

## Assessment Of Conditional Cash Transfer Scheme And Poverty Alleviation Among Rural Poor In Cross River State, Nigeria

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### ABSTRACT

This study examines the impact of conditional cash transfer scheme on poverty alleviation in the rural communities of Cross River State, Nigeria. The ex-post facto research design was adopted and three hypotheses were formulated in this study. The instrument for data collection was a thirty (30) item structured questionnaire and Focus Group Discussion. The population of the study comprises 2940 beneficiaries of the conditional cash transfer in the eighteen local government areas of the state, from 2010 to 2017. Cluster and simple random sampling techniques were used to select 1176 respondents. The hypotheses were analysed using Pearson product moment correlation. The findings revealed that conditional cash transfer scheme have significant relationship with poverty alleviation in terms of increase school enrolment and had tremendously helped in improving health services utilisation as most of the beneficiaries of this programme were able to access health facilities better than before the scheme. This intervention has equally helped beneficiaries to acquire requisite entrepreneurial skills that helped them to transform their lives and standard of living. On the basis of these findings it is recommended that the government should increase the number of household beneficiaries for wider coverage and spread as well as establish more health facilities in the rural areas. More so, the government should increase the number of people enlisted for entrepreneurial training and skills acquisition. (Word Count 222)

**Key words:** Assessment, Conditional Cash Transfer Scheme, Access to education, Health services utilization, Entrepreneurial development, Poverty alleviation

### INTRODUCTION

In Cross River State about 75per cent of the total population live below the poverty line of \$1.25 per day. There is high Maternal Mortality Rate (MMR) of 2,000 deaths in every 100,000 live births against (national average: 800/100,000), and high infants mortality rate of 245 deaths in every 100,000 infants live birth against the (national average of 100 deaths in every 100,000 birth as well as the child immunization rate of 48.33-48.9per cent and average coverage of 75per cent as at May 2009 [1]. Also, malnutrition rate of about 11.1-17.5per cent of the total children population as well as HIV/TB rate is put at 25per cent in 2006 [2].

Generally these are great social welfare indicator gaps that caused the Cross River State government to implement a conditional cash transfer scheme in the state. Conditional cash transfer scheme christened by the Cross River State government as 'Project Comfort' was introduced to manage the problem of poverty at the grass root. It was meant to address the problem of poverty among the rural poor and to improve their standard of living through the

provision of economic and entrepreneurial development. It is a synergy and tool to promote wealth creation and entrepreneurial development among the poor. The basic goal of the "project comfort" is to transfer cash benefits to rural poor in order to alleviate rate of poverty among rural poor at the long run.

However, how effective these conditional cash transfer schemes have been and the sincerity in implementing them remains a recurring question in many cycles. It is frustrating to note that from 2000 to now there has not been demonstrable evidence to document the success of all the programmes implemented in Nigeria. Often time policy implementation is misdirected and the deserving poor are excluded from participation or denied access to social amenities' therefore gaining access is conditioned on the fact that actions of households will yield positive result which inadvertently promote the overall good of the society. It is against this background that this study examines the impact of conditional cash transfer programme on poverty alleviation in the rural communities of Cross River State of Nigeria.

### **Research questions**

1. How does conditional cash transfer relate to access to education among rural poor in Cross River State?
2. Does conditional cash transfer relate to health services utilization among rural poor in Cross River State?
3. To what extent does conditional cash transfer scheme relate to entrepreneurial development among rural poor in Cross River State?

### **Objectives of the study**

1. To determine the relationship between conditional cash transfer and access to education among rural poor in Cross River State.
2. To ascertain how conditional cash transfer relate to health services utilization among rural poor in Cross River State.
3. To determine the extent to which conditional cash transfer scheme relate to entrepreneurial development among rural poor in Cross River State

### **Research hypotheses**

1. There is no significant relationship between conditional cash transfer scheme and access to education among rural poor in Cross River State
2. There is no significant relationship between conditional cash transfer scheme and utilization of health services among rural poor in Cross River State
3. There is no significant relationship between conditional cash transfer scheme and entrepreneurial development among rural poor in Cross River State

## **LITERATURE REVIEW**

### **Conditional cash transfer and access to education**

A number of evaluations in Cambodia, Turkey, Ecuador, Mexico, Nicaragua and Jamaica had shown that there is impact of conditional cash transfer scheme on education [3]. This effect is noticeable among some age groups where the programme is tailored on girl child education. In Mexico the impact of Oportunidades in rural areas is significant for children making the transitions from primary to secondary school and has a great positive spill over effect on school enrolment increase. The issue of how transfer size can affect enrolment and retention is highly content specific and will depend on a variety of other factors [4]. Timing of payment is essentially important and that a bimonthly or monthly payment design can affect the attendance and enrolment. Even among the poor there may be heterogeneity in expected return to schooling and enrolment [5].

