EFFECTS OF HOUSEHOLD UPLIFTING PROGRAMME ON WELFARE STATUS OF BENEFICIARIES IN NIGERIA

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ABSTRACT

The high incidence of poverty in Nigeria despite several interventions from successive government, points to the fact that past programmes targeted at poverty reduction have been ineffective and this has been attributed to several factors. This consistent failure of past programmes necessitates an evaluation of current attempts to solve the same age-long issue. Therefore, effects of HUP on welfare status of beneficiaries in Oyo state, Nigeria were investigated.

A five-stage sampling procedure was used to select 160 respondents (68 beneficiaries, 92 non beneficiaries). Three beneficiary LGAs were randomly selected and 7% each of beneficiaries were randomly selected from the list of beneficiaries in the LGAs. For non- beneficiaries, two political wards were randomly selected from each of the LGAs and one community was randomly selected from each ward, resulting in 6 communities. In each community, fifteen households were selected and information on socioeconomic characteristics, attitude to HUP, benefits derived from HUP, constraints to utilizing HUP and household welfare status were collected and analysed. Propensity Score Matching (PSM) was done to avoid bias between beneficiaries and non- beneficiaries.

Results reveal that 82.8% of the beneficiaries were female while 17.2% were male. Similarly, more than half (66.7%) of non-beneficiaries were females, while 33.3% were male. The mean age of respondents was 39.3±11.7years. About 89.1% of the beneficiaries were married and 83.3% of non-beneficiaries also married. 60.9% of the beneficiaries never attended school, while 17.2% and 21.9% had primary and secondary education, respectively. Similarly, 55.4% of non-beneficiary had non-formal education, while 20.3% and 21.3% had primary and secondary education, respectively. The average monthly income of both beneficiaries and non-beneficiaries was ₦16,497.30±₦22867.00 and ₦17,038.40±₦9,915.90 respectively. More than half (62.5%) of the beneficiaries had a favourable attitude towards HUP, while 37.5% had unfavourable attitude. Conversely, large percentage (59.3%) of the non-beneficiary had unfavourable attitude towards HUP, while 40.7% had favourable attitude. More than half (54.7%) of the beneficiaries derived high level of benefit from HUP, while 45.3% derived low benefit. Insufficient income from bi-monthly payment ($\bar{x} = 0.91$), irregular payment of bi-monthly stipend ($\bar{x} = 0.88$) and absence of feedback links with officials ($\bar{x} = 0.31$) constituted major constraints to utilizing the benefit of HUP. More than half (65.6%) of the beneficiaries of HUP were non- poor, while most (51.9%) of non-beneficiary were poor. Benefits derived from HUP (r= 0.352) and constraints to utilizing HUP (r=-0.144) were significantly related to welfare status of beneficiaries. Beneficiaries and non-beneficiaries significantly differed in their attitude to HUP (t =2.81) and household welfare status (t = 13.3). Monthly income (β=-0.371), educational qualification (β=0.226), family type (β=-0.297) and number of dependent (β=-0.165) all contributed to household welfare. This implies that households with high dependents are more likely to be poor than those with low dependents.

This study concludes that HUP is an effective intervention tool for poverty alleviation and improving household welfare.

Keywords: Social protection, vulnerability, cash transfer, household consumption

INTRODUCTION

Background to the study

Ending poverty is one of the goals of the Sustainable Development Goals SDGs, however the COVID19 pandemic has hit the world with an array of economic downturn and the world is facing one of its worst humanitarian crises since World War II. Hence, the need to understand why our choices in tackling set goals in this critical period would have far reaching consequences, and how our recent methodology to end poverty as faired and can be improved upon. Poverty has for long been an issue of concern across the globe affecting both the developed and developing worlds in different dimensions of its severity (absolute or relative) however, it seems more threatening in the developing world because it manifests in its extremity as an unending vicious cycle that is difficult to break (Odishika and Adedeji, 2015). The situation of poverty has lingered for decades in Nigeria as it can be traced to the late eighties. In 1996, national poverty reached 66.9% from 28.1% in 1980 and then declined to 54.4% in 2004 after which it reached a peak of 69% in 2010. Moreover, Nigeria emerged 157th out of 187 countries captured in Human Development Report with Human Development Index (HDI) of 0.532 indicating a low level of life expectancy, education and income (UNDP, 2018).

There have been attempts by several authors to define poverty but it is more easily identified than defined because what defines poverty in one community may not translate into poverty in another clime therefore poverty has different faces and is multidimensional nonetheless, the followings are some of the dimensions of poverty as discussed by different authors.

Poverty is the state of a person who lacks sufficient resources including material possessions and money (Ayoade and Adeola, 2012). Poverty is manifested in a situation where an individual is unable to carter adequately for his or her basic needs (food, clothing and shelter), meet social and economic obligations and lacks access to social and economic infrastructure such as education and health all of which result into limited chances of advancing his or her welfare. (CBN cited by Abbas, 2016). It can also be referred to as a pronounced deprivation of wellbeing visible in hunger, lack of shelter, being ill and not being able to see a doctor, not being able to go to school, not

having a job, powerlessness and lack of representation. (Haughton & Chandler, 2009; World Bank cited by Afolami, 2014).

Generally, it is believed that there are diverse circumstances that could result into poverty and each of these causes reinforces the other hence forming a vicious circle. Some of the causes of poverty are lack of basic infrastructural services such as education and healthcare, lack of access to markets for goods and services that could be sold by the poor, lack of income, lack of empowerment and lack of material and social assets, such as land, tools, and supportive networks (NEED cited by Felix and Osu, 2014). Futhermore, Taiwo and Agwu (2016), discussed the following as factors responsible for the prevalence of poverty in Nigeria: lack of access to employment opportunities, lack of physical assets, destruction of natural resources, absence, lack of access to assistance for the vulnerable and marginalized, non-participatory approach to programme design and implementation and poor maintenance culture of existing structures leading to deterioration of rural and urban areas.

The concern over increasing poverty levels in Nigeria and the need for its eradication to improve the living standard of the people has led to the conceptualization and implementation of various poverty alleviation programmes by different regimes of government some of which are: Operation Feed the Nation (OFN) instituted by General Olusegun Obasanjo. It focused on increasing food production so that food becomes affordable, poverty reduces and good nutrition will be ensured, the Green Revolution was implemented by Shehu Shagari. It also emphasized food production as a means to alleviating poverty, War Against Indiscipline (WAI) by General Muhammadu Buhari. This focused on poverty alleviation by curbing indiscipline and corrupt practices, People's Bank of Nigeria (PBN) was established by General Badamasi Babangida. It provided money to entrepreneurs without attaching stringent requirements in form of collateral. This regime also instituted Community Banks, Directorate of Food Roads and Rural Infrastructure (DIFFRI) to open up the rural areas by constructing feeder roads and to make basic amenities available towards improving the country's economy, Nigerian Agricultural Land Development Authority (NALDA) to reduce subsistent agriculture and promote commercial agriculture, The National Directorate of Employment(NDE), Family Economic Advancement Programme (FEAP), Better Life for Rural Women, Family Support Programme (FSP) and National Poverty Eradication Programme (NAPEP). (Alfa, Otaida & Audu, 2014; Abbas, 2016)

Although, successive governments have tried to address the issue of poverty as captured above, howbeit, the effect of the strategies and programmes has not been well felt as poverty is still a prevalent situation in the country. This has brought up a need to examine the strategies used in the past poverty alleviation programmes and new approaches that could make upcoming programmes effective.

There are diverse government policies and programs designed in response to poverty however, social protection is one of the major types of response. Social protection programs encompassing social assistance, social insurance and labor market policies, when appropriately designed and targeted, help to fill income and consumption shortfalls of poor households. (Lowder, 2017).

Social protection is defined as all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups" (Devereux & Sabates cited by Lowder, 2017). Specifically, it refers to a set of actions to address the vulnerability of people's life through social insurance (offering protection against risk and adversity throughout life), social assistance (offering payments and in-kind transfers to support and enable the poor), and through inclusion efforts that enhance the ability of the marginalized to access social insurance and assistance (European Communities cited by devereaux 2015).

Social assistance in the forms of unconditional transfers, conditional transfers and public works programs is the most common form of social protection in the developing world and in (Lowder, 2017). In Sub-Saharan African, Cash Transfers have become a mainstay social policy instrument for poverty reduction and for tackling a wide range of vulnerabilities. (Owusuado, 2018)

Cash transfers are based on an assumption that while poverty is multidimensional, low and variable income is central to the problem therefore regular and reliable flows of income from cash transfers can assist households to smoothen their consumption, sustain their expenditure on food, schooling and healthcare in distress periods, without the need to take on debt or sell their assets. (Arnold et al., 2011; Fiszbein *et al.*, 2014 cited by Lowder, (2017).

The success recorded from cash transfer programmes in poverty reduction programmes implemented in Mexico and other Latin American countries has led to the adoption of cash transfer

approach to alleviating poverty, reducing vulnerability of households to shocks, building human capital and improving the welfare state of the poorest and most vulnerable by other countries (Pena, 2017). It is against this background that the Federal Government under the authority of General Muhammadu Buhari in 2016 instituted some National Social Investment Programmes (N-SIP) as means of achieving the first Sustainable Development Goal to eradicate poverty by 2030. The programs are aimed at reducing poverty and improving livelihoods of vulnerable groups such as the unemployed youths, women and children. The components of which are; Government Enterprise Empowerment Programme (GEEP), Home Grown School Feeding, N-power and the National Cash Transfer Programme (CCT) also called Household Uplifting Programme(HUP) which is the focus of this study. HUP is one of the four social investment programmes anchored by the Federal Government of Nigeria. It was conceived as part of the Federal Government of Nigeria's larger growth and social inclusion strategies aimed at addressing key social concerns in the country. It is a component of National Social Society Nets Project (NASSP) which is supported by the World Bank, to provide financial support to targeted poor and vulnerable Nigerian households. The programme is focused on responding to deficiencies in capacity and lack of investment in human capital, especially amongst our poorest citizens. Beneficiaries of the programme are mined from the National Social Register (NSR) comprising State Social Registers (SR) of poor and vulnerable households. The registers are being developed with the training and supervision of the National Social Safety Net Coordinating Office in Abuja. The programme has three components which are as follows: Base Cash Transfer, Top-Up based on State selected conditions and Livelihood support. (NCTO, 2019)

Statement of Research Problem

Nigeria is a country with a plethora of human and natural endowments and potential for development. The country is blessed with such resources as huge landmass, abundance of natural resources such as fertile soils, water bodies, oil reserve, high population to support commerce, high economic growth rate and good climate yet, she ranks among the 25 poorest countries of the world. Poverty constitutes one of the most serious problems confronting Nigeria and has been a serious challenge to governments in the nation. (Hussaini, 2014).

