INFLUENCE OF ECONOMIC RECESSION ON THE LIVELIHOOD OF RESIDENTS IN KATSINA-ALA LOCAL GOVERNMENT AREA OF BENUE STATE.

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Abstract

This study investigates the effect of economic recession on household income in Katsina-Ala Local Government Area, Benue State. The study used questionnaire administered to seven hundred and sixty-eight (765) respondents in twelve council wards. The study used a cross-sectional survey design that involved different groups of people with diverse interests. The severity index shows that household income before the recession was higher than during the economic recession. The mean income level of residents was higher before the recession than during the recession. Before the recession, the poverty headcount index was 26% for the core poor, 32% for the moderately poor, and 42% for the non-poor. During the recession, the core poverty index was 78%, moderately poor was 18%, and non-poor was 04%. The result indicates that many people went into poverty during the recession. The poverty gap index shows that 28% were core poor before the economic recession, and 32 % were moderately poor. In contrast, during the recession, the poverty gap increased to 80% for the core poor and 15% for the moderately poor meaning that people who were moderately poor before the recession eventually became poor during the recession. This study recommends that the federal, state, and local governments take proactive measures by increasing the volume of economic activities and embarking on extra-budgetary expenditures that boost the domestic economy and increase economic growth.

Introduction

The Nigerian economy has experienced fluctuation that has affected the livelihood of families, the output of industries, and general economic activities. The economic slowdown of 2016 seemed to affect socio-political structures. Several economies, including the United States, China, India, Brazil, Vietnam, and Thailand, have experienced an economic downturn that affected every aspect of their economies. Nigeria has experienced several economic recessions since, and in the last 17 years (2004-2020), it experienced three economic recessions after recording three consecutive negative GDP growth rates in 2004, 2016, 2020, and 2004, GDP in the first and second quarters were -7.59% and -0.81% respectively. The four quarters in 2016 had negative GDP growth in the first quarter of 2017 at -0.67%, -1.49%, -2.34%, -1.73 and -0.91%, while in 2020, GDP recorded in the second quarter -6.1%, and third quarter -3.62%, (CBN, 2020). These growth rates affected the Nigerian economy in several ways, such as decent housing, potable water, and good healthcare (El-Osta *et. al* 1995). More so, the shock in crude oil production has a similar impact on events like a fall in growth rate, high unemployment rate, high inflation rate, and a decline in foreign exchange inflows leading to a reduction in revenue (Hamilton, 2009 and Boheman, &Maxén 2015). The implications are that the Federal and State budgets cannot fund its economic activities adequately. This resulted in external borrowing and debt financing. These impacts on foreign exchange, imports of raw materials, low absorptive capacity, job losses, increased tax evasion and avoidance, low purchasing power, low standard of living, and decreased household income caused by economic recession led to poverty (Oyesiku, 2009).

In Benue State, about 70% of the rural landmass accommodates the same percentage of the population, has a high level of underdeveloped rural communities (Benue State Economic Empowerment and Development Strategy (BENSEEDS), 2004) and is among the poorest states of the nation, according to National Bureau of Statistics, (2012). The recession faced by the Nigerian economy also affected states and local government areas. The local government inhabitants are predominantly civil servants and farmers who might have gone through a lot of financial instability due to changes in household income, purchasing power, and monthly earnings. Using the household income instability (whether farm income or non-farm income of the household) during the economic recession, which might have retrogressed or progressed the poverty level in the Local Government, the researcher intends to know the effect of economic recession on household income in the Local Government Area.

Theoretical Framework

In a logistic model, the endogenous variable is a dummy variable with (1) representing or indicating the present of poverty and zero (0) indicating the absence of poverty (Akighir, 2011). The general form of the logistic regression model estimated is:

$$\ln\left(\frac{P_i}{1-P_i}\right) = Z = \alpha + \beta\sum_{i=0}^{n} X_i + U_i$$

Where Z-denotes qualitative variable poor/non-poor in the study (meaning poverty not reduced/poverty reduced);

X_i-denotes the characteristic vector(s) of a respondent; U_i-is the error term. Ln= natural log of the dichotomous variable

$\left(\frac{P_i}{1-P_i}\right)$ = odds ratio

$\beta\Sigma_{i=0}^{n}$ X= summation of the variables with their corresponding parameters (β) to be estimated.

