DETERMINANTS OF POVERTY AMONG FARMING HOUSEHOLD IN KABBA/BUNU LOCAL GOVERNMENT AREA OF KOGI STATE, NIGERIA

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ABSTRACT

The study analyzed the determinants of poverty among farming households in Kabba-Bunu Local Government Area of Kogi State, Nigeria. Primary data were utilized using a well-structured questionnaire which was administered to one hundred and twenty (120) respondents. Data collected were analyzed using descriptive statistics, Foster Greer and Thorbecke (FGT) index and Tobit regression analysis, The results revealed that majority of the households are headed by males, formally educated, married with a mean household size of 6 persons, the households mostly rely on uncovered well and use pit toilets. The household level of average income was used in the classification of the households into poor and non-poor, A World Bank Poverty line index of $1.25 (₦210) per day was drawn, 59.2% of the farming households are above the poverty line, The FGT decomposition showed that 41 percent of the households were poor with a poverty gap and severity indices of 0.12 and 0.05 respectively. The Tobit regression further revealed that household size (α=0.05), gender of heads (α=0.01), farming experience (α=0.01), level of education (α=0.01) and level of income (α=0.01) have significant effect on poverty status. The study however recommends that Policies and actions which can improve of farming household's welfare should be made and taken in order to reduce dependency ratio among households thereby alleviating poverty.

INTRODUCTION

Poverty is a situation or condition in which people are unable to meet the maximum basic requirements of shelter, food, clothing and education, Any household or individual with insufficient income or expenditure to acquire the basic necessities of life is considered to be poor Nigeria the world's most populated black nation has one of the world's highest economic growth rates (average of 7.4 percent over the last decades) 2010, and plenty of natural resources such as oil, However, More than 100 million Nigerians (62%) live on less than $1.25 a day (World Bank, 2015). Hence in Nigeria, widespread and severe poverty is a reality. This reality depicts the lack of food, clothes, education and other basic amenities. Several poor people lack the most basic necessities of life to a degree that it can be wondered how they manage to survive.

The bulk of agricultural production in Nigeria takes place in the rural areas and ironically, the level and incidence of poverty is very pronounced in these areas (National Population Commission, 2004). With the recognition by the Nigerian Government of the multi-sectoral and multi-dimensional nature of poverty, a number of coordinated programmes and policies had been formulated to combat poverty in all its ramifications. Some of these measures and programmes include the National Poverty Eradication Programme (NAPEP), the National Economic Empowerment and Development Strategy (NEEDS) (National Bureau of Statistics, 2006). The procurement of 12 billion Naira worth of fertilizer between years 2000- 2003 at 25% subsidy to farmers was especially targeted at reducing poverty amongst the farming households also In 2005 the sum of N50 billion was set aside as credit to farmers at a concessionary interest rate of 8%.

The Kogi State Government also made efforts to reduce poverty in the state by procuring and distributing fertilizer and other inputs to farmers' cooperatives at highly subsided rates. Despite these efforts, Kogi state has the second highest poverty incidence ratio of 87.46% in Nigeria and it also has the highest poverty gap and poverty severity ratios of 0.5346 and 0.3619 respectively compared to Nigeria's national average poverty gap and poverty severity of 0.2101 and 0.1191 respectively JICA (2011).

The spread and severity of poverty is of great concern to many nations and the world over. Hence, the need to alleviate it arises as the measures adopted have not been able to slow down the soaring level of poverty in Nigeria. Further Reflecting on the theme of the World Vision 2020 Africa conference held in Uganda and The United Nation general assemblies' summary of the Millennium development goals, reducing extreme poverty and hunger by half by the year 2015 was the first among the eight millennium development goals to be addressed (Vincent, 2006).

This suggests that identifying the determinants of poverty and a thorough understanding of poverty, amongst farming households is crucial to formulating an effective strategy for reducing poverty and for designing social protection programs. In view of this, the need to examine the determinants of poverty among farming households in Kabba/Bunu local government area of Kogi State becomes imperative

The specific objectives are to:

1. describe the socio-economic characteristics of the farming households in the study area;
2. determine the poverty level of the farming households in the study area;
3. identify the determinants of poverty among farming households in the study area; and
4. Identify poverty coping strategies in the study area.