Successive governments in Nigeria have at one time or the other instituted programmes targeted at alleviating poverty and it is saddening that in spite of these attempts poverty is still a prevalent

situation in the country. According to World Data Lab (2019) Nigeria has overtaken India as the poverty capital of the world, with the highest number of people living in extreme poverty estimated at 91.6 million people (46.5% of the population) living on less than one dollar a day.

The high incidence of poverty in Nigeria despite all of these attempts, is a pointer to the fact that the past programmes targeted at poverty reduction have been ineffective and unsustainable in nature which could be as a result of wrong definition of poverty, political and policy instability culminating into lack of continuity, lack of proper targeting mechanism for the poor resulting in leakage, and a top-down development approach (Felix & Osu, 2014).

In a bid to correct some of the errors recorded by previous programs, the present government came up with the conceptualization and implementation of Conditional Cash Transfer Programme (CCT) now referred to as Household Uplifting Programme (HUP) which is targeted at the poor and vulnerable households in rural areas across different states in Nigeria. It aims at reducing maternal mortality in those areas, improving welfare of beneficiaries and encouraging school enrolment and retention through a bi-monthly payment of ten thousand naira (#10,000) and life skill training. Oyo is one of the 26 states currently participating in the programme and limited study has been carried out to establish the effectiveness of Household Uplifting Programme (HUP) on welfare status of the beneficiaries in Oyo State. In view of the foregoing, determining the performance of development programmes targeted towards improvement of household welfare is important. Hence this study was patterned to ascertain the effects of this programme on the welfare status of beneficiaries in Oyo State. This study showed various effects of HUP on welfare of beneficiaries as it relates to their expenditure on food, non-food, education, health, value addition to life and provided answers to the following questions:

1. What are the socio -economic characteristics of the respondents in the study area?
2. What are the household characteristics of respondents in the study area?
3. How can the attitude of respondents towards the programme be described?
4. Are there specific benefits being derived from the programme by the beneficiaries?
5. What are the constraints faced by beneficiaries in accessing and utilizing the benefits HUP affords them to improve their welfare status?
6. What is the welfare status of HUP beneficiaries and non- beneficiaries in the study?

Research Objectives

The general objective of this study is to determine the effect of Conditional Cash Transfer Programme on welfare status of beneficiaries in Oyo State.

Specifically, this study will:

1. ascertain the socio- economic characteristics of the respondents
2. determine the household characteristics of respondents
3. describe the attitude of respondents towards HUP
4. identify any specific benefits being derived from the programme by the beneficiaries
5. identify constraints faced by beneficiaries in utilizing HUP benefits
6. assess the welfare status of HUP beneficiaries and non-beneficiaries in the study area

Hypotheses

The following hypotheses, stated in the null form, were tested by the study;

$H_0$1: There is no significant difference between beneficiaries and non-beneficiaries in their attitude to HUP

$H_0$2: There is no significant relationship between the benefits derived from HUP by the beneficiaries and their welfare status

$H_0$3: There is no significant relationship between the constraints encountered by the beneficiaries in utilizing benefits from the programme and their welfare status

$H_0$4: There is no significant difference in the welfare status of beneficiaries and non-beneficiaries

$H_0$5: There is no significant contribution of independent variables to the dependent variables

Significance of the study

Conditional cash transfers have proven to be effective in increasing enrolment in schools, reducing poverty, improving maternal health, A growing body of evidence suggests that conditional cash transfer (HUP) programs can have strong, positive effects on a range of welfare indicators for poor households in developing countries such as in increasing school enrolment and retention, improving maternity health and building human capital it is therefore important to assess how much the Federal Government has achieved its objectives of improving household welfare by through HUP.

The findings of this study will be useful as an evaluative tool for policymakers on the design and implementation of programmes targeted at the poor as it will provide information on the constraints faced by beneficiaries in utilizing HUP benefits.

Moreover, extreme poverty is transgenerational hence building of human capacity is germane to creating means of sustainable livelihood for the rural poor and it is essential to determine the attitude of beneficiaries to the programme as it will be a reflection of the programme benefits they were able to accrue and utilize to ensure sustained livelihood for themselves and break the flow of poverty to the next generation.

Conclusively, the findings from this study will form a baseline for further research in this field.

Scope of the study

The programme on which this study is focused (Household Uplifting Programme) has been implemented in 26 states of the Federation, However, this study was restricted to the beneficiaries of HUP in Oyo State, Nigeria.

An overview of Household Uplifting Programme in Nigeria

National cash transfer programme is one the safety net programmes of Federal Government of Nigeria aimed at addressing prevalent household poverty and hunger among the citizens of Nigeria, especially the rural dwellers and female headed households with poor sources of income. The President Muhammadu Buhari led administration in an attempt to reduce the increasing rate of poverty and hunger among the citizens of Nigeria developed a Social Reform Agenda **to** promote social protection. One of the components of the social reform so developed is predicated on Cash Transfer to the poor and vulnerable group of Nigerians. That is the programme is designed to give the poorest and the most vulnerable households a monthly cash transfer of N5,000.00 (Five Thousand Naira) to enhance their consumption levels and make a difference in their lives.

The programme is designed in such a way that encourages and fosters collaboration among the three tiers of Government. While the Federal Government provides the finances for the

implementation of the programme, the State and Local Governments complement with the provision of required personnel for smooth running of the programme.

The conditional cash transfer programme which is one of the components of the social reform aims at responding to deficiencies and lack of investment in human capital of poor and vulnerable households.The programme focuses on the extremely poor and vulnerable households in Nigeria as defined through a combination of geographic and community-based targeting mechanism(CBT).

The beneficiaries of the programme are being mined from the single register generated and produced by State Operation Coordinating Unit (SOCU) with supports of World Bank and identified household's socioeconomic data is subjected to Proxy Means Testing (PMT) for ranking the poor and vulnerable in the National Social Register (NSR).

HUP has a slogan "Beta don come" which means better things have arrived and the programme aims to support development objective and priorities to achieve

- Improved household consumption
- Asset acquisition
- Reduction of maternal and child mortality
- Improved school enrollment and attendance
- Improved environmental sanitation and management
- Beneficiaries engaged in sustainable livelihood
- Enhanced human and economic capacity building for the poor

HUP is designed to deliver timely and accessible cash transfer to beneficiary households. The first type of transfer is given to all eligible households selected from the NSR, while the second type

of transfer (top-up) is given to the recipient of the first cash transfer on fulfilling specified conditions.

COMPONENTS OF HUP

HUP involves two categories of cash transfers targeted at the poor and vulnerable households populated in the National Social Register.

- ❖ Conditional Cash Transfer (CCT) supports the poor and vulnerable to improve household consumption with the aim of reducing poverty, preventing the vulnerable from falling further down the poverty line and building their resilience to withstand the shocks.

- ❖ Top-up Cash Transfer incorporates benefits linked to the participation of selected households in activities focused on human capital development and adherence to specific conditions known as co-responsibilities.

- ❖ Co-Responsibilities

    In the component of receiving the top-up transfer shall be state specific tailored to the deficiencies and capacities in each state. Each State shall depending on the conditions and priorities choose her co-responsibility area. Each state shall be required to ensure that appropriate facilities and services are available before a choice is made.

The four broad areas available for co-responsibilities from which a state shall select are health, education, nutrition and environment.

The objectives of top-up cash transfer are to Increase school enrolment/attendance, Improving utilization of health facilities for the ante and post-natal care, child immunization and nutrition and to address environmental hazards to improve productive assets.

Household Uplifting Programme In Oyo State

The Oyo State Cash Transfer Unit (SCTU) was established and domiciled in the ministry of women affairs, community development, social welfare and poverty alleviation following the recommendation of the federal Government.

Based on the job description and educational qualifications, officers from various agencies of government were deployed to the newly established STCU by the Head of Service.

A team led by the National Programme Co-ordinator, National Cash Transfer Office, Abuja Dr (Mrs) Temitope Sinkaiye was in Oyo State on 5th August, 2016 to assess the officers that were deployed to the newly established SCTU in readiness for take-off of the programme in the State. The then governor, Senator Abiola Ajimobi approved funds for procurement of office furnitures/work tools for the smooth take-off of the programme in Oyo State. Local Government desk offices were also established with relevant officers drawn from the specified departments and units of the Local Government Areas.

The following six poorest pilot Local Government Areas were chosen from the three senatorial districts at two per district with one of them an Urban Local Government Area Oyo north senatorial district: Iwajowa, & Saki-West

Oyo South Senatorial district: Ibarapa North, & Ibadan South-West

Oyo Central senatorial district: Oluyole& Oyo West

180 poorest communities were identified by the functionaries of the six pilot Local Government Areas through selected criteria used to rank all the communities in their domain through the technical assistance of SOCU.

In the process, 20/40 poorest households were identified by community members at Focal Group Discussion (FGD) held in each of the 30 communities.

In the first round, 3016 poorest and vulnerable houholds were identified culminating in 13,936 individual potential beneficiaries of YES-O and other government intervrntions.

Household basic transfer of N5000 monthly but made bi-monthly to every identified poorest and vulnerable households for the months of December a2016 and January 2017 was made in January 2017 through the appointed payment service provider, Stanbic IBTC Bank after successful sensitization and enrollment of beneficiaries

Presently 19 local government areas out of thirty-three (33) LGAs with 5,217 as against 12,806 earlier benefitted up till April/May,2018 payment cycle.

The change or reduction in the number of the beneficiaries was occasioned by the review of beneficiaries' eligibility carried out by NASSCO in which beneficiaries were subject to Proxy Means Test (PMT) to identify the poorest of the poor and the most vulnerable households.

The followings are Local Government Areas being covered at present by the programme

Ibadan South-West, Saki West, Oyo West, Oluyole, Kajola, Atisbo, Afijio, Atiba, Ido, Iseyin, Ibarapa East, Ibarapa North, Ibarapa Central, Iwajowa, Akinyele, Saki East, Oyo East, Ibadan North- West, Itesiwaju. The state boasts of the following achievements

The programme fosters collaboration among the three tiers of government, The federal provides finances for the implementation of the programme, the State and Local Governments offer required personnel.

A number of remarkable progress have been recorded in Oyo State through coaching and mentoring exercise as some of the beneficiaries are engaged in farming: crop production and animal husbandry, petty trading and other blooming micro-businesses. The results of this study further validates this.

ACHIEVEMENTS OF THE PROGRAMME IN OYO STATE

- Payment of Monthly Stipend of N5,000 to 12,806 beneficiaries amounting to N64,030,000 per month;

- Enrolment of about 14,000 beneficiaries mined from the single register into the scheme;

- Training of 128 Local Government Cash Transfer Facilitators and 6,114 beneficiaries on Savings and Group Mobilization;

- Continuous coaching and mentoring of the beneficiaries on sustainable livelihood;

- Training on Life skills for 6114 beneficiaries – on going.

METHODOLOGY

Study area

The study was carried out in Oyo State, Nigeria. The state was created in February 3, 1976 out of the old Western State. It is located in South-West Nigeria and covers an area of 28,454 square kilometres. It is bounded by Ogun State in the South, Kwara in the North, Republic of Benin in the West and Osun in the East. Oyo State has a population of 5,591,589 people as at 2006 census and comprises 33 local government areas.

