

Conditional Cash Transfer Program in Kogi State, North Central Nigeria: Impact on Households' Consumption Pattern

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ABSTRACT

Conditional Cash Transfer (CCT) is an emerging initiative in Nigeria as the debate about its effectiveness remains unclear. This study aims to compare beneficiaries and non-beneficiaries of (CCT) in Nigeria; in terms of their patterns of food consumption, the impact of demographic factors (age, gender, marital status, level of education, income, and association membership) on CCT participation and the impact of CCT on household food consumption patterns. The study objectives were accomplished using primary data collected through the use of a structured questionnaire. 180 respondents (85 beneficiaries and 95 non-beneficiaries), were sampled for the research; using Cronbach's alpha coefficient and a cutoff of 0.7, the reliability of the questionnaire was evaluated. Descriptive statistics, Student's t-test and the "Propensity Score Matching" (PSM) approach was utilized to determine how CCT affects the beneficiary's consumption patterns, while the factors influencing participation in CCT was examine using Logit regression. The results revealed that the program significantly improved households' calorie, dietary diversity score and food consumption expenditure. Also, educational level, income and membership of social group significantly explained beneficiary's participation in the program. CCT is still relatively new in Nigeria and piloted in just few States, this limits the available sample size for the study. This study provides a clear understanding of the effects of CCT on the beneficiaries and the influencing factors, which can serve as guides for policy formulators in scaling up the programme among the poor in Nigeria.

Key words

Cash, Calorie, Dietary Diversity, Expenditure, Nigeria

1. INTRODUCTION

Social protection policies have remained a continual instrument used in public governance towards equitable national development and as a means for reducing inequality in both economic and social sense (Akanle, 2019; Holmes *et al.*, 2012). Social protection has been included as one of the Sustainable Development Goals (SDG), due to its growing significance in the development process (Bastagli *et al.*, 2016). Conditional Cash Transfer (CCT) programs have been described as effective tools for helping poor and vulnerable members of most societies across the world. CCT has become a way of protecting them from severe and harsh economic condition(s). Conditional Cash Transfer (CCT) programs are said to have originated in Latin America (Mexico, Bangladesh and Brazil) in the 1990s, according to Bastagli *et al.*, (2016). Although there were few of these programs available in the late 1990s, reports suggest their growing use in the 2000s (World Bank, 2009). There is increasing evidence that Latin America and the Caribbean, for instance, have more than twenty conditional cash transfer programs in operation (Saavedra and Garcia, 2016), with more than 135 million people benefiting from it (Stampini and Tornarolli, 2012). CCT programs are presently on an increase, increasing at a very fast rate: with more than fifty countries worldwide operating different forms of CCTs, more than twice the number in 2008 (World Bank, 2014). As of today, it is reported that over 63 countries have at least one form of CCT program or the other with several millions of vulnerable families benefiting from the programs worldwide. Recently, there has been an increase in interest in using CCT to help underprivileged households in underdeveloped countries, especially in Africa (Oduor, 2017).

Conditional Cash Transfer programs, as their name suggests, require beneficiaries to complete specific requirements in order to receive cash transfers from donors (s). Attending essential medical services including prenatal, postnatal, child health, and nutrition are examples of such conditions (Okoli *et al.*, 2014; Ladhani and Sitter, 2020). Consequently, CCT programs have focused on different outcomes such as poverty, health, education, malnutrition, food consumption among others. The basic idea behind CCT schemes is that it allows the program to transfer cash payments to poor and vulnerable households with the intention of enhancing desirable outcomes.

The goals of these initiatives, according to Sandberg (2016), can include, among other things, short-term poverty reduction through cash transfers or long-term poverty reduction through increased investment in human capital. Cash transfers have become a very important means of promoting social protection in developing countries. Fiszbein and Schady, (2009); Slater (2011), reported that cash transfer programs provide resources to beneficiary households with the aim of alleviating poverty in the short-term while at the same time contributing to long-term poverty reduction.