Concepts of Poverty

Any household or individual with insufficient income or expenditure to acquire the basic necessities of life is considered to be poor (Aigbokhan, 2008, NBS, 2012a). A person is considered poor if his or her income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the "poverty line" and it is what is necessary to satisfy basic needs which vary across time and societies. Therefore, poverty lines vary in time and place, and each country uses lines which are appropriate to its level of development, societal norms and values. The use of the income-poverty approach, or the poverty line, is strengthened by the fact that the majority of national governments and development agencies use the concept for their analyses of poverty and anti-poverty policies (Lisa, 2005; Nwaobi, 2003). The World Bank now defines extreme poverty as living on less than US$1.25 per day, hence the use of $1.25 a day has been gained popularity as the new international benchmark for poverty measurement (Ravallion et al., 2009).

Nsikak and Edet (2013) studied the determinants of rural poverty in Nigeria and the Result of Tobit regression analysis showed that increased farm income, farm size and amount of agricultural loan led to a decrease in the level of poverty and also Membership of the cooperative by household heads, ownership of certain assets, access to extension services, and modern farming inputs, increase in educational attainment and male heads of households decreased the likelihood of being poor.

Akinbode (2013) while studying the **Profiles and Determinants of Poverty among Urban Households in South-West** results revealed that majority of the households relied on water from boreholes for drinking, disposed refuse in undesignated places and patronized nearby drug stores when they are ill in place of proper diagnosis and treatment in hospitals. The FGT decomposition from the study showed that 34 percent of the households were poor with a poverty gap and severity indices of 0.11 and 0.06 respectively. The study further corroborated that educational level of heads, household size, and gender of heads, dependency ratio and access to credit exerted significant effect on household poverty status in the study area.

METHODOLOGY

The study was conducted in Kabba/Bunu Local Government Area of Kogi State Nigeria in 2014, Kabba/Bunu LGA lies between the latitude 7°N and 31°N of the equator and longitude 5°41'E and 6°15'E. it is located in the Southern guinea savannah zone of Nigeria. It has a mean annual rainfall of 1017 mm to 1528 mm and temperature of between 25°C to 28°C but it rises to 36°C in March with relative humidity between 25% to 35% in April to July (KCA/DAC/ABU Meteorological Station, 2010) and it has an estimated population of 145,446 in which males are about 74,289 and females are 71,157 respectively (National Population Census, 2006).

The people have similar culture like the Yoruba people from the Western Nigeria and the local government shares boundaries with Okene, Ijumu, Lokoja L.G.A's of Kogi state and Omuo-Ekiti in (Ekiti state).
Majority of the inhabitants are farmers who plant yams, maize, sorghum, sweet potato, cassava, etc. and reared animals such as cow, poultry, pig, sheep, goat, etc while minority are engaged in business and civil service works (federal, state and local government).

Sampling Techniques
The units of analysis in consideration were farming households irrespective of the types of farming they engaged in and crops grown. A two stage random sampling technique was adopted for the study, the first stage involve a random selection of five villages, in the second stage 24 farming households were selected from each of the villages bringing the sample size to one hundred and twenty (120) respondents.
Primary data were used for this study and were obtained through structured questionnaires.
Data collected were analyzed using descriptive statistics such as frequency, percentage and means which were used to describe the socio economics characteristics and the poverty coping strategies of farming households in the study area, Foster, Green and Thornbecke (FCT) Index was used to determine the poverty level of farming households in the study area. Tobit regression analysis was used to identify determinants of poverty in the study area.

Method of data analysis
Frequency tables and percentages were used to describe the socio-economic characteristics of respondents, their housing and living situation, health services patronized and poverty coping strategies etc.
FGT: The FGT poverty index was used to assess the poverty situation of households within the study area. The FGT poverty index is a family of additively decomposable measure of poverty which was proposed and developed by Foster J, Greer J, and Thorbecke(1984).This is the generalized measure of poverty which measures the outfall from the poverty line and also considers inequalities among the poor. The higher the FGT statistic the more there is poverty in a society.
The headcount ratio measures the percentage of population below the poverty line while the poverty gap measures depth of poverty (Aigbokhan, 2008). The headcount ratio is express as;
$H = Q/N$ ---------- 1
Where:
H = Headcount ratio with values ranging from 0 to 1. The closer the ratio is to 1, the higher the proportions of people below the poverty line.
Q = Numbers of household below the poverty line

N = Total number of household in the population.
The poverty gap is measured as follows:
P_a = …….. 2
Where
P = Poverty gap
Z = Poverty line ($1.25 equivalent to N210 Nigerian currency, at $1 = N168 exchange rate)
Q = Number of household below poverty line
Yi = Income of the i^{th} household
$\acute{\alpha}$ = The FCT parameter with values from 0, 1, and 2
n = Total number of population studied.

