Determinants of Poverty Level in Yamaltu-Deba Local Government Area of Gombe State - Nigeria

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Abstract

This study examined the determinants of poverty in Yamaltu/Deba Local Government Area of Gombe State. The study objectives were to examine the effects of four selected determinants of poverty (household income, household size, education, and consumption expenditure) in the study area. Multi-stage sampling technique was employed and 486 households were sampled. Data was collected through administration of questionnaire to heads of sampled households. Descriptive statistics was used to analyze demographic characteristics of sampled households and in the determination of poverty line while Tobit regression model was used to analyze the determinants of poverty. Findings showed that poverty line for the sampled households was 1,744 Naira, findings further showed that household income and education of household heads had negative or inverse relationship with poverty level of households with coefficients of -0.7948 and -0.2419 respectively. On the other hand, household size and consumption expenditure showed positive relationship with household poverty level with coefficients of 0.3104 and 0.5413 respectively. Results on response to household's poverty to changes in the determinants of poverty revealed that such changes decrease the probability of poverty more than its intensity. The study recommended disbursement of soft loans to households to expand/improve on their farms, formation of cooperative societies, establishment of adult education and literacy education centres, and implementation of birth control measures.

Keywords: Tobit Model, Poverty, Household Heads

Contribution to/Originality Knowledge
It is known (perhaps in the literatures and experience) that increased income level, reduced expenditure on consumption, acquisition of formal education, and small household size would reduce the incidence of poverty in households. However, the magnitude in which household poverty would reduce with respect to the aforementioned variables is not known. This study therefore brings to knowledge the extent which household income, household consumption expenditure, education, and household size influence poverty level of households in the study area. This knowledge will guide policy formulation and implementation regarding poverty alleviation in the study area.This study will also contribute to the body of knowledge in development Economics, especially on studies relating to poverty determinants. Students and other researchers will gain

1.0   Introduction

One of the major challenges facing our country Nigeria is Poverty. According to a 2004 survey by the Federal Bureau of Statistics, 54% of Nigerians lived in poverty. Though this figure represents a reduction from the 65.5% that was given in 1996, it is still an unacceptable high percentage (Kpakol, 2007). By 2006, the percentage of those living in poverty rose to 64.4%, 70.6% in 2007, and 70% in 2010 and 2012 respectively (UNDP 2012 and NBS 2012). The percentage of those living in poverty in Nigeria keeps on rising from 71.6% to 72.4% in 2017 and 2018. With this worrisome statistics, Nigeria was declared the headquarters of poverty in the world ahead of India and China (National Bureau of Statistics, 2018). Nigeria is one of the countries that are noted for the prevalence of absolute poverty in all its characteristic features. Poverty in the country is massive, pervasive and chronic, engulfing a large proportion of the society. Gombe is one of the poorest States in Nigeria having a poverty level of 74.6

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% in 2015 emerging as the third poorest according to a data released by National Bureau of Statistics (NBS, 2015). Concern about poverty in the country, successive administrations have planned and implemented several poverty alleviation programs and interventions such as the National Poverty Eradication Program (NAPEP), Subsidy Re-Investment Program (SURE-P), disbursement of soft loans, and currently the National Youth Investment Fund (NYIF) and N-Power programs.

Despite the array of poverty alleviation programs and interventions, the situation has not changed for the better. This is because these programs and interventions were/are implemented without a critical examination of the determinants of poverty. For poverty to be alleviated, its determinants or root causes must first be examined and addressed. It is in line with this idea that this study seeks to examine the determinants of poverty in Yamaltu/Deba Local Government Area of Gombe State. The main objectives of the study is to examine the determinants of poverty in Yamalt-Deba LGA of Gombe state. And more specifically to, examine the impact of household income on poverty level in Y/Deba, to access the impact of poverty level on consumption expenditure, and to also examine the impact of Education on poverty. Lastly to determine the relationship between household size on poverty Yamaltu-Deba LGA of Gombe state.

