EXPENDITURE PATTERN AMONG BENEFICIARIES AND NON-BENEFICIARIES OF THE COMMUNITY SERVICES WOMEN & YOUTH EMPOWERMENT SCHEME IN KWARA STATE.

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ABSTRACT

This study examined the expenditure patterns of beneficiaries and non-beneficiaries of the Community Services, Women and Youth Empowerment Scheme (CSWYES) in Kwara State. Data were collected using a four-stage random sampling technique, with structured questionnaires administered to respondents. The analysis revealed that most respondents were youths, with a mean age of 32.9 years, and 43.3% were women. Non-beneficiaries were found to have attained higher levels of education and had smaller household sizes compared to beneficiaries. In terms of expenditure, beneficiaries spent 1.2% less on food than non-beneficiaries, indicating a lower food expenditure share among beneficiaries. Based on the findings, the study recommends that future government programmes incorporate investments in agriculture to reduce out-of-pocket food expenses while leveraging household labour. Additionally, engaging youths in productive public work schemes with opportunities for income diversification can enhance their purchasing power and long-term livelihood security.

***Keywords**: Expenditure Pattern, Community Services, Women & Youth Empowerment Scheme, Kwara State, Nigeria.*

INTRODUCTION

Expenditure patterns have long been a central subject of research across both developed and developing nations. They provide crucial insights into household livelihoods, especially in sub-Saharan Africa, where socioeconomic variables significantly affect how income is spent (Pernechele et al., 2021). Macroeconomic factors, such as inflation, insecurity, and taxation, exert multiplier effects, disproportionately affecting vulnerable groups like youth (Díaz-Bonilla, 2015).

A household's expenditure profile, particularly the share spent on necessities such as food, health, and education, can indicate vulnerability to poverty, especially in cases of economic shocks, natural disasters, or job loss (Agwulonu & Akanji, 2024). According to Manza and Garba (2019), Household expenditure is expenditure incurred by households on consumption of goods and services used for the direct satisfaction of individual needs and wants or the collective needs of members of the community, excluding further transformation in production. These expenditures typically fall into four categories: food, health, education, and other non-food items (Mussa, 2014).

In Nigeria, 40% of the population lives below the poverty line of ₦137,430 (approximately $381.75) with food share of 56.65% of total household expenditure per annum (IMF/World Bank, 2022; NBS, 2019), a reality even more pronounced in rural areas where livelihoods largely depend on subsistence farming and seasonal labour. Low productivity in agriculture limits rural households' ability to invest in non-food expenditures such as education and asset accumulation, keeping them trapped in poverty (Basumatary, 2015; Afolami et al, 2015).

Over the years, several government initiatives have been introduced to reduce poverty, including the Directorate of Food, Roads and Rural Infrastructure (DFRRI, 1986), the Better Life Programme (1987), the National Directorate of Employment (1987), the Family Support Programme (1993), and the Family Economic Advancement Programme (1997). In 2012, following the removal of petroleum subsidies, the Federal Government established the Subsidy Reinvestment and Empowerment Programme (SURE-P), under which the Community Services, Women and Youth Empowerment Scheme (CSWYES) was launched (Adekeye & Adewumi, 2020).

Implemented in Kwara State from 2014, CSWYES sought to provide short-term employment to vulnerable youth and women through labour-intensive public works. Activities included erosion control, sanitation, tree planting, and other community maintenance tasks. To examine the effectiveness of the scheme on the welfare of rural dwellers, this study estimates the per capita household expenditure of the respondents, compares the expenditure pattern between beneficiaries and non-beneficiaries of the scheme, and assesses the food share among the beneficiaries and the non-beneficiaries of the project.

METHODOLOGY

The study was conducted in Kwara State, which, according to the National Bureau of Statistics in 2020, had a population of approximately 3.2 million people, comprising 1,628,375 males and 1,564,517 females, with over 40% youth. Kwara State comprises 16 Local Government Areas (LGA) across four agro-ecological zones. The target population for this study consisted of youths aged 16–35 years and women not older than 55 years. Data were collected using a well-structured four-stage random sampling technique. The first stage involved the selection of two zones (B and D) from the state's four agro-ecological zones. The second stage involved the selection of one Local Government Area (LGA) from Zone B and two LGAs from Zone D using proportionality. The third stage involved the selection of three communities/project sites randomly from each LGA. The fourth stage involved the selection of 120 beneficiaries proportionally across communities using the CSWYES programme list. An equal number of non-beneficiaries were selected from the same communities. After cleaning for inconsistencies and missing data, 194 responses were used: 98 from beneficiaries and 96 from non-beneficiaries.

