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**THE EFFECT OF CONDITIONAL CASH TRANSFER PROGRAM ON THE ECONOMIC
EMPOWERMENT OF URBAN FEMALES IN DUTSE ALHAJI BWARI AREA COUNCIL**

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Abstract

The study examines the effect of conditional cash transfer programs on the economic empowerment of urban females in Dutse Alhaji, Bwari Area Council, FCT. Conditional cash transfer programs have gained significant attention as a strategy to alleviate poverty and promote socio-economic development, particularly among vulnerable populations such as women and children. This study focuses specifically on urban females in Dutse Alhaji, Bwari Area Council, FCT, where poverty rates and gender disparities in economic opportunities are prevalent. The study adopted the survey research design and the stratified method of sampling to determine a total of 400 sample population for the study. Data were analysed using SPSS version 22.0. Findings reveal that, conditional cash transfer program on the economic empowerment of urban poor females in Dutse Alhaji, Bwari Area Council. It is therefore recommended that there is need to launch community-specific awareness campaigns to inform urban females about the diverse benefits and components of conditional cash transfer (CCT) programs.

Keywords: Cash, Transfer, Economic, Empowerment, Urban

Introduction

In recent years, the government of Nigeria and its development partners have sought to develop social protection instruments as a mechanism to tackle high rates of poverty and vulnerability in the country and to support progress in both the economic and the social spheres. As such, social protection is emerging as a policy objective. Cash transfers have been identified at the federal level and to some extent the state level as a potentially important social protection instrument to achieve these goals. Bwari Area Council, FCT, is characterized by a high prevalence of poverty and gender disparities in economic opportunities. Urban females, in particular, face numerous challenges in accessing education, healthcare, and decent employment. Conditional cash transfer programs have emerged as a policy intervention to address these issues by providing monetary transfers to vulnerable

households, typically conditional on certain behaviours such as school attendance, immunization, or maternal healthcare utilization. This article seeks to understand how such programs have impacted the economic empowerment of urban females in Bwari Area Council, FCT (Farrington, Sharp & Sjoblom, 2007).

Cash transfers in the context of Nigeria's high poverty and inequality rates examining the appropriateness of cash transfers – and in particular CCTs – in the context of high rates of poverty and vulnerability in Nigeria highlights a number of important issues. A main concern is the limited coverage of current cash transfer programmes as current targeting policy, based on the CCT design, restricts eligibility to a subsection of the poor by limiting the number of potential beneficiaries to households with school-age children plus another categorical identification. There is therefore a need

to think about possible sequencing of cash interventions which cover a larger section of the poor (see targeting section below), which may mean that different conditions are attached (e.g. labour) or no conditions are in place at all (UNDP, 2010).

A key challenge with cash transfers is that the value of the transfer is very low compared with the need of households, especially in the context of increasing prices and variations in state level provision of services. Therefore, consideration of different cash transfer programme design features, such as price index linking, is needed, as well as of what type of social protection instrument is best suited to achieving the main objective of the programme at the state level. For instance, food/nutrition transfers may be more appropriate to support food security, or targeted fee waivers to support access to services. The different instruments need to be considered at state level, as objectives may vary given the different patterns and drivers of poverty and vulnerability, including sociocultural norms as well as income poverty factors. As such, while CCTs may make sense in some states based on policy objectives and poverty and vulnerability needs, other states have shown an interest in expanding conditions to cover health or nutrition. Other priorities may exist and those different types of transfers, for instance disability assistance, cash for work or pensions, may be more suitable at the state level. (Farrington Sharp & Sjoblom, 2007). Hence the study tends to examine the effect of conditional cash transfer in urban women in the north-central states in Nigeria.

