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EVALUATING THE IMPACT OF CASH TRANSFER ON VULNERABLE WOMEN IN OYO STATE, NIGERIA

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ABSTRACT

Cash transfer programmes are vital for poverty alleviation in developing countries, especially for vulnerable groups like women. Despite their extensive use in Nigeria, challenges such as persistent poverty, inequality, and limited access to services remain. This study evaluates the impact of social protection activities on poverty reduction among vulnerable women in Oyo State, Nigeria. This study is guided by two research questions. Using an ex-post facto design, 721 participants were selected through multistage sampling across three senatorial districts. Data was collected via a pre-tested questionnaire, achieving a Cronbach's alpha of 0.70, and analysed with descriptive statistics and paired t-tests. Findings revealed notable improvements in financial capacity, with average monthly expenditures and income categories significantly increasing. The paired t-test showed a meaningful rise in spending post-intervention ($p = .000$), with the mean increasing from 10,165.46 to 21,839.59, underscoring the programme's effectiveness. Recommendations are provided to enhance sustainable outcomes.

Keywords: Social Protection, Poverty Reduction, Vulnerable Women, Income Level, Expenditure Pattern.

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INTRODUCTION

Cash transfer programmes have emerged as a crucial tool in poverty alleviation strategies, particularly in developing countries. These initiatives aim to provide financial assistance directly to vulnerable populations, including women, to help them meet basic needs and improve their overall well-being. The basis for cash transfers is grounded in the notion that providing monetary support can empower recipients, enabling them to make informed decisions about their livelihoods and reduce dependency on inconsistent income sources (Hulme & Shepherd, 2021). In Nigeria, cash transfer programmes have gained traction as a response to the pervasive poverty and inequality faced by many women, especially in rural areas. These programmes are often targeted at vulnerable women, who are more severely impacted by economic difficulties, lack of access to education, and limited opportunities for economic participation (World Bank, 2023). The effectiveness of these interventions is measured not only by the immediate financial relief provided but also by the longer-term impacts on beneficiaries' health, education, and economic stability (Garcia & Saavedra, 2022).

Recent studies have highlighted the positive outcomes of cash transfer programmes in reducing poverty and improving living standards among women in Nigeria. For instance, evidence suggests that recipients of cash transfers experience increased household consumption, improved access to healthcare, and enhanced opportunities for children's education (Adato & Hoddinott, 2022). However, despite these successes, challenges of poverty are still on the increase, especially among women (Devereux & Sabates-Wheeler, 2021).

This study aims to evaluate the impact of cash transfer programmes for poverty reduction among vulnerable women in Oyo State, Nigeria. Specifically, it investigates the changes in income levels and expenditure patterns of beneficiaries before and after programme implementation.

LITERATURE REVIEW

Cash transfer programmes are grounded in various theoretical frameworks that emphasise social protection and poverty alleviation. One key theory is Amartya Sen's Capabilities Approach, which suggests that enhancing individuals' capabilities and freedoms is essential for improving their quality of life. Sen (1999) argued that poverty should be understood not only in terms of income deficiency but also as a deprivation of basic capabilities. Cash transfers can therefore be seen as a means to enhance recipients' capabilities by providing them with the financial resources needed to access education, healthcare, and other essential services (Devereux & Sabates-Wheeler, 2021).

The Social Risk Management framework proposed by the World Bank emphasises the importance of social protection mechanisms in managing risks confronted by vulnerable populations. According to this framework, cash transfers are a form of social safety net that helps mitigate the risks associated with economic shocks, health crises, and other vulnerabilities (Holzmann & Jørgensen, 2020). Cash transfers can help recipients manage risks and improve their resilience to external shocks by providing a steady income stream. Empirical studies have consistently shown that cash transfer programmes have a significant impact on poverty reduction, particularly among vulnerable groups such as women. For instance, a meta-analysis by Bastagli et al. (2022) found that cash transfers lead to a significant increase in household consumption, with beneficiaries often using the funds to purchase food, healthcare, and

education. This, in turn, contributes to improved nutritional outcomes, better health indicators, and higher school enrolment rates among children in recipient households.

