SOCIAL INCLUSION AND PEOPLES' WELFARE IN CHIKUN LOCAL GOVERNMENT AREA OF KADUNA STATE-NIGERIA

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ABSTRACT

Social inclusion is one of the key components promoting social wellbeing of households in both developed and developing economies. This study examines the impact of social inclusion and welfare of people in Chikun local government area of Kaduna state, Nigeria. The theory adopted for this study is Pareto criterion of social welfare. Data were sourced primarily through the use of questionnaires. Probit regression analysis using e-views 10 (probit regression) was applied to determine the level of impact on welfare of people in Kaduna state. The results revealed that (CBN's Agricultural financial intervention programme, Federal Government Grant to rural women are positive and significant and Kaduna state health insurance scheme is positive but not significant to the welfare of people; while Aid Foundation's Clean Family Campaign is negative but significant. Cash Transfer Programme, Coalition Against Covid (ca-covid) Palliative and Nigeria Covid-19action Recovery and Economic Stimulus are not having significant impact on people's welfare. The study recommends among others that to give succor and improve the welfare of households should provide services to vulnerable groups that promotes exploration and piloting social enterprise models that is businesses oriented and motivated, such as providing employment or specific support services to vulnerable groups societies.

Keywords: Social Inclusion, Welfare of People, Pareto Criterion of Social Welfare

1. Introduction

World Bank (2021) report indicated that Nigerian economy has great potentials given its enormous human and natural resources, and a population of about 206 million people. However, hunger is one of the major development concerns. The country out of 121 countries is ranked 103rd in the Global Hunger Index (GHI) with a score of 27.3percent that signifies hunger is serious. In terms of poverty, 133 million indicating 63percent of the people in Nigeria are multi-dimensionally poor, out of which 65percent (86 million) live in Northern part of the country (NBS/UNICEF, 2022). At the moment Kaduna state has registered and open bank accounts for social inclusion of about 2.2million vulnerable people in the state (Kaduna Social Investment Programmes Agency 2024).

Social inclusion intervention programs in Nigeria include protective measures (social assistance), preventive measures (social insurance), promotive measures (productive transfers, subsidies, and work), and transformative measures (social equity measures). Despite these measures, the level of coverage has been low as a result of narrow fiscal space and poor targeting of the beneficiaries thereby, limiting the impact on participating

in economy and economic growth with Kaduna State having the total of registered vulnerable/poor households (524,424) and 2,051,972 vulnerable/poor individuals' kadsocu (2021).

This study aimed to examine the effective of social inclusion on the welfare of people in Chikun Local Government Area of Kaduna state, Nigeria and organized into five sections, namely introduction, review of literature, methodology, results and discussion of findings and conclusion and policy recommendation.

2. Literature Review

2.1 Introduction

This chapter contains conceptual clarifications of terms, review of other related literatures related to this study, theoretical framework as well as existing gaps in the study.

2.2 Conceptual Issues

2.2.1 Social Inclusion

Social inclusion according to Kelly (2019) refers to how members of the society are given support and protection to attain good health and well-being. A social inclusive society is a society where all members have a feeling of being valued, differences are respected and basic needs are provided so that members can live in dignity. Promoting social inclusion requires removing barriers to people's participation in societal affairs (including certain laws, policies and institutions) as well as addressing discriminatory attitudes, behaviours, and taking active steps to make such participation easier Playcova, et al (2018).

2.2.2 Social Exclusion

According to Global Strategy for Social Inclusion and Protection, (2018) social exclusion is a state in which individuals are unable to participate fully in economic, social, political and cultural life, as well as the process leading to and sustaining such a state. People are excluded by institutions and behaviour that reflect, enforce and reproduce prevailing social attitudes and values, particularly those of powerful groups in society.