The low-and middle-income countries' use of CCTs as social instruments for poverty alleviation and social protection strategies is now receiving attention (Barrientos and Villa, 2013; Honorati *et al.*, 2015). However, when it comes to program targeting, CCT programs mainly use geographic and household level targeting, with the specific targeting techniques used primarily depending on the type of data available (Rawlings and Rubio, 2005). Giving social transfers to a substantial section of the population, for example, when poverty rates are high, means that a sizable amount of money will eventually flow into the economy and reach a population that will primarily use the transfers they receive (Levy and Robinson, 2014).

To aid in the eradication of poverty, CCT programs give frequent cash transfers to low-income households. For instance, Conditional Cash Transfers (CCTs) are being considered as a way to reduce poverty alleviation in many developing nations where poverty and inequality are severe and pervasive. CCTs enlist families who are considered to be poor in a financial exchange for fulfilling behavioral conditions like promoting children's education or health (Marshall and Hill, 2015). In the African Continent, countries like Kenya, Malawi and Ghana have participated in conditional cash transfer and the impact of CCT has done a lot of good to the people. Ghana for example has made impressive progress in stimulating economic growth, reducing poverty, and improving governance (Holmes *et al.*, 2012). CCT initiatives are not without difficulties, though. For instance, in the case of Nigeria, the transfer amount is quite small relative to household needs. This is particularly obvious in the context of the increasing food prices in the country. Also, the payments in some instances are usually delayed. CCT programs also, in many cases, do not have exit time. So, in some cases where it has achieved its objectives, beneficiaries continue to benefit from such programs. According to Paul (2022), the beneficiaries' use of the cash for investments other than what they were intended for, the inaccurate representation of the exit and entry period, and all of this amount to nothing noteworthy. Beneficiaries in Nigeria were discovered to be chosen at random, which results in glaring inclusion and exclusion errors. Man consumes different substances. However, food consumption is the most important among them all. This is because food is the basic need of human existence.

In Nigeria, National Social Safety Nets Projects (NASSP) oversees safety programmes. The Federal Government of Nigeria, in collaboration with the World Bank designed and developed a safety net programme for Nigeria in 2016. In order to help

millions of people escape poverty, the safety net program (Conditional Financial Transfer) offers cash transfers to disadvantaged households as a safety net. A monthly payment of 5,000 naira (N5,000) is made to poor and vulnerable households (Osinbanjo, 2017). Social protection systems are being created by the development partners and the government of Nigeria. This is done to assist the poor and the vulnerable households, so that the nation's poverty rate can be reduced. It is also aimed at advancing the nation socially and economically. Social protection is now a desired policy objective.

Food is so important that it has a strong connection with the human body and soul. Food is regarded as one of the basic necessities of human life without which no human life existence is possible. Yet, a large population of people in developing countries and particularly Nigeria, live life without access to the minimal calorie and dietary diversity for a good life. Food consumption is therefore a very important concept for survival and quality life. As a result of the prevailing poverty rate in Nigeria, there are increasing reports of use of CCT programs as well as the need to examine the extent to which it has helped poor and vulnerable families. The Government of Nigeria initiated a CCT program with poor groups given monthly access to social safety nets. The monthly social assistance is aimed at providing the vulnerable group or persons with social assistance to cushion the effect of financial hardship.

There is ongoing discussion about the appropriateness, efficacy, and sustainability of CCT (Oduenyi, Ordu, & Okoli, 2019). However, the majority of the current studies on the effects of CCT programs were carried out in developed nations (Martinez 2005; Coady, 2003; Hoddinott, Skoufias, and Washburn 2000; Skoufias 2001; Behrman and Hoddinott 2000; Hoddinott and Skoufias 2004). There are relatively few studies evaluating the effectiveness of CCT initiatives in poor countries. None of such studies to the best of the researcher's knowledge was carried out in Kogi State as at the time of carrying out this research. This constitutes a gap in literature that this study aimed to fill. This is very necessary, given the utmost importance of food to human survival, quality living and sound human health (Azam and Acaroglu, 2016). It is against this backdrop that this study examined the impact of the CCT program on household food consumption patterns in Kogi State, Nigeria.

