

.Original Research Article

Government Intervention Programs linking with Poverty Alleviation: An Empirical Investigation, the Case of Nigeria.

Abstracts

This study assessed the significant relationship between government anti-poverty intervention programs (Youth empowerment scheme and conditional cash transfer) and poverty alleviation in Niger state-Nigeria, in order to evaluate their impact on the target beneficiaries in the nine local government areas within the three senatorial districts selected for the study. The paper adopts a quantitative method using PLS path modeling to establish the statistical relationship between the two anti-poverty government intervention programs and poverty alleviation in Niger state-Nigeria. The findings revealed that both youth empowerment scheme and conditional cash transfer programs are significant to poverty alleviation and made a beneficial impact to the target beneficiaries. The socio-economic assessment of the respondents further justified the above assumption. It was also observed that government intervention programs on poverty alleviation have made a successive effect on poverty reduction in Nigeria. The study recommends for concerted efforts of all stakeholders on a strategic framework capable of enhancing transparency and accountability in order to enhance effective policy implementations and appropriate execution of a well-planned policy framework of those programs. In addition, adequate provision of budgetary allocation is necessary for the fight against poverty alleviation in Nigeria.

Keywords: Poverty alleviation, Intervention Programs, Government, Youth Empowerment, Conditional Cash Transfer.

1.0 Introduction

Poverty reductions have remained the major challenge to all leaders around the globe and the international organizations particularly in African continent where poverty menace have become so pronounce especially in the sub-Saharan African part where Nigerian belongs (Atkinson, 2016). Nigeria is endowed with both natural and human resources like; oil, agriculture and abundant resilient human capital that are capable of transforming the economy and to improve the living condition of its citizens (Chindo, Naibbi, & Abdullahi, 2014). Despite all these resources, statistics indicate that since the attainment of political independence in Nigeria, poverty has been on the increase with the consequent rise in the population. For instance, the report of National Bureau of Statistics reveals the prevalence of poverty which shut up from 42.7 percent in 1992, to 65.6 percent in 1996, while in 2004 it was 54.4 percent later increased to 64.2 percent in 2014. The percentage of Nigerian population living in poverty is rising year in year out (NBS, 2010, 2014). Prevalence of poverty rate in Nigeria for 22 years as shown in Table 1 below:

Table 1

<i>Poverty Prevalence</i>			
Years	Poverty	Estimated	Population
	Incidence (%)	Population (millions)	in poverty (millions)
1992	42.7	91.5	39.2
1996	65.6	102.3	67.1
2004	54.4	126.3	68.7
2010	69.0	163	112.5
2014	64.2	176	112.99

Source: NBS, 2014.

Records have shown how successive government in Nigeria have persistently made efforts towards addressing the scourge of poverty through various interventions programs like National Directorate of Employment (NDE), National Poverty Eradication Program (NAPEP), Agricultural Development Program (ADP), Directorate for Food, Roads and Rural Infrastructures (DFRRI), National Economic Empowerment and Development Strategy (NEEDS), etcetera. But all these poverty alleviation programs have failed, this was attributed to the range of problems like; corruption, exclusion of the target beneficiaries in the development agenda, misplacement of policy priorities among others. The issue of poverty reduction has also been given significant attention by successive governments in Nigeria. Many plans, policies, programs, and strategies have been carried out by past administrations in Nigeria to alleviate poverty especially in rural areas where poverty is dominated. Adebayo (2009) alleged that various policies,

programs, and projects carried out by various governments so as to eradicate poverty in the country, have failed due to a series of problems.