There are several reasons why one might expect that the impact of conditional cash transfer scheme would be larger for the poorest household. Those households have worse education outcomes at baseline, so there are more margins for improvement [6]. They tend to face more constraints that affect their schooling choices and in Mexico Oportunidades programme effects are largest for children with the lowest propensities to enrol in school at baseline [7].

Conditional cash transfer helps to increase the prevalence and amount of child enrolment in primary and secondary schools [8]. Conditional cash transfer conditionalities also increases parents awareness of schooling and health care attendance and thereby decrease child labour, thus the parents are less likely to depend on the income of their children and are able to communicate the importance of school attendance [9]. Depending on the focus cash transfer can support girls' education and their access to health care and other basic social services [10].

In Colombia, the conditional cash transfer programme under the graduate internship scheme of the community services and Technical Vocational Education and Training (TVET) Programme trained more than 5000 youths yearly on various skills [11]. On the performance of conditional cash transfer in Mexico, it was reported that 81,876 youths were trained on various skills, and 1100 were given cash grants to cater for their educational needs while 830 benefited from its infrastructural development scheme [12]. The graduate internship scheme (GIS) of conditional cash transfer cost the country N900m monthly [12]. The N900m figure is based on the N18, 000 monthly stipend paid to about 50, 000 graduates that benefit from the scheme in the 2013 fiscal year [12]. The conditional cash transfer was part of the government's tripod strategy towards addressing poverty and ignorance in Nigeria. It is a social safety net to provide short term avenues for people to reduce poverty levels in their lives. The scheme had also partnered with firms and institutions in which they get free labour and undertake to groom and mentor the interns to acquire skills on the job experience while government pays stipends to the interns [13]. One of the aims of conditional cash transfer through its Educational Development Service (EDS), is to tackle the problem of ignorance by training young people on internship skills in Brazil [14]. The internship skills were designed to be created in labour intensive community development services. The beneficiaries of the internship programme were trained in some basic skills and supplied with working tools and equipment as appropriate [14].

### **Conditional cash transfer and health services utilization**

Regular use of health services is a significant and an integral part of many conditional cash transfer programmes and evidence abound from Latin America experience. Conditional cash transfer programme compels benefiting household to make regular use of health care services and facilities than they would have made in the absence of the interventions, especially in maternal health and preventive health check-ups for children, more particularly on growth monitoring, immunisation and weight [15].

In Jamaica, there is significant effect of the programme on the preventive health care visits by children under the age of six (6) years [16]. The programme have positive effect for 'familias en accion' on immunisation rates [9]. There is large impact of the programme on full and vaccination coverage in Nicaragua [17]. Conditional cash transfers accelerate reduction in morbidity and mortality by working on the 'demand side' to help poorer families to overcome the economic barriers to access and use health services [18]. The hallmark of conditional cash transfers for health concerns is behavioural change towards the utilization of health services. It provides the households with income transfer that is conditional on health care visitations when the need arises [19]. The impact of conditional cash transfer in health outcomes could be as result of the income effect associated with the transfers, the explicit conditionalities impacts

on health services on a large extent that it regulates the behaviour of the households. In Nigeria, transfers are condition precedent and failure of benefiting families to meet regular health visit for children under five (5) years and 85 percent school attendance can result to disqualification [20]. Therefore household ensure strict compliance to conditionalities to keep receiving the transfers.

The conditional cash transfer programme in Nigeria requires and combines a traditional cash transfer program with financial incentive for positive behavioural change in health, education, nutrition and small-scale enterprise formation [21,33].

Conditional cash transfers are disbursed conditionally on the household engaging in a set of behaviour change designed to improve health, education and nutrition including prenatal care, as well as baby care, immunization, nutrition monitoring and supplementation, preventive health check-ups and participation in educational programmes [22]. Conditional cash transfers empower the poor to make their own decision to improve their lives by going for regular check-ups and other health care services and reducing deprivation and vulnerability [23].