The state is homogenous and the indigenes comprise the Oyos, Oke-Oguns, Ibadans and the Ibarapas all speaking the same Yoruba language. People from within and outside the country trade and settle in the state mostly in the urban areas. The capital of the state is Ibadan and it is the largest city in Africa. Ibadan had been the centre of administration of the old Western Region, Nigeria since the days of British colonial rule.

Agriculture is the main occupation of the people of Oyo State. The climate in the state favours the cultivation of crops like maize, yam, cassava, millet, rice, plantains, cocoa, palm produce, cashew etc. There is abundance of clay and kaolin in the state.

Other notable cities and towns in Oyo State are Oyo, Iseyin, Ogbomoso, Saki, Okeho. (Wikipedia).

Population of the study

The population for this study includes beneficiaries and non- beneficiaries of Conditionaal Cash Transfer programme in Oyo State.

Sampling procedure and sample size

A five-stage sampling procedure was used to draw respondents for this study.

Of the thirty-three (33) Local Government Areas in Oyo state, only 19 are benefitting from Conditional Cash Transfer programme.

Stage 1: Three (3) of the beneficiary Local Governments (Ido, Ibadan South-west and Iseyin) were randomly selected. This represents about 20% of benefitting Local Government Areas.

Stage 2: A list of beneficiaries in the three local governments were obtained and 7% each of beneficiaries in those local governments were randomly selected. This gave 21 beneficiaries in Ido, 20 in Ibadan South-west and 27 in Iseyin with respondents of the beneficiary group totaling 68.

Stage 3: In selecting non- beneficiaries, two political wards were randomly selected from each of the selected local governments

Stage 4: One community each was randomly selected from each selected ward, this resulted in 6 communities from 6 wards. In each community

Stage 5: Fifteen households were randomly selected. In each household, either of the parents or an adult child was purposively selected for having adequate knowledge of the household consumption. 92 respondents were gotten from the non-beneficiary category.

Eventually, information from 160 respondents was analyzed to verify the findings of the study.

Observable variables explaining the characteristics of rural households were used to measure the predicted propensity scores. The variables representing individual household characteristics in the model include age, income, educational attainment, and household size. Consequently, after propensity score matching, data analysis was done on 118 respondents (64 for beneficiaries and 54 for non-beneficiaries).

LGA	No of beneficiaries in selected LGAs	7% of beneficiaries per LGA/No of selected beneficiaries/LGA	No of political wards in LGA	No of wards selected	Names of wards	No of communities selected per ward	Name of community selected	No of non-beneficiaries selected
Ido	327	21	27	2	ABA EEMO/ILAJU/ALAKO, BATAKE/IDI-IYA	2	Elere-Adeogun,oniyangi	30
Ibadan South-West	317	20	39	2	Oritamerin,	2	Amunigun Omiyale/railway	32
Iseyin	405	27	27	2	Isalu II,Ladogan/oke-eyin	2	Gaa-fulani, Aba-Omodun	30
Total	1049	68						92

Table 1: Selection of respondents

Source of data and instrument for data collection

Primary data was collected through structured questionnaire as the main research instrument and administered as interview schedule. Copies of the questionnaire were administered on the respondents by the researcher and with the assistance of trained enumerators reading out the items on the questionnaire in Yoruba Language.

Validation of the instrument

Instrument for data collection was subjected to face validity with the help of research supervisor and other lecturers in the Department of Agricultural Extension and Rural Development, University of Ibadan.

Measurement of Variables
Independent variables

Personal Characteristics

Age: This was measured on a continuous scale in terms of respondent's actual age in years, which is at interval level.

Sex: This was measured at nominal level as either Male (1) or Female (2) with the two categories being Male and female.

Marital Status: Was measured as single(1), married (2), widowed (3), divorced (4), others(specify) as 5. Respondents will choose as applicable to them which was measured at nominal level.

Religion: This was measured at nominal level as Christianity (1), Islam (2), Traditional (3) and others (specify) as 4.

Educational level: Respondent's level of education was measured at ordinal level as No formal education (0), Primary Education (1), Secondary Education (2), Tertiary Education(3).

Income: Respondents income was measured at interval level in naira was asked to state their actual income per month in naira.

Occupation: This was measured at nominal level as Farming (1), Artisan (2) Trading (3) others (specify) as 4.

Household Characteristics

Household size: This was measured at interval level by obtaining specific number of persons (male and female) in the household.

Sex of household head: This was measured at nominal level as either Male (1) or Female (2)

Number of dependents: Respondents were asked to state the actual number of people who they cater for.

Family Type: Respondents were asked to indicate their family type as Nuclear, Single-parent, Extended, and Grandparent with scores of 1, 2, 3 and 4 respectively

Household income: This variable was measured at interval level, respondents were asked to state the total monthly income of their household.

Benefits derived from HUP

Respondents were asked to indicate whether or not they derived any or combination of the listed benefits such as payment of monthly upkeep allowance of five thousand naira, Training and empowerment, new business establishment, business boost, lower level of dependency, increased psychosocial support, better inclusion in groups, increased self-confidence etc. Highly beneficial was scored as 2, beneficial 1, and not beneficial 0.

 Constraints to utilizing HUP opportunities

A list of possible constraints to accessing and utilizing various benefits of HUP was presented and respondents were asked to tick the level to which they are constrained based on three-point rating scale of severe constraint (2), mild constraint (1), not a constraint (0).

Attitude to HUP

Respondents were asked to react to a list of attitudinal statements to HUP This was operationalized on a 5 points Likert scale of: Strongly Agree (SA) scored as 5, Agree (A) as 4, Undecided (U) as 3, Disagree (D) as 2 and Strongly Disagree (SD) as 1.

Dependent variable

 The dependent variable for this study is the level of household welfare. Respondents were asked to state their exact monthly expenditure on the following basic household items which determines their welfare status. The items are:

Food: Food purchased, imputed own consumption, self-produced food and Raw food

Non-food: Clothing, transportation, communication, expenditure on small appliances, house maintenance, rent, tobacco and alcohol and ceremonial expenditure,

Education: Children school fees, children school books, transportation, extracurricular activities, and other school related expenditure

Health: Consultation and medication, hospitalization, transportation, other health related expense,

Value addition to life: Number of cars owned, number of houses owned, additional working tools and improved processing facilities.

The percentage of the various categories of family household expenditure on the items above was converted to absolute contribution scores and weighed based on the percentage of the income. This was achieved by summing up percentages and dividing the result by total household number for each of the respondents. This will give the Per Capita Expenditure for each household. The total scores will then be categorized into core poor, poor and non-poor, (NBS, 2005).

By NBS stipulation,

Core poor: Between minimum expenditure and a little below 1/3 of mean per capita expenditure

Poor: Between 1/3 of mean PCE and a little below 2/3 of mean PCE

Non-poor: Between 2/3of mean PCE and maximum PCE

Data analysis

Data collected was analyzed with descriptive statistical tools (frequencies, percentage distribution and mean) and to ascertain the relationships between the independent and dependent variables and differences between groups of respondents hypotheses were tested using inferential statistical tools such as Chi-square, Pearson Product Moment Correlation (PPMC) and Analysis of Variance (ANOVA). All analyses were carried out at 0.05 level of significance.

| Hypotheses	Statistical tool
$H_0$1: There is no significant difference between beneficiaries and non-beneficiaries in their attitude to HUP	T-test
$H_0$2: There is no significant relationship between the constraints encountered by the beneficiaries in accruing benefits from the programme and their welfare status.	PPMC
$H_0$3: There is no significant difference in the welfare status of beneficiaries and non-beneficiaries	T-test
$H_0$4: There is no significant contribution of independent variables to the dependent variables	Logit

All analyses were carried out at 95% confidence interval (0.05 level of significance).