Analytical Techniques

Descriptive such as measures of central tendency, percentages, mean, graphics, and tables, were used to describe the characteristics and the expenditure patterns of the respondents.

Two-Sample T-test

T-test statistics were used to test for the significance difference between 2 means;
Where;

$$Sx_1x_2 = \sqrt{\frac{(n_1 - 1)\,S^2x_1 + (n_1 - 1)S^2x_2}{n_1 + n_1 - 2}}$$

Sx_1x_2 is pooled standard deviation, n is the sample sizes (n_1 *and* n_2) for beneficiaries and non-beneficiaries respectively. n- 1 is the number of degree of freedom for either group, or the total sample size minus two (that is $n_1 + n_1 - 2$) is the total number of degree of freedom, which is used in significance testing. S^2x_1 and S^2x_2 are variances for beneficiaries and non-beneficiaries, respectively.

Welfare Measures

Expenditure per Adult Equivalent (₦): Monthly total expenditure (food + non-food) divided by adjusted household size using adult equivalence scale (Omotesho et al., 2020). Non-food investment expenses (farm/business) were excluded. Food expenditure involves amounts spent in the last preceding month on basic food items consumed such as legumes, cereal, oil, Meat, Fish etc. while non-food expenditure includes amounts spent on farming activities, assets, transportation, fuel, clothing, rent, repairs. business/occupation, electricity, health, and donations.

Food Share (%): Proportion of total expenditure allocated to food, based on Engel's Law (Engel, 1996).

RESULTS & DISCUSSION

Socioeconomic Characteristics of the Respondents

The distribution of respondents according to socioeconomic characteristics is presented in Table 1. The table shows that a high proportion of the respondents are in their productive age (25-35 years) with an average age of 32.5 years. However, there is a significant difference between the age of beneficiaries and the non-beneficiaries, with a higher average age amongst the beneficiaries than the non-beneficiaries. The higher average household size among beneficiaries suggests greater expenditure needs, potentially justifying their inclusion in the programme. The lower participation of women may reflect barriers such as time poverty, as noted by Holmes and Jones (2010), Kabeer (2008), McCord (2004), and Subbarao (2003). Still, the CSWYES mandate of a minimum 30% female participation was reportedly achieved (SURE-P, 2013).

Table 1: Socio-Economic characteristics of the Respondents.

Characteristics	Beneficiaries (N=98)		Non-Beneficiaries (N=96)		Total Respondents (N=194)	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
AGE(Years)						
19-25	13	13.3	24	25.0	37	19.1
26-35	55	56.1	51	53.1	106	54.6
36-45	22	22.5	15	15.7	37	19.1
>45	8	8.1	6	6.2	13	7.2
Mean age	34.4(0.84)		31.3(0.80)		32.9(0.59)	
Standard deviation	8.3		7.8		8.2	
Mean difference	3.11*** (1.16)					
GENDER						
Male	51	54.1	57	57.9	110	56.7
Female	45	45.8	39	40.6	84	43.3
MARITAL STATUS						
Single	17	17.3	27	28.1	44	22.7
Married	73	74.5	67	69.8	140	72.2
Widowed	7	7.1	1	1.0	8	4.1
Divorced	1	1.1	1	1.0	2	1.0
EDUCATION LEVEL						
No education	7	7.1	4	4.2	11	5.7
Informal	3	3.1	2	2.1	5	2.6
Primary	26	26.5	31	32.3	57	29.4
Secondary	32	32.7	34	35.4	66	34.0
Tertiary	30	30.6	25	26.0	55	28.0
HOUSEHOLD SIZE						
0-3	47	48.0	62	64.6	109	56.2
4-6	41	41.8	28	29.2	69	35.6
7-9	8	8.2	9	6.2	14	7.2
>10	2	2.0	0	0.0	2	1.0
Mean	3.7(0.21)		3.2 (0.21)		3	
Standard deviation	2.1		2.0		2.1	
Mean difference	0.54* (0.29)					

Source: Data Analysis, 2023; * coefficient significant at 10%, ** coefficient significant at 5%,*** coefficient significant at 1%. Figures in parentheses are the Robust Standard Error for the mean estimate.