1.2 Statement of Problem

The scourge of poverty is more intense in the rural areas, where about 80% of the people are living below the poverty line (\$1.90/#684) with dilapidated infrastructural facilities (NBS, 2010; World Bank, 2011; Akinbode & Hazmat, 20017), despite all efforts made by government and other international agencies most especially in the rural part of the country. Furthermore, Abiola and Olaopa (2008) stated that the menace of poverty in Nigeria is an indisputable fact, which brings about unemployment, diseases, malnutrition, ignorance, hunger, poor access to credit facilities, high level of illiteracy among men and women whereby only 19 percent of the children complete years of schooling, and only 30 percent of the children attend schools, as well as a general level of human misery [OPHI] (2017). Additionally, the rate of unemployment had been rising over the years in Niger state. Statistics show that the rate of unemployment has increased by more than 100 percent, for instance, in 2010 it was 11.7 percent while it increased to 39.4 percent by 2014 (NBS, 2014). The level of poverty and unemployment situation in Niger state is alarming. Also, National Bureau of Statistic [NBS] (2011) had ascribed to Niger State which has shown the connection between poverty and unemployment which according to Todaro (2009) asserts that the empowering of the youth in Nigeria can reduce the rate of poverty and unemployment in the society. In addition, some of the past studies opined that the impacts of those programs were insignificant especially those who live in the rural areas who were swallowed in by poverty trap due to lack of accountability and transparency among all the agencies involved in the fight against the scourge of poverty in the country. Therefore, this study intends to assess the significant relationship of two selected government intervention programs that is youth empowerment scheme and conditional cash transfer to determine their significant impact on the target beneficiaries in nine selected local government areas in Niger state-Nigeria. And the study further suggests how concerted efforts among all agencies and stakeholders involved can bring about transparency and accountability in the policy implementation of the programs, and budgetary allocations to all related agencies should be properly monitored and be accountable.

2.1 Literature Review on the Concept of Poverty Intervention Programs

Government anti-poverty interventions program plays a significant role in poverty alleviation and it promotes socio-economic development of a Nation (World Bank, 1997). It is an essential policy framework designed by the government from local to international level geared towards uplifting the living standard of people in terms of health development, education, agricultural support, monetary incentives to the vulnerable people, and entrepreneurship development among others (Sambo, 2005; Arogundale, Adebisi, & Ogunro, 2011). Irrespective of the policy agenda of the government intervention programs, its main aims and objective is to enhance a better living condition in the society, and more importantly to influence individuals' values, attitude,

knowledge and skills, enhance socio-economic support, and in general to create a conducive environment for the poor people (Cline-cole&Maconachie, 2016).

Generally, the concept of poverty has different perspectives, according to Narayan *et al*, (2000) posits that, poverty has both physical and psychological proportions, whereby poor people in the society strongly emphasize on violence and crime, discrimination, insecurity and political repression, biased or brutal policing, and victimization by rule of law, neglectful or corrupt public agencies etc. all these attributed to poverty. Put in a different view, Sen, (1999) opined that poverty is the failure to achieve basic life needs such as living a healthy life, being adequately nourished, possession of skills to participate in economic and social life, taking part in community social activities etc. This conceptualization forms the basis for the belief that 'poverty is multidimensional' in nature. In a similar opinion Aliyu, (2003), view poverty as a severe deprivation of some basic human needs at the individual or household level. Here, poverty is a material deprivation and this can be assessed in monetary terms. While this conceptualization of poverty has failed to recognize the non-material forms of deprivation such as illiteracy, lack political participation in decision making and social discrimination among others.

Additionally, poverty was also defined as a condition of deprivation which might be in form of physical weakness, social inferiority, vulnerability, humiliation, isolation, and powerlessness (Ogwumike, 2002; Odusola, 2001). It is not only being unable to afford education, not knowing how to read and write, not having employment, fear of the future, powerlessness, lack of freedom and representation. Poverty is the lack of income and resources sufficient to ensure the sustainable standard of living. When people standard of living falls below the poverty line that is the amount of income or consumption needed to meet the acceptable level of nutrition and other basic necessities of everyday's life they are therefore said to be poor (World Bank, 1990).

2.1.1 Youth Empowerment

The Youth Empowerment is a policy framework that provides training, empowerment opportunities, skills acquisition, and wealth creation to enhance income generation, improve social status among the youth; it is a mechanism put in place to solve the problem of unemployment among the Nigerian youth (Ohize&Adamu, 2009). Furthermore, youth empowerment according to Jimba (2006) involves various ways through which youth can be transformed to cause changes so that they can become more productive in their societal living. It is a means of inculcating into the youths the spirit of the transformation of ideas into creativeness, exposing them into vocational skills or training that makes them productive, and it encompasses different ways which exposed them into different trades that may help them to engage in sustainable paid and self-employment. In a similar opinion, youth empowerment according to Ogundowolo (1998) is to prepare and equip the youths with appropriate skills that can be beneficial to them in the future. He also maintained that ideal vocational skill acquisitions are capable of ensuring value re-orientation among the youths and transforming them into creators of wealth and employment opportunities instead of job seekers. Basically, the creation of

wealth and employment will lead to poverty reduction and the increment of welfare status of individuals in the society which would lead to human and national development.