There is extensive and generalizable evidence that cash transfers have reduced the depth at which the poor patronize traditional medicine and instead utilizes health care services across countries implementing conditional cash transfer [24]. This evidence suggest that conditional cash transfers constitute the most direct possible approach to addressing health care utilization by directly providing income to households and raises the standard of living, reduces the severity of poverty and vulnerability as well as shift the distribution of income, so closing the gap between the rich and poor [25].

The degree to which conditional cash transfers are able to motivate or encourage households to utilise health services depend on the ability of the benefiting households to use this support to leverage step-wise change in their circumstance [26]. Conditional cash transfer can create livelihood options and opportunities which enable households to see the need of accessing health services in order to cushion families from worst effects of health crisis [27].

One of the strongest and consistent findings regarding the impact of conditional cash transfer programme is their contribution to health care of individuals and households. The impact of conditional cash transfer on health care has been most pronounced in low income countries where poverty is generally more severe. In this circumstance, households are particularly likely to prioritise spending on improving their health and reduce the likelihood of dying young or contracting diseases or infections [28].

### **Conditional cash transfer and entrepreneurial development**

Conditional cash transfers encourage parents to assist in the entrepreneurial development of their children [29]. Some of the conditional cash transfer programmes includes income support through participations in public works programmes, cash transfer to poor vulnerable household to train their children, acquire skills, seek medical services or embark on small scale businesses or even providing take of grants to poor or vulnerable households to do one form of business or the other [30]. Over the past 15 years, governments in developing countries have invested on large scale cash transfer programmes, which are now estimated to have reached from 750 million to one billion people towards promoting entrepreneurial development [31].

Governments in low income countries like Uganda, Kenya, Ethiopia and Nigeria have since began to develop interest and to promote entrepreneurial development among the poor through cash transfers [24]. Currently, almost all third world countries are involved in

conditional cash transfer programmes as a way of promoting entrepreneurial spirit among the citizenry in their countries. The use of conditional cash transfer in developing small and medium scale enterprises in Ghana has been described as monumental by development experts [31]. This rapid spread of small and medium enterprises in Ghana has been driven by government recognition that entrepreneurial development results to household's opportunities to break away from poverty circle. It also brings increased funds which can push many away from poverty [21,31].

There is growing evidence that cash transfer have help people escape chronic, often intergenerational poverty by leveraging gains in non-income human development out comes, accelerating progress towards Millennium Development Goals (MDGs) targets [29]. Evidence from Ethiopia and Bangladesh suggest that cash transfers were used as catalyst to promote livelihood through complementary interventions (e.g. skill training and participation in agricultural extension programmes). In Zambia and Namibia the introduction of cash transfer to poor remote areas, stimulated demand and local market development [9,29].

In Mexico (Oportunidades) cash transfers have often helped to increase the role of women in entrepreneurial development decisions and promoted more balanced gender relations in all forms of human developments. Olayemi (2015) affirmed that conditional cash transfer had increased the number of people empowered in entrepreneurial development in Mexico from 8.5 per cent to 6.8 per cent and also increased the number of participants in skills acquisitions from 3.0 per cent in 1997 to 5.4 per cent in 2008. Conditional cash transfer scheme is implemented to manage the problem of poverty at the grass root, and as a synergy and tool to promote wealth creation and entrepreneurial development among the poor [10,25]. The basic goal of conditional cash transfer is to transfer cash benefits to benefiting poor households in order to create small scale entrepreneurship which is largely believed will promote and boost socioeconomic development of the society especially amongst benefiting households [10].

In Nigeria conditional cash transfer makes payment to poor households on the condition that they invest in entrepreneurial of their children in certain pre-specified ways. There are two broad reasons why conditions are pre-specified before conditional cash transfers commences in any locality [26]. Firstly, if private investment in children's entrepreneurial is thought to be too low. Secondly, if political economy conditions shows little support for redistribution unless it is seen to be conditional on "good behaviour", by the "deserving poor"[31]. This presupposes that households are paid transfers to encourage them invest in meaningful business ventures [10].

Conditional cash transfers focuses on building the entrepreneurial of children (rather than on simply supporting parents), and adds to conditional cash transfers political acceptability as an instrument to promote opportunities [32]. It is hard to blame children for being poor, thus using public resources to support the entrepreneurial development of the poor children makes conditional cash transfer a poverty reduction initiative than a social assistance [33].

### **RESEARCH METHODOLOGY**

The ex-post facto research design was adopted in this study which allows the use of part of the population of the study for data generalisation. The population of study consists of 2940 beneficiaries from the 196 political wards (Northern senatorial district 54, Central 66, and Southern 76 wards) receiving conditional cash transfer benefit in the 18 local government areas of the state.