The study's specific goals include;

- i. identify the socio-economic characteristics of the residents in Kogi State, North Central Nigeria;
- ii. examine the food consumption pattern (food calorie consumed, dietary diversity and food expenditure) of the respondents in the study area;
- iii. examine the factors influencing participation in CCT program and
- iv. assess how Cash Transfers have affected the consumption habits of households in the research area..

2. MATERIALS AND METHODS

2.1 Study Area

The research was conducted across rural areas of Kogi State, North Central Nigeria. The inhabitants of the study area are predominantly involved in Agriculture and reside in rural area. It is located on.

2.2 Sample size and Sampling Techniques

The data for the study were drawn from 85 beneficiaries of the CCT program and 95 non-beneficiaries across rural areas of the study area. The beneficiary samples were drawn from the register of beneficiary persons collected from the CCT coordinating office. Primary data collected through structured questionnaires was used in the study. The instrument was designed in line with the study objectives. The questionnaire was administered to the beneficiaries and non-beneficiaries' households in the study area.

2.3 Reliability of the questionnaire:

By using Cronbach's alpha coefficient and a cutoff of 0.7, the reliability of the questionnaire was evaluated. (Tavakol and Dennick, 2011).

2.4 Method of Data Analysis.

Both descriptive and inferential statistical techniques were used to analyze the data for this study. The study used t-test, regression and Propensity Score Matching (PSM). In order to examine the factors influencing participation in the CCT program, a logit regression model was used in the estimation.

2.5 Models Specifications

The logit regression model specified as shown below:

The implicit model is stated as:

$$Z_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_i X_i + U_i \dots \dots \dots (1)$$

Z_i indicates participation or not ($D_i = 1$ if the respondent is a beneficiary) and $D_i = 0$ otherwise);

X_1 = Age of sampled household heads (years)

X_2 = Gender of the sampled household heads (1= if male, 2=if otherwise)

X_3 = Marital Status (Married =1, single =0)

X_4 = Household size measured by (adult equivalent)

X_5 = Educational level

X_6 = Household income (Naira)

X_7 =membership of any social/farming group (yes=1, 0=Otherwise)

To assess how the beneficiary's consumption habits are impacted by the conditional cash transfer, "Propensity Score Matching" (PSM) approach was used in the estimation. The treated group consists of the households that got the cash transfer, whereas the control group consists of the families who did not. The study outcome variables are households' food consumption (calorie), dietary diversity and food expenditure. The outcome variables are the basis for measuring the program effectiveness.

According to Khandker, Koolwal and Samad (2010) and Abebaw et al (2010), PSM – a non-parametric technique, has been used to estimate the impact of projects or programmes. The estimation was done by comparing the mean of the selected outcome variables in the treatment group with those of the counterfactuals in the control group.

Following Rosenbaum and Rubin (1983) & (Heckman et al, 1998), to assess the impact of a treatment on a specific beneficiary of a program, one can compare the difference between the relevant outcome indicator with and without the treatment.

This is illustrated by:

$$\Delta Y_i = E \left(\frac{Y_{i1}}{Z_i} = 1 \right) - E \left(\frac{Y_{i0}}{Z_i} = 1 \right) \dots \dots \dots (2)$$

$Z_i = 1$ individuals i in the treatment household and 0 if otherwise,

Y_{i1} & Y_{i0} = outcomes variables for individuals i based on the treatment difference i.e. difference between the treated and control. However, it should be noted that the unit takes value of 1 or 0 but not both.