RESULTS AND DISCUSSION

Socio-economic characteristics
Sex

The result in Table 1.1 shows that 82.8% of the beneficiaries were female while 17.2% were male. Similarly, more than half (66.7%) of non-beneficiaries were females, while 33.3% were male. Relative to this is the finding that females in this study have low level of education this could help us drive to conclusion that females were more vulnerable to poverty. The rationale behind the preponderance of women could be based on the assumption that the money spent by women tends to be invested in goods and services more likely to positively affect the well-being of the children. Corroborating this assertion, Kabeer (1999) noted that women spends wisely than their male counterparts and as such they are tend to be benefit more from conditional cash transfer.
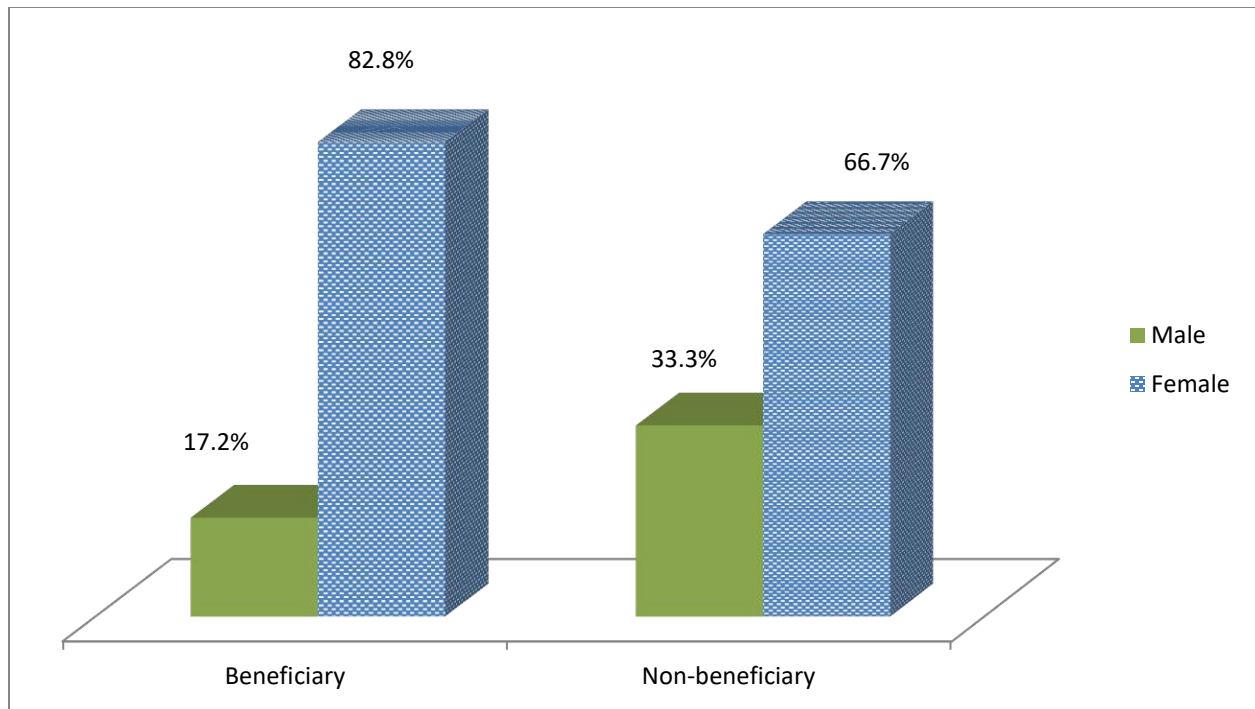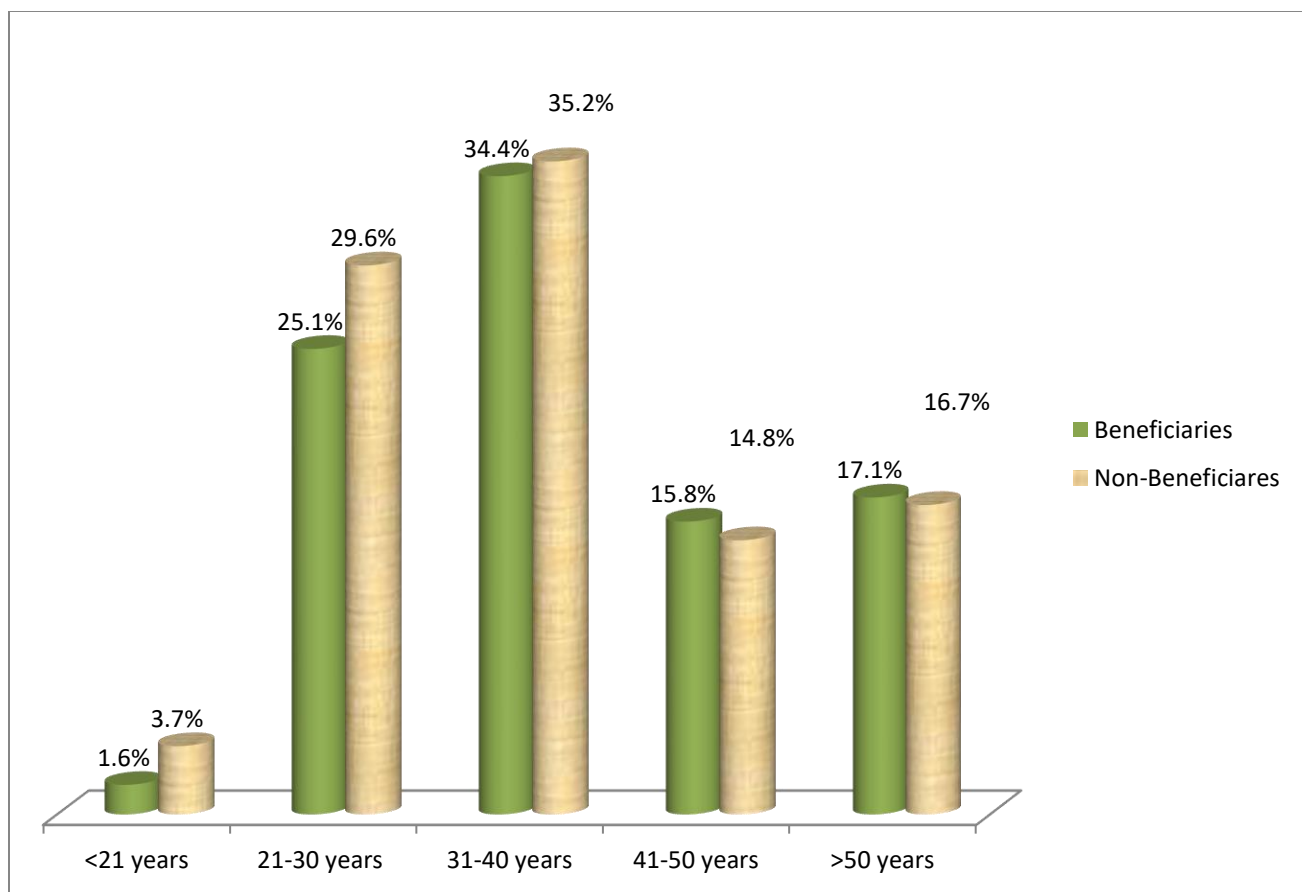
Figure 1: Percentage distribution of respondents' sex

Age

Table 1.1 shows that most (53.2%) of the beneficiaries were within the age range of 31-50years. This is an indication that beneficiaries of HUP in the study area are dominated by individuals who are young, active and within the productive age group; this is expected to influence their livelihood activities. Similarly 50.0% of non-beneficiaries were also within this same age range. The mean age of respondents was 39.3±11.7years. This shows that both beneficiaries and non-beneficiaries were in their productive age and as a result, they may have higher aspiration to accept new ideas than being conservative like the elderly who will always be satisfied with the status quo.

Figure 2: Percentage distribution of respondents' age

Marital status

Marital status is an important variable in welfare study as it determines the degree of responsibility an individual shoulders in the society and the manner in which he or she will judiciously allocate the scarce resources at his or her disposal Data in Table 4.1 reveals that 89.1% of the beneficiaries were married; the percentage of married respondent is equally high for non-beneficiaries (83.3%). This could be attributed to the age of the respondents, since a larger percentage of the respondents are of middle age, which is the expected age for marriage. The high percentage of married people suggests that the respondents enjoy support from their spouses and children. This is result is in consonance with the finding of Olawuyi, Ogunwole and Oyedapo (2011) who reported a high percentage of married individuals among rural households in Oyo state.
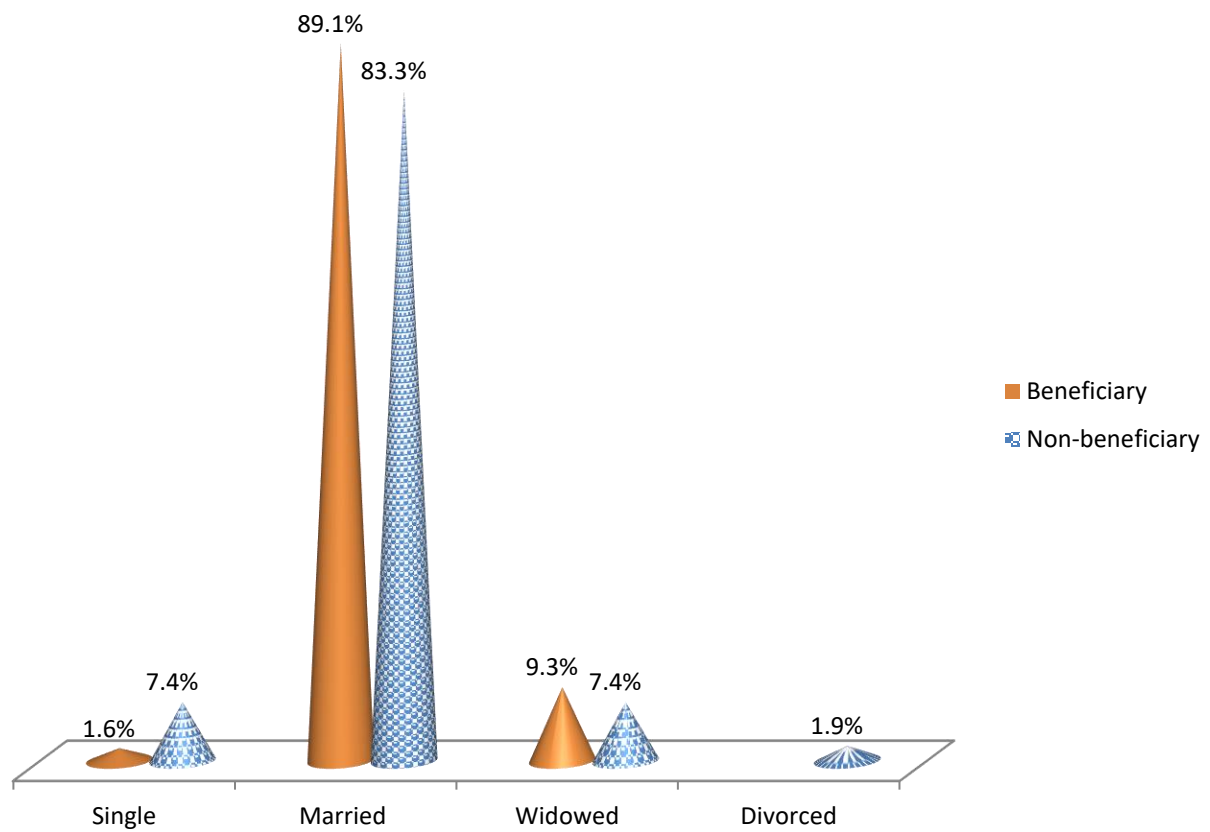
Figure 3: Distribution by respondents' marital status

Level of education

The level of education determines the level of opportunities available to improve livelihood strategies, enhance food security, and reduce the level of poverty. As presented in Table 1.1 reveals that 60.9% of the beneficiaries never attended school, while 17.2% and 21.9% of the beneficiary had primary and secondary education, respectively. Equally, most 55.4% of non-beneficiary had non-formal education, while 23.3% and 21.3% had primary and secondary education, respectively. This suggests that most of the respondents are illiterate. This may further affects their level of exposure to new ideas and livelihood diversification ability as well as their overall welfare. The result aligns with Ekong (2003) that most rural dwellers had no-formal education.
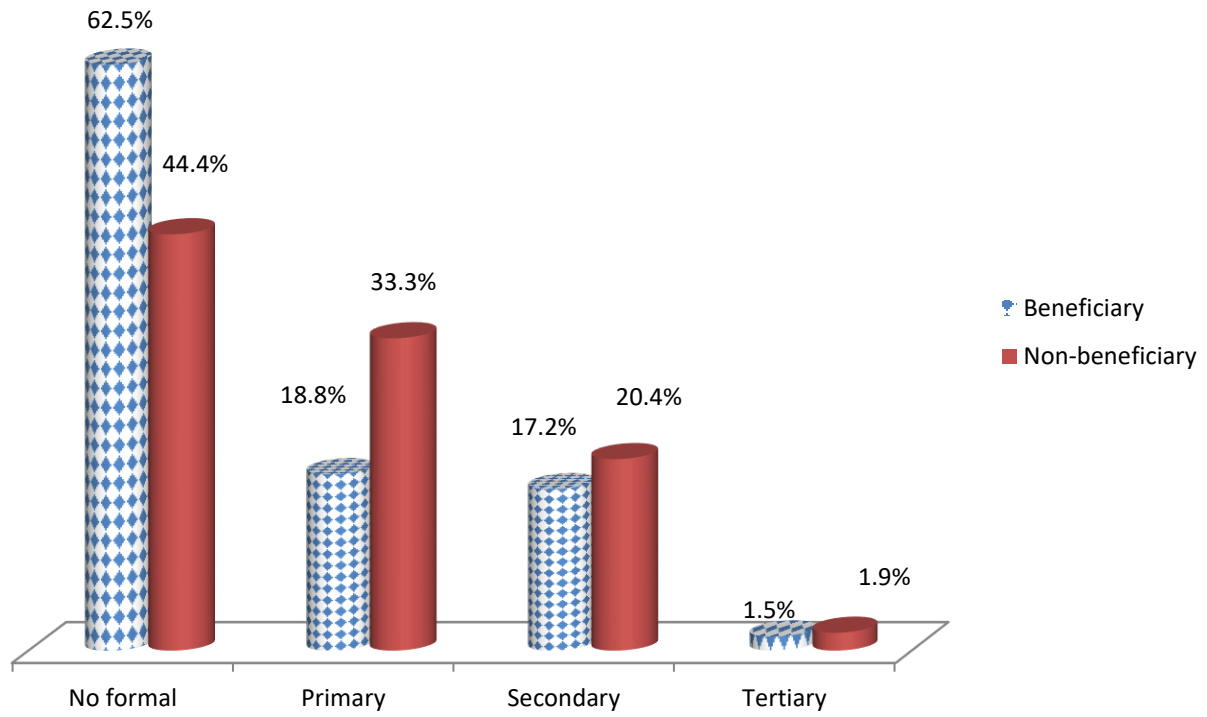
Figure 4: Distribution of respondents by educational qualification

