural communities in 9 selected local government areas in three senatorial districts of Niger state. A total number of 534 questionnaires were distributed to respondents and 442 were found to be valid for analysis. As opined by Creswell (2012) questionnaire returned rate is considered to be valid if it exceeded 50 percent of the total distributed to the field. This study adopts a probability sampling technique which gives each beneficiary from the population an equal chance for been selected as a sample in order to minimize the high rate of biases (Sekaran & Bougie, 2014). The study carefully conducted outliers checking to trace outrageous responses beginning with the univariate outliers as suggested by Tabachnick & Fidel (2007) where an observation with a standard value of  $\pm 3.29$  should be removed as outliers. At this point, the present study detected fourteen (14)

cases as univariate outliers and they were all deleted. With regards to multivariate outliers also, thirty-nine (39) cases with extreme values were detected following the Mahalanobis distance ( $D^2$ ) method using a Chi-square value of 11.07. Therefore, based on the above standard all Mahalanobis distance that exceeds the Chi-square values were successfully deleted. Hence, the deleted cases of outliers for both univariate and multivariate outliers in this study which numbered fifty-three (53).

In addition, 9 missing value were discovered using a frequency distribution table and appropriately replaced. Similarly, a multistage sampling technique was used, where the Niger state was clustered into three senatorial zones. A PLS-SEM path modeling was used to establish the statistical relationship between two anti-poverty intervention programs and poverty alleviation and subsequently to determine the prime impact to the target beneficiaries. On the above premise, results of the socio-economic characteristics of the respondents like their income earning before and after the programs were put into consideration as well. In addition, measurement for this study was adopted from the study conducted by (Ilemona, Akoji, & Matthew 2014; Ntiwunka, 2014; Holmes *et. al.*, 2012) with some minor conceptual adjustments that suit the context of the present study area to measure the independent and the dependent variables using 5 Likert scales.

### **Underpinning Theory**

This study is guided by power theory. The power theory is similar to the Maxists theory of poverty (Aronson, 1985). This theory sees power in terms of who controls what and how in the political and economic structures of the system. The structure of political and economic power in the society is the determinant of the extent of poverty among the populace. According to this theory, the system of poverty determines the basic division of the society into two classes: the have and the have-nots (i. e. the property owners and the non-property owners). The power theory proposes that the composition of leaders who regulates the affairs and the resources of a country are the ones exposing the poor people into hardship (French Jr., 1956). The dominants ruling class design unnecessary programs without due consultations of the target beneficiaries and excessively mismanaged the public resources. In addition, they are the ones who decided on the allocation of wealth, job creation, and revenue allocations in the country. This attitude led to the misuse of state resources by the few and the majority of the masses or citizens have insignificant access to their basic human needs. Therefore, people are subjected to poverty on the basis of the weak economy, political dominations and the imposition of social programs on the masses by the power holders.

Therefore, the theory is applicable in the context of the poverty situation in Nigeria which is attributed to the attitude of the leaders. The country has abundant human and minerals resources capable of transforming the country out of the poverty trap. In light of the above, poverty in Nigeria is seen as a leadership problem, which is related to economic exploitation and political marginalization issues as the key factors that subjected the majority of its citizens into the poverty trap. Literature has presumed that most of the poverty alleviation policies implemented in the country were

politicized most especially at the execution level were the aims and objectives of the program is been misplaced, unnecessary duplication of the program, favoritism, waste of public resources, and unnecessary political interest (Jacob & Onwughalu, 2015).

### Results and Discussions of the Findings

The measurement model assessment is essential in other to establish the reliability and the validity of the data. The general rule of composite reliability pronounced that indicators that have distinctive loadings and can be taken to signify in the same way as Cronbach's alpha. In order to establish the reliability and validity of measures, individual item reliability, internal consistency reliability, convergent validity, and discriminant validity were evidently measured (Hair, Hult, Ringle, & Sarstedt, 2013). The composite reliability coefficient for CCT is 0.876, while for Poverty Alleviation stand as 0.852 respectively. This showed that all the variables have exceeded the acceptable threshold of 0.70 which clearly signifying the acceptance of internal consistency reliability of the measures used in the current study (Hair, Ringle, & Sarstedt, 2011). The table 1 below illustrates the composition reliability coefficient of the variables. Similarly, in other to determine the convergent validity, the Average Variance Extraction (AVE) for each of the variables were analyzed and found to be above 0.50 as also shown in table 1 below hence, signifying a satisfactory convergent validity (Hair Jr. *et al.*, 2013; Bagozzi & Yi, 1991).