The study is organized in the following manner. The project is divided into 5 sections; section 1 contains the introduction, background and justification of the study while section 2 focuses on the theoretical frameworks and literature review. Section 3 comprises the research methodology; section 4 discusses the result of the findings of this study and section 5 concludes study with summary, recommendation, conclusion, contributions to knowledge and suggestion for further research.

2.0   Literature Review

2.1   Concept of Poverty

Poverty as a concept does not lend itself to an easy and precise definition. The analytical exploration of the concept and definition is fraught with a number of difficulties. This is because; it affects many aspects of the human conditions/situations including physical, moral and psychological, that a concise and universally accepted definition is elusive (Blackwood and Lynch, 1994). Poverty is more easily recognized than defined. Hence, a universally acceptable definition of the term has remained elusive. (Okunmadewa, 2001). Poverty is an unacceptable deprivation in human well-being that can comprise both physiological and social deprivation (World Bank 2000). Poverty, no matter how it is perceived or defined, is a state of life that is not desirable (Omonona, *et al.*, 2000).

2.1.1   Determinants of Poverty

Recently, literatures suggest that the key micro level determinants of poverty generally include household size, education level, household composition and size, assets owned by households, access to basic social and economic services, sector of employment, number of income earners in a household, sex and ethnicity of household head, rural versus urban location, among others. Beginning with education level, Geda, *et al.* (2005) used household level data to examine poverty determinants in Kenya. By employing binomial and polychotomous logit models, they found that poverty status is strongly associated with the low level of education among other factors. This result is in agreement with that of Anderson, *et al* (2005) who used multiple regressions to examine determinants of poverty in Lao PDR. Similarly, Apata, *et al.* (2010), who examined determinants of rural poverty in Nigeria using probit model on a sample of 500 smallholder farmers, found that access to education improved probability of existing poverty. Furthermore, they found that the key role of education in poverty reduction is further underscored by evidence from farmers' exposure to workshops and seminars. Studies of Rodriguez (2011), Mexican, Eirini and Panos (2011), and Sinnathurai and Brezinova (2011)

which focused on poverty determinants in Sri Lankan estate sector, supported this result. Ibrahim and Umar (2007) also found that poverty incidence falls with the number of literate adult males and females in the household. However, Tshediso (2012) using a logistic regression method found that education level is insignificant in explaining poverty in South African female-headed households. This result is contrary to findings from other studies.

Another key poverty determinant in microeconomic literature is the set of household size, composition and number of income earners. Again, empirical evidence posits that incidence of poverty increases with household size (Geda *et al*;. 2005, Ibrahim and Umar, 2007 and Rodriguez, 2011). Ibrahim and Umar (2007) further found that among farming households in Nasarawa State, Nigeria, poverty incidence reduces with the number of household head income sources and with the number of household members employed outside agriculture. similarly, Tuyen et al(2014). Found out that the size and composition of households size and dependency ratio significantly reduce household income per capital ,thereby leading to incidence of poverty.

Regarding asset ownership status and access to social and economic services as determinants of poverty, Apata, *et al*. (2010) provides evidence that access to micro – credit and market as well as ownership of livestock asset significantly contributes to poverty reduction. Their study also showed that bias against women in property rights has negative consequences on poverty. Abdullahi *et al*. (2018) earlier reached a similar conclusion. They found that demorgraphic variables and labour characteristics are strong determinants of poverty. Also the result of their Oaxaca blinder revealed that female headed households are more disadvantage than their male counterparts. Findings by Biyase e al (2017) support the earlier empirical evidence that education of household,dependency ratio, gender,employment and marital status are statisticaly significant determinants of household welfare. Also Babayo and Usman (2020) examine issues and perspectives of poverty in Gombe state and found out that poverty is caused by poor government's micro and macro level policies and that poverty has reach a high index of 74.6% , Gombe state was ranked the the third poorest state in the country (NBS,2015). Ogwumike and Akinnibosun (2016). Concluded that policies should take the peculiar features of the zones into consideration in advancing measures to poverty. therefore government policies should aim at promoting rapid economic growth through development of rural infrastructures in order to reduce poverty.