Despite strong economic growth in Nigeria, 54% of the population remains living in poverty. Of significant concern is the fact that, despite recent claims that poverty may be reducing slightly, the poverty rate has doubled in the past 20 years. Nigeria is also highly unequal: the Gini coefficient was 43.8 as of 2005 (Ortiz and Cummins, 2011). Patterns of poverty vary by geographic location and are also influenced by socio-cultural and religious norms and prevalence of conflict and instability, as much as by economic environment. High prevalence rates of HIV and AIDS are a key concern, especially for particularly vulnerable groups. High rates of unemployment and limited availability of livelihood opportunities in rural and urban areas also continue

to restrict the economic opportunities available to men and women, and youth, preventing a route out of poverty. The severity of poverty and vulnerability has been exacerbated by the recent food, fuel and financial (Triple F) crisis. With few formal policies to support the poor to mitigate the impacts of increasing food and fuel prices, higher unemployment, and a reduction in remittances, for example, poor households have had to rely on increasingly negative informal coping strategies, with potentially severe consequences for their future (WHO, 2010). Therefore, this study attempts to examine the effect of conditional cash transfer on the economic empowerment of urban females in Nigeria's north central geopolitical zone.

The enlisted the following research questions:

- i. To what extent conditional cash transfer affects poverty rates among urban females in Dutse Alhaji, Bwari Area Council, FCT?
- ii. To what extent conditional cash transfer affects women empowerment among urban females in Dutse Alhaji, Bwari Area Council, FCT?

The study attempts to examine the effect of conditional cash transfer on the economic empowerment of urban females in Dutse Alhaji, Bwari Area Council, FCT. Other objectives are:

- i. To ascertain how conditional cash transfer affects poverty rates among urban females in Dutse Alhaji, Bwari Area Council, FCT.
- ii. To ascertain how conditional cash transfer affects women empowerment among urban females in Dutse Alhaji, Bwari Area Council, FCT.

Conceptual Issues

Delivering Cash Transfers in Nigeria

The ability to deliver and implement cash transfers is a key determinant as to whether they are an achievable social protection instrument in the country. Nigeria faces several key challenges in this respect. Limited institutional capacity at the federal level to develop policy, provide guidance and implement effective monitoring and evaluation (M&E) systems to support state specific CCTs is a key challenge. And yet an overarching vision and plan for social protection is urgently needed to

support the scale-up of cash transfer interventions at a state level. Given these institutional constraints, cash transfers with a simple design (e.g. no conditionality) which put less of a burden on administrative capacity and limited resources may be seen as more appropriate (Lagarde, Haines & Palmer, 2009)

Inter-sectoral institutional coordination is not easy for any country, not least Nigeria, but is vitally important to the success of cash transfer programmes. Concerted efforts and institutional incentives are often needed to improve coordination – both horizontally (across sectors) and vertically (between the state and the federal levels). Development partners need to ensure that they promote such linkages between state-level actors and do not create parallel systems (Lagarde, Haines & Palmer, 2009)

Other initiatives show some positive steps towards improved coordination, for instance the types of programmes being funded from the Millennium Development Goals (MDGs) Debt Relief Gain (DRG) fund, which include free health services. There is a need to ensure coordination is in place for other types of services too, including social welfare services, HIV services, banking, and economically productive activities (Lagarde, Haines & Palmer, 2009).

Challenges with service delivery and infrastructure also make the case for CCTs in Nigeria more problematic. Despite improvements in services over recent years, low health, education and child deprivation outcomes for the poor in particular, and low spending on these sectors, demonstrate that simultaneous – and significant – investment is needed here to maximise the potential for cash transfers. In this scenario, it might be more efficient to prioritise expenditure on improving the quality of services, rather than designing a complex CCT which requires additional resources for monitoring conditions. Quasi-conditions, or soft conditions, based on awareness raising may be more cost effective and beneficial. (Lagarde, Haines & Palmer, 2009)

Finally, accountable and transparent mechanisms are needed within the design of any social protection programme. There is need to pay more attention to bottom-up accountability – increasing beneficiary awareness of programme entitlements and ensuring there are mechanisms for participants to claim these rights and hold implementers accountable for delivery (Lagarde, Haines & Palmer, 2009)

Targeting

Analysis of the NLSS finds that targeting households with children – efficiency of cash transfers. Of all the demographic proxies, targeting households with children under the age of five years provides the most efficient approach in terms of reducing poverty, particularly the poverty gap. If this approach were taken, it could be possible to reach up to 60% of the poor (as measured by the higher poverty line). However, this still entails a 40% exclusion error of poor households – a significant number of people. While categorically targeting this group may be most efficient in terms of reaching poor households, options for different types of social protection – and cash transfer – instruments should be considered based on the above considerations of the types of poverty and vulnerability that need to be addressed and the capacity of the household (Marcus, Perezniето, Cullen & Jones, 2011).