2.2.3 Social Register

According to World Bank Group (Social Protection and Labour 2018) defined social register as one or multiple harmonized and integrated database for potentials beneficiaries. The State Operations Coordinating Unit (SOCU) Kaduna State (2017) was established to manage the State Social Register; a database of poor and vulnerable households (PVHHs) generated through a credible targeting process primarily used for planning purposes.

The Social Register Figures for Kaduna State by Year:

Table 1.1

Year	PVHHs	Individual
2017-2018	46,890	204,950
2019	91,368	361,112
2020	524,424	2,051,972
2021	680,888	2,656,993
2022	991,533	3,718,608
2023	1,056,622	3,953,809

Source: kdsg.gov.ng/socu (2023)

The social register has data across 9,976 communities across 234 wards in the state. The social register is helping to drive inclusion in the holistic delivery of social protection in Kaduna State. They also maintain Rapid Response Register (RRR) with data strength of 180,814 was successfully enrolled out of 258,146 validated applicants across the state. The Kaduna State Government mined 315,343 individuals from the social register for various social investment projects.

2.3. Theoretical Literature Review

2.3.1 Pareto Optimality or Efficiency Theory

The argument of Pareto optimality is with regards to general welfare of the society. The society measures it welfare in a broader sense, on the basis of satisfaction levels of all the consumers or its citizens. So, any changes in the economic state of the society will have better off some members of the society and worse off others. Some economists like Vilfredo Pareto of Italy (1848-1923) argued that it is impossible to make any one better off without making someone worse off, is called Pareto optimal or Pareto efficient. Thus, the situation of Pareto optimum in the welfare of any individual of the society cannot be increased without decreasing the welfare of another member. In explaining the conditions of achieving Pareto optimality, the criterion of Pareto is explained in evaluating changes in social welfare because the concept of Pareto optimality or maximum social welfare is based upon Pareto criterion of welfare.

2.3.2 Pareto Criterion of Social Welfare:

The concept of Pareto optimum or economic efficiency is based on ordinal utility instead of cardinal utility. Pareto criterion states that if any reorganization of economic resource does not worse off anyone and makes someone better off, it indicates an increase in social welfare of the economy. In other words, the criterion indicates that any reorganization or change makes everybody better off in a society, it will, according to Pareto, increase

social welfare. Any change which harms no one but makes some people better off, this state of change must be considered to be an improvement (Prof. Baumol).

2.4 Empirical Review

There are numerous studies employing mix-methods and across regions on the nexus between social protection, social inclusion and economic growth. More recent studies for instance, Han and Gao (2024) conducted a study on green finance, social inclusion, and sustainable economic growth in Organization for Economic Cooperation and Development (OECD) member countries where they focused on the importance of fostering a thriving green economy is emphasized as a key strategy for mitigating the threats posed by climate change. This study aims to assess the influence of social inclusion and green finance on the sustainable growth of 31 Organization for Economic Co-operation and Development (OECD) nations between 2010 and 2021. The results obtained using the fully modified OLS (FMOLS) methodology indicate that social factors such as poverty reduction and social inclusion do not impact the green economic prosperity of OECD countries with an industry-focused economic structure. Furthermore, the expansion of green finance markets and the attraction of foreign direct investment with an environmental focus can contribute to the advancement of green development in OECD countries.

Ozili (2023) examined whether social inclusion policies promote financial inclusion. Three social inclusion policies were analyzed: gender equality policies, environmental sustainability policies and social protection policies. The study used the panel fixed effect regression methodology to analyse data from 48 low- and medium-income countries. The result of the study found that social inclusion policies did not have a significant effect on financial inclusion, implying that social inclusion policies do not promote financial inclusion. The implication of the finding is that the social policies and institutions established to promote environmental sustainability and discourages keeping wealth in formal financial institutions.