Monthly income

Table 1.1 reveals that 46.9% of the beneficiaries earn less than ₦10,000 monthly, 39.0% earned between ₦10,000-₦29,999, 14.1% earned ₦30,000 and above. With respect to non-beneficiary, 18.5% earned less than 10,000 monthly, 53.7% earned between ₦10,000-₦29,999, while 27.4% earned ₦30,000 and above. The average monthly income of both beneficiaries and non-beneficiaries of HUP was ₦16,497.30±₦22867.00 and ₦17,038.40±₦9,915.90. It can be deduced from the result that beneficiary and non –beneficiary are low income earners, however, income of non-beneficiary is higher than that of the beneficiary of HUP. This is in congruent with the finding of Ayoade and Adeola (2012) who indicated low income earnings among rural households in Oyo state.

Occupation

Table 1.1 shows the distributions of occupation of the respondents. The result revealed that 48.5% of HUP beneficiaries had farming as their main occupation, 43.8% were into trading while a few (7.8%) were artisans. Amongst the non-beneficiaries, more than half (68.5%) were engaged in farming, 29.6% were engaged in trading, while the remaining 1.9% were artisans. It can be inferred from the result that rural dwellers in the study area engaged in both farm and off-farm activities in order to improve their standard of living.

Position in the family

The distribution in Table 1.1 shows that 56.2% of HUP beneficiaries were first born of their parents, 20.3% were in second position while 23.5% were above the second position in their respective families. The implication here is that since more than half of the respondents are first born in their homes, they would be saddled with more responsibilities in terms of catering for their junior ones as well as immediate family members. This may further reduce their welfare status due to family pressures.

Number of siblings

Data in Table 1.1 reveals that 43.8% of the beneficiaries had 1-3 siblings, 35.9% had 4-6 siblings, while 20.3% had above 6 siblings. This further reiterates the responsibilities shouldered by most of the participants

Major source of occupation before participating in HUP

Table 1.1 shows that more than half (53.1%) engaged in trading, 37.5% were involved in farming, while 9.4% were artisans. Further finding from the study revealed that a vast majority (92.1%) still engaged in their major occupation before participation in HUP. The result suggests a slight change in livelihood diversification from farming to non-farming activities. The slight could be attributed to low education and income earnings of the respondents as well as other family responsibilities.

Type of mobile phone used

Distribution in Table 1.1 shows that 34.4% of the HUP beneficiaries do not have a mobile phone, 60.9% had feature phones, 1.6% had android phone, while 3.1% had i-phone. This is an indication that most of beneficiaries have access to mobile phone. This could enhance their social network and standard of living through communication and interactions on their livelihood activities. The fact that about 4.7% made use android phone and i-phone is an indication that only few of the beneficiaries had access to mobile phones with internet connectivity. This may not be unconnected to their low level of education.

Table 1.1: Distribution of respondents by socio-economic characteristics

	Beneficiaries			Non-		
	Freq.	%	Mean	Freq.	%	Mean
Income (₦)						
<10,000	30	46.9		10	18.5	
10,000-29,999	25	39.0		29	53.7	
30,000-49,999	2	3.1	₦16,497.30	11	20.4	₦17,038.40
50,000 and above	7	11.0		4	7.4	
Occupation						
Farming	31	48.5		37	68.5	
Artisan	5	7.8		1	1.9	
Trading	28	43.7		16	29.6	
Position in the family						
1-3	49	76.6		31	57.4	
4-6	13	203		20	37.0	
5-6	2	3.1		3	5.6	
Number of siblings						
None	1	1.6		10	18.5	
1-3	27	42.2		33	61.1	
4-6	23	35.9		9	16.7	
>6	13	20.3		2	3.7	
Major source of occupation before participating in HUP						
Farming	34	53.1				
Trading	24	37.5				
Artisan	6	9.4				
Do you still engage in them						
Yes	59	7.8				
No	5	92.2				
Types of mobile phone used						
Feature phone	61	95.3		53	98.1	
Android	1	1.6		1	1.9	
i-phone	2	3.1		0	0	

Types of household energy in use

The distribution in Table 1.2 shows a multiple response in energy use among respondents in the study area. As presented in Table 4.2, majority (70.3%) of the HUP beneficiaries used fuel wood, 4.7% used LPG, 18.8% used kerosene, 6.3% used charcoal. Likewise, for non-beneficiary, majority (87.3%) relied on fuel wood, 1.9% used LPG, 11.1% used kerosene. This indicates that most of the respondents relied more on the use of fuel wood and charcoal. This could be attributed to the low income earnings of the respondents as studies have shown household income plays a major factor in the type of energy use. This result aligns with the finding of Adejumo (2019) that most rural dwellers rely solely on fuel wood and charcoal due to low income earnings.

Means of mobility

Table 1.2 shows that 65.6% do trek, 26.6% made use of motor cycle, while 6.3% and 1.6% made use of bicycle and car, respectively. On the other hand, 55.6% of non-beneficiaries do trek, while 44.4% made use of motor cycle. This suggests that non-beneficiaries were more mobile than beneficiaries of HUP. This result agrees with the finding of Donnges (2001) who identified foot, bicycle and motorcycle as major means of mobility in rural areas.

Housing types

Housing constitutes welfare good in terms of shelter and as a store of resources in terms of use, asset, and exchange. Data in Table 1.2 reveals that 57.8% of HUP beneficiaries dwell in thatched buildings, 35.9% stayed in single room, while 4.7% dwelled in mud houses. For non-beneficiaries more than half (53.7%) dwelled in thatched house, while 46.3% dwelled in single room.

Table 1.2: Distribution of respondents by type of mobility, housing types and household energy in use

Variable	Beneficiary Freq.	%	Non beneficiary Freq.	%
Type of mobility	42	65.6	30	55.6
Foot				
Bicycle	4	6.8	24	44.4
Motorcycle	17	26.6	0	0
Car	1	1.6	0	0
Housing types				
Single room	23	35.9	25	46.3
Flat	1	1.6	0	0
Thatch	37	57.8	29	53.7
Mud	3	4.7	0	0
Household energy in use (multiple responses)				
Fuel wood	45	70.3	56	87.3
Charcoal	4	6.0	1	1.9
Kerosene	12	18.8	6	11.1
LPG	3	4.7		

Source: Field survey, 2019

Household characteristics
Number of spouses

The distribution in Table 1.3 shows that 7.8% of the respondents were without spouse, a vast majority (89.0%) had only one spouse, while few (3.2%) had more than one. spouses. This indicates the preponderance of monogamous home among beneficiaries in the study area. However, result observed among non-beneficiaries revealed that 77.8% accounted for respondents with more one spouse, 14.8% had one spouse, while 7.4% had no spouses.

Number of children

The distribution on number of children as presented in Table 1.3 reveals that 34.4% of HUP beneficiaries had 1-3 children, 60.9% had 4-6 children, 12.5% had more than six children. Conversely, 61.1% of non-beneficiaries had 1-3 children, 38.9% had within 4-6 children. This suggests that HUP beneficiaries had more children than non-beneficiaries and as a result would require more resources to cater for their children. The large number of children could pose negative influence on their welfare as most of the household heads would shoulder many responsibilities considering the fact that they are low income earners.

Dependents

Aside number of spouses and children in the households, the study also obtained information on the number of dependents in each household. Result in Table 1.3 shows that 75.0% of HUP beneficiaries do not have any other dependents, while 25% had dependents. For non-beneficiaries, more than half (55.6%) did not have dependents, while 44.4% had. Amongst non-beneficiaries with dependent, 75.0% had only one person, while 25.0% had more than one person.

Relatives

As presented in Table 1.3 a vast majority 93.8% of HUP beneficiaries do not have the relatives with them, while 4.7% and 1.6% had one and two relatives, respectively inhabiting with them. Similar result was found among non-beneficiaries as 88.9% do not have their relatives staying with them, while 11.1% had one of the relatives with them. This could be attributed to the low income earnings among rural dwellers and as such close relatives may deem it fit to stay with other family members who are probably in urban or peri-urban areas.

Household size

A household comprises of all persons who generally live under the same roof and eat from the same pot (Esiobu *et al.,* 2016). It can also be described as all people who live under one roof and who make or are subject to others making for them joint financial decision. Also, it has been found in a number of studies that large household size is a ready source of cheap and available labour (Teweldemedhin & Ykapimbi, 2012). The distribution on household size as revealed in Table 1.3 shows that the average household size of beneficiary and non-beneficiary of HUP was 5.7 ± 2.2 and 6.8 ± 1.7. This suggests a relatively large household size among respondents; however household size is larger for non-beneficiaries than beneficiaries

Spouse occupation

Table 1.3 shows that majority (90.6%) of the beneficiaries' spouse were engaged in farming, while 6.3% were artisans, while 3.1% were engaged in trading. Likewise, majority (94.4%) of spouse of non-beneficiaries engaged in farming while 5.6% were involved in artisans. This suggests that farming was mostly practiced by respondents' spouses. This is corroborates the finding of Oladeji and Thomas (2010) that farming constitute the major livelihood activity among rural dwellers in Southwestern Nigeria.

Family type

The distribution on family type (Table 1.3) shows that both most of the beneficiaries (64.1%) hailed from monogamous home, while 35.9% practiced polygamy. However, majority (83.3%) of non-beneficiaries were from polygamous home, while 16.7% hailed from monogamous family.