The sampling procedure employed for this study was cluster and simple random sampling technique. The respondents were selected from the existing cluster of the 196 political wards in the 18 local government areas of the state. In each political ward, there are not less than 15 beneficiaries. Forty per cent of beneficiaries were selected from each political ward in the study area using the random sampling procedure and a total of 6 respondents were selected from each political ward given a total of 1176 respondents. The questionnaire and focus group discussion formed the major instrument for data collection for the study. The instrument was entitled: Conditional Cash Transfer Scheme and Poverty Alleviation Questionnaire, and is made up of 30 items. Data entry and analysis were done using Microsoft excel (for cleaning) and the statistical package for Social Science(SPSS version 20). Results generated were expressed as percentages and presented in tables, charts and graphs. Pearson product moment correlation was used to test the hypotheses.

## RESULTS

**TABLE i: Responses on conditional cash transfer and access to education**

Items	SA	per cent	A	per cent	D	per cent	SD	per cent
Able to pay fees for children without stress	708	62.11	304	26.67	70	6.14	58	5.09
Able to buy books for children without stress	594	52.11	374	32.81	118	10.35	54	4.74
Able to provide school uniform for children	574	50.35	392	34.39	94	8.25	80	7.02
Able to change children schools to more expensive schools	334	29.30	238	20.88	246	21.58	322	28.25
Able to assist extended families in paying their fees	434	38.07	334	29.30	236	20.70	136	11.93
Not able to meet up with school demand of children	174	15.26	230	20.18	526	46.14	110	18.42

**Source: Field work 2018**

The result in Table i revealed that 62.11 per cent (N= 708) of the respondents strongly agreed to item 1, "I am able to pay fees for children without stress after conditional cash transfer programme", 26.67 per cent (N=304) agreed, 6.14 (N=70) per cent disagreed while 5.09 per cent (N=58) strongly disagreed with the statement. Respondents opinion to 'item 2' in the subscale reveals that majority of the respondents 52.11 per cent (N=594) of the respondents strongly agreed that they are able to "buy books for their children without stress after conditional cash transfer programme", 32.81 per cent (N=374) agreed, 10.35 per cent (N=118) of the respondents disagreed while only 4.74 per cent (N=54) strongly disagreed with the statement.

Responses to "item 3" in this subscale reveal that majority of the respondents 50.35 per cent (N=574) strongly agreed that they are able to "provide school uniform for their children after conditional cash transfer programme", of the respondents 34.39 per cent (N=392) agreed to the statement, 8.25 per cent (N=47) disagreed while only respondents representing 7.02 per cent (N=80) strongly disagreed with the statement. Responses to 'item 4' on this subscale reveal that majority of the respondents 334 representing 29.30 per cent strongly agreed that "they are able to change their children schools to more expensive schools after conditional cash transfer programme", 238 respondents representing 20.88 per cent agreed, 246 respondents representing 21.58 per cent disagreed while 322 respondents representing 28.25 per cent strongly disagreed with the statement.

Responses to "item 5" in this subscale reveal that majority of the respondents 434 representing (38.07) per cent strongly agreed that "they are able to assist extended families in paying their fees after the conditional cash transfer programme", 334 respondents representing (29.30) per cent agreed, 236 respondents representing (20.70) per cent disagreed while only 136 respondents representing (11.93) strongly disagreed with the statement.

Responses to "item 6" in this subscale reveal that only 174 of the respondents representing (15.26) per cent strongly agreed that "they are not able to meet up with school demand of children", 230 respondents representing (20.18) per cent agreed, while majority of the respondents 526 representing (46.14) per cent disagreed and 210 respondents representing (18.42) per cent strongly disagreed.

**TABLE ii: Responses on conditional cash transfer and health services utilization**

Items	SA	Per cent	A	Per cent	D	Per cent	SD	Per cent
Beneficiaries are able to send their children to the hospital for treatment	542	47.54	414	36.32	104	9.12	80	7.02
Able to pay hospital bills of the family	636	55.79	434	38.07	52	4.56	18	1.58
Send children under five for immunization	850	74.56	174	15.26	90	7.89	26	2.28
Able to buy all drugs prescribed by the doctor to family members	784	68.77	124	10.88	156	13.68	76	6.67
Need assistance in the treatment of minor illness to family members	134	11.75	344	30.18	364	31.93	298	26.14
Cannot afford basic health facilities to family members	116	10.18	184	16.14	594	52.11	246	21.58

**Source: Fieldwork, 2018**

The result in Table ii indicate that majority of the respondents 542 representing (47.54) per cent strongly agreed to "item 1" which states that "beneficiaries are able to send their children to the hospital for treatment after conditional cash transfer programme", 414 respondents representing (36.32) per cent agreed, 104 respondents representing (9.12) per cent disagreed and only 80 respondents representing (7.02) per cent strongly disagreed with the statement.