The model is stated as: $POV = f\left(REC, INC\right)$

Adding other indices for assessing poverty determined by income (INC), *ACH, HST, ACF, ACW, ACE,* are included in the model. Hence, POV = *f (REC, ACH, HST, ACF, ACC, ACW, ACE)*

Explicitly, the model is stated as;

$POV = \beta_0 + \beta_1 REC + \beta_2 ACH + \beta_3 HST + \beta_4 ACF + \beta_5 ACW + \beta_6 ACE + U_i$

Where, *POV* is dependent variable (poverty status), calculated as;

$$POV = \frac{\text{Average Annual Income of a Respondent from farm and non-farm activities during economic recession}}{\text{Total Number of Days in a Year (365 days)}}$$

If the result is less than 1.9 dollars or its naira equivalent, it means the household is poor in which case we assign 1, and if the result is 1.9 dollars and above naira equivalent. One dollar to the naira exchange rate was \$1-N306 (US dollar to Nigerian Naira sport exchange rate for 2019).it means the \$1.9 multiply by ₦ 306 is ₦581.4.

POV = Poverty Status

REC= Economic Recession (1 if there is reduction in a day income of the respondent during economic recession, 0 if otherwise)

ACH= Access to improved Health Facility/services (1 if the respondent visits clinic, specialist and general hospital, 0 if otherwise)

HST= Access to good house accommodation (1 if zinc roof and cemented walls/floor, 0 if otherwise)

ACF= Access to Food (1 if the respondent has access to three times meal a day, 0 if otherwise)

ACW= Access to Drinkable Water (1 if the household have access to at least borehole water, 0 if otherwise)

ACE= Access to Education (1 if the respondent attains at least secondary school education, 0 if otherwise)

β_1-β_6 = Parameters

U= the error term.

The priori expectations about the coefficients of the variables are that β_1, β_2, β_3, β_4, β_5, and β_6 should be positive reflecting a direct relationship between economic recession and the poverty status because economic recession should increase poverty; or put differently, the impact of economic recession is likely to show that the living standard is reduced.

Again, to measure the incidence, depth and severity of poverty, estimators of Foster-Greer-Thorbecke (1984) are employed. They are generally defined as

$$FGT^\wedge\alpha = P_\alpha = 1/N \sum_{i=1}^{n} \{((Z - Yi)/Z)^\wedge\alpha)\}$$

Where;

Y is the income of each household/person

Z= poverty line (i.e \$1.9=N581.4);

α=0, 1 and 2 for Head Count Ratio (HCR) i.e FGT^0, Poverty Gap Index (PGI),.i.e. FGT^1, and Squared Poverty Index (SPI),

.i.e. FGT^2;
g=poverty gap (i.e., Z-Yi);
h=ratio of poverty gap to poverty line (i.e. g/Z).

In other words, put in explicit form, the estimators become;

$$Head\ Count\ Ratio = FGT\text{^}0 = P_0 = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\text{^}0)\}$$

$$Poverty\ Gap\ Index = FGT^1 = P_1 = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\text{^}1)\}$$

$$Squared\ Poverty\ Index = FGT^2 = P_2 = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\text{^}2)\}$$

Head Count Ratio (HCR) measures the incidence of poverty. It measures the percentage of the population that lives in a household with consumption per capita below the poverty line. However, the Poverty Gap Index (PGI) measures poverty depth or intensity. It accounts for how far the average poor person's income is from the poverty line, or simply, it shows the quality of living among poor people. The Squared Poverty Index measures the severity or sensitivity of poverty. That is, it measures the mean of the squared proportionate poverty gap, which reflects the severity of poverty. It is a weighted sum of poverty gaps, with the weight proportionate to the poverty gap.