Table 1.3: Distribution by respondents' household characteristics

	Freq.	%	Mean	Freq.	%	Mean
Number of spouses						
None	5	7.8		4	7.4	
one	57	89.0		8	14.8	
More than one	2	3.2	1.2±0.4	42	77.8	2.3±1.43
Number of children						
1-3	22	34.4		23	45.6	
4-6	39	60.9	4.0±1.7	21	38.9	5.3±3.6
Above 6	3	4.7		10	18.5	
Dependents						
Yes	16	25.0		24	44.4	
No	48	75.0		30	55.6	
Number of dependents						
1-3	12	75.0	1.7±1.5	23	95.8	1.6±0.8
>3	4	25.0		1	4.2	
Relatives						
Yes	4	6.3		48	88.9	
No	60	93.7		6	11.1	
Household size						
1-4	17	26.6	5.7±2.2	20	37.0	6.8±1.7
5-8	41	64.1		33	61.1	
>8	6	9.4		1	1.9	
Spouse occupation						
Farming	58	90.6		51	94.4	
Trading	2	3.1		3	5.6	
Artisans	4	6.3		0	0	
Family type						
Monogamy	41	64.1		12	16.7	
Polygamy	23	35.9		42	83.3	

Source: Field survey, 2019

Attitude of respondents towards HUP
Attitude of beneficiaries towards HUP

Table 1.4 shows that most of the respondents disagreed to the statements that: HUP should be discontinued ($\bar{x} = 4.71$), HUP has not brought about positive change to their income ($\bar{x} = 4.25$). This shows that HUP has been able to improve the standard of living of rural dwellers and as a result the beneficiaries desire its continuity. In addition, the beneficiaries agreed that HUP; can increase enrolment of school-aged children in formal education ($\bar{x} = 4.20$), is sufficient to improve their welfare ($\bar{x} = 3.59$) and that the life skill training component of the programme is beneficial to them ($\bar{x} = 3.56$). This is an indication that HUP is perceived as beneficial as participants in the programme have been able to enroll their children/wards in school.

Furthermore, most of the beneficiaries agreed to the statements that: the objectives of HUP programme are very important to poverty alleviation ($\bar{x} = 3.48$), HUP is an effective way of combating poverty in Nigeria initiative ($\bar{x} = 3.25$). Similarly, the beneficiaries opined that they were happy about such an initiative in response to the poverty situation in Nigeria ($\bar{x} = 3.13$), convinced that the beneficiaries of HUP are truly the poorest and most vulnerable $= (\bar{x} = 3.13$) and do not regret their participation in HUP ($\bar{x} = 3.08$). This shows HUP programme was targeted towards the right group. However, some of the respondents were skeptical about the programme as they opined that they were scared that they may fall back into poverty after graduating from the programme ($\bar{x} = 2.39$).

Table 1.4: Attitude of beneficiaries towards HUP

	Statements	SA	A	U	D	SD	Mean
1	I feel that HUP programme is a waste of national resource	9.4	6.3	0	84.4	0	3.41
2	HUP is an effective way of combating poverty in Nigeria initiative	43.8	45.3	3.1	7.8	0	3.25
3	The objectives of HUP programme are very important to poverty alleviation	51.6	46.9	0	1.6	0	3.48
4	The selection criteria for HUP is cumbersome	3.1	14.1	23.4	59.4	0	1.61
	HUP can serve as a tool in reducing maternal mortality	37.5	50.5	9.4	3.1	0	3.22
5	My participation in HUP compelled me to enroll my school aged children in formal education system	32.8	53.1	0	14.1	0	2.30
6	I am scared the beneficiaries may fall back into poverty after graduating from the programme	20.3	32.8	12.5	34.4	0	2.39
7	The coaching and mentoring meetings are a waste of time	7.8	9.4	0	82.8	0	4.17
8	I feel ₦5,000 monthly payment cannot change the life of anyone	20.3	10.9	68.8	0	0	1.42
9	The life skill training component of the programme is beneficial to me	65.6	29.7	0	4.7	0	3.56
10	I feel HUP is not sufficient to improve the welfare of the beneficiaries	20.3	37.5	4.7	37.5	0	3.59
11	HUP has not brought about positive change to my income	15.6	12.5	3.1	68.8	0	4.25
12	I have no regret about my participation in HUP	35.9	45.2	0	21.9	0	3.08
13	HUP cannot increase enrolment of school-aged children in formal education	12.5	15.6	10.9	60.9	0	4.20
14	I believe a continuous implementation of HUP is capable of bringing many out of poverty	56.3	32.8	0	10.9	0	3.66
15	I think HUP should be discontinued	9.4	0	0	90.6	0	4.71
16	HUP has brought positive change to my living conditions	45.8	32.8	0	21.9	0	3.02
17	I am happy about such an initiative in response to the poverty situation in Nigeria	46.9	35.9	0	17.2	0	3.13
18	I am convinced that the beneficiaries of HUP are truly the poorest and most vulnerable	46.9	35.9	0	17.2	0	3.13

Attitude of non-beneficiaries towards HUP

Table 1.5 shows that most of the non-beneficiaries of HUP agreed to the statement that: HUP should not be discontinued ($\bar{x} = 4.72$), HUP is an effective way of combating poverty in Nigeria initiative ($\bar{x} = 3.43$), a continuous implementation of HUP is capable of bringing many out of poverty ($\bar{x} = 3.20$), the beneficiaries of HUP are truly the poorest and most vulnerable ($\bar{x} = 3.17$) while most were indifferent on the statement that ₦5,000 monthly payment cannot change the life of anyone.

On the other hand, non-beneficiaries showed an unfavourable attitude to HUP as they agreed that: HUP programme is a waste of national resource, HUP cannot increase enrolment of school-aged children in formal education ($\bar{x} = 3.50$) A. The none-beneficiaries also expressed their feelings that they were scared that the beneficiaries may fall back into poverty after graduating from the programme ($\bar{x} = 2.63$) and that HUP is not sufficient to improve the welfare of the beneficiaries ($\bar{x} = 2.98$). It can be deduced from the result that the non-beneficiaries showed a negative attitude towards HUP. The reason could be attributed to their non-participation in the intervention programme and as a result they may not have a better understanding of how the programme operates or what it entails.

Table 1.5: Distribution of non-beneficiaries by attitude towards HUP

	Statements	SA	A	U	D	SD	Mean
1	I feel that HUP programme is a waste of national resource	43.8	45.3	3.1	7.8	0	1.46
2	HUP is an effective way of combating poverty in Nigeria initiative	42.6	57.4	-	-	-	3.43
3	The objectives of HUP programme are very important to poverty alleviation	33.3	48.1	-	18.5	-	2.96
4	The selection criteria for HUP is cumbersome	16.7	18.5	20.4	44.4	-	2.07
5.	HUP can serve as a tool in reducing maternal mortality	22.2	44.4	5.6	27.8	-	2.61
6	My participation in HUP compelled me to enroll my school aged children in formal education system	1.9	18.5	-	79.6		4.57
7	I am scared the beneficiaries may fall back into poverty after graduating from the programme	25.9	37.0	11.1	25.9		2.63
8	The coaching and mentoring meetings are a waste of time	9.3	5.6	-	85.2		3.33
9	I feel ₦5,000 monthly payment cannot change the life of anyone	24.1	-	75.9	-	-	4.52
10	The life skill training component of the programme is beneficial to me	9.3	-	-	90.7	-	1.19
11	I feel HUP is not sufficient to improve the welfare\ of the beneficiaries	24.1	64.8	-	11.1	-	2.98
12	HUP has not brought about positive change to my income	42.6	29.6	-	27.8	0	3.13
13	I have no regret about my participation in HUP	0	94.4	-	5.6	0	1.89
14	HUP cannot increase enrolment of school-aged children in formal education	9.3	57.4	7.4	25.9		3.50
15	I believe a continuous implementation of HUP is capable of bringing many out of poverty	35.2	37.0		27.8		3.20
16	I think HUP should be discontinued	9.3	0	0	90.7	0	4.72
17	HUP has brought positive change to my living conditions	9.3	16.7	7.4	66.7	0	1.69
18	I am happy about such an initiative in response to the poverty situation in Nigeria	27.8	63.0	0	0	9.3	3.09
19	I am convinced that the beneficiaries of HUP are truly the poorest and most vulnerable	44.0	37.3	9.3	9.3	0	3.17

Categorization of attitude towards HUP

Table 1.6 shows that more than half (62.5%) of the beneficiaries had a favourable attitude towards HUP, while 37.5% had unfavourable attitude. Conversely, large percentage (59.3%) of the non-beneficiary had unfavourable attitude towards HUP, while 40.7% had favourable attitude. This implies that beneficiaries were more favourably disposed towards HUP than non-beneficiaries. The favourable disposition exhibited by the beneficiaries could be linked to their participation in the programme and benefits accrued from HUP.

Table 1.6: Distribution of respondents by level of attitude towards HUP

Categories	Beneficiaries		Non-beneficiaries		Minimum value	Maximum value	Mean
	Freq.	%	Freq.	%			
Unfavourable	24	37.5	32	59.3	49	68	58.3±4.1
Favourable	40	62.5	22	40.7			

Source: Field survey, 2019

Benefits derived by respondents from HUP

Benefits derived by beneficiaries from HUP

The study had an objective of highlighting the benefits accrued from HUP by beneficiaries. Data in Table 1.7 indicates that consistent bio-monthly ₦10,000 payment ($\bar{x} = 2.00$) as well as coaching and mentoring platform in managing resources ($\bar{x} = 2.00$) ranked highest among the benefits derived from HUP. This is an indication that the bi-monthly payment to beneficiaries is reliable and as a result the beneficiaries will be able to make adequate plan in terms of how to utilize or manage the resources disbursed. Increased income ($\bar{x} = 1.95$), enrollment in children ($\bar{x} = 1.94$) and ability to meet household needs ($\bar{x} = 1.88$) were ranked third, fourth and fifth, respectively. Thus, suggesting that the resources disbursed have been able to sustain and improve the standard of living of the beneficiaries. Other benefits increased savings ($\bar{x} = 1.86$), expansion in scale of business ($\bar{x} = 1.83$) and access to health services ($\bar{x} = 1.83$).

However, increased asset ($\bar{x} = 1.06$), adequate startup plan ($\bar{x} = 0.81$), livelihood diversification ($\bar{x} = 0.80$) were the least ranked benefits. This goes to show that the payment disbursed to the beneficiary is not sufficient enough in improving their livelihood. The plausible reason for this could be attributed other family needs as the study revealed a large household size among beneficiaries of HUP.