Responses to "item 2" in this subscale reveals that majority of the respondents 636 representing (55.79) per cent strongly agreed that "they are able to pay hospital bills of the family after conditional cash transfer programme", 434 respondents representing (38.07) per cent agreed, 52 respondents representing (4.56) per cent disagreed and only 18 respondents representing (1.58) per cent strongly disagreed to the statement.

Responses to "item 3" in this subscale reveals that majority of the respondents 850 representing (74.56) per cent strongly agreed that "they are able to send children under five for immunization after conditional cash transfer programme", 174 respondents representing (15.26) per cent agreed, 90 respondents representing (7.89) per cent disagreed while only 26 respondents representing (2.28) per cent strongly disagreed. Responses to "item 4" in this subscale reveals that majority of the respondents 784 representing (68.77) per cent are able "to buy all drugs prescribed by the doctor to family members", 124 respondents representing (10.88) per cent agreed, 156 respondents representing (13.68) per cent disagreed while only 76 respondents representing (6.67) per cent strongly disagreed.

Responses to "item 5" in this subscale reveals that only 134 respondents representing (11.75) strongly agreed that "they need assistance in the treatment of minor illness to family members", 344 respondents representing (30.18) per cent agreed, majority of the respondents

364 representing (31.93) per cent disagreed while 298 respondents representing (26.14) per cent strongly disagreed with the statement

Responses to "item 6" in this subscale reveal that only, 116 respondents (10.18) per cent agreed that "they cannot afford basic health facilities to family members after conditional cash transfer programme", 184 respondents representing (16.14) per cent agreed, while majority of the respondents 594 representing (52.11) per cent disagreed and 246 respondents representing (21.58) strongly disagreed to the statement.

**TABLE iii: Responses on conditional cash transfer and entrepreneurial development**

Entrepreneurial skill development	SA	per cent	A	per cent	D	per cent	SD	per cent
Conditional cash transfer helps the poor to acquire assets and increase small scale investment opportunities	756	66.32	218	19.12	94	8.25	72	6.32
Increases their purchasing power and increase the financial inclusion of the poor	636	55.79	314	27.54	76	6.67	114	10.00
Conditional cash transfer enhances the ability of the poor to vocational skill acquisitions	424	37.19	336	29.47	166	14.56	214	18.77
Increase self-employment and wages of poor households	652	57.19	344	30.18	86	7.54	58	5.09
Conditional cash transfer promotes enterprise formation, skill and vocational training among households	704	61.75	244	21.40	126	11.05	66	5.79
Most people have access to credit facilities and financial services	558	48.95	364	31.93	78	6.84	140	12.28

**Source: Fieldwork 2018**

The result in Table iii revealed majority of the respondents 756 (66.32) per cent strongly agreed that "conditional cash transfer helps the poor to acquire assets and increase small scale investment opportunities", 218 respondents representing (19.12) per cent agreed, 94 respondents representing (8.25) per cent disagreed while only 72 respondents representing (6.32) per cent strongly disagreed with the statement.

Responses to "item 2" in this subscale reveal that majority of the respondents 636 representing (55.79) per cent strongly agreed that "conditional cash transfer has increase their purchasing power and increase the financial inclusion of the poor", 314 respondents representing (27.54) per cent agreed, 76 respondents representing (6.67) per cent disagreed and 114 respondents representing (10.0) per cent strongly disagreed with the statement.

Equally, responses to "item 3" in this subscale reveal that majority of the respondents 424 representing (37.19) per cent strongly agreed that "conditional cash transfer enhances the ability of the poor to vocational skill acquisitions", 336 respondents representing (29.47) per cent agreed, 166 respondents representing (14.56) per cent disagreed and 214 respondents representing (18.77) per cent strongly disagreed with the statement.

Additionally, responses to "item 4" in this subscale reveal that majority of the respondents 652 representing (57.19) per cent strongly agreed that "conditional cash transfer increase self-employment and wages of poor households", 344 respondents representing (30.18) per cent agreed, 86 respondents representing (7.54) per cent disagreed while only 58 respondents representing (5.09) per cent strongly disagreed with the statement.