Empirical Reviews

Yunana and Usman (2023) investigate consumers' response during the recession in Sanga Local Government of Kaduna state. The study used 90 structured questionnaires from respondents, and ANOVA was used to analyze the findings. It shows that recession hurts household income and household consumption patterns. Jenkins, Vamos, Tailor-Robinson, Millett and Laverty (2021) used the Newcastle Ottawa scale for quality and risk assessment biased estimates to assess the effect of recession on individual dietary intake globally. The findings revealed reductions in fruit and vegetable, fast food, sugary products, and soft drinks intakes.

Lusk and McFadden (2021) used ratios and percentages to assess consumer spending during the recession, especially during COVID-19. The result shows spending, employment, and income declined during the recession. Martin, Markhvida, Hallegatte, and Walsh (2020) used a micro model to assess the effect of COVID-19 on household income, savings, consumption and poverty in the San Francisco Bay Area. The study found that as employment and income declined, poverty increased.

Alp and Seven (2019) employed the ARDL

and FMOLS models to assess financial crises in Turkey. The findings revealed that income, credit and house wealth are positive during the recession, while related interest rates and equity negatively affect consumption. The variance decomposition and impulse response test show that interest rate-driven shocks cause a decline in asset prices and aggregate consumption through the consumption-wealth channel. Mirelman, et al. (2019) investigate the effect of recession on health and social protection in Brazil using a longitudinal analysis of 5565 municipalities. The result shows that the adult mortality rate and unemployment increased among the people.

Suraju and Oluwakemi (2018) examined the effect of economic recession and changing consumption patterns in the Lagos metropolis. A survey research design was used to elicit information from 421 shoppers in the three Shoprite locations in the Lagos metropolis. The study used a selected systematic sampling technique from 421 respondents. The results showed that the economic crisis has significantly affected the consumption patterns of the majority of the respondents. Ibrahim, Folayan and Olorunshogo (2017) examined the effects of economic recession on the consumption behaviour of households in Osun State. The study used a structured questionnaire to collect data from a sample of three hundred (300) respondents randomly selected from different heads of households across six selected local governments of Osun State. The results were analyzed using (ANOVA). It showed that the economic recession reduced household income and poor household consumption patterns in the state.

Ezeanyeji, Imoagwu and Ifeako, (2019) examined the effect of economic recession on Nigerian economic growth from 1985 to 2015. The study adopted an ex-post-facto research design. Data were from secondary sources such as the Central Bank of Nigeria Statistical Bulletin of 2015, the National Bureau of Statistics quarterly reports, and the World Bank Development Indicator. The autoregressive distributed Lag (ARDL) Model was used for estimation. Findings revealed short-run explanatory variables, while the variables on economic growth were significant at a 5% significance level.

Benjamin (2017) used descriptive analysis to investigate the effect of the recession on the Nigerian economy. The result shows that the causes of the economic recession in Nigeria are legacy, policy, and political/security factors. Cletus (2016) used 600 questionnaires on respondents in Kogi state. The Likert scale method with mean point and cut-off point was used to test the hypothesis, and the findings show that economic recession affects the income and consumption patterns of poor households in the state. The result of t-statistics shows that the economic recession hurt the poor more than non-poor households.

Mbah, Ekechukwu, and Ogbu (2018) evaluated the effect of economic recession on the performance of manufacturing firms in Enugu State using a survey method. A sample of 334 respondents comprising 5960 staff of Innoson Plc, Emenite, 7UP, and JUHEL companies was selected. A structured questionnaire was used to elicit information from respondents, and the Chi-square (χ^2) was used to analyze the results. The study revealed the negative effect of economic recession on import and export and unemployment rates in manufacturing firms in Enugu State.

Eneji, etal (2016) examined the impact of the economic recession on Nigeria in the socio-economic context using a cross-sectional research design. The study used multiple regression analysis on selected macroeconomic variables in two econometric models. The findings showed that economic recession negatively impacts government revenue, employment, income vulnerability, inflation, human health, infrastructural supply, poverty, and natural resource management in Nigeria.

Chukwu, etal (2015) used a cross-sectional survey to collect data on textile manufacturing industries in Nigeria. The data collected from the questionnaire instrument were analyzed using percentages. The research findings showed low capacity utilization and factory closure, horrendous nosedive in stock market prices, delisting of shares at the stock exchange, fall in commodity prices, and low foreign direct investments. Massavrat and Sha (2015) investigated the impact of the recession on consumer behaviour in Dubai. ANOVA was used to present results from 235 respondents, and the research findings revealed a significant change after the recession.