2.1.2 Conditional Cash Transfer

The idea behind Conditional Cash Transfer programs is to hand over some cash incentives to poor households in order to remove them out of poverty, most especially to bring the future generations of vulnerable families out of poverty trap, as well as to enable the poor individuals to utilize the social services offered to them in order to achieve the full realization of their potential (Bassett, 2008). Studies indicate that conditional cash transfer have a positive impact on poverty alleviation for instance, a study conducted by Ajauro, Bosch and Schady (2016) their findings revealed that conditional cash transfer had impacted on the income and well-being of poor households and individuals towards escaping the inter-generational poverty trap, which indicate that households that accessed conditional cash transfer have the possibility of sending their wards to school thus enhancing the children to complete their schooling years, unlike the households that do not have access to conditional cash transfer. The finding was also supported by the study of Dubois, de Janvry and Saavedra (2012) in which they further confirmed that CCT was found to have enhanced school enrollment of the children of the poor households. In a similar study conducted in Colombia- America by Barrera-Osorio, Linden, and Saavedra (2017) the findings also revealed that conditional cash transfer had impacted positively on the poor households as it enhanced the saving of the families towards secondary school enrollment of their children and completion of the schooling years. Based on the above ascension the current study advanced a hypothesis that CCT is positively related to poverty alleviation as presumed by the previous studies (Dietrich *et al.*, 2017; Ambler & de Brauw, 2017; Dercon, Hoddinott, & Woldehanna, 2005).

3.0 Methodology

This study generated its data from quantitative sources using questionnaires to randomly collect cross-sectional data from 18 rural communities from 9 selected local government areas in three senatorial districts of Niger state. A total number of 534 questionnaires were distributed among our respondents and 442 are found to be usable and valid for analysis. As opined by Creswell (2012) questionnaire returned rate is considered to be valid if it exceeded 50 percent of the total distributed to the field. This study adopts a probability sampling technique which gives each beneficiary from the population an equal chance for been selected as a sample in order to minimize high rate of biases (Sekaran & Bougie, 2014). Similarly, multistage sampling technique was used, where Niger state was clustered into three senatorial zones. A PLS-SEM path modeling was used because of its uniqueness on issues relating to attitude, attribute, feelings, and opinions, when it comes to investigating the causes and effect relationship between different variables such as youth empowerment and conditional cash transfer in one hand, and Poverty alleviation PLS-SEM is more appropriate in establishing the statistical relationship between two anti-poverty intervention programs and poverty alleviation and subsequently to determine the prime impact to the target beneficiaries. Based on the above premise, results of the socio-economic characteristics of the respondents like their income earning before and after the programs were put into

consideration as well. In addition, measurement for this study was adopted from the study conducted by (Ilemona, 2014; Ntiwunka, 2014; Antai&Anam, 2014; Holmes *et. al.*, 2012) with some minor conceptual adjustments that suit the context of the present study area to measure the independent and the dependent variables using 5 Likert scale.

4. Underpinning Theory

Scholars have articulated different theoretical prepositions in an attempt to proffer a workable solution to the phenomenon of poverty. The urban-biased theory is adopted for this study, according to this theory the government agencies and decision maker concentrate their development activities/programs in the urban centers to the total neglect of rural areas. The rural dwellers have no equal opportunity in terms of basic need of life while comparing with their urban counterparts. This explains why poverty is more pronounced in rural areas than urban centers. This theory captures the reality in Nigeria, where virtually all government development programs are fully concentrated in the urban and semi-urban areas to the total neglect of rural areas, which has contributed tremendously to the level of high rate of poverty in the rural areas which encourage rural and urban migration. Similarly, it also encourages the government to come up with poverty-related programs in order to fight the scourge of poverty in society. This was driven by an erroneous belief that rural areas are outside production and therefore contribute little to the economic, social and political development of the country.