Tobit Regressions Analysis
The implicit form of the model is expressed as follows:
$Y = f(X_1,X_2,X_3,X_4,X_5,X_6,X_7,X_8,X_9,U)$
Y = Household level of poverty (poor = 1, otherwise = 0)
X_1 = Age (years) X_2 = Household size (numbers)
X_3 = Gender (male =0, female =1) X_4 = Farming experience (years)
X_5 = Educational level (years spent in formal education) X_6 = Expenditure on food (₦)
X_7 = Farm size (ha) X_8 = Extension contact (no of visit)
X_9 = Land ownership (own =1, otherwise = 0) X_{10} = Income level (₦)

RESULTS AND DISCUSSION

Socioeconomic characteristics

The results obtained revealed that majority (66.7%), of the household heads were male. This is usually the typical and natural household structure in traditional African setting and in most other continents of the world. Females only become the household head in the event of death of the husband, separation or outright divorce this study; this result conforms to the findings of **Akinbode, (2013**) that males dominated the agricultural labour force.

The study further revealed that the average age of the sampled farming household heads was 46years and that (91.67%) of the household heads have been married, this reflects in the average households size of 6 persons in the farming households which is fairly large and is expected to have a multiplier effect on the poverty status of the respondents. Meanwhile, over 79 percent of the respondents were young and still in their active working age.

Majority (83.3%) of the farming households heads had a form of formal schooling, and More than half (58%) of them acquired their farm lands by inheritance, and much of which (62.5%) of them cultivated between 1-2ha, with a group average of 1ha, which thus implied that they are small-scale farmers, even though they had

more access to land in the study area.
Majority (79%) of the farming household heads had been in the business of farming for over 11years, had their sources of finance through personal savings and family friends and expectedly do not belong to a cooperative society.
The frequency, average values and percentage distribution of the socio-economic characteristics of the farmers are presented in table 1.

Table 1: Socioeconomic characteristics of the respondent in the study area

Variables	Frequency (N=120)	Percentage	Mean
Sex			
Male	76	63.33	
Female	44	36.67	
Age			
20 – 29	5	4.17	
30 – 39	35	29.17	
40 – 49	55	45.83	46
50 -59	20	16.67	
>60	5	4.17	
Marital Status			
Single	10	8.33	
Married	110	91.67	
Level of Education			
Non Formal Education	20	16.67	
Primary	40	33.33	
Secondary	50	41.67	
Tertiary	10	8.33	
Household Size			
1 – 5	60	50	
6 – 10	40	33.33	6
>11	2	16.67	
Farm Size			
1 – 2	75	62.50	1
2.1 – 3	25	20.83	
>3.1	20	16.67	
Farm Experience			
1 – 10	25	20.83	
11 – 20	60	50	20
21 - 30	20	16.67	
>31	15	12.5	
Membership of Cooperative			
Yes	30	25	
No	90	75	
Annual Income (₦)			
10000 – 80000	29	24.17	
81000 – 110000	67	55.83	99083.33
110000 – 140000	17	14.17	
Above 141000	7	5.83	

Source: Field Survey, 2014

Poverty Indicators

The study looked into the levels of poverty indicators of the farming households in the study area and the results are presented on table 2

Table 2: Poverty Indicators (Living Conditions)

Variables	Frequency	Percentage
Land Ownership Structure		
Inheritance	70	58.33
Purchase	20	16.67
Rent	30	25
Sources of Credit		
Family and Friends	30	25
Personal Saving	60	50
Cooperative	20	16.67
Loan from Bank	10	8.33
Type of Houses		
Face-to-face	50	41.67
Boys quarters	30	25
Flat	25	20.83
Duplex	11	9.17
Mansion	4	3.33
Ownership status		
Owner	30	25
Tenant	70	58.33
Owned by relatives (not paying)	20	16.67
Monthly rent payment		
500 – 1,000	14	11.67
1,001 – 1,500	40	33.33
1,501 – 2,000	30	25
2,001 – 2,500	20	16.67
2,501 above	16	13.33
Source of drinking water		
Uncovered well	70	58.33
Borehole	20	16.67
Pipe borne water	5	4.17
Tanker/truck supply	10	8.33
Hawked package water	15	12.5
Types of toilet use		
Modern toilet	20	16.67
Pit toilet	70	58.33
Bush open refuse dump	30	25

Source: Field survey, 2014

Result on table 2 shows that most (41.67%) of the farming households lived in multi-tenanted (face-to-face) type of houses, while others lived in boys quarters, flats, duplex and in mansions. This implies that majority of the farmers lack houses of their own in the study area. This conforms to the data from National Bureau of Statistics (NBS), (2012b) that Majority 58% of household in Kogi State live in multi-tenanted in 2008.