Consequently, the components $E \left(\frac{Y_{i1}}{Z_i} = 1 \right)$ and $E \left(\frac{Y_{i0}}{Z_i} = 0 \right)$ are observable outcomes, whereas $E \left(\frac{Y_{i1}}{D_i} = 0 \right)$ and $E \left(\frac{Y_{i0}}{D_i} = 1 \right)$ are non-observable outcomes.

$$(Y_{i0}, Y_{i1}) \perp \frac{Z_i}{X_i} \dots \dots \dots (3)$$

It means that, given X_i , the outcomes of non-treated units can be used to approximate ith counterfactual outcome of treated units in the absence of treatment.

$$E \left(\frac{Y_{i0}}{Z_i} = 1, X_i \right) = E \left(\frac{Y_{i0}}{Z_i} = 0, X_i \right) \dots \dots \dots (4)$$

$$P(X_t) = Pr \left\{ Z_i = \frac{1}{X_t} \right\} \dots \dots \dots (5)$$

The estimation of the counterfactual is:

$$E\left[\frac{Y_{i0}}{D_i=1, P(X_i)}\right] = E\left[\frac{Y_{i0}}{Z_i} = 0, P(X_i)\right] \tag{6}$$

The average treatment effect for individual i is measured by:

$$\Delta Y_i = E\left[\frac{Y_{i1}}{Z_i=1, P(X_i)}\right] - E\left[\frac{Y_{i0}}{Z_i} = 0, P(X_i)\right] \tag{7}$$

The average treatment effect:

$$\underline{\Delta Y} = \frac{1}{T} \sum_{i=1}^T \left[Y_{i1} - \sum_{j=1}^C W(i, j) Y_{ij0} \right] \tag{8}$$

From equation (8), T= number of treated units,

Y_{i1} = the unit i of treated outcome for post-treatment.

While, Y_{ij0} = is the outcome of the jth without treatment unit matched to the ith with treatment unit.

C = represent the total number of non-treated units, and

$W(i, j)$ = representing weight function (usually a positive value).

3. RESULTS AND DISCUSSION

3.1 Socioeconomic Characteristics of the Respondents

The socioeconomic characteristics of the respondents in the study area are represented in table 1.

Table 1 results shows that the majority (58.33%) of the sampled households were female headed households while male headed had 41.67%. This result revealed that the majority (68.24%) of the CCT beneficiary household heads were female while the non-beneficiary household was marginally (50.53%) dominated by male household heads. The result further reveals that the majority (34.44%) as well as (29.44%) were within the age bracket of (61-70) and (51-60) years old respectively. This result shows that the majority (58.82%) of the conditional cash transfer beneficiary households heads had no formal education and (37.89%) of the non-conditional cash transfer beneficiary households had no formal education. On the overall, (47%) of the sampled respondents had no formal education. Majority (56.47%) of the sampled conditional cash transfer household heads were married while (46.32%) of the non-beneficiaries were married. The result revealed that (51.11%) of the overall sampled respondents were married. The result on Table 1 also showed that (54.44%) of the household heads were members of social groups/ associations. Majority of the program beneficiaries (83.53%) have an average monthly household income of (N<20,000) while majority (46.32%) of the non-beneficiaries had monthly household income of between (N20,001-30,000).

Table 1: Characteristics of Survey Households

Characteristics	Beneficiary group		Non-Beneficiary		All households	
	Freq	%	Freq	%	Freq	%
Gender of household hold						
Female	58	68.24	47	49.47	105	58.33
Male	27	31.76	48	50.53	75	41.67
Age group						