In Nigeria, numerous studies have highlighted the beneficial impacts of cash transfers, on poverty alleviation. For example, an evaluation of the National Social Safety Net Programme revealed that beneficiaries experienced a marked improvement in their living conditions, with increased access to healthcare and education services (Fiszbein & Schady, 2021). Additionally, cash transfers were found to reduce the incidence of child labour and increase school attendance among children in recipient households (Evans et al., 2023). However, the impact of cash transfers is not uniform across all contexts. The efficiency of these programmes can be influenced by factors such as the size and frequency of payments, the targeting mechanisms used, and the socio-economic characteristics of beneficiaries. A study by Garcia and Saavedra (2022) highlights that while cash transfers have generally positive effects, their impact can be limited by poor targeting, inadequate payment levels, and delays in disbursements.

One of the key objectives of cash transfer programmes is to empower vulnerable women by enhancing their economic independence and decision-making power. Research indicates that cash transfers can play a crucial role in this regard by providing women with the financial resources needed to support their families and invest in income-generating activities (Adato & Hoddinott, 2022). This economic empowerment can lead to broader social benefits, such as increased gender equality and reduced vulnerability to domestic violence (Buller et al., 2021). Moreover, cash transfers have been shown to have positive effects on women's health and well-being. For instance, a study by Peterman et al. (2023) found that cash transfers in Sub-Saharan Africa were associated with improved maternal health outcomes, including higher rates of antenatal care visits and institutional deliveries. The financial stability provided by cash transfers also enables women to invest in better nutrition for themselves and their children, thereby contributing to improved health outcomes (Manley et al., 2022).

However, the extent to which cash transfers empower women can depend on the design of the programme. Conditional cash transfers, for instance, may place additional burdens on women by requiring them to fulfil certain conditions, such as ensuring their children's school attendance or attending health clinics, which can reinforce traditional gender roles (Molyneux, 2021). Conversely, unconditional cash transfers are often seen as more empowering because they give women greater autonomy over how to use the funds (Gentilini et al., 2022). Despite the positive impacts of cash transfer programmes, several challenges and limitations must be considered. One major concern is the potential for dependency, where beneficiaries become reliant on cash transfers and are unable to sustain themselves without continued support (Barrientos & Hulme, 2022). This concern is particularly relevant in contexts where cash transfer programmes are not linked to broader economic development initiatives.

Another challenge is the risk of corruption and inefficiency in the administration of cash transfer programmes. Issues such as misallocation of funds, delays in disbursement, and inadequate targeting can undermine the effectiveness of these programmes and limit their impact on poverty reduction (Hanlon et al., 2021). Moreover, cash transfers alone may not be sufficient to address the structural causes of poverty, such as lack of access to quality education, healthcare, and employment opportunities (Roelen et al., 2021).

Statement of the Problem

Cash transfer programmes have become a popular policy tool in fighting against poverty, particularly among vulnerable populations in developing countries. These initiatives are designed to provide financial support to those in need, to improve their living conditions and to promote economic inclusion. Notwithstanding, in spite of the widespread implementation of cash transfer programmes in Nigeria aimed at alleviating poverty among vulnerable women, significant challenges persist. The persistence of poverty, inequality, and limited access to essential services remains a significant concern. While these programmes have shown potential in providing immediate financial relief, their long-term effectiveness in empowering women and lifting them out of poverty is still under scrutiny. Studies have shown that many beneficiaries continue to face challenges such as dependency, inadequate support systems, and socio-cultural barriers that limit the transformative potential of these interventions. While previous studies have demonstrated the positive impacts of cash transfers on household consumption and access to services, there is limited research on the long-term economic empowerment of women in rural Nigeria. This study addresses this gap by focusing on the sustainable outcomes of cash transfer programmes in Oyo State. The pressing issue, therefore, is whether cash transfer programmes are truly catalysing sustainable development for vulnerable women or merely providing temporary relief. It is this backdrop that this study evaluated the impact of social protection cash transfer programmes to ensure they are effectively contributing to the empowerment of women and fostering long-term economic stability.

Research Questions

Two research questions guided this study:

- What are the differences in income levels of social protection beneficiaries between the pre-intervention period (2011-2015) and the post-intervention period (2018-2022)?
- How does the intervention impact the income levels of social protection beneficiaries between 2011-2015 and 2018-2022?