Saurabh and Devika (2014) investigated 240 participants across the West Delhi region using the cross-sectional design and descriptive methods, and the findings show that 41% of the people expressed a decrement in family income during the recession. Adebamowo (2011) examined the implications of the global economic downturn on sustainable housing in Lagos Megacity by using questionnaires to collect information from the 60 respondents, and the findings indicated that the average households in Lagos were generally described as poor.

Hypotheses

1. Ho1: Economic recession has no significant effect on the farm income of households in Katsina-Ala Local Government Area of Benue State, Nigeria.
2. Ho2: The economic recession does not significantly affect poverty reduction in the Katsina-Ala Local Government Area of Benue State, Nigeria.

Method

This study used a cross-sectional survey design. The study adopted a stratified sampling method of data collection. Based on Krejcie and Morgan (1970), the sample size for a population of 75,000 to 1,000,000 is 382 to 384 with a 95% confidence level (Ishak, Din & Othman,2022). This study used the sample of 384 but however to get more accurate estimate the study doubled the sample size to get more accurate estimates or population characteristics, identify outliers that could skew the data in a smaller sample, and give a smaller margin of error (Zamboni, 2018). It is based on 765 that questionnaire was administered to respondents.

Table 1: Distribution of sample size by council wards

Council wards	Population	Formula for sample distribution	Proportionate sample size
Katsina-Ala Township	31424	((31424*768)/341038)	71
Yooyo,	20424	((20424*768)/341038)	46
Utange,	25260	((25260*768)/341038)	57
Michihe	34801	((34801*768)/341038)	78
Mbayongo	32541	((32541*768)/341038)	73
Mabtyula/Mberev,	24452	((24452*768)/341038)	55
Mbajir,	25870	((25870*768)/341038)	58
Ikurav-Tiev1,	24672	((24672*768)/341038)	56
Ikurav-Tiev11,	19978	((19978*768)/341038)	45
Tiir,	44747	((44747*768)/341038)	101
Mbacher	28153	((3*768)/341038)	63
Iwar	28719	((28719*768)/ 341038)	65
Total	**341038**		**768**

Source: National Population Commission of Nigeria (web), National Bureau of Statistics (web), 2020

The local government area has a population projection of341038 across the 12 council wards. The population determines the sample used in this study. The questionnaire was used to elicit information from respondents. This study, therefore, was administered to seven hundred and sixty-eight (768) respondents in twelve 12) council wards. Hence, responses emanated from the question on a 5-point Likert rating scale and open-ended questions.

Findings

In determining the poverty status of the sampled respondents, the poverty line of US$1.9 per day was used to estimate the respondents' status before and during the economic recession. Two ways were used in arriving at these categorizations (1) A moderate poverty line equivalent of 2/3of the mean income per year and (2) A core poverty line equivalent of 1/3of the mean income per year. Table 2 presents the poverty indices before and during the recession.

Table 2: Distribution of sampled respondents by their poverty indices before and during Economic Recession

Index	Before Economic Recession	During Economic Recession
(i) Total Income	₦1,192,005.12	₦606,178.70
Mean Income	₦1552.09	₦779.15
$^2/_3$ Mean Income	₦1,034.73	₦519.43
$^1/_3$ Mean Income	Σ517.36	₦259.72
(ii) Headcount Index (P_0)		
Core Poor	0.26 (26%)	0.78 (78%)
Moderate Poor	0.32 (32%)	0.18 (18%)
Non-Poor	0.42 (42%)	0.04 (04%)
(iii) Poverty Gap Index (P_1)		
Core Poor	0.28	0.80
Moderate Poor	0.32	0.15
(iv) Severity of Poverty (P_2)	0.74	0.24
(v) Gini Coefficient	0.48	0.14

Source: Author's Computation, 2021

Table 2 shows the poverty lines of the respondents before and after an economic recession. An upper poverty line of Σ1,034.73 implied that a respondent with an annual income greater or equal to Σ1,034.73 in economic recession was regarded to be non-poor or rich, and any respondent with an annual income below the amount but greater or equal to Σ517.36 was considered moderately poor. While a respondent with a yearly income below Σ517.36 was considered extremely or core poor. Therefore, the total percentage of poor respondents before the economic recession was 78%, a ratio of 39:11% for the core and moderate poor. At the same time, 22% were non-poor even before the economic slowdown.