Table 1  
The result of the Measurement Model

Code	Loading	AVE	Composite Reliability	Cronbach's Alpha			
CCT11	.847	.588	.876	.824			
CCT3	.750						
CCT5	.649						
CCT7	.758						
CCT9	.815						
PA10	.752				.537	.852	.785
PA12	.660						
PA4	.743						
PA6	.721						
PA8	.782						

Note: CCT=Conditional Cash Transfer, PA=Poverty Alleviation

The study further determines the discriminant validity, where the study compares the correlations between variables with the square root of AVE as a standard for measurement. Though, as implies, the square root of Average Variance Extract (AVE) for each variable is projected to be directly above the correlation of the specific variables with any other variables (Fornell & Larcker, 1981).

Table 2  
Latent Variance Correlation Variables

Variables	CCT	PA
CCT	<b>.767</b>	
PA	.610	<b>.732</b>

Note: Variables in bold across diagonal are the square root of AVE. while those diagonal values not in bold are the correlations between variables.

### Structural Model

The structural model evaluation is important for the model predictive ability. The study examines the impact of conditional cash transfer on poverty alleviation. The results of the analysis are clearly presented below in table 3.

Table 3

*Hypothesis test results*

Hypotheses	Relationship	Beta Value( $\hat{\alpha}$ )	Standard Error	T value	P value	Decision
H <sub>1</sub>	CCT-?	.390	.046	8.511	0.000***	Supported

\*\*\*p &lt; 0.01 \*\*p &lt; 0.05 \*p &lt; 0.1

In light with the results of the above-developed hypothesis, H<sub>1</sub> predicted that Conditional cash transfer is positively related to poverty alleviation in Niger state. Therefore the result in Table 3 shows that there is a positive significant relationship between conditional cash transfer and poverty alleviation whereby:  $\hat{\alpha} = .390$ ,  $SE = .046$ ,  $t = 8.511$ ,  $p = 0.000$  thereby the result of H<sub>1</sub> is in line with the previous predictions (Barrera-Osorio, Linden & Saavedra, 2017; Araujo, Bosch & Schady, 2016; Dubois, de Janvry & Saavedra, 2012). Other studies also further confirmed that there is a remarkable improvement in their income after joining conditional cash transfer program (Dietrich *et al.*, 2017; Okoliet *al.*, 2014; Fiszbein & Schady, 2009). Table 4 take into account the demographic characteristics of the respondents as illustrated below.

Table 4

*The demographic profile of the respondents*

Categories	Frequency	Percentage
<b>Gender</b>		
Male	292	66.1
Female	150	33.9
<b>Age</b>		
20-30	78	17.6
31-40	108	24.4
41-50	109	24.7
51-60	92	20.8
60 and above	55	12.4
<b>Occupation</b>		
Civil Service	12	2.7
Farming	204	46.2
Part-time Work	121	27.3
Others	105	23.8
<b>Educational Qualification</b>		
Master's Degree	2	.5
BSc./HND	24	5.4
Diploma/NCE	37	8.4
Secondary Cert.	72	16.3
Primary Cert.	81	18.3
Others	226	51.1

Simulation by the Researcher (2018).

The table 4 above illustrates the demographic characteristics of the respondents, while in the table the gender distribution of the respondents is disproportionate where male respondents outweighed the female respondents with a frequency rate of 292 representing 66.1 percent of the total valid responses against the female gender which account for only frequency rate of 150 representing 33.9 percent of the total valid responses. Ages of the respondents were measured in years using range interval and the results showed that 78 representing 17.6 percent of the respondents were within the age range of 20-30 years, while 108 representing 24.4 percent of the total valid responses fall within the age range of 31-40 years, follows by age range of 41-50 years which constitute 109 frequency rate and 24.7 percent of the total valid responses, then age range of 51-60 years also constitute 92 in terms of frequency

rate and 20.8 percent of the total valid responses, and lastly those respondents who fall within the age range of 60 and above years which constitute 55 frequency rate and 12.4 percent of the total valid respondents.