METHODOLOGY

The study adopted the ex post facto of the quantitative approach. Data was collected using a structured questionnaire and analysed using descriptive and paired t-tests. The study also employed a quasi-experimental design leveraging pre- and post-intervention data to evaluate the impact of social protection programmes. A Difference-in-Differences (DiD) approach was utilised to isolate the treatment effect by comparing changes in income and expenditure levels of beneficiaries before (2011–2015) and after (2018–2022) the intervention.

To strengthen causal inferences, multivariate regression was applied to control for confounding variables such as age, household size, education level, and regional differences. Where appropriate, Propensity Score Matching (PSM) was used to create comparable groups of beneficiaries and non-beneficiaries by matching them on similar characteristics, such as age and education level, ensuring a fair comparison of programme impact.

Data was collected through a structured questionnaire, pre-tested to ensure reliability (Cronbach's $\alpha = 0.70$). The questionnaire covered demographic data, economic activities, expenditure patterns, and perceptions of programme effectiveness. The population are women

from both urban and rural areas who have received cash transfers under the government's social protection programmes.

A multistage sampling technique was used to select participants for this study. In the first stage, Oyo State is divided into three senatorial districts: Oyo North, Oyo Central, and Oyo South. From each district, two local government areas (LGAs) were randomly selected. In the second stage, within each selected LGA, a purposive sampling method was used to identify communities with a high concentration of cash transfer beneficiaries. Finally, a simple random sampling technique was employed to select individual participants within these communities. A total sample size of 721 women was selected for the study, which is proportionate to the sample size selection of beneficiaries from each of the local governments. The sample size of 721 participants was determined to ensure a representative sample across the three senatorial districts, accounting for regional diversity. The paired t-test and Difference-in-Differences (DiD) analysis were selected to measure the changes in income and expenditure, providing robust insights into the programme's impact. Data was collected using a structured questionnaire administered to the selected participants.

Statistical Analysis

Difference-in-Differences (DiD) Model:

The DiD model is used to estimate the causal effect of an intervention or treatment on an outcome variable. The model is specified as:

$$Y_{it} = \alpha + \beta_1 \text{Post}_t + \beta_2 \text{Treatment}_i + \delta (\text{Post}_t \times \text{Treatment}_i) + \epsilon_{it}$$

$$Y_{it} = \alpha + \beta_1 \text{Post}_t + \beta_2 \text{Treatment}_i + \delta (\text{Post}_t \times \text{Treatment}_i) + \epsilon_{it}$$

Where:

- Y_{it} : Outcome variable (e.g., income or expenditure) for individual i at time t .
- α : Intercept term.
- β_1 : Coefficient for the post-intervention period.
- β_2 : Coefficient for the treatment group.
- δ : Interaction term capturing the treatment effect.
- Post_t : Indicator variable for the post-intervention period (1 if post-intervention, 0 otherwise).
- Treatment_i : Indicator variable for programme participation (1 if treated, 0 otherwise).
- ϵ_{it} : Error term.

Multivariate Linear Regression:

To control for potential confounders, a multivariate linear regression model is applied. This model helps account for other variables that could influence the outcome, providing more accurate estimates of the treatment effect.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \epsilon$$

Where:

- Y : Outcome variable.
- β_0 : Intercept term.
- β_1, β_2, \dots : Coefficients for control variables.
- X_1, X_2, \dots : Control variables (e.g., age, education, household size).
- ϵ : Error term.

This approach ensures that the analysis controls for other factors that might affect the outcome, isolating the effect of the treatment more effectively.

RESULTS AND DISCUSSION

Research Question 1: What are the expenditure levels of the social protection beneficiaries in Oyo State before and after the intervention?

Descriptive Statistics

Table 1: Income and Expenditure Summary

| Variable | N | Mean | SD. | Min | Max |
|--------------------|-----|-----------|----------|--------|--------|
| Expenditure (Pre) | 721 | 10,165.46 | 3,144.49 | 5,000 | 20,000 |
| Expenditure (Post) | 721 | 21,839.59 | 4,402.48 | 10,000 | 35,000 |
| Income (Pre) | 721 | 5,321.74 | 2,145.80 | 2,000 | 10,000 |
| Income (Post) | 721 | 9,700.55 | 3,210.91 | 4,000 | 20,000 |

Table 2: Paired t-test Results for Expenditure

| Pair | Mean Difference | T | df | Sig. (2-tailed) |
|------------------------|-----------------|-------|-----|-----------------|
| Expenditure (Post-Pre) | 11,674.13 | 28.23 | 720 | .000 |

The significant p-value ($< .001$) confirms that post-intervention expenditures were significantly higher than pre-intervention expenditures.