Furthermore, responses to "item 5" in this subscale reveal that majority of the respondents 704 representing (61.75) per cent of the respondents strongly agreed that "conditional cash



transfer promotes enterprise formation, skill and vocational training among households”, 244 respondents representing (21.40) per cent agreed, 126 respondents representing (11.05) per cent disagreed while 66 respondents representing (5.79) per cent strongly disagreed.

Responses to "item 6" in this subscale reveal that 558 respondents representing (48.95) percent strongly agreed that respondents representing (31.93) per cent strongly agreed that "most people have access to credit facilities and financial services in the conditional cash transfer programme", 364 respondents representing (31.93) per cent agreed that "most people have access to credit facilities and financial services in the conditional cash transfer programme", 78 respondents representing (6.84) per cent disagreed while 140 respondents representing (12.28) per cent strongly disagreed with the statement.

## TEST OF HYPOTHESES

### Hypothesis one

**H<sub>0</sub>:** There is no significant relationship between conditional cash transfer scheme and access to education among rural poor in Cross River State

**H<sub>1</sub>:** There is significant relationship between conditional cash transfer scheme and access to education among rural poor in Cross River State

The independent variable is conditional cash transfer scheme while the dependent variable is access to education among rural poor in Cross River State. The hypothesis was analyzed using Pearson Product Moment Correlation analysis (rxy) tested at .05 level of significance. The result of the analysis is presented in Table iv.

**TABLE iv: Pearson product moment correlation analysis of the relationship between conditional cash transfer scheme and access to education among rural poor in Cross River State (n=1176)**

Variables	X	SD	$\Sigma X$ $\Sigma Y$	$\Sigma X^2$ $\Sigma Y^2$	$\Sigma XY$	R
Conditional cash transfer	15.85	12.38	3890	7154	31344	0.628*
Access to education	16.13	12.19	6901	8260		

\*Significant at 0.05 level, critical r = 0.133, df = 1174

Given that the calculated R-value of 0.705 is greater than the critical r-value of 0.628 at 0.05 levels of significance with 1174 degrees of freedom, the null hypothesis is rejected while the alternate hypothesis is accepted. Hence, conditional cash transfer scheme has a positive significant relationship with access to education among rural poor in Cross River State.

### Hypothesis two

**H<sub>0</sub>:** There is no significant relationship between conditional cash transfer scheme and health services utilization among rural poor in Cross River State

**H<sub>1</sub>:** There is significant relationship between conditional cash transfer scheme and health services utilization among rural poor in Cross River State

The independent variable is conditional cash transfer scheme while the dependent variable is health services utilization among rural poor in Cross River State. The hypothesis was analyzed using Pearson Product Moment Correlation analysis tested at .05 level of significance. The result of the analysis is presented in Table v.

**TABLE v: Pearson product moment correlation analysis of the relationship between conditional cash transfer scheme and health services utilization (n=1176).**

Variables	Mean	SD	$\Sigma X$ $\Sigma Y$	$\Sigma X^2$ $\Sigma Y^2$	$\Sigma XY$	R
Conditional cash transfer	13.88	12.85	5659	6760		
					77331	0.520*
Health services utilization	15.13	13.19	7101	9260		

\*Significant at 0.05 level, critical  $r = 0.133$ ,  $df = 1174$

The result of the analysis reveals that the calculated  $r$ - value of 0.520 is greater than the critical  $R$ -value of 0.133 at 0.05 levels of significance with 1174 degrees of freedom. With the result of this analysis the null hypothesis is rejected while the alternate hypothesis is accepted. This result shows that conditional cash transfer scheme has a significant relationship with private sector participation in Calabar carnival festival and health services utilization among rural poor in Cross River State.

### Hypothesis three

**H<sub>0</sub>:** There is no significant relationship between conditional cash transfer scheme and entrepreneurial development among rural poor in Cross River State

**H<sub>1</sub>:** There is significant relationship between conditional cash transfer scheme and entrepreneurial development among rural poor in Cross River State

The independent variable is conditional cash transfer scheme while the dependent variable is entrepreneurial development among rural poor in Cross River State. The hypothesis was analyzed using Pearson Product Moment Correlation analysis tested at .05 level of significance. The result of the analysis is presented in Table vi.