Similarly, an upper poverty line of Σ519.43 separates the poor from the non-poor respondents. The minimum poverty line of the respondents during the economic downturn was reduced to Σ259.72, implying that any respondent whose annual income fell below the amount was considered core poor since the percentage of poor respondents during the economic recession increased drastically to 80% in the ratio of 16:3% for core poor and moderate poor respectively. This analysis points to the fact that the economic recession has increased the poverty level of the sampled respondents in the study area.

For the pre-economic recession period, 0.28 and 0.32 indices of P1 for core poor and moderate poor, respectively. This implies that the income level of core poor respondents for the pre-economic recession period fell below the poverty line by 22%. However, the moderate poor income fell below the poverty line of Σ519.43 by 90%, implying that most respondents are poor due to the economic recession. This means that economic recession has the potential of causing poverty among households in the study area.

The severity index before the economic recession was less severe (0.24) than during the economic recession era (0.74), which implies that the respondents were worse off during an economic slowdown. The degree of income inequality among the respondents for both periods is further validated by the Gini coefficient, which showed that before the economic recession, there was a low level of income inequality (0.14). However, the increase to 0.48 during the recession suggests that the income of the respondents during the economic slowdown significantly diverged from one another before the recession.

Discussion of Findings

The study revealed that non-farm and farm household incomes are negatively affected during the economic recession. The binary logistic regression result also indicates that the economic downturn contributes significantly to the increase in the poverty rate in Katsina-Ala Local Government of Benue State.

The study revealed that households earned more income from non-farm and farm activities before the periods of economic recession and earned far less during the periods of economic recession. This result implied that household income is negatively affected by economic recession. This agrees with the findings of Masarrat andJha (2015), Suraju and Oluwakemi (2018), and Cletus(2016) that there is a change in the consumption pattern of people during an economic recession as a result of low income.

The estimated coefficient of access to food was negative, which shows that a decrease in access to food increases the odds of being poor among the households in the Katsina-Ala area of Benue state, which conforms with the findings of Ibrahim, Folayan, and Olorunshogo (2017) that economic recession causes a decrease in access to food, which affects consumption due to inadequate financial resources, thereby increasing the poverty rate. All other estimates, such as access to improved Health Facilities / services, access to decent housing accommodation, and access to drinkable water and education, showed a negative but insignificant influence on the odds of being poor by the households in the local government area.

Conclusion and Recommendations

There is no doubt from this study and other works that economic recession hurt household income in the Local Government of Benue State. Generally, one of the causes of economic recession is a decline in demand within the economy. As businesses seek to cut costs, unemployment rates increase. That, in turn, affects income levels, which affects consumption rates. Since the study area is agricultural, one of the sources of household income is the sale of farm produce. A decline in consumption rates means less farm produce, which means less income for households in the study area, which spreads to other economic activities that generate money for the economy.

From the research exponent, we found that economic recession affects household income and increases the rate of poverty. Despite this, we found that access to improved Health facilities/services, decent housing accommodation, drinking water, and education showed a negative butnon-significant influence on the odds of being poor by the households in Katsina-Ala local government area of Benue state.

Based on the findings, the federal, state, and local governments should increase spending on investment infrastructure to increase the volume of money in circulation, thereby boosting the domestic economy. More so, the Central Bank should embark on quantitative monetary policy by increasing expenditure on capital projects and salaries or tax reductions. This will increase the demand for goods and services and potentially increase economic growth if the money filters through to consumers. Qualitatively, the Central Bank of Nigeria should reduce interest rates during economic recessions. This will boost investment, production, and general economic activities. The state government should roll out palliatives by subsidizing transportation, drugs, essential commodities, and general services. Civil servants and farmers in the local government area should be encouraged to save during times of economic prosperity or bumper harvest to enable them to fall back on their previous or accumulated savings.

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