The above literature review is important in understanding the findings over time of previous poverty studies that have been done shows that the discrete model approach is a more popular approach in poverty studies. Education was identified by several studies as an important factor affecting poverty status.we also discovered from the review that only few studies have been done in Yamaltu/Deba Local Government Area of Gombe State. Most of the previous studies on poverty were carried out at National and state level. This includes; Abdullahi et al (2018) social-Demographic determinant of poverty, Olabode et al(2018)determinants of poverty level in Nigeria., Asogwa, et al(2012). Determinants of poverty depth in Benue state, Awopeju(2012). Determinants of poverty status in Nigeria, Etim and Udoh (2013). Determinants of rural poverty in Nigeria. And many more. Also, Awopeju(2012), also afirm the presents on poverty in the north-eastern part of the country and the region has a poverty incidence of 65.02%. this promt the need for primary research in this region. This study seeks to bridge that gap.

3.0   Materials and Methods

3.1   Study Area

This study was conducted in Yamaltu/Deba local government area of Gombe State. Yamaltu/Deba is located between Latitudes 10^12 and 42.73North and Longitudes 11^23and 13.56 East. It bordered by

part of Borno and Yobe State. According to NPC (2018), the population of Y/Deba is put at 364,527 inhabitants with the area occupied by members of divers ethnic groups such as Tera, Jara,Waja,Kanuri,and the Hausa Fulani. The Local Government area has 11 political wards namely; Deba, Zambuk, Hinda, Jagali North, Jagali South, Kanawa - Wajari, Kuri, Kwadon, Gwani, Difa, and Kunuwal.

3.2   Sampling Procedure and Sample Size

Multi stage sampling was employed to select four hundred and eighty six (486) households in the study area. To begin with, we identified the three (3) Districts of the local government and then a systematic random selection of six (6) settlement/communities from each of the three (3) districts. This made up a total number of eighteen (18) sampled settlements/communities. The third sampling stage involved another simple random sampling of twenty-seven (27) houses from each community; making four hundred and eighty- six (486) houses. One hundred and sixty two questionnaires were distributed to the three (3) districts each. Base on completeness of response.

3.3   Methods of Data Analysis

Descriptive and quantitative analytical tools were used for analyzing the data collected. The descriptive statistics include the use of tables, percentages and frequencies. The Poverty Line was determined by calculating the mean household Expenditure(that is ,Moderate poverty line equivalent to two third 2/3 per capita household expenditure). While the regression parameters and diagnostic statistic of the determinants of poverty were estimated using the Maximum Likelihood Estimation (MLE) technique. Determinants of poverty level were also estimated applying the Tobit regression model. And the software package used was starter version 8.

The model assumes that factors that affect the probability of being poor are identical to those that could influence poverty gap. Therefore the model measures not only the probability of poverty but also the depth of poverty.

The Tobit model is specified as follows:

$$P_i^* = X_i B + e_i$$

$$P_i = 0 \text{ if } P_i^* \leq 0$$

$$P_i = P_i^* \text{ if } P_i^* \geq 0$$

$$\text{Where } i = 1, 2, \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots n$$

P_i^* is the dependent variable, it is discrete and continuous when the households are non-poor. For poor households, P_i^* is the poverty gap/depth which is defined as (Z-yi/Z) where z is the poverty line, and yi is the per capita adult equivalent expenditure, P_i^* therefore takes the values between the range of 0 and 1. Xi is a vector of explanatory variables (household characteristics and the other explanatory variables) B is a vector of parameter estimates and ei is the error term.

The explanatory variables in the model are defined as follows:

X1= household gender (male =1, 0= otherwise)

X2= Age of households heads in years

X3= Marital status of household heads

X4= Educational Qualification of Households

X5= household size

X6= No. of economically active household members

X7= Occupation of Household heads

X8= Monthly Household income in thousand naira

4.0   Result and Discussions

4.1   Demographic Characteristics of household heads

Gender of household heads: out of 486 households surveyed, 421 (86.63%) of the households were headed by male, while 65 (13.37%) by female.