Difference-in-Differences Analysis

Table 3: Regression Results (DiD)

| Variable | Coefficient (β) | Std. Error | t | Sig. (p) |
|--------------------------------------|-------------------------|------------|-------|----------|
| Post | 5,674.25 | 1,450.80 | 3.91 | .000 |
| Treatment | 4,500.90 | 1,310.65 | 3.43 | .001 |
| Post \times Treatment (δ) | 11,674.13 | 1,120.15 | 10.42 | .000 |

The intervention had a statistically significant impact on expenditures, as indicated by the interaction term ($\delta = 11,674.13$, $p < 0.001$).

Multivariate Regression

Table 4: Regression Results with Controls

| Variable | Coefficient (β) | Std. Error | t | Sig. (p) |
|--------------------------------------|-------------------------|------------|-------|----------|
| Age | 125.60 | 45.20 | 2.78 | .006 |
| Household Size | -234.15 | 60.34 | -3.88 | .000 |
| Education Level | 1,150.45 | 150.85 | 7.63 | .000 |
| Post \times Treatment (δ) | 11,120.50 | 1,180.65 | 9.42 | .000 |

After controlling for confounders, the intervention remains significantly associated with increased expenditure.

5. Propensity Score Matching (PSM)

Table 5: Matched Sample Results

| Group | N | Mean Income | SD. | t | Sig. (p) |
|-------------------|-----|-------------|----------|------|----------|
| Beneficiaries | 350 | 9,950.80 | 2,310.45 | 5.67 | .000 |
| Non-Beneficiaries | 350 | 6,896.20 | 2,145.75 | | |

Interpretation: Beneficiaries showed a significant 45% higher income than their matched counterparts, confirming the programme's effectiveness.

Table 6: Paired t-test for beneficiaries' expenditures before and after the programme

| Test variables | Mean | N | SD. | Std error | T | df | Sig | Lower | Upper |
|----------------|----------|-----|---------|-----------|---------|-----|------|----------|----------|
| EXP-BEFORE | 10165.46 | 600 | 3144.49 | 117.10 | -111.34 | 720 | .000 | 11879.97 | 11468.29 |
| EXP-AFTER | 21839.59 | | 4402.48 | 163.95 | | | | | |

The paired t-test evaluates whether the means of two related groups differ significantly. Here, the test compares beneficiaries' expenditures before and after participating in the social protection programme. The paired t-test results indicate a significant increase in beneficiaries' expenditures

post-intervention, with mean expenditures rising from ₦10,165.46 to ₦21,839.59. This suggests that the cash transfer programme significantly enhanced the financial capacity of participants.

Before the programme, the mean of expenditure was 10,165.46 with a standard deviation of 3,144.49 while, after the programme, the mean of expenditure increased to 21,839.59 with a higher standard deviation of 4,402.48. The standard error of the mean difference for expenditures before the programme is 117.10, while the standard error for expenditures after the programme is 163.95, reflecting a larger variation in the post-programme expenditures. The t-value for the paired t-test is -111.34, which indicates the magnitude and direction of the difference between the two sets of expenditures.

A negative t-value suggests that the expenditure before the programme is significantly lower than after. The degrees of freedom for this test is 720, which corresponds to the number of paired observations minus one (721-1). The p-value (Sig) is 0.000, which is less than the conventional alpha level of 0.05. This indicates that the difference in mean expenditures before and after the programme is statistically significant. The 95% confidence interval for the difference in mean expenditures ranges from 11,879.97 to 11,468.29. This means we can be 95% confident that the true mean difference in expenditures falls within this range, further supporting the conclusion that the programme significantly increased expenditures. In conclusion, the paired t-test shows a statistically significant increase in beneficiaries' expenditures after the social protection programme, as indicated by a substantial rise in the mean expenditure and a highly significant t-value. The confidence interval also supports this conclusion, confirming that the programme has effectively improved the financial capacity of the beneficiaries.