While the majority of respondents are married, the percentage of widowed individuals is higher among the beneficiaries, which implies that the programme has been identified to benefit vulnerable people in the study area. The study also shows that married people participated more than the unmarried, which might be a result of the increased vulnerability of married youths to economic shocks due to the increased number of dependents.

Years of schooling show that more than 60% of the respondents have post-primary education. The majority of beneficiaries on public projects have a minimal level of education, which is sufficient for employment as semi-skilled labourers, as opposed to the cash transfer programme, which is unconditionally targeted at vulnerable unskilled individuals or the disabled who may not be able to contribute to economic activities in society.

However, the results show that education is lower among the beneficiaries compared to the non-beneficiaries. Additionally, the household size of the beneficiaries indicates that they have more family members to cater to and may also be dependent on them for their livelihood, which is assumed to increase the expenditure of the respondents. Rural households can adopt modern family planning, as suggested by Lawal & Balogun (2021).

Sources of Income of the Respondents

This section presents the various sources of income of the respondents and the mean income of the beneficiaries, as well as the non- beneficiaries.

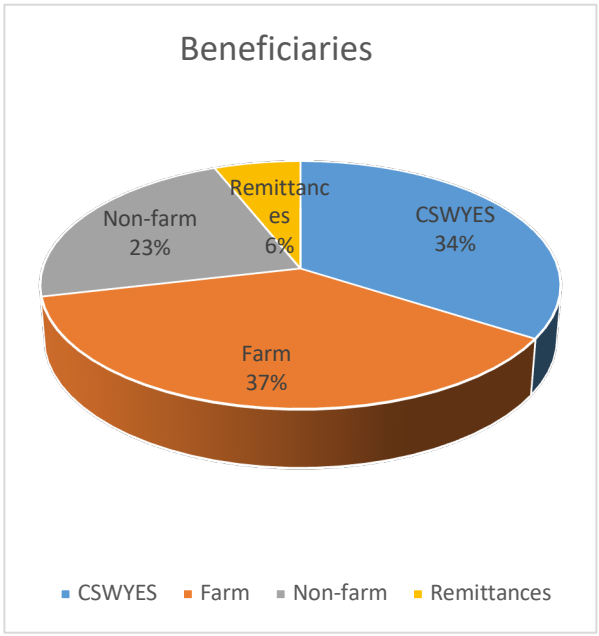
Distribution of Respondents Based on Sources of Income

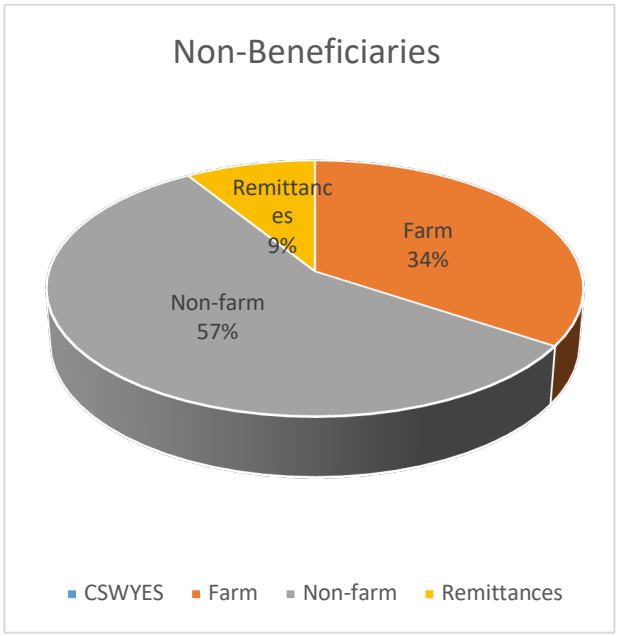
Sources of income(N)	**Beneficiaries (N=98)**		**Non-Beneficiaries (N=96)**		**Total Respondents (N=194)**	
	Mean	**Percentage**	**Mean**	**Percentage**	**Mean**	**Percentage**
CSWYES Income	10000.0	34.0	0.0	0.0	5051.6	21.0
Farm	10987.9	37.4	6372.1	34.3	8703.8	36.2
Non-Farm	6599.9	22.5	10556.4	56.8	8557.8	35.6
Remittances	1802.7	6.1	1665.8	8.9	1734.9	7.2
Total Income	29390.6	100.0	18594.4	100.0	24048.1	100.0

Source: Data Analysis 2023; N = Number

The study shows that, the major source of income for the beneficiaries is farming, while the non-beneficiaries have their major income from non-farm activities. The mean total income ₦29390.60 of the beneficiaries infers that access to public work cash transfer from the government contributes to the income of the beneficiaries with a difference of ₦10,796.2.