21- 30	6	7.06	5	5.26	11	6.11
31 – 40	11	12.94	4	4.21	15	8.33
41 – 50	23	27.00	16	16.84	39	21.67
51 – 60	22	25.88	31	32.63	53	29.44
61-70	23	27.06	39	41.05	62	34.44
Education level						
No formal education	50	58.82	36	37.89	86	47.00
Primary education	17	20.00	20	21.05	37	20.56
Secondary education	7	8.24	21	22.11	28	15.56
Above sec education	11	12.94	18	18.95	29	16.11
Marital status						
Single	18	21.18	41	43.16	59	32.78
Married	48	56.47	44	46.32	92	51.11
Divorced	17	20.00	10	10.53	27	15.00
Widowed/Separated	2	2.35	-	-	2	1.11
Household size (Persons)						
1 – 3	21	24.71	23	24.21	44	24.44
4 – 6	24	28.24	39	41.05	63	35.00
7 - 9	31	36.47	26	27.37	57	31.67
9-11	9	10.59	4	4.21	13	7.22
>11			3	3.16	3	1.67
Membership of social group						
Member	69	81.18	29	30.53	98	54.44
Non-member	16	18.82	66	69.47	82	45.56
Household Average monthly income						
≤20,000	71	83.53	35	36.84	106	58.89
20,001-30,000	11	12.94	44	46.32	55	30.56
30,001-40,000	3	3.53	9	9.47	12	6.67
40,001-50,000	-	-	3	3.16	3	1.67
>50,000			4	4.21	4	2.22
Total	85	100	95	100	180	100

Source: Field Survey 2021

3.2 Food consumption pattern of the respondents

The study estimated the food consumption pattern using the calorie content of the food consumed and food expenditure among the respondents. The estimation was achieved using the daily Calorie intake per adult equivalent.

Table 2 clearly shows that on average, the conditional cash transfer beneficiaries had a daily calorie consumption of 2579.10 kcal/day while the non-beneficiaries of the cash transfer had an average daily calorie consumption of 2099.03 kcal/day signifying that CCT beneficiary had higher calorie access/consumption and can be termed as being better off compared to non-beneficiary households. Consequently, a two-sample t-test was performed to compare the average daily calorie consumption of households that receive Conditional Cash Transfers to those that do not, and the difference was statistically significant at 1%. ($t=4.75^{***}$) after the test. Additionally, the average daily food expenditure for households receiving Conditional Cash Transfers was ₦960.29 per adult equivalent. The CCT beneficiary households had better food expenditure compared to non-beneficiary households, with non-beneficiaries having an average daily food expenditure of ₦638.58 per adult equivalent. In addition, the difference was statistically significant at 1% after a two-sample t-test was conducted ($t=8.92^{***}$).

The results also showed that beneficiary households fared better than non-beneficiary households, with an average household dietary diversity score of 11.61 for beneficiary households compared to 9.81 for non-beneficiaries, proving that CCT beneficiary households are better off than non-beneficiary households. In addition, the difference between both group was statistically significant at 1% after a two-sample t-test was conducted ($t=8.71^{***}$).

Table 2: Pattern of food Calorie consumption by the respondents

	Beneficiaries (n=85)	Non-Beneficiaries (n=95)	Two-sample (t-stat)
Calorie availability (Kcal/day/AE)	2579.10	2099.03	3.921***
Daily food Expenditure (Naira)	960.29	638.58	7.624***
Dietary Diversity (number)	11.61	9.80	3.969***

*, **, *** representing 10%, 5%, and 1% level of statistical significance respectively.

3.3 Determinant of Participation in the Conditional Cash Transfer Program

Table 3 showed the propensity score estimations by binary logistic regression analysis of the factors influencing participation in the CCT program among the respondents in the study area. The model's log likelihood ratio of -72.26, Pseudo R² value of 0.4196 and probability of (0.000) indicating that all variables included in the model significantly explained the probability of the respondents' participation in the program at 1%. Out of the seven explanatory variables included in the model, three significantly affect the likelihood of respondents' participation in the program.

As indicated in Table 3, Educational level, income of household head and membership of social group significantly explained beneficiaries' participation in the program. The result shows that the educational level of the household head has an inverse relationship on the respondent participating in conditional cash transfer which was significant at 10%, participation in the CCT increases with decrease in the level of education of the household head. Household income also has inverse relationship with participation in the CCT program and is significant at 1% and this implies that the more participation in the program increases with lesser income in the study area. Membership of Social groups has a negative influence on the respondents participating in conditional cash transfer which implies that the probability of participation increases with decrease in membership of social groups and vice-versa.