Table 1.7: Distribution of respondents by benefits derived from HUP

Benefits	To a larger extent	To a lesser extent	Not a benefit	Mean	Rank
I no longer have to depend on other people financially	56.3	39.1	4.7	1.52	13th
I have started a new business since I started benefitting from HUP	37.5	21.9	40.6	0.97	20th
Benefitting in HUP has made it easier for me to meet the basic needs of my household members	87.5	12.5	0	1.88	5th
Since I started benefitting in HUP I have expanded the scale of my existing business	85.9	10.9	3.1	1.83	7th
From the coaching and mentoring platform in HUP, I have learnt how to manage my financial resources to ensure I have savings	100.0	0	0	2.00	1st
My family members and I have experienced an improvement in our housing condition since I started participating in HUP	56.3	31.3	12.5	1.44	14th
Since I started benefitting in HUP, my household members now eat good food regularly	73.4	14.1	12.5	1.61	11th
The health status of my household members has improved since I started benefitting from HUP	73.4	10.9	15.6	1.58	12th
My children are now enrolled in school	93.8	6.2	0	1.94	4th
My household members now wear decent clothing as a result of my participation in HUP	59.4	15.6	25.0	1.34	17th
My family members and I can now afford to visit the hospital for treatment when sick	82.8	17.7	0	1.83	7th
I now pay my children's school fees without borrowing or begging	68.8	28.1	3.1	1.66	10th
I have become more involved in community group meetings since I became a beneficiary of HUP	46.9	32.8	20.3	1.27	18th
I feel more confident about myself now than I did before participating in HUP	81.3	18.8	0	1.81	9th
Regular bi-monthly payment of ₦10,000	87.5	10.9	1.6	1.86	6th
I have made more friends in the community since I started participating in HUP	56.3	26.6	17.2	1.39	15th

My income has increased since I started benefitting in CCT	95.3	4.7	0	1.95	3rd
My savings has Increased since I started benefitting from CCT	87.5	10.9	1.6	1.86	6th
Adequate business startup cash	29.7	21.9	48.4	0.81	21st
CCT has increased the number of assets I have	31.3	43.8	25.0	1.06	19th
HUP has helped me diversify my livelihood activities	26.6	26.6	46.9	0.80	22nd
Consistent bi-monthly payment of ₦10,000	100.0	0	0	2.00	1st
I no longer have to borrow from people to meet my basic needs	60.9	17.2	21.9	1.39	15th

Source: Field survey, 2019

Level of benefits derived from HUP

The distribution in Table 1.8 shows that more than half (54.7%) of the beneficiaries derived high level of benefit from HUP, while 45.3% derived low benefit. This indicates that respondents have benefited immensely from HUP intervention. This is evidence as beneficiaries indicated increased income ($\bar{x} = 1.95$), enrollment in children ($\bar{x} = 1.94$) and ability to meet household needs ($\bar{x} = 1.88$) as some of the benefits derived from HUP intervention.

Table 1.8: Categorization of benefits derived from HUP

Categories	Freq.	%	Minimum value	Maximum value	Mean
Low	29	45.3	24	46	35.8±5.9
High	35	54.7			

Source: Field survey, 2019

Constraints to utilization of HUP benefits

Possible constraints to utilization of HUP by beneficiaries were obtained from the study. The mean score in descending order of severity were used to identify constraints. Table 1.9 shows that the problem of insufficient income from bi-monthly payment ranks highest with a mean score of 0.91. This challenge could result in financial stress as it would be difficult for the respondents to diversify their livelihood or income generating activities. Ultimately the problem of insufficient income could threaten household welfare in terms of access to health services, enrollment of children in school and food security. Closely followed is the problem of irregular payment of bi-monthly stipend ($\bar{x} = 0.88$). This challenge could be as a result of sharp practices from the relevance agencies saddled with the responsibilities of disbursing the earmark resources to the very poor. Irregular bi- monthly pay could further impact negatively on household purchasing power in relation to food consumption, access to health services and education. Other constraints to utilization of HUP by beneficiaries are; absence of feedback links with official ($\bar{x} = 0.31$) and frequent absence of facilitators for life skill training ($\bar{x} = 0.28$).

Difficulty in attending meetings due to ill health and fraudulent activities of savings group members ranked least among the constraints faced by beneficiaries of HUP in Oyo state. This implies that beneficiaries of HUP have some level of confidence on their group members and do not perceive attendance at meeting as a major challenge.

Table 1.9: Distribution of respondents by constraints to utilization of HUP

Constraints	Severe	Mild	Not a Constraint	Mean	Rank
Frequent absence of facilitators for life skill training	3.1	21.9	75.0	0.28	4th
Irregular payment of bi-monthly stipend	18.8	50.0	31.3	0.88	2nd
Shortness of training period on life skill	1.6	12.5	85.9	0.16	6th
Absence of feedback links with officials	14.1	3.1	82.8	0.31	3rd
Insufficient income from the bi-monthly payment	26.6	37.5	35.9	0.91	1st
Gender bias in selection of beneficiaries	3.1	9.4	87.5	0.16	6th
Difficulty in attending meetings due to ill health	3.1	7.8	89.1	0.14	8th
Fraudulent activity of savings group members	4.7	0	95.3	0.09	9th
Challenges associated with culture	3.1	15.6	81.3	0.22	5th

Source: Field survey, 2019

Monthly Per Capita Expenditure of respondents

Monthly household per capital expenditure

Table 1.10 shows that for beneficiaries, an average amount of ₦23,240.83±₦16,538.83 monthly was expended on food, while non-beneficiaries spent an average of ₦ 21,515.42±₦12,622.83 monthly. Also, an average cost of ₦8,864.06±₦11639.95 monthly was spent on non-food items by beneficiaries, while the average monthly expenditure on non- food items among non- beneficiaries was ₦8,953.70±₦4.579.3. Furthermore for beneficiaries, an average monthly cost of ₦9,976.56±10583.92 was expended on education, while an average cost of ₦8,164.81±6809.60 annually was spent on education by non-beneficiaries. It can be inferred from the result that beneficiaries spent more education than non-beneficiaries. It could also be implied that beneficiaries of HUP had more of their children or wards enrolled in school than the non-beneficiary. The bi-monthly payment could have informed these differences. In addition, household per capital expenditure on health for beneficiary (₦5,882.81±₦7147.13) was higher than non-beneficiary (₦1,572.22±1,691.53). This indicates that beneficiaries of HUP could afford health services than non-beneficiaries. Likewise, per capital expenditure for value addition was higher for beneficiary (₦19,648.44±₦26,556.27) than non- beneficiary (₦1,225.93± 1,464.70).

Table 1.10: Distribution of respondents by household per capital expenditure

	Freq.	%	Mean	Food	%	Mean
Food			₦23,240.83±₦16,538.83			₦21,515.42±₦12,622.83
≤₦10,000	5	7.8		5	9.3	
₦10,001-₦30,000	46	71.9		41	75.9	
>₦30,000	13	20.3		8	14.8	
Non-food items						
<₦10,000	9	14.1	₦8864.06±₦11639.95	23	42.6	₦8953.70±₦4579.310
₦10,000-₦49,999	53	82.8		31	57.4	
₦50,000 and above	2	3.1		0	0	
Education			₦9976.56±10583.92			₦8164.81±6809.60
≤₦10,000	43	67.2		43	79.6	
₦10,000-₦49,999	20	31.3		11	20.4	
₦50,000 and above	1	1.5		0	0	
Health						
≤₦5,000	10			48	88.9	
₦5,001-₦10,000	42		₦5882.81±₦7147.13	6	11.1	₦1.572.22±1,691.53
Above ₦10,000	12			0	0	
Value addition			₦19648.44±₦26,556.27			₦12,25.93± 1464.70
≤₦10,000	37	57.8		23	42.6	
₦10,000-₦49,999	15	23.4		21	38.9	
₦50,000 and above	12	18.8		10	18.5	

Welfare status of respondents

Data in Table 1.11 reveals that more than half (65.6%) of the beneficiaries of HUP were non-poor while most (51.9%) of non-beneficiary were poor. From this finding, the HUP can be said to be effective as it has helped in improving the welfare status of rural poor who participated in the intervention. This result is in line with the finding of Azevedo and Robles (2010) who reported improved welfare among HUP beneficiaries in Mexico.

Table 1.11: Level of household welfare

Categories	Beneficiaries Freq. (N= 64)	%	Non-beneficiaries Freq. (N =54)	%	Minimum value (₦)	Maximum value (₦)	Mean (₦)
Core poor	3	4.7	5	9.2	3,925.08	47,653.75	17,887.83±10,001.78
Poor	19	29.7	28	51.9			
Non-poor	42	65.6	21	38.9			

Source: Field survey, 2019

Hypotheses testing

H$_0$1: There is no significant difference in attitude towards HUP between beneficiaries and non-beneficiaries

Table 1.12 shows that there is a significant difference in attitude towards HUP between beneficiaries and non-beneficiaries t =2.81, p<0.05). This implies that attitude of beneficiaries and non-beneficiaries towards HUP differ from each other. The mean difference as presented in Table 1.12 indicates that beneficiaries (59.2±4.5) were more favourably disposed to HUP than non-beneficiaries (57.1±3.3). The plausible reason for this could be attributed to the benefits accrued from HUP by the beneficiaries.

Table 1.12: Difference in attitude towards HUP between beneficiaries and non - beneficiaries

		N	T	Mean	SD	S.Error mean	P	Decision
Attitude towards HUP	Beneficiaries	64	2.81	59.2	4.5	0.57	0.002	Significant
	Non-beneficiaries	54		57.1	3.3	0.45		

Source: field survey, 2019

H$_0$2: There is no significant relationship between benefits derived from HUP and welfare status of beneficiaries

The correlation analysis as presented in Table 4.13 reveals a positive and significant relationship between benefits derived from HUP and welfare status of beneficiaries. This implies that as benefits derived from utilizing HUP increases, the welfare status also increases. In other words, an increase in benefits such as consistent bio-monthly, resource management, increased income and ability to meet household needs would result in improve household welfare status.

Table 1.13   Relationship between benefits derived from HUP and welfare status

Test of relationship	R	P	Decision
Benefits of HUP vs. welfare status	0.352	0.004	Significant

Source: Field survey, 2019

H$_0$3: There is no significant relationship between constraints to utilizing HUP and welfare status of beneficiaries

Table 1.14 shows that a negative and significant relationship exists between constraints to utilizing HUP and welfare status of beneficiaries (r=-0.144, p <0.05). This implies that an increase in constraints to utilizing HUP reduces the welfare status of beneficiaries. For example, an increase in constraints such as insufficient income from the bi-monthly payment and irregular payment of bi-monthly stipend could result in financial stress and ultimately affect the purchasing power of rural households

Table 1.14: Relationship between constraints to utilizing HUP and welfare status

Test of relationship	R	P	Decision
Constraints to utilizing HUP vs. welfare status	-0.144	0.025	Significant

Source: Field survey, 2019

H$_0$4: There is no significant difference in household welfare status between beneficiaries and non-beneficiaries

The t-test analysis as depicted in Table 1.15 shows that there is a significant difference in household welfare status between beneficiaries and non-beneficiaries. Table 1.15 also reveal that the mean score of beneficiaries was higher than non-beneficiaries. This indicates that beneficiaries of HUP fared better than non-beneficiaries in terms of household welfare. The fact that beneficiaries significantly fared better than non-beneficiaries is an indication that the HUP intervention is effective. However, attention has to be paid to certain bottle necks such as insufficient income from the bi-monthly payment, irregular payment of bi-monthly stipend and absence of feedback links with officials which could hamper household food consumption, children enrollment in school and access to quality health services.