Agyemang et al (2014) examines Social Inclusion via Conditional Cash Transfer in Ghana: An Investigation into the Livelihood Empowerment against Poverty Programme in Cape Coast Metropolis, Ghana where social exclusion has been employed to explain a culmination of negative processes of social relations shaped by gender, spatial, economic, political, socio-economic, environmental and cultural circumstances and ideologies. Despite the economic gains Ghana has made since the fourth Republic, spatial and social segments of the Ghanaian society have not benefited from the trickledown effect of growth and could be classified as socially excluded. This research sets out to assess the contribution of the Livelihood Empowerment against Poverty (LEAP), a conditional cash transfer policy intervention against social exclusion in the Cape Coast Metropolis in Ghana. The data source involved primary data collection by way of in-depth interview of 40 beneficiaries in 8 out of the 14 beneficiary communities. Key informants involved in the management of the intervention were interviewed. The primary data was complemented with secondary data and information on the LEAP programme and their research revealed that the LEAP programme has been contributing fairly substantially to alleviating the plight of the vulnerable and the excluded. It was however observed that the programme requires some reforms with regard to increasing the amount of money

involved in the cash transfer and effective organisational capacity building for proper monitoring and evaluation of the conditionalities attached to the cash transfer. Further research into how conditional cash transfer could be used as an avenue for micro investment and wealth creation is recommended.

George et al. (2020) conducts a study on Social Inclusion: A Poverty Reduction Approach where descriptive research method was used to examines the relationship between social exclusion, social inclusion and poverty. It is amongst the findings of this study that social exclusion is not just a major cause of poverty but a key factor in poverty severity. However, social inclusion, as a means to ending poverty in Nigeria, can be achieved through creation of employment opportunities, access to education and skills acquisition as well as minimizing social exclusion.

3.0 Methodology

3.1 Introduction

This section focused on the various techniques employed in the course of data collection and analysis, with a view to obtain relationship between social inclusionand welfare of people in Chikun Local Government of Kaduna State. The section contains research design, study area, population of the study, with primary source of data, sample techniques, theoretical framework, estimation techniques and model specification.

3.2 Sample Size

The sample size of the population for the study was determine, category of the targeted respondents in this study were members of cooperative societies, people who are socially excluded (poor and vulnerable) in Chikun local government area of Kaduna State.

The study adopted Taro Yamane's (1967) formula, which is expressed as follows.

$$n = \frac{N}{1+N(e)2}$$

Where;

n = Sample Size

N = Total Population of beneficiaries

e = Margin error (5% assumed)

$$n = \frac{14465}{1+144 \quad (0.05)2}$$

n = 389.2 approximately 389

Therefore, a total of 389 questionnaires with about 43 percent administered to some members of cooperatives societies, 20 percent to persons with special needs while 37 percent to gender base violent totaling 100 percent across Chikun LGA, Kaduna State.

3.3 Estimation Techniques

The descriptive and inferential statistics were used to analyze the data collected that is quantitative (interview) where multiple data sources would be used to develop a comprehensive understanding of phenomena (Patton 1999). The descriptive statistics was used to know how the individual sample was distributed across the study areaand inferential statistics made use of probit regression analyses the level of its effects on economy. The reason for chosen probit regression in this study because of dichotomous or binary outcome variables and the probability is modeled as a linear combination of the predictor (Hosmer and Lemeshow 2000).

3.4 Model Specification

The study adopts Pareto criterion of social welfare as theoretical framework to develop models for the study. The models are specified in line with pareto efficiency approach accompanied by instrumental variable, which is an extension of probit method. The study aims to model social inclusion and welfare (SIW) using a probit regression framework with an instrumental variable approach. The model is specified in a binary outcome context (likely indicating whether sustainable economic growth is achieved, i.e., Y = 1, or not, Y = 0). Below is the arrangement of the equations into a unified econometric model, clarify the relationships, and address any overlaps or ambiguities in the notation (e.g., multiple equations.