Expectedly More than half (58.33%) of the farming households were tenants in the study area and paid between N1,000 – N1,999 as house rent with a mean house rent of N1,600 monthly in the study area.

Uncovered well 58.33%, borehole 13.33% and package water 12.50% were the major sources of drinking water for the farming households but very few obtained water from commercial water truck and pipe borne water. This implies that access to safe and treated water is limited in the study area.

Most of (58.33%) of the respondent defecated in pit toilets, 25% used bush/open refuse dump while 16.67% used modern toilet in the study area. This also conforms to NBS (2012b) statistical reports that Most Households in 2010 residing in Kogi state used open refuse and Pit latrine, implying that environmental pollution caused by the improper disposal of faecal materials which can lead to outbreak of diseases that can cause their cost of Living to increase is imminent in the study area.

Level of Poverty among Farming Household in the study area

The distribution of the farming households in the study area by their poverty status is shown in Table 3.

Table 3: Incidence of poverty among Farming Households in the Study Area

S/N	Category	Frequency	Percentage %	Estimated mean daily income
i.	Poor	49	40.8	₦135.73
ii.	Non Poor	71	59.2	₦271.46
iii.	Total (Poverty line)	**120**	**100**	**₦210**

Source: Data Analysis 2014

A Poverty line was estimated using the World Bank Poverty line index of 1.25 US Dollar (N210) per day, only 40.8% of the households in the area with mean daily income of N135.73 are below the poverty line, while 59.2% of the household are above the poverty line index with a mean daily income of N271.846. This implies that the households in the area are relatively not poor.

Table 4: Incidence, Depth, and Severity of Poverty

Table 4 provides information on the poverty incidence, depth and severity in the study area

Poverty Measure/Statistics	Sample Value
Headcount Index (H) (Poverty incidence)	0.41
Poverty Gap index (P) (Poverty Depth)	0.12
Foster-Greer-Thobecke(Pα) (Poverty Severity)	0.05
Computed from field survey ₦:$ = 168:1	**Poverty line (z) = ₦210**

Result of analysis shows a poverty incidence (head count) index value of 0.41 implying that 41 percent of the sampled households were poor. The poverty depth value was 0.12 implied that an average poor household in the study area has to mobilize resources up to 12 percent of the poverty line i.e. $1.25 (N210) which translates to N25.20 (or US$0.15) per person per day in order to escape poverty. It is therefore clear that poverty is present among the sampled households in Kabba, North Central Nigeria. The poverty severity index value of 0.05 shows the seriousness of poverty in the study area and that about 5% inequality exists among the poor farming households in the study area. The closer the value of this index to one (1) the serious the poverty in the area.

The poverty incidence, depth and severity indices of 0.41, 0.12 and 0.05 respectively computed from this study is lower, and does not conform to the poverty incidence, depth and severity indices of 0.875, 0.5346 and 0.3619 respectively which JICA, (2011) reported for Kogi State. However the computed poverty indices is closer to the poverty indices JICA (2011) reported for Ekiti state, for instance the poverty incidence index of 0.3551 shows that the percentage of households that are poor in Kabba-Bunu Local Government Area is 6% lower than that of Ekiti State, the poverty gap and poverty severity index reported for Ekiti State by JICA (2011) is 0.1181 and 0.0479 respectively and is approximately equal to 0.12 and 0.05 the (Computed poverty depth and severity respectively), and implies that the closeness of Kabba-Bunu Local Government Area to Ekiti state has an effect on the poverty status of farming households in the study .

This means that though poverty exists among the farming households in the study area there is relatively low level of poverty among farming households in Kabba/Bunu LGA.

4.3 Determinants of Poverty

Table 5 presents results of the determinants of poverty of the farming households in the study area.

Table 5: Tobit Regression Analysis of the Determinants of Poverty by Farmers in the Area

Variables	Regressions Coefficient	Standard Error	t – value
Constant	-2.82800	12212.4	-0.00
Age	-0.1457	0.1391	-1.047
Household Size	0.3193	0.1653	1.9309*
Gender	-0.4277	0.1302	-3.2849***
Farming Experience	-0.3494	0.1421	-2.4583***
Level of Education	0.2377	0.0771	3.0797***
Farm Size	-0.0954	0.0804	-1.1857
Extension Contact	0.0470	0.0790	0.5945
Land Ownership	-0.0595	0.0613	-0.9699
Level Income	0.3954	0.1103	3.5823***
Log Pseudo likelihood	-185.857		
Wald chi^2	12.78***		
Pseudo R^2	0.1346		

Source: Field Survey, 2014;

***= Significant at 1%; ** = Significant at 5% level and *=significant at 10%
The Tobit regression analysis reveals that Gender, farming experience, level of education, and income level are significant at 1%.