Table 1.15: Difference in welfare status between beneficiaries and non -beneficiaries of HUP

		N	t	Mean	SD	S.Error mean	P	Decision
Welfare	Beneficiaries	64	13.3	216585.9	130784.9	16343.1	0.000	Significant
	Non-beneficiaries	54		186127.2	10427.1	14251.6		

Source: Field survey, 2019

Determinants of welfare status of HUP beneficiaries

The results of the ordered probit regression estimates of the determinants of welfare status of HUP beneficiaries are presented in Table 1.16. The statistical diagnostic test showed that the estimated model had a good fit with chi-square statistics significant at 1% level of significance. This implies that the variables specified in the model are relevant in explaining the participation decision of the respondents. Also, the explanatory power of the factors as reflected by pseudo R^2 was 0.549, indicating that the hypothesized variables were actually responsible for 55% of the variables that contributes to household welfare status. Virtually all the included variables satisfied the *a priori* expectation as presented in Table 1.16, but the significant ones among them were educational qualification, monthly income, family type, household size and constraints to utilization of HUP intervention.

Monthly income (β=-0.371) was positive and significantly contributed to household welfare. The implication is that household with more income are more likely to be better off than their counterparts with low income. This corroborates the finding of D'Agostino, Pieroni and Procidano (2016) who reported a positive relationship between income and welfare.

Another important determinant of household welfare is educational qualification (β=0.226). The result further revealed that educational qualification of respondents significantly contributed to household welfare. This is not surprising because education increases skill levels, which are required for some rural non-farm (RNF) activities, or contribute to increased productivity, or may be an employment rationing device. Education can set in train processes that increase confidence, establish useful networks or contribute to productive investment. This result is in agreement with Fafchamps, Marcel, Kebede and Quisumbing (2009) who reported significant relationship between educational attainment of household heads and welfare.

In addition, family type (β=-0.297) showed negative influence on household welfare, thus indicating that household with polygamous family are more likely to poor than their counterparts from monogamous family. Equally, household size (β=-0.165) negatively contributed to household welfare. This implies that households with high dependents are more likely to be poor than those with low dependents.

Table 4.16: Determinants of welfare status of HUP beneficiaries

Model	B	S.E	P	Decision
Constant	0.236	0.887	0.000	
Sex	0.112	0.957	0.290	Not significant
Marital status	0.530	0.351	0.257	Not significant
Education	0.226	0.731	0.007**	Significant
Income	0.371	0.185	0.003**	Significant
Family type	-0.297	0.713	0.037*	Significant
Household size	-0.165	0.336	0.021*	Significant
Attitude to HUP	0.184	0.880	0.402	Not significant
Benefits of HUP	0.076	0.660	0.908	Not significant
Constraints	-0.236	0.887	0.000**	Significant
Log likelihood -31.5819				
LR chi (9) = 11.03				
Pseudo R² = 0.5486				
Prob > chi²= 0.000				

Source: Field survey, 2019

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary

The high incidence of poverty in Nigeria despite several interventions from successive government, is a pointer to the fact that the past programmes targeted at poverty reduction have been ineffective and unsustainable in nature which could be as a result of wrong definition of poverty, political and policy instability culminating into lack of continuity, lack of proper targeting mechanism for the poor resulting in leakage, and a top-down development approach

In a bid to correct some of the errors recorded by previous programs, the present government came up with the conceptualization and implementation of Conditional Cash Transfer Programme (HUP) which is targeted at the poor and vulnerable households in rural areas across different states in Nigeria. It aims at reducing maternal mortality in those areas, improving welfare of beneficiaries and encouraging school enrolment and retention through a bi-monthly payment of ten thousand naira (#10,000) and life skill training. It was against this backdrop that the study was carried out to ascertain the effects of this programme on the welfare status of beneficiaries in Oyo State. The study objectives include; personal characteristics of the respondents, household characteristics of respondents, attitude of respondents towards the programme be described, benefits being derived from the programme by the beneficiaries, constraints faced by beneficiaries in accessing and utilizing the benefits HUP affords them to improve their welfare status and welfare status of HUP beneficiaries and non- beneficiaries in the study. A three stage sampling technique was used to select 160 respondents (68 beneficiaries, 92 non beneficiaries). Propensity score matching was done to avoid bias between beneficiaries and non- beneficiaries of HUP. Observable variables explaining the characteristics of rural households were used to measure the predicted propensity scores. The variables representing individual household characteristics in the model include age, income, educational attainment, and household size. Consequently after propensity score matching, data analysis was done on 118 respondents (64 for beneficiaries and 54 for non-beneficiaries).

Result on socio economic characteristics of the respondents reveals that 82.8% of the beneficiaries were female while 17.2% were male. Similarly, more than half (66.7%) of non-beneficiaries were females, while 33.3% were male. The mean age of respondents was 39.3±11.7years. With respect to marital status, 89.1% of the beneficiaries were married; the percentage of married respondent was equally high for non-beneficiaries (83.3%). On educational attainment the study revealed that 60.9% of the beneficiaries never attended school, while 17.2% and 21.9% of the beneficiary had primary and secondary education, respectively. Equally, most (55.4%) of non-beneficiary had non-formal education, while 20.3% and 21.3% had primary and secondary education, respectively. The average monthly income of both beneficiaries and non-beneficiaries of HUP was ₦16,497.30±₦22867.00 and ₦17,038.40±₦9,915.90. based on occupation of the respondents, 48.5% of HUP beneficiaries had farming as their main occupation, 43.8% were into trading while a few (7.8%) were artisans. Amongst the non-beneficiaries, more than half (68.5%) were engaged in farming, 29.6% were engaged in farming, while the remaining 1.9% were artisans

Also result on position in the family revealed that 56.2% of HUP beneficiaries were first born of their parents, 20.3% were in second position while 23.5% were above the second position in their respective families. In addition, 43.8% of the beneficiaries had 1-3 siblings, 35.9% had 4-6 siblings, while 20.3% had above 6 siblings. On types of household energy in use, majority (70.3%) of the HUP beneficiaries used fuel wood, 4.7% used LPG, 18.8% used kerosene, 6.3% used charcoal. Likewise, for non-beneficiary, majority (87.3%) relied on fuel wood, 1.9% used LPG, and 11.1% used kerosene. Furthermore, 57.8% of HUP beneficiaries dwell in thatched buildings, 35.9% stayed in single room, while 4.7% dwelled in mud houses. For non-beneficiaries more than half (53.7%) dwelled in thatched house, while 46.3% dwelled in single room.

Result on household characteristics revealed that 7.8% of the respondents were without spouse, a vast majority (89.0%) had only one spouse, while few (3.2%) had more than one. spouses. With respect to number of children, 34.4% of HUP beneficiaries had 1-3 children, 60.9% had 4-6 children, 12.5% had more than six children. However, 61.1% of non-beneficiaries had 1-3 children, 38.9% had within 4-6 children. Also, 75.0% of HUP beneficiaries do not have any other dependents, while 25% had dependents. Among beneficiaries who have dependents, for non-beneficiaries more than half (55.6%) did not have dependents, while 44.4% had. Amongst non-beneficiaries with dependent, 75.0% had only one person, while 25.0% had more than one person. The average household size of beneficiary and non-beneficiary of HUP was 5.7±2.2

and 6.8±1.7. This suggests a relatively large household size among respondents; however household size is larger for non-beneficiaries than beneficiaries. On family type the study showed that most of the beneficiaries (64.1%) hailed from monogamous home, while 35.9% practiced polygamy. However, majority (83.3%) of non-beneficiaries were from polygamous home, while 16.7% hailed from monogamous family.

The study found that more than half (62.5%) of the beneficiaries had a favourable attitude towards HUP, while 37.5% had unfavourable attitude. Conversely, large percentage (59.3%) of the non-beneficiary had unfavourable attitude towards HUP, while 40.7% had favourable attitude. In addition, more than half (54.7%) of the beneficiaries derived high level of benefit from HUP, while 45.3% derived low benefit. Information from the study also revealed that insufficient income from bi-monthly payment ranks highest ($\bar{x} = 0.91$), irregular payment of bi-monthly stipend ($\bar{x} = 0.88$), absence of feedback links with official ($\bar{x} = 0.31$) and frequent absence of facilitators for life skill training ($\bar{x} = 0.28$) constituted major challenge to utilizing the benefit of HUP. More than half (65.6%) of the beneficiaries of HUP were non- poor, while most (51.9%) of non-beneficiary were poor.

With respect to the hypotheses tested, benefits derived from HUP (r= 0.352) and constraints to utilizing HUP (r=-0.144) were significantly related to welfare status of beneficiaries. Significant difference existed in attitude towards HUP between beneficiaries and non-beneficiaries (t =2.81).
 Similarly, the study found that significant difference existed in household welfare status between beneficiaries and non-beneficiaries (t = 13.3). Monthly income (β=-0.371), educational qualification (β=0.226), family type (β=-0.297) and number of dependent (β=-0.165) all contributed to household welfare. This implies that households with high dependents are more likely to be poor than those with low dependents.

Conclusion
The study found that most of the respondents were young married female farmers with large household size and low-income earnings. The study also found that most of the beneficiaries were favourably disposed to HUP. Most of the beneficiaries also derived immense benefit from HUP programs. These benefits range from increased income, enrollment of children in school, access to maternal and health services as well as ability to meet household needs. The study also showed that an increase in benefits derived from HUP would translate to better welfare. However, certain constraints such as insufficient income from bi-monthly payment irregular

payment of bi-monthly stipend and absence of feedback links with official (and frequent absence of facilitators for life skill training militated against the utilization of the benefit of HUP.

Relative to the welfare status of beneficiaries and non-beneficiaries of HUP, the former fared better than the latter, thus indicating that Conditional Cash Transfer is an effective intervention tool for poverty alleviation. Conclusively, the study found that monthly income and educational qualification increased welfare of beneficiaries, while large household and constraints to utilizing the benefit of HUP decreased the welfare status of beneficiaries.

Recommendations

Based on the conclusions drawn from the study, the following recommendations are hereby considered important for the purpose of facilitating policy process

1. Due to the significant contribution of education to welfare status of beneficiaries, programme designers of conditional cash transfer should invest more in capacity building and skill acquisition so as to increase income among rural dwellers in Oyo state.
2. Measures should be put in place by anti-corruption agencies to check the rationale behind irregular payments of the bio-monthly stipends among rural poor in Oyo state
3. There is need for monitoring and evaluation of the HUP programme in order to improve the feedback mechanisms and also address the supply side deficiencies
4. Since polygamy and large household size impacted negatively on welfare status of beneficiaries, health care givers should educate rural dwellers in Oyo state on the need and importance of family planning.
5. Adequate security should be provided for the Local Government Officials
6. Proper situational analysis should be carried out before initiating such projects as these and eligibility criteria be thoroughly set. The issue of cutting down number of beneficiaries based on NASSCO data poses a great threat to security and social relations of the continued beneficiaries and staffs. Situations like these should be avoided by carrying out proper targeting.

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