5. Results and Discussions of the Findings

The measurement model assessment is essential in other to establish the reliability and the validity of the data. The general rule of composite reliability pronounced that indicators that have distinctive loadings and can be taken to signify in the same way as Cronbach's alpha. In other to establish the reliability and validity of measures, individual item reliability, internal consistency reliability, convergent validity, and discriminant validity were evidently measured (Hair Jr, Hult, Ringle, & Sarstedt, 2013). The composite reliability coefficient of YE stand for 0.835, while for CCT is 0.876, and lastly for Poverty Alleviation stand as 0.852 respectively. This showed that all the variables have exceeded the acceptable threshold of 0.70 which clearly signifying the acceptance of internal consistency reliability of the measures used in the current study (Hair, Ringle, & Sarstedt, 2011). The table 1 below illustrates the composition reliability coefficient of the variables. Similarly, in other to determine the convergent validity, the Average Variance Extraction (AVE) for each of the variables were analyzed and found to be above 0.50 as also shown in the table 1 below hence, signifying a satisfactory convergent validity (Hair Jret *al.*, 2013; Bagozzi & Yi, 1998).

Table 2
The result of the Measurement Model

Code	Loading	AVE	Composite Reliability	Cronbach's Alpha
YE10	.660	.506	.835	.750
YE4	.793			
YE6	.709			
YE8	.799			

YE9	.815			
CCT11	.847	.588	.876	.824
CCT3	.750			
CCT5	.649			
CCT7	.758			
CCT9	.815			
PA10	.752	.537	.852	.785
PA12	.660			
PA4	.743			
PA6	.721			
PA8	.782			

Note: YE=Youth Empowerment, CCT=Conditional Cash Transfer, and PA=Poverty Alleviation

The study further determines the discriminant validity, where the study compares the correlations between variables with the square root of AVE as a standard for measurement. Though, as implies, the square root of Average Variance Extract (AVE) for each variable is projected to be directly above the correlation of the specific variables with any other variables (Fornell&Larcker, 1981).

Table 3

<i>Latent Variance Correlation</i>			
Variables	YE	CCT	PA
YE	.711		
CCT	.456	.766	
PA	.563	.610	.732

Note: Variables in bold across diagonal are the square root of AVE. while those diagonal values not in bold are the correlations between variables.

Structural Model

The structural model evaluation is important for the model predictive ability. The study compares the two anti-alleviation intervention programs (Youth empowerment& Conditional Cash Transfer) in order to examine their impact on poverty alleviation. The results of the analysis are clearly presented in Table 4 below.

Table 4

Hypothesis test results

Hypotheses	Relationship	Beta Value(β)	Standard Error	T value	P value	Decision
H ₁	YE-> PA	.220	.046	4.83***	0.000	Supported
H ₂	CCT-> PA	.392	.045	8.61***	0.000	Supported

Note: *** Sig. @ 0.01(2-Tailed), ** Sig. @ 0.05(2-Tailed), * Sig. @ 0.10(2-Tailed),

In light with the results of the above-developed hypothesis, H₁ predicted that youth empowerment scheme is positively related with poverty alleviation in Niger state. Therefore the result in Table 4 shows that there is a positive significant relationship between conditional cash

transfer and poverty alleviation whereby: ($\beta=.220$, $SE=.046$, $t = 4.835$, $p = 0.000$) thereby the result of H_1 is in line with the previous predictions (Abdulsalam, 2015; Abebe, 2014; Ohize&Adamu, 2009). Other studies also testified that there is a significant improvement in the lives of beneficiaries after joining the youth empowerment scheme program it has greatly enabled them to improve their living standard and income which have in no small measure lead to sustained poverty alleviation (Fayemi, 2012; Jimba, 2007).