Table 4.1: Gender of household heads

Gender	Freq.	Percent	Cum.
Male	421	86.63	86.63
Female	65	13.37	100.00
Total	486	100.00	

Source: ………………………………

Age of household heads:The age of household heads as shown in the table below shows that number of household heads increased with age. This implies that there were few young household heads while majority of household heads were old

Table 4.2: Age of household heads

Age bracket	Freq.	Percent	Cum.
18-25	47	9.67	9.67
26-30	61	12.55	22.22
31-40	87	17.90	40.12
41-50	109	22.43	62.55
>51	182	37.45	100.00
Total	486	100.00	

Source: ………………………………

Marital Status of household heads: Majority of household heads (80.66%) were married while only few household heads (4.94%) were widowed

Table 4.3: Marital Status of household heads

Marital status	Freq.	Percent	Cum.
Married	392	80.66	80.66
Single	31	6.38	87.04
Divorced	39	8.02	95.06
Widowed	24	4.94	100.00
Total	486	100.00	

Source: ………………………………..

Educational Qualification of household heads: Result of the survey showed that majority of household heads had secondary education (40.12%) while household heads with tertiary education were least (11.73%)

Table 4.4: Educational Qualification of household heads

Educ. Qual.	Freq.	Percent	Cum.
Non-formal	88	18.11	18.11
Primary	146	30.04	48.15
Secondary	195	40.12	88.27
Tertiary	57	11.73	100.00
Total	486	100.00	

Source: ………………………………..

Household size: Majority (60.49%) of the surveyed households had a size of 6-10 members while household size with more than 16 members only accounted for 3.91% of the total households surveyed.

Table 4.5: Household Size

Household size	Freq.	Percent	Cum.
0-5	79	16.26	16.26
6-10	294	60.49	76.75
11-15	94	19.34	96.09
>16	19	3.91	100.00
Total	486	100.00	

Source: ………………………………..

Number of economically active household members: The survey showed that majority of the households (68.11%) had at least 3 economically active members. This implies that majority of the household members in the study area are economically active.

Table 4.6: No. of Economically Active Household members

Number	Freq.	Percent	Cum.
1	59	12.14	12.14
2	96	19.75	31.89
>or =3	331	68.11	100.00
Total	4726	100.00	

Source: ……………………………..

Occupation of household heads: 315 out of 486 household heads representing 64.81 per cent were farmers. This implies that the study area is agrarian and majority of the population are farmers.

Table 4.7: No. of Economically Active Household members

Occupation	Freq.	Percent	Cum.
Trader	91	18.72	18.72
Farmer	315	64.81	83.54
Civil servant	58	11.93	95.47
Others	22	4.53	100.00
Total	4726	100.00	

Source: ……………………………..

Monthly income of household in thousands of Naira: A large proportion (88.89%) of households has monthly income of at most 35 thousand naira while only 4 households (0.82%) in the study area have a monthly income of more than 75 thousand naira. This implies that majority of the households have low monthly income.

Table 4.8: Monthly income of Household in thousands of naira.

Income range	Freq.	Percent	Cum.
< 0-35	432	88.89	88.89
>35-50	33	6.79	95.68
>50-75	17	3.50	99.18
>75	4	0.82	100.00
Total	4726	100.00	

Source: ……………………………..

4.2   Examining the Determinants of Poverty

Before an examination of the determinants of poverty, we first determine the threshold for poverty otherwise known as the poverty line which is determined as the two-thirds of mean household expenditure adult equivalent. The mean household expenditure is shown in table 4.2.1

Table 4.2.1: Mean Household Expenditure (Adult Expenditure)

Expenditure	Amount/mnth	Percent	Cum.
Food	4750	36.31	36.31
Clothing	2280	17.43	53.75
Medication	950	7.26	61.01
Education	3400	25.99	87.00
Energy	1700	13.00	100.00
Total	13080	100.00	

Source: Field Survey, 2021

Mean=2616, 2/3 of mean =1744 (poverty line)

Haven determined the poverty line, the regression parameters and diagnostic statistics of the determinants of poverty were estimated using the maximum likelihood Estimation (MLE) technique. The result is shown in table 4.2.2 below.