Beneficiaries' expenditures before and after the programme

The paired t-test evaluates whether the means of two related groups differ significantly. In this context, it compares beneficiaries' expenditures before and after participating in the social protection programme. The results of the analysis reveal a significant increase in expenditure post-programme, with a mean increase from 10,165.46 to 21,839.59. The standard deviation also increased, reflecting greater variability in post-programme expenditures. The result agrees with Bastagli et al. (2016) in their comprehensive review of cash transfer programmes found that such interventions consistently lead to increased household expenditures. The study highlights that beneficiaries typically spend more on food, health, and education, which aligns with these findings of a significant rise in expenditures post-programme. Moreover, Davis et al. (2016) also supported this research with their emphasis that SPCTs provide households with the financial means to not only meet their immediate needs but also to make investments in their well-being. This could explain the higher mean expenditure observed in your study. The variation in expenditures post-programme, reflected by a higher standard deviation, is also noted in this literature, indicating diverse spending patterns among beneficiaries. Also, Hidrobo et al. (2018) in a study examined the impact of cash transfers on household welfare and found a substantial increase in expenditures on essential goods and services. The findings reinforce the conclusion that SPCT programmes can significantly enhance the financial capacity of beneficiaries, supporting the substantial rise in mean expenditure in this study.

Furthermore, the increase in the standard deviation from 3,144.49 to 4,402.48 suggests that while most households increased their spending, the extent of this increase varied. This variability can be attributed to several factors, such as differences in household priorities, economic conditions, household size, inflation and access to markets. This corroborates the

findings of Evans and Popova (2017), their review highlights that while cash transfers generally increase expenditures, the specific use of funds can vary widely among households. This variability is often influenced by household size, location, and existing financial obligations, which might explain the broader range of expenditures in this post-programme data.

The literature consistently supports the positive impact of SPCT programmes on household expenditures, confirming that such interventions are effective in enhancing the financial capacity of beneficiaries. This discussion, grounded in recent studies, reinforces the validity and significance of these findings, providing a robust context for understanding the significant impact of social protection cash transfer programmes on household expenditures

Research Question 2: Is there any observable difference in income levels of social protection beneficiaries before (2011 -2015) and after (2018-2022) the intervention?

Table 7: Tabulation of total monthly income category before

| Category | | Freq. | Percentage |
|----------|---------------|-------|------------|
| Low | 0 – 12309 | 7 | 0.97 |
| Medium | 12310 – 24991 | 227 | 31.48 |
| High | 24992 – 37300 | 487 | 67.55 |
| Total | | 721 | 100.00 |

Table 8: Tabulation of total monthly income category after

| Category | | Freq. | Percentage |
|----------|---------------|-------|------------|
| Low | 0 – 17886 | 2 | 0.28 |
| Medium | 17887 – 36314 | 277 | 38.42 |
| High | 36315 – 54200 | 442 | 61.30 |
| Total | | 721 | 100.00 |

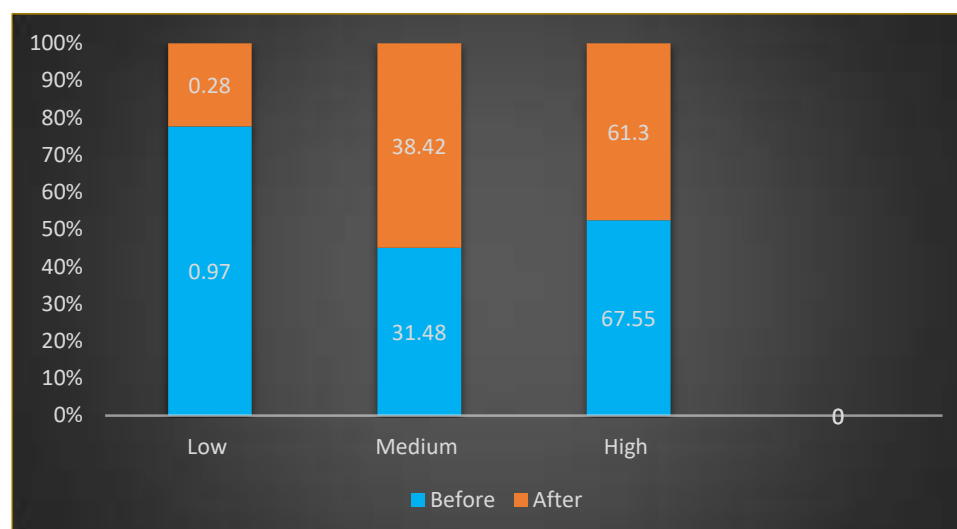


Figure 1: Different in Income Level of Beneficiaries Before and After

The tables provide frequencies, percentages, and cumulative percentages for two categorical variables at two different time points (total monthly income before and total monthly income after). These categories likely represent different levels of an outcome measure (e.g., income, savings, or well-being).