Figure 1: Pie Charts Showing Sources of Income of the Beneficiaries and the Non-beneficiaries





Source: Data Analysis; 2023

Per Capita Monthly Expenditure of the Respondents

Per capital expenditure was analysed using the total expenditure made by the respondents divided by the adjusted household size.

Table 2: Distribution of Respondents by Per Capital Monthly Expenditure (₦)

Monthly Expenditure (₦)	Beneficiaries (N=98)		Non-Beneficiaries N=96)		Total Respondents N=194)	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
<5000	7	7.1	33	34.4	40	20.6
5000-10000	41	41.9	36	37.5	77	39.7
10001-15000	24	24.5	16	16.6	40	20.6
15001-20000	15	15.3	5	5.3	20	10.3
>20000	11	11.2	6	6.2	17	8.8
Mean	12343.64		8602.60		10492.41	
Standard Deviation	7111.40		6095.54		6871.87	
Mean difference	3741.04*** (951.81)					

Source: Data analysis 2023; * coefficient significant at 10%, ** coefficient significant at 5%, *** coefficient significant at 1%. Figures in parenthesis are the Robust Standard Error for the mean estimate

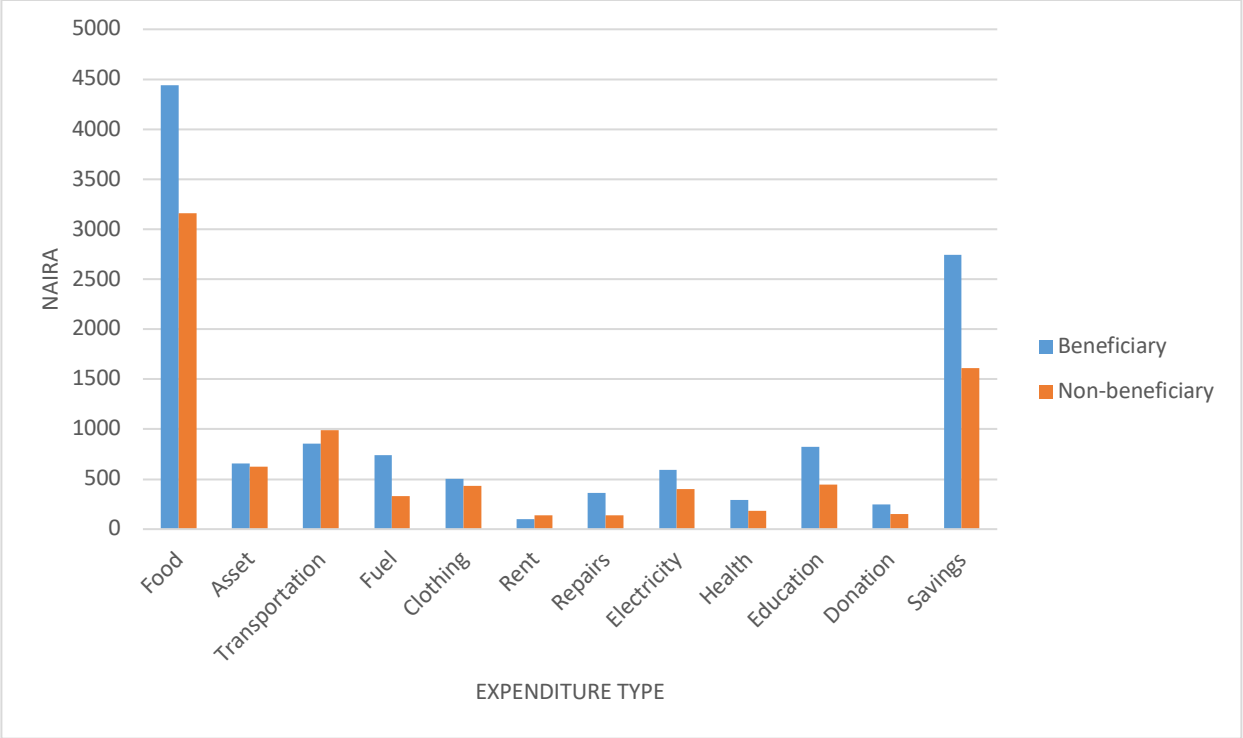
The table shows that a high percentage of non-beneficiaries spend ₦8602.60 per month, while most beneficiaries have a monthly expenditure of ₦ 12343.64. The total mean expenditure of the beneficiaries indicates that they have a higher purchasing power compared to the non-beneficiaries. This may be a result of the monthly cash transfer in the programme, as well as the higher household size of the beneficiaries.