Table 4.2.2: Maximum Likelihood Estimates of the determinants of poverty

Variable	Coefficient	Standard Error	z-value
Household income(x1) |	-0.7948	0.5690	-1.683*
Consumption exp. (x2) |	0.5413	0.0189	-2.582***
Formal Education(x3) |	-0.2419	0.0173	-2.683***
Household size(x4) |	0.3104	0.1407	-1.855
Constant |	0.4832	0.2411	3.684***
Sigma |	0.5071	0.4904	9.986***

***, ** and * denote significance at 1%, 5% and 10% respectively.

Censored regression model made up of 4 regressors (in line with study objectives) was specified in order to estimate the determinants of poverty in sampled households of the study area. The result presented in table 4.2.2 was obtained after 22 iterations.

From the maximum likelihood estimates of Tobit regression, the results show that sigma (σ) is 0.5071 with a z-value of 9.986, thus sigma is statistically significant (P<0.01). This indicates that the model has a good fit to the data. Also, 3 out of the 4 parameters estimated in the model are statistically significant (P<0.1). The intercept is 0.4832 and this represents the autonomous poverty depth of households in the study area.

Household income has a coefficient of -0.7948 meaning that for every naira increase in household income, the level of poverty will be reduced by 0.7948 or 79.5 per cent. This is so because an increase in household income increases household ability to consume and invest in ventures that would yield return both in the short and long run thereby generating additional income for the household.

Household consumption expenditure has a coefficient of 0.5413 implying that any naira increase in expenditure on household consumption without a corresponding increase in household income will lead to an increase in the level of poverty by 54 per cent. This is so because increase spending on consumption without corresponding increase in income implies spending all available household income and even the savings. This is an invitation to poverty in no distant time.

The coefficient of formal education is -0.2419. This means that households whose heads have formal will have a lower autonomous poverty depth of 0.2413 relative to 0.4832 for those whose heads do not have formal education. The reason may be because household heads with formal education have higher income chances.

Household size has a coefficient of 0.3104. This implies that whenever the size of a household increase by one person (a dependent), the depth of poverty in that household will be raised by 31 per cent.

4.2.1 Determining Elasticity of Poverty among Households

Households' poverty response to changes in every determinant of poverty is captured better when expressed in percentage rather than the unit of measurements of the variable. Using the Tobit decomposition framework suggested by McDonald and Moffitt (1980), the effect of changes in the determinants of poverty on the probability of being poor and the intensity of poverty were obtained. The table 4.2.3 below shows the coefficient of elasticities of the probability and intensity of poverty among households in the study area.

Table 4.2.3: Coefficients of Elasticities of Probability and Intensity of Poverty among Households

Variable	Elasticities of	
	Probability of poverty	Intensity of poverty
Household income	-0.1026	-0.0699
Consumption expenditure	0.1314	0.0427
Formal Education	-0.1109	-0.0174
Household size	0.3261	0.0879

The elasticity coefficient of the probability of poverty given an increase in household income is -0.1026 (inelastic). This implies that a 100% rise in household income would lead to 10.26% reduction in the probability of being poor. On the other hand, the intensity of poverty has an elasticity coefficient of -0.0699, meaning that intensity of poverty will reduce by 6.99% if income rises by 100%. This shows that an increase in household income decreases the probability of poverty more than its intensity.

The elasticity of poverty with regards to household consumption expenditure is 0.1314. This means that 100% rise in consumption expenditure of household would lead to 13.14% rise in the probability of poverty (inelastic). The responsiveness of the intensity of poverty to a rise in consumption expenditure is (0.0427) (inelastic). This implies that if consumption expenditure is increased by 100%, the intensity of poverty will be increased by 4.27 percent. The analysis shows that an increase in consumption expenditure increases the probability of poverty than its intensity.

The elasticity coefficient of the probability of poverty given the acquisition of formal education by household head is -0.1109 (inelastic). This implies that a 100% rise in acquisition of formal education by household heads would lead to 11.09% reduction in the probability of being poor. On the other hand, the intensity of poverty has an elasticity coefficient of -0.0174, meaning that intensity of poverty will reduce by 1.74% if acquisition of formal education by household heads rises by 100%. This shows that an increase in the acquisition of formal education by household heads decreases the probability of poverty more than its intensity.