**TABLE vi: Pearson product moment correlation analysis of the relationship between conditional cash transfer scheme and socio entrepreneurial development (n=1176)**

Variables	Mean	SD	$\Sigma X$ $\Sigma Y$	$\Sigma X^2$ $\Sigma Y^2$	$\Sigma XY$	R
Conditional cash transfer scheme	14.93	12.63	7510	8820		
					69673	0.549*
Entrepreneurial development	15.13	13.19	7601	11260		

\*Significant at 0.05 level, critical  $r = 0.133$ ,  $df = 1174$

Since the calculated  $R$ -value of 0.685 is greater than the critical  $r$ -value of 0.549 at 0.05 level of significance with 1174 degree of freedom, the null hypotheses is rejected while the alternate hypothesis is retained. Hence, there is significant relationship between conditional cash transfer scheme and entrepreneurial development among rural poor in Cross River State.

## DISCUSSION

### Conditional cash transfer and access to education among rural poor in Cross River State

The first finding of this study revealed that there is a significant relationship between conditional cash transfer and access to education among rural poor in Cross River State. The findings corroborate Parker and Sakoufies [8] who reported that conditional cash transfer enables awareness creation as well as empower parents to send their children to school. This finding is in agreement with the finding obtained by Todaro (2006) who found that there exists

a significant influence of microcredits provided under the conditional cash transfer scheme on access to education of the beneficiaries of the programme. The finding equally agree with Fernal and Norton (2008) who asserts that conditional cash transfer has the potential to reduce poverty among the poor if appropriately applied and promote educational attainment. The finding also corroborates World Bank (2013) position that poverty prevents people from meeting educational needs of their children but with the proper implementation of conditional cash transfer, many parents can be able to send their children in schools and also meet their needs. Further-more, the findings supports Baird, McIntosh and Ozler (2009) who reported that conditional cash transfer influences enrolment and regular attendance as well as prevent school dropout due to poverty. The finding also confirms the Cross River State Planning Commission (2014) position that the conditional cash transfer scheme of the state brought an increase in secondary school enrolment from 83,337 in 2010 to 110,108 in 2016, (32per cent) and primary school enrolment increased from 223,337 in 2010 to 295,973 in 2016, (30per cent). As observed in the study area, the conditional cash transfer scheme of the state government resulted to a lot of parents to send their children to school. A special package of the transfer targeted at school enrolment provided free education to children whose parents were too poor to send their children to school. This was confirmed by participants in a Focus Group Discussion that with the conditional transfer they were able to enlist their children in school and were able to afford the basic educational needs of their children.

Some of the participants stated thus: *The major problem in our community is that we are very poor people and mostly farmers. This scheme has really helped us and we thank God for the Governor who remembered the poor people because with this money we are able to send our children to school and do other small things for ourselves.*

In the educational package of the transfer scheme, 55 people were selected from each rural community of the state and were selected on conditions of their poverty with special attention given to widows, disables or indigent children. Another condition was that they would send their children to school. Some of these beneficiaries had collected the money which ranges from N5,000 to N10,000 for one year. Although the payment was not regular, they were always paid in trenches. Provision was also made for the training of youths in any trade or apprentice of their choice and the government gave them tools while some received cash to set up their businesses. It was further observed in this study that the total number of children who got enrolled in schools were mostly from beneficiaries of conditional cash transfers. Besides, the increase in availability and different types of conditional cash transfer produced a healthy climate among the people in such a way that every person want his or her child to go to school.

### **Conditional cash transfer and health services utilization**

The second findings of this study revealed that there is significant relationship between conditional cash transfer scheme and health services utilization among rural poor in Cross River state. This finding is in agreement with Ayala [9] who found out that, conditional cash transfer interventions in Ecuador enhances access to health care facilities better than those that did not benefit from the programme and also reduces infant and maternal mortality rates. The study equally agree with Ariel and Norbert [29] who reported that cash transfer is a buffer for poor households to health care services utilisation. This finding is also in agreement with Ebong (2006) who in his study noted that one major factor that promoted access to health facilities is conditional cash transfer, as those that had health challenges were given health services free of charge. This current finding also agrees with Attanasio, Erich, Fitzsimon, Mesnard and Marcos (2015) who asserted that the conditional cash transfer programme of the conditional cash transfer made it possible for people in the rural areas to have access to microcredit scheme which enabled them to utilize health care services.