Table 1: Information on Expenditure Type of the Respondents

EXPENDITURE TYPE	Beneficiary (N=98)		Non-beneficiary (N=96)		Total Respondents (N=194)	
	Mean	Percentage	Mean	Percentage	Mean	Percentage
Food	4438.64	35.9	3159.7	36.7	3819.2	36.4
Asset	659.2	5.3	627.2	7.3	643.4	6.1
Transportation	858.0	6.9	989.6	11.5	923.1	8.8
Fuel	739.4	6.0	333.2	3.9	514.9	4.9
Clothing	503.9	4.1	430.3	5.0	467.5	4.5
Rent	102.0	0.8	136.0	1.6	118.8	1.1
Repairs	361.5	2.9	137.0	1.6	250.4	2.4
Electricity	594.0	4.8	400.7	4.7	498.3	4.8
Health	293.8	2.4	185.3	2.2	240.1	2.3
Education	824.7	6.7	444.3	5.2	636.5	6.1
Donation	244.4	2.0	149.0	1.7	197.2	1.9
Savings	2744.1	22.2	1610.3	18.7	2183.0	20.8
Total	12343.6	100.0	8602.6	100.0	10492.4	100.0

SOURCE: Data Analysis, 2023

Mean Per Capita Expenditure by Expenditure Type



SOURCE: Data Analysis, 2023

Generally, the study shows that beneficiaries had higher household expenditure than the non-beneficiaries, with food expenditure being the highest consumption of their income, a report similar to Ozughalu (2022. Also, beneficiaries spent 35.9% of their total monthly income of ₦12,343.6 on food, while the non-beneficiaries spent 36.7% of their total monthly income of ₦8602.6 on food expenditure. This indicates that food share among beneficiaries and non-beneficiaries supports Engel's law that states that the higher the income, the lower the percentage spent on food (Salam *et.al.*, 2022). However, the non-beneficiaries expended more on transportation, which might be as a result of the distance between their residence to their place of work, as beneficiaries' public work sites are within a trekable distance. Also, the expenditure pattern shows that the beneficiaries spend less on rents than the non-beneficiaries in the study area. This might imply that they have houses as part of their asset, hence expended less on rent, considering the fact that their mean expenditure on assets is also higher.

Summary & Conclusion

The study aimed at finding the disparities between the expenditure patterns of beneficiaries and non-beneficiaries of the CSWYE safety net programme. The programme, a subset under a bigger umbrella programme called the subsidy Re-investment programme (SURE-P) was launched following the removal of subsidy in 2011. The study was carried out in Kwara state, while the data used were from both primary and secondary sources. Youths and women in the study area were the primary target population from which necessary data were collected using a structured questionnaire with an interview schedule. A four-stage random sampling method was employed to distribute these questionnaires to respondents for the study. The main objective of the study is to compare the expenditure pattern amongst beneficiaries and non-beneficiaries of the CSWYE Scheme in Kwara State.

The study shows that most of the respondents are youths with a mean age of 32.9 years and 43.3% of women. Although the sample shows that over 70% of the respondents were married, widowed were more represented among the participants than the non-participants. Additionally, the education level of the respondents revealed that, although most respondents have post-primary education, the non-beneficiaries have a higher level of education with a lower household size. The expenditure pattern shows that beneficiaries have higher household expenditure than the non-beneficiaries. Most of the respondents spent more on food than on any other expenditure type. However, it was revealed that though the beneficiaries expend more on food as well as other expenditure types, the percentage share on food is lower than that of the non-beneficiaries.

Recommendations

1. Similar government programmes should be designed to accommodate investments in agriculture to reduce out of pocket expenditure on food.
2. Integrate agricultural support to reduce food expenditure dependence and leverage household labour
3. Engage more youth in structured public work schemes with diversified income streams.
4. Promote family planning to match household size with resources.
5. Income diversification of government transfers into farm and non-farm activities should be encouraged as coping strategies among beneficiaries of programmes.
6. Encourage financial inclusion, savings, and reinvestment in income-generating activities.

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