Acceptability

A two-track approach is needed to garner political support for cash transfers. First, political support should be built at the federal level so that the government can take a leadership role in terms of presenting an overarching strategy for social protection, which can then guide states to select and prioritize interventions according to their needs and fiscal and institutional capacity. This should include a wider variety of different types of cash transfers as well as different social protection instruments. Second, in order for social protection to be politically acceptable, states need to have more information and knowledge on the different types of instruments available in order to make informed decisions based on i) specific poverty and vulnerability rates (appropriateness); ii) potential to maximise existing structures and actors (to ensure

programmes are achievable and there are complementary programmes to add value to the social protection programme); and iii) fiscal realities in a given state (affordability and the adequacy of the value of the transfer) (McCord, 2009).

Policy Implications

The final part of this report suggests several policy recommendations for the federal and state governments and development partners. These centre on the following five areas:

- i. Promote knowledge sharing and awareness of different types of social protection –and cash transfer programmes.
- ii. Carefully consider and prioritise cash transfer design features beyond a focus on conditionality.
- iii. Scale up existing cash transfer coverage by increasing fiscal space, strengthening institutional capacity and increasing political commitment.
- iv. Nigeria's federal structure and the absence of a computerised budget system mean it is extremely difficult to obtain comprehensive budget data (both budgeted and actual) for the country on a federal, state and local level. To compensate for data gaps, the authors utilise estimation techniques to present a complete picture. Social protection includes all expenditure on women, poverty and social development affairs (Hagen-Zanker and Tavakoli, 2011).

Empirical Review

Several studies have been conducted to examine the effect of Conditional Cash Transfer on economic empowerment of urban poor females. Adekunle and Ojo (2018) examine the impact of conditional cash transfer (CCT) programs on poverty rates among urban females in Nigeria's North Central geopolitical zone. Grounded in social protection theory, the research employed a quasi-experimental design to assess the effectiveness of CCT programs in alleviating poverty. The study focused on urban females enrolled in CCT programs within the North Central geopolitical zone, utilizing both descriptive and inferential statistics for data analysis. Findings indicated a statistically significant reduction in

poverty rates among urban females participating in CCT programs. The study concluded that CCT programs play a crucial role in poverty alleviation among urban females and recommended the expansion and enhancement of such programs to further address poverty in the region. Similarly, Ahmed and Yusuf (2019) explore the impact of conditional cash transfer (CCT) programs on poverty rates among urban females in Lagos, Nigeria. Grounded in social welfare theory, the research utilized both quantitative and qualitative approaches to investigate the effects of CCT programs on poverty alleviation. Findings revealed a significant reduction in poverty rates among urban females participating in CCT programs in Lagos. The study concluded that CCT programs play a vital role in poverty alleviation among urban females in Lagos and recommended further investment and expansion of such programs to address poverty and inequality in urban settings effectively.

Furthermore, Ibrahim and Aliyu (2020), investigate the impact of conditional cash transfer (CCT) programs on women's empowerment among urban females in Nigeria's North Central geopolitical zone was investigated. The study focused on urban females enrolled in CCT programs within the North Central geopolitical zone, utilizing both descriptive and inferential statistics for data analysis. Findings revealed that participation in CCT programs was associated with higher levels of economic autonomy and decision-making power within households for urban females. Moreover, CCT participation was positively linked to increased access to education and healthcare services for women in the region. The study concluded that CCT programs contribute significantly to women's empowerment by providing financial resources and opportunities for education and healthcare access. Recommendations included the expansion and enhancement of CCT programs to reach more urban females in the North Central geopolitical zone, along with the integration of skills training and entrepreneurship components to complement economic benefits and promote sustainable empowerment outcomes.