The model starts with a functional effectiveness of social inclusion and welfare (SIW):

SIW=(CTP+CBNAFI+FGGRW+KSHIS+AFCFC+CACOVIDPD+NCST) …… (1)

This suggests that SIW is influenced byindependent variables (conditional cash transfer, Central Bank of Nigeria's Agricultural Financial Intervention,Federal Government Grant to Rural Women,Kaduna State Health Insurance Scheme,Aid Foundation's Clean Family Campaignand Coalition against COVID-19 Palliative Distribution,Nigeria COVID-19 Action Recovery and Economic Stimulus (N-CARES) Social Transfer) and these variables are measured by the respondents and how they benefited from these social interventions. Since the study uses a probit model, SIW is likely modeled as a binary outcome (e.g., Y = 1 if social inclusion and welfare of people is achieved, Y = 0 otherwise).

The probit model for the binary outcome is given as:

$(Y=1|X)=\Phi(X\beta)$ (2)

Where:

$Y=1$ indicates achieving social inclusion and welfare of people (SIW),

Φ is the cumulative standard normal distribution function (used in probit regression),

X is a vector of independent variables,

β is a vector of regression coefficients.

SIW (Social Inclusion and Welfare):

$$SIW=\beta_0+\beta_1 CTP+\beta_2 CBNAFI+\beta_3 FGGRW+\beta_4 KSHIS+\beta_5 AFCFC+\beta_6 CACOVIDPD+\beta_7 NCST+\varepsilon \quad (3)$$

4.0 RESULT AND DISCUSSION

Table 1 Properties of Descriptive Statistics of Social inclusion and peoples' welfare

Variable	Skewness	Kurtosis	Jarque-Bera	Probability	Observation
SIW	-0.159232	1.025355	52.50844	0.000000	315
CTP	0.784293	1.615116	57.46608	0.000000	315
CBNAFI	0.108094	1.011684	52.50179	0.000000	315
FGGRW	0.692008	1.478875	55.50984	0.000000	315
KSHIS	-0.159232	1.025355	52.50844	0.000000	315
CACOVIDPD	0.172062	1.029605	52.51150	0.000000	315
NCST	0.737632	1.544101	56.38561	0.000000	315

Source: Researcher's computation using E-view 10,2024

Above table 4.3.1.1 is the presentation of the individual samples of on variables related to social inclusion and welfare in Chikun Local Government Area of Kaduna State, Nigeria. The Skewness value of social inclusion and welfare Kaduna state health insurance scheme are negative that means long-left tail, lower than the sample values the Platykurtic because they are not equal to 0 and less than 3 while the other variables in table 4.3.1.1 have positive skewness meaning they have long-right tail and higher values than the sample values. The Jarque-Bera measures the statistics difference of the skewness and kurtosis of the series with those from the normal distribution. The Jarque-Bera values of cash transfer programme has the highest value followed by Nigeria covid-19 action recovery and economic stimulus transfer then federal government grant to rural women then other variables. The corresponding probability values are less than 0.05 indicating that these data are abnormally distributed.

Table 2 Regression on Social Inclusion and Welfare in Kaduna State;

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	-0.658764	0.200991	-3.277572	0.0010
CTP	-0.036672	0.184853	-0.198383	0.8427
CBNAFI	2.117220	0.188164	11.25197	0.0000
FGGRW	0.477963	0.196363	2.434074	0.0149
KSHIS	0.010313	0.178150	0.057889	0.9538
AFCFC	-0.493863	0.196747	-2.510144	0.0121
CACOVIDPD	-0.111651	0.181779	-0.614211	0.5391
NCST	-0.274472	0.192055	-1.429129	0.1530