Gender is negatively significant at 1%. Gender being a dummy variable (where male headed households were score "0" and female headed households scored "one" returning a negative coefficient implies that poverty is more in male headed households compared with female headed households". This is consistent with what was obtained by Ogwumike and Abodein (2003) and Awotide (2012) that poverty incidence is high among the male headed households in Nigeria.

Farming experience has negative coefficient. This implies that a unit increase in farming experience will reduce the poverty level of the farmers and means that as farmers advance in more production yearly they are exposed to measures to increase their productivity and hence their poverty level decreases.
Expectedly Education enhances the farmer's efficiency in doing things, but the results revealed the level of education to be positively significant at 1%. This means that a unit increase in the level of education will increase the level of poverty of the farmers. However the results conform to results from (Akinbode 2013 and

Olorunsanya *et al.,* 2011) who found education level to be a significant determinant of poverty.

Also, level of income has positive coefficient this also implies that an increase in income will increase the level of poverty of farmers in the area. This result was not also expected but it can be due to other external unaudited expenses that such as adultery, drinking and increasing more wives etc. some of which can increase the household size and household expenses and hence increase the poverty status of the households and it may be as a result of the fact that the farmers did not disclose their real income for fear of taxation.

Household size is positively significant at 10% level of probability. This implies that as household size increases the probability of a farmer falling below the poverty line also increases. The coefficient value of 0.319 implies that an increase in the household size by one person increases daily per capita expenditure by ₦39.91 (US$0.23), this means that the larger the household, the greater will be the total consumption needs and thus, the higher the poverty status of the household.

Poverty Coping Strategies in the Study Area.

Result presented on table 6 reveals the poverty coping strategies farming households adopt in the study area, the major ones are reducing the frequency of eating per day, eating of less preferred food and purchasing of food on credit.

Table 6: Poverty Coping Strategies in the study area

Coping strategies	Frequency	Percentage (%)	Rank
Reduce the frequency of eating per day	110	91.67	1
Eating of less preferred food	100	83.33	2
Purchase food on credit	90	75	3
Seeking help from friends/relatives	82	68.33	4
Consuming of stored food product meant for planting	80	66.67	5
Engaged in non-farming activities	78	65	6
Borrowing money from co-operative	70	58.33	7
Family planning/use of contraceptives	68	56.67	8
Withdrawing children from private to public school	60	50	9
Selling off farm implements/assets	50	41.67	10
Withdrawing children from school	56	46.67	11
Children hawking	40	33.33	12
Result to fasting and prayer	35	29.17	13

Source: Field survey, 2014

This is consistent with what was obtained by **Ibrahim (2008) and JICA (2011) that farming household mostly skip meals and reduce the quantity and frequency of eating the meals.** These common practices will obviously result into a situation of hunger and malnutrition especially for the younger members of the households.

The farming households also seeking help from friends/relatives, consumption of stored products meant for planting, engaging in non-farming activities, borrowing money from co-operatives, family planning/use of inceptives, withdrawing children from private schools to public schools and withdrawing children from school, selling off farm implements/assets and allow their children to hawk to cope with poverty.

CONCLUSION AND RECOMMENDATIONS

A noticeable proportion of households in the study area reside in substandard living conditions in which germane issues such as sources of drinking water and faecal wastes disposal methods are below acceptable standard. The study has been able to reveal that farming households in the study area are relatively not poor with 59.2% of the households above the poverty line and poverty bites harder on male headed households, larger households and less experienced farming households. These findings are expected to be useful to policy makers and intervention organizations towards alleviating poverty in the area and in the country as a whole.
Based on its findings this study recommends that Sensitization on the family planning methods should also be done in the study area to keep farming household sizes in check thereby reducing poverty level.

Mortgage loans should be distributed to the farmers to build their own houses, Boreholes drilling and other innovations that will increase access to quality water for consumption, should be done increase their access to quality drinking water, public toilets also should be built and farming households should be sensitized on proper hygienic conditions and reduction of environment pollution will improve the welfare status and hence reduce poverty level of the farming households.
Directional policies such as training of farmers should be tailored more towards males and Incentives such as Fertilizers, Improved Seeds, and farm inputs should be provided to farmers so that Farming households can embark on mass production of food crop so as to make the food available and affordable and live above the poverty line.

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