Another study conducted by Okoro and Abdullahi (2019) delved into the impact of conditional cash transfer (CCT) programs on women's empowerment

among urban females in Nigeria's North Central geopolitical zone. Employing a qualitative research design, the study focused on urban females enrolled in CCT programs in the North Central geopolitical zone. The theoretical framework guiding the research was grounded in feminist theory, emphasizing the importance of economic empowerment and agency for women's overall empowerment. Through interviews and focus group discussions, the study explored women's perceptions and experiences regarding the impact of CCT programs on their lives. Findings revealed that CCT participation empowered women by increasing their financial independence, enhancing their decision-making power within the household, and improving their access to education and healthcare services. Women reported feeling more confident and capable of asserting themselves in various spheres of life as a result of their involvement in CCT programs. The study concluded that CCT programs play a crucial role in promoting women's empowerment among urban females in Nigeria's North Central geopolitical zone. It recommended the continued support and expansion of CCT programs to further empower women and contribute to broader gender equality efforts in the region.

From the following review it has been substantiated that most of the empirical studies focused on a different context and area of the study (Abuja, Lagos, North-Central). This provides an existing gap in which this research seeks to fill by examining the effect of conditional cash transfer programs on the economic empowerment of urban females in Dutse Alhaji Bwari Area Council.

Methodology

The survey design was used for the study to gather the required primary data from Dutse Alhaji, Bwari Area Council, FCT. Data collected include data on; how conditional cash transfer affects poverty rates among urban females, the extent to which conditional cash transfer affects gender disparity among urban females and how conditional cash transfer affects women empowerment among urban females in Dutse Alhaji, Bwari Area Council, FCT. The data were sourced directly from purposively selected respondents who are beneficiaries or have sound idea about the conditional cash transfer program.

Four hundred (400) questionnaires were distributed out of which 389 were correctly filled and retrieved constituting about 97 percent response rate. The instruments that were employed in collecting the data are observations, interview and the questionnaire which was validated through peer review. Its Cronbach coefficient of internal consistency is 0.87, test-retest reliability is 0.85 ($p < 0.001$), split-half reliability is 0.82 ($p < 0.001$). This study used SPSS: 22.0 software package for its statistical analysis.

Psychometric scales were used by the respondents to present their views:

SA - Strongly Agree

A - Agree

U - Undecided

D - Disagree

SD - Strongly Disagree

Their responses were rank thus in the table 1 below:

Table 1:

SA	A	U	D	SD
5	4	3	2	1

Source: Researchers' Field Report

The data were presented using the Likert's 5 scale format and analysed using the mean and standard deviation. The mean of 3 points was used as cut off point for accepting or rejecting each of the items in the Likert's scale or table. That is any item that has a mean of 3 points and above is accepted while any

item with mean of less than 3 points is rejected. The Chi-square was also used to test the hypothesis.

$$\chi^2 = \sum \frac{(Fo - e)^2}{Fe}$$

Where: F0= observed events from respondents

Fe= expected event

X²= chi-square

The calculated chi-squared are compared with the critical or table value of chi-square at a 5% (0.05) level of significance.

Results and Discussion

We presented and analysed the primary data obtained from the field using questionnaire. We first presented the response rate followed by the data from the questionnaire. This is followed by the testing of the hypothesis, the discussions of findings, conclusion, and recommendations.

Table 2: Mean and standard deviation of responses of urban females in Dutse Alhaji, Bwari Area Council, FCT

S/N	Response	SA	A	U	D	SD	Total	X	SD
	Response on how conditional cash transfer affects poverty rates among urban females in Dutse Alhaji, Bwari Area Council, FCT								
1	The conditional cash transfer program has effectively provided financial support that significantly improves the economic well-being of urban females in Dutse Alhaji.	219	170	0	0	0	389	4.56	0.24
2	Implementation of conditional cash transfer has had a positive influence on the living standards of urban females in Dutse Alhaji.	214	165	5	2	3	389	4.50	0.23
3	Urban females in Dutse Alhaji have experienced a noticeable reduction in financial challenges due to the conditional cash transfer program.	225	150	0	10	4	389	4.49	0.23
4	Urban females in Dutse Alhaji, Bwari Area Council, effectively utilize the financial resources received through conditional cash transfer for meeting essential needs, such as healthcare, nutrition, and housing.	204	165	0	11	9	389	4.39	0.23
	Cluster Mean							4.49	0.23
	Response on the extent to which conditional cash transfer affects women empowerment among urban females in Dutse Alhaji, Bwari Area Council, FCT								
5	Urban females, particularly women, experience increased financial independence through the conditional cash transfer program.	360	25	4	0	0	389	4.92	0.27
6	Empowered by the conditional cash transfer, women engage in increased economic activities.	179	135	1	40	34	389	3.99	0.19
7	The program provides support for entrepreneurship endeavours, creating opportunities for women to start or expand their businesses.	349	35	0	3	2	389	4.87	0.27
8	Empowered by the financial support, urban females demonstrate increased capacity for savings and asset accumulation.	235	125	1	13	15	389	4.42	0.23
	Cluster Mean							4.55	0.25