The elasticity of poverty with regards to household size is 0.3261. This means that 100% rise in household size would lead to 32.61% rise in the probability of poverty (inelastic). The responsiveness of the intensity of poverty to a rise in household size is (0.0879) (inelastic). This implies that if household size is increased by 100%, the intensity of poverty will be increased by 8.79 per cent. The analysis shows that an increase in household size increases the probability of poverty than its intensity.

4.3   Discussion of Results

The findings of this study revealed that household income and poverty level have an inverse relationship. This implies that as household income increases, level of household poverty decreases and vice-versa. This finding is inline and consistent with that of Etim and Udoh (2013) whose study also found the negative relationship that exists between income and poverty level. The present study in Gombe State showed that a unit increase in household income would reduce the poverty level by 79.5 per cent while Etim and Udoh's study in AkwaIbom State which was based strictly on farming households showed that any unit increase in farm income led to a decrease in the level of poverty by 0.9953 or 99.53per cent. These studies showed that household income (from whatever legal source) really decreases poverty level of households.

The findings of this present study revealed that household size and poverty levels are positively related. This implies that whenever household size increase by one member (especially a dependent), level of household poverty also increases. This finding agrees with Lipton (1983), World Bank (1991) and FOS (1999) where greater incidence of poverty was found to be associated with large sized households.

Acquisition of formal education by household heads was found to decrease poverty level of households. This is consistent and in line with a study by Etim and Udoh (2013) whose study showed that acquisition of formal education by household heads in AkwaIbom State led to the decrease in poverty level of such households. Etim and Udoh's study revealed that possession of formal primary, secondary, and tertiary education would led to reduction in poverty level of household by 0.0488, 0.3836, and 0.2616 respectively. Though in the present study, acquisition of formal education was not disaggregated, but it

was found that acquisition of formal education would reduce poverty by 0.2419. This is an indication that households whose heads have acquired formal education are likely to have lower depths of poverty.

Findings of this present study collaborates that of Omonona (2009) which found that a unit increase in household size led to about a 5.7 and a 12.4 percent decrease in the household welfare in 1996 and 2004 respectively. The present study found that a unit increase in household size would lead to a 31.04 per cent increase in poverty level, this result was however not statistically significant. The reason for increased household size not being statistically significant as increasing poverty level in the study area is buttressed by the fact that majority of households (68.11%) had at least 3 economically active members and hence contributing to the household income.

5.0   Conclusion and Recommendations

Based on the findings of this study, the study concluded that household income has significant effect on household poverty. Households with high income earnings are likely to have low poverty depth/level while high poverty depth is experienced in households with low income. Consumption expenditure of households has a significant effect on poverty depth of households. Households with much expenditure on consumption are likely to have less savings and investment and consequently high poverty level.

Acquisition of formal education has a positive and significant relationship on household poverty level. The study also concluded that household size has a positive relationship on poverty level, this relationship was however not significant in this study due to household composition with majority of households having more than 3 economically active members.

Based on the study findings and conclusion, the following recommendations were made

i.   Since majority of the household heads are farmers with low monthly income, soft loans should be provided by the Gombe State Government to these household heads to expand their existing agro businesses. The expansion of their agro businesses (Farms) will improve household income thereby reducing poverty level.

ii.   Gombe State Government should encourage communities to form cooperative societies. This would trigger the culture of savings by households and reduce excess expenditure on consumption

iii. Gombe State Government should encourage adult and literacy education by citing such centres in communities. This would motivate community members (including household heads) to acquire formal education.

iv.   Households with large sizes are associated with high levels of poverty, (especially those without economically active members). Nigeria has seen rapid growth in population over the last two decades and this has been one of the factors contributing to the escalating poverty condition of the country. Population control is crucial in achieving reduction in poverty owing to constraints imposed by limited resources available to satisfy the needs the growing population, Nigerian government should therefore design and implement policies (such as birth control measures) that will allow for a manageable number of household size and curtail the sporadic growth of the population.

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