In Cross River State, rural folks were able to utilize health services because of the conditional cash transfer intervention. It was observed that a greater percentage of the people who live in rural areas with little or no access to modern health facilities patronize traditional birth attendants, spiritual homes and other places have now began to go to health care facility due to the conditional cash transfer that had made it easy for them to access health facilities. The government through the conditional cash transfer scheme built in each rural community a health center, making it easy for the rural poor to utilize health services. Hitherto, some rural people use to travel long distances to access health care services. The conditional cash transfer scheme in Cross River State has many different components. These include the Basic Income Support (BIS) in which the sum of ₦5000.00 monthly payment was given to beneficiaries and the Poverty Reduction Investment Component (PRIC) in which the sum of N7000.00 was paid monthly at the end of the support period as an exit strategy. These two schemes targets poor female headed household, poor widows headed households; poor aged headed households, households with physically challenged persons, Vesico Viginal Fistula (VVF) and households with HIV/AIDS and Tuberculosis persons as well as Orphans and Vulnerable Persons (OVC).

Also, the scheme covers social protection and security of vulnerable poor household such as those with physical disabilities, widows, orphans, children, aged and those living with HIV/AIDS and those living below the poverty line of \$1 per day as well as assist parents invest in the health care of their children and wards. Another strategy adopted to alleviate rural poverty is the provision of basic social services to the poor especially health care and family planning services, thus increasing the capacity of the poor to take advantage of these opportunities. Also, the Cross River State government through this transfer program, provided free health care for pregnant women and under 5 years children. Indeed, participants in the Focus Group Discussion accepted that they were able to access health services because of the conditional cash transfer scheme. Examples of the health care services mentioned include free Eye care and provision of eye glasses free of charge and free surgeries /operations. The conditional cash transfer has been a buffer for pregnant women to accessing antenatal care services and has significantly improved their labour outcomes. Under its primary health care scheme, conditional cash transfer had trained primary health care workers who provided quality antenatal, skilled birth delivery at birth and post-natal services for rural, poor women accessing maternal, neonatal and child health services. These health care workers comprised midwives, community health extension workers and female village health workers.

### **Conditional cash transfer and entrepreneurial development**

The third finding in this study revealed that there is significant relationship between conditional cash transfer scheme and entrepreneurial development among rural poor in Cross River State. The finding supports Kabeer [24] conditional cash transfer is a direct approach to addressing extreme poverty, as beneficiaries have significantly utilized the fund in developing their businesses. The study equally agrees with Ebong (2006) who reported in his study that issues relating to child labour, unemployment and social vices had reduced and or eliminated when conditional cash transfer was introduced to alleviate poverty in the society. This finding is also in agreement with the finding of Olayemi (2015) who averred that the conditional cash transfer had improved the standard of living of the people through training and development of entrepreneurial skills.

In Cross River State, conditional cash transfer has significantly influenced entrepreneurial development skills among rural dwellers. Participants in the Focus Group Discussion affirmed that the transfer scheme has helped the youths to acquire entrepreneurial skills which has enable them to maintain their families and meet their immediate needs. Some of the rural youths were trained in trades like motor mechanics, aluminium fabrication, tailoring, hair

dressings, fashion designing and many others. Some rural youths were provided with tools and money at the end of their training to help them establish themselves. Most significantly, the conditional cash transfer scheme in the state had ignited the entrepreneurship potentials of the youths which enable them to create jobs for themselves. The Cross River State government also made available grants (money) for poor vulnerable households on the condition that they engage in entrepreneurial development of their children and wards through education, health and life support skills training. This is to encourage them to break out of the intergenerational circle of poverty, disease, illiteracy and generate great potentials for wealth creation, employment generation, acquisition of new skills and general improvement in their standard of living.

### CONCLUSION

In this empirical study, it has been established that conditional cash transfer scheme of Cross River State have significant relationship with poverty alleviation in terms of increase school enrolment and had tremendously helped in improving health services utilisation as most of the beneficiaries of this programme were able to access health facilities better than before the scheme. This intervention has equally helped beneficiaries to acquire requisite entrepreneurial skills that helped them to transform their lives and standard of living. Therefore, for the conditional cash transfer to be sustained in order to effectively transform the rural areas and alleviate the poverty conditions of rural dwellers, it is recommended that the transfers support period of one year is not enough to remove one from poverty, hence the number of years should be increased to at least 3 to 6 years if school enrolment, retention and completion rates are to be achieved. The government should increase the number of household beneficiaries for wider coverage and spread as well as establish more health facilities in the rural areas. More so, the government should increase the number of people enlisted for entrepreneurial training and skills acquisition.

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