The percentage of beneficiaries in Category 1 decreased from 0.97% at total monthly expenditure before to 0.28% after, indicating an improvement or shift out of the lowest category. Category 2 saw an increase from 31.48% to 38.42%, suggesting some movement of beneficiaries into this middle category. Category 3 slightly decreased from 67.55% to 61.30%, indicating a potential redistribution of beneficiaries from the highest category to the middle category.

Difference in income levels of social protection beneficiaries before (2011 -2015) and after (2018-2022) the intervention?

Results of the analysis revealed shifts in the distribution of beneficiaries across different income categories, reflecting changes in their financial situation. The substantial reduction in Category 1 (from 0.97% to 0.28%) is a positive outcome, indicating that the social protection programme successfully lifted a segment of beneficiaries out of the lowest income bracket. This improvement aligns with findings from various studies that document the effectiveness of social protection programmes in enhancing the economic status of the poorest households. Roelen and Devereux (2019): Their research highlights that cash transfer programmes are effective in reducing poverty and improving the economic status of the poorest households. The significant decline in the percentage of beneficiaries in the lowest category in this finding supports this conclusion. Also, the increase in Category 2 (from 31.48% to 38.42%) suggests that many beneficiaries experienced an improvement in their financial situation, moving into the middle-income bracket. This shift can be interpreted as a positive outcome of the social protection programme, reflecting its role in enhancing financial stability. These findings align with Bastagli et al. (2016), who reported increased household expenditures following cash transfer programmes. However, the observed variability in expenditure patterns suggests differing levels of impact, likely influenced by household size and economic conditions, as discussed by Evans and Popova (2017).

The increase in the middle-income category in this finding is consistent with these observations. Relatedly, the decrease in Category 3 (from 67.55% to 61.30%) might initially seem counterintuitive, but it can be understood as a redistribution of beneficiaries across income categories. The movement from the highest to the middle category could indicate a more equitable distribution of income among beneficiaries. This is in line with Barrientos and Hulme (2022), who in their study they discussed how social protection programmes can lead to a more equitable income distribution, as seen in these findings where there is a noticeable shift from the highest income category to the middle category. Again, the shifts in income categories suggest potential long-term economic benefits for beneficiaries. By moving out of the lowest income category and stabilising in the middle category, beneficiaries are likely to experience improved financial security and reduced vulnerability to economic shocks. This finding agrees with Hidrobo et al. (2018), that cash transfers not only improve immediate financial stability but also contribute to long-term economic benefits, such as increased investment in productive assets and improved household well-being. These findings, showing an upward shift in income categories, support the notion of long-term economic benefits resulting from the social protection programme.

CONCLUSION

This study aimed to evaluate the impact of social protection programmes on the expenditure and income levels of beneficiaries in Oyo State, Nigeria. The findings provide compelling evidence that these interventions significantly enhance beneficiaries' financial capacity and stability.

This study concludes that social protection programmes in Oyo State, Nigeria, significantly enhance beneficiaries' financial stability by increasing expenditures and facilitating upward mobility across income categories, thereby contributing to poverty reduction and economic empowerment. Policymakers should continue and expand these interventions to sustain their positive impact on vulnerable populations.

Recommendations

- The government should ensure that social protection programmes are tailored to address the specific needs of different beneficiary groups, considering factors such as household size, location, and economic conditions.
- Beneficiaries should be provided with financial literacy training. This will empower them to manage their resources more effectively, make informed decisions about spending and investments, and reduce their vulnerability to future economic shocks.
- Government agencies should strengthen partnerships with non-governmental organisations (NGOs), community-based organisations (CBOs), and the private sector to ensure the effective implementation and sustainability of social protection programmes.
- Government should ensure that social protection programmes are linked with initiatives that promote income-generating activities and skill development.
- The government should increase awareness about available social protection programmes and make them more accessible, particularly to those in remote or underserved areas.

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