Table 3: Logit Estimates for Participating in the Conditional Cash Transfer Program (n=180)

Variables	Coefficients	Std. Error	Z-Values	p>(z)
Age of Head (years)	-0.2864683	0.2508983	-1.14	0.254
Gender (male=1, 0 otherwise)	-0.6068163	0.4421276	-1.37	0.170
Marital Status	0.5867099	0.3753455	1.56	0.118
Household size (AE)	-0.1445023	0.2667281	0.54	0.588
Education level	-0.3571041	0.1912549	-1.87	0.062*
Income (Naira)	-2.-011403	0.4133305	-4.87	0.000***
Membership of social group (yes = 1, 0 otherwise)	-2.011403	0.4609675	-5.74	0.000***
Constant	8.4246636	2.228748	3.78	0.000***
Pseudo R ²	0.4133			
LR χ^2 value	104.46			
Probability	0.0000			
Log-likelihood	-72.26			
N	180			

*, **, *** shows the level of statistical significance of the coefficients at 10%, 5%, and 1% level, respectively.

3.4 Effect of Conditional Cash Transfer (CCT) on The Beneficiary's Consumption Patterns

The result on table 4, it can be concluded that CCT positively and significantly affects Kcal/day/AE of Calorie availability among the beneficiary households. The CCT program enhanced calorie consumption by 389.25 per day at 1% statistical significance. Also, the result showed CCT significantly affects food expenditure by ₦434.99 among the participant households. The impact was significant at 1% level of significance. The program had a significant impact on household dietary diversity. CCT contributes an average of 1.94 dietary diversity to beneficiary diets. The impact was significant at 1% level.

The finding of the study is consistent with the result of the study carried out by Gilligan et al, (2013) and Hidrobo et al.(2014) in Uganda and Ecuador respectively, where cash transfers improved kilcalorie intake. Cash transfers resulted in the purchasing and consumption of more diverse foods (Schwab et al., 2013 and Audsley et al., 2010). The result was also consistent with the finding of a study carried out by Audsley et al., (2010), where the dietary diversity of households in Malawi was improved by households receiving cash. According to a study carried out in Kenya by (Oduor, 2017), food consumption expenditure was significantly improved for program participants. Attanasio and Mesnard, (2006) reported similar results for vulnerable households' food consumption in selected rural areas of Columbia.

Table 4: Average Daily Food expenditure, Calorie availability and Dietary Diversity for beneficiaries and non-beneficiaries

	Beneficiaries (n=85)	Non-Beneficiaries (n=95)	ATE	ATT
Calorie availability (Kcal/day/AE)	2579.10	2099.03	389.25	307.35***
Daily food Expenditure (Naira)	960.29	638.58	434.99	434.12***
Dietary Diversity (number)	11.61	9.80	1.94	2.6823***

*, **, *** shows the level of statistical significance of the coefficients at 10%, 5%, and 1% level, respectively.

4. CONCLUSIONS

The study assessed how conditional Cash Transfer affected households' food consumption patterns in Kogi State Nigeria, from the point of view of policymakers who are managers of resources. Given the current dwindling resources with limited access to funding, it is pertinent to know the economic importance of social protection on targeted beneficiaries where such programs are carried out. The empirical findings from this study have shown that Conditional Cash Transfer positively and significantly impacts on household calorie consumption, food expenditure and Dietary diversity. The study concluded that going by the result of the study, it can be concluded that the increase in income brought about by CCT impacted households' calorie access, food expenditure, dietary diversity and food security by extension in the study area. The overall policy implication is that, though the program has continued to have some inconsistencies with the release of funds and the beneficiaries enlisted. Yet, it is not without some noticeable benefits particularly in the area of its effects on beneficiaries' consumption pattern in the study area. Hence, the program can be said to be of some benefits and can be used as a basis for negotiating more CCT in the country. The study recommended that the program should be implemented over a wider area targeting more rural poor in the country. Also, subsequent administrations should continue the program to sustain the gains from the program and that the transfer should be timely to enhance program effectiveness.

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