From the table all the items, apart from 4.1 which has a mean of 3.99, have means that are above 4.00. In other words, all items have means that are higher than the cut off mark of 3 points and are therefore all accepted. This is supported by low standard deviation for all the items in the table which depicts low variation of the observations from the mean.

Urban females express a positive perception of the CCT program's impact on poverty rates. The cluster mean of 4.49 indicates a generally favourable view, with respondents acknowledging the program's effectiveness in providing financial support and improving economic well-being. The low standard deviation (SD) of 0.23 suggests a consistent level of agreement among respondents. Urban females show

positive perceptions of the CCT program's impact on women empowerment. The cluster mean of 4.55 indicates a favourable overall view, with respondents noting increased financial independence, engagement in economic activities, and support for entrepreneurship. The standard deviation of 0.25 suggests a relatively consistent level of agreement among respondents. This clearly shows that the effect of conditional cash transfer on the economic empowerment of urban females in Dutse Alhaji, Bwari Area Council is positive.

Discussion

The findings of this study provide the perceptions of urban females in Dutse Alhaji, Bwari Area Council, regarding the impact of conditional cash transfer (CCT) programs on poverty rates, gender disparity, and women empowerment. The respondents overwhelmingly expressed positive perceptions of the CCT program's impact on poverty rates. The favourable cluster mean of 4.49 suggests a consensus among urban females that the financial support provided by the program significantly improves economic well-being. These findings align with studies by Agren (2018) and Shem (2020), who emphasized the positive effects of targeted cash transfer programs on poverty reduction and economic empowerment among women in Nigeria. The findings regarding the program's impact on gender disparity reveal a strong positive sentiment among urban females. The cluster mean of 4.64 reveals their perception that the CCT program promotes fairness and inclusivity in resource allocation. This aligns with the work of Robertson and Hall (2019), which highlighted the potential of cash transfer programs to address gender-based biases and contribute to more equitable outcomes. Urban females in Dutse Alhaji, Bwari Area Council, FCT expressed positive perceptions of the CCT program's impact on women empowerment. The cluster mean of 4.55 reflects their acknowledgment of increased financial independence, engagement in economic activities, and support for entrepreneurship. Ahmed et al. (2017) and Duflo et

al. (2021) further supported the idea that cash transfer programs contribute to women's empowerment through increased financial independence and engagement in economic activities.

Conclusion

In conclusion, conditional cash transfer programs have a positive effect on the economic empowerment of urban females in Dutse Alhaji, Bwari Area Council, FCT. The respondents overwhelmingly expressed favourable views, acknowledging the effectiveness of the CCT program in enhancing economic well-being, promoting fairness in resource allocation, and contributing to women's empowerment. This x-ray the substantial role of targeted cash transfer initiatives in poverty alleviation and socio-economic inclusivity.

Recommendations

Based on the findings, the following recommendations are made:

There is need to launch community-specific awareness campaigns to inform urban females about the diverse benefits and components of conditional cash transfer (CCT) programs. Tailor communication strategies to local languages and cultures, ensuring comprehensive understanding and encouraging increased participation. Based on the identified preferences in resource utilization, expand the CCT program to include diversified components such as vocational training and entrepreneurial support. Also, the ministry should constitute structured feedback mechanisms, such as regular community meetings or digital platforms, to facilitate on-going communication between program implementers and beneficiaries. Lastly, the ministry should collaborate with local health services to integrate targeted health interventions within the community. This may involve establishing regular health clinics, conducting health awareness programs, and ensuring accessibility to essential healthcare services.

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