Furthermore, the tables 4 also shown the occupations of the respondents were 12 respondents representing 2.7 percent of the total responses are civil servants, while 204 frequency rate representing 48.2 percent of the valid responses are farmers, and 121 frequency rate representing 27.3 percent of the total valid responses are into part-time job, lastly 105 frequency rate representing 23.8 percent of the total respondents are silence on their occupations which they belong to other categories. The educational qualifications of the respondents were also presented on the table 4 above, where MSc holders have 2 frequency rate which represents 0.5 percent of the total respondents, while those with BSc/HND has 24 frequency rate representing 5.4 percent of the total valid responses rate, while respondents with only Diploma/NCE is amount to 37 frequency rate and a total of 8.4 percent of the total respondents. Next category of the respondents are secondary certificate holders with 72 frequency rate representing 16.3 percent of the total responses, in addition, respondents with only primary school certificate accounted for 81 frequency rate representing 18.3 percent of the total valid respondents, lastly the last category of respondents without any educational qualifications are 226 frequency rate representing 51.1 percent of the total respondents, this clearly shown that majority of the respondents are rural dwellers with no educational certificates.

Table 5  
*Socio-economic status of the respondents*

Income Earnings before CCT per month (?)	Frequency	Percentage	Income Earnings after CCT per month (?)	Frequency	Percentage
10,000-20,000	161	36.4	10,000-20,000	82	18.6
21,000-30,000	124	28.1	21,000-30,000	91	20.6
31,000-40,000	97	21.9	31,000-40,000	104	23.5
41,000-50,000	53	12.0	41,000-50,000	74	16.7
51,000-60,000	7	1.6	51,000-60,000	68	15.4
61,000& above	-	-	61,000 & above	23	5.2

Simulation by the Researcher (2018).

Table 5 has shown the respondent's income earnings before and after the implementation of the conditional cash transfer program. For instance, the table has



displayed the income earning of the respondents prior to the introduction of the conditional cash transfer (CCT) programs which shows the first category of respondents earns a monthly income between ₦10,000 to ₦20,000 with a frequency rate of 161 representing 36.4 percent of the total number of respondents, while the second categories of the respondents also earn a monthly income between ₦21,000 to ₦30,000 have 124 frequency rate representing 28.1 percent of the total respondents respectively. But after the implementation of CCT programs, the income earnings of the respondents in the category one and two have increases (i.e. from ₦10,000 to ₦30,000 category now rises to category three, four, five and six where majority of the respondents earns higher incomes between ₦31,000 to ₦40,000; also from ₦41,000 to ₦50,000; and from ₦51,000 to ₦60,000; and lastly from ₦61,000 and above. The table showed a significant increase by 1.6 percent in category three, 4.7 percent in category four, 13.8 percent in category five, and lastly 5.2 percent in category six respectively.

### **Conclusion and Policy Recommendations**

This study examines the direct effect of the Conditional Cash Transfer program on poverty alleviation in Niger state. The quantitative results indicate significant relationship between the conditional cash transfer program and poverty alleviation. The socio-economic characteristics of the respondents further validate the impact of the program on the lives of beneficiaries of the poverty alleviation programs. Multiples intervention programs have the tendencies to alleviate poverty if there is proper coordination of all stakeholders involved in poverty alleviation intervention programs in Niger state, this has become necessary in order to enhance appropriate implementation of the policy framework, transparency and accountability in the management of state resources, and adequate budgetary allocation is required for the successful implementations of poverty alleviation programs in Niger state and Nigeria as a whole.

### **Limitations of Study and Guide for Future Study**

The limitations of the presents study include, firstly the cross-sectional nature of the research, where data for the study was collected from some sampled beneficiaries in 18 rural communities from nine(9) selected local government areas in Niger state within a closed time-range where extra care needs to be taking when making insinuations. Hence, the subsequent future studies may wish to address this limitation of the present study by alternatively collecting longitudinal data and from other rural areas from different local government areas of Niger state which were not covered by this study, this would support better generalizations of the future findings.

Secondly, all adapted latent constructs of this study were measured as uni-dimensional and so further studies may explore by using the constructs that are multidimensional. Thirdly, this study used only the quantitative method of data collection as such future studies may opt to use a qualitative method of data collection or mixed-method approach to have more comprehensive results. Lastly, this study used

Smart PLS path modeling for data analysis which may likely have its limitations (Hair et al., 2016). Therefore future studies may employ any other second-generation statistical package for more accuracy and justifiable argument related to limitations associated with PLS-SEM.

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