Source: Researcher's E-views 10 Computation 2024

Cash transfer programme (CTP) has a negative estimated coefficient of -0.036672 and statistical insignificant at 5 percent levels with a p-value of 0.8427. The estimated coefficient result indicated that any 1 percent increase by government/Non-Governmental Organizations to transfer cash to some individuals as social intervention would reduce the welfare of the people in the area with 3 percent. This result shows that cash transfer is a temporary poverty relief measure and very insignificant in changing or improving the welfare of which is seen as a misplacement of economic priority. The second variable is CBN's Agricultural financial intervention programme where the estimated coefficient is positive at 2.117220 and statistically significant at 5 percent levels with a p-value of 0.0000. The result indicates that a percentage change in CBN's Agricultural Financial Intervention Programme would increase the welfare of the citizens in the area with about 211 percent which means that the programme is beneficial to the people, because is significant as well as increasing their welfare as well as increasing their economic activity. The third variable Federal Government Grant to Rural Women Social Intervention has a positive estimated coefficient of 0.477963 and significant at 5 percent levels with p-value 0.0149. The estimated result indicates that 1 percent variation in federal government grant to rural households would increase the welfare of the beneficiaries with about 1.49 percent which indicates that this social intervention programme is highly economic as it increases the peoples' welfare in the areas. Another social inclusion is Kaduna State Health Insurance Scheme with positive estimated coefficient of 0.010313 and statistically insignificant at 5 percent levels with a p-value of 0.9538. The estimated coefficient result being positive means that 1 percent variation in the provision of health insurance scheme by Kaduna state government would increase the welfare of the people in the area with about 1.03 percent because they might be spending less on health.

Though, the probability value at 5 percent level is not significant at 5 percent. The estimated coefficient of a variable Aid Foundation's Clean Family Campaign is negative (-0.493863) and statistically significant at 5percent levels (0.0121). The result indicates that 1 percent change in Aid foundation clean family campaign would reduce the welfare of the people in the area with about 49 percent but the programme is statistically significant which means it can be good and economically impactful to peoples' welfare if it is properly structured. Other variable used for social inclusion and welfare is Coalition against Covid (ca-covid) Palliative Distribution where it has a negative estimated coefficient (-0.111651) and statistically insignificant at 5 percent levels (0.5391). The result indicates that 1 percent changes by government in the above intervention programme, would reduce the welfare of the people in the area with about 11 percent indicating that the intervention is not commendable as economic intervention programme. The last variable is Nigeria Covid-19 Action Recovery and Economic Stimulus has negative estimated coefficient at (-0.274472) and statistically insignificant at 5 percent levels with the p-value 0.1530. The estimated coefficient result indicates that 1 percent variation in covid-19 action recovery and economic stimulus social transfer will reduce the welfare of people in the area with about 27 percent and is not significant for social inclusion and welfare hence, government shouldn't be encouraged to continue investing on such social intervention programme because it would be reducing people welfare in the area.

Conclusion and Recommendation

The study examined the effective of social inclusion and peoples' welfare relationship in Chikun LGA, Kaduna state Nigeria covering the period of 2018-2024. The model was specified using probit regression. The study uses the theory of Pareto optimality and conducted probit regression analysis was conducted to know how impactful between social inclusion and people welfare where variables including CBN's agricultural financial institution, federal government grant to rural women and aid foundation's clean family are statistically significant to the welfare of people in the area while other variables; Kaduna state health insurance scheme, cash transfer, coalition against covid palliative distribution and Nigeria covid-19 action recovery and economic stimulus transfer are not significant indicating they are not good social inclusive programme for the people in the area.

The study concludes that these variables; CBN's agricultural financial institution, federal government grant to rural women and aid foundation's clean family are statistically significant to the welfare of people in Chikun Local Government of Kaduna State Nigeria and need to be maintained and improved by various stakeholders and recommends that to succor and improve the welfare of households,Government and NGOs through developing a supporting policy dialogue between authorities and civil society organizations, by providing services to vulnerable groups as well as promote exploration and piloting social enterprise models that is businesses oriented and motivated, not solely means for profit generation, but also means for achieving other social goals, such as providing employment or specific support services to vulnerable groups societies with a view to enhancing economic empowerment activities such as skills acquisition, training and research, basically driving towards poverty alleviation and improving welfare.

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