In a similar view, hypotheses 2 (H_2) also predicted that conditional cash transfer is positively related to poverty alleviation in Niger state. The statistical result in Table 4 also shown that there is a positive significant relationship between conditional cash transfer and poverty alleviation where: ($\beta= .392$, $SE=.045$, $t =8.616$, $p = 0.000$) the result is in line with some studies that predict the significant relationship between conditional cash transfer and poverty alleviation (Barrera-Osorio, Linden &Saavedra, 2017; Ajauro, Bosch &Schady, 2016; Dubois, de Janvry&Saavedra, 2012). Other studies also further confirmed that there is a remarkable improvement in their income after joining youth empowerment scheme (Dietrich *et al.*, 2017; Okoliet *al.*, 2014; Fiszbein&Schady, 2009). Table 4 take into account the demographic characteristics of the respondents as illustrated below.

Table 5

The demographic profile of the respondents

Categories	Frequency	Percentage
Gender		
Male	292	66.1
Female	150	33.9
Age		
20-30	78	17.6
31-40	108	24.4
41-50	109	24.7
51-60	92	20.8
60 and above	55	12.4
Occupation		
Civil Service	12	2.7
Farming	204	46.2
Part-time Work	121	27.3
Others	105	23.8
Educational Qualification		
Master's Degree	2	.5
BSc./HND	24	5.4
Diploma/NCE	37	8.4
Secondary Cert.	72	16.3
Primary Cert.	81	18.3
Others	226	51.1
Total	442	100

The table 4 above illustrates the demographic characteristics of the respondents, while in the table the gender distribution of the respondents is disproportionate where male respondents

overweighed the female respondents with a frequency rate of 292 representing 66.1 percent of the total valid responses against the female gender which account for only frequency rate of 150 representing 33.9 percent of the total valid responses. Ages of the respondents were measured in years using range interval and the results showed that 78 representing 17.6 percent of the respondents were within the age range of 20-30 years, while 108 representing 24.4 percent of the total valid responses fall within the age range of 31-40 years, follows by age range of 41-50 years which constitute 109 frequency rate and 24.7 percent of the total valid responses, then age range of 51-60 years also constitute 92 in terms of frequency rate and 20.8 percent of the total valid responses, and lastly those respondents who fall within the age range of 60 and above years which constitute 55 frequency rate and 12.4 percent of the total valid respondents.

Furthermore, the tables 4 also shown the occupations of the respondents were 12 respondents representing 2.7 percent of the total responses are civil servants, while 204 frequency rate representing 48.2 percent of the valid responses are farmers, and 121 frequency rate representing 27.3 percent of the total valid responses are into part-time job, lastly 105 frequency rate representing 23.8 percent of the total respondents are silence on their occupations which they belong to other categories. The educational qualifications of the respondents were also presented on the table 4 above, where MSc holders have 2 frequency rate which represents 0.5 percent of the total respondents, while those with BSc/HND has 24 frequency rate representing 5.4 percent of the total valid responses rate, while respondents with only Diploma/NCE is amount to 37 frequency rate and a total of 8.4 percent of the total respondents. Next category of the respondents are secondary certificate holders with 72 frequency rate representing 16.3 percent of the total responses, in addition, respondents with only primary school certificate accounted for 81 frequency rate representing 18.3 percent of the total valid respondents, lastly the last category of respondents without any educational qualifications are 226 frequency rate representing 51.1 percent of the total respondents, this clearly shown that majority of the respondents are rural dwellers with no any educational certificates.

Table 6
Socio-economic status of the respondents

Income before the programs month (₦)	Earnings the per	Frequency	Percentage	Income after the programs scheme per month (₦)	Earnings per month	Frequency	Percentage
1,000-10,000		161	36.40	1,000-10,000		82	18.60
11,000-20,000		124	28.10	11,000-20,000		91	20.6
21,000-30,000		97	21.90	21,000-3000		104	23.50
31,000-40,000		53	12.00	31,000-40,000		74	16.70
41,000-50,000		7	1.60	41,000-50,000		68	15.40
50,000 & above		Nil	Nil	50,000 & above		23	5.20
Total		422	100			422	100

Table 6 above has shown the respondent's income earnings before and after the implementation of government anti-poverty intervention programs. For instance, the first category of respondents earn a monthly income between ₦1,000 to ₦10,000 with a frequency rate of 161 representing 36.4 percent of the total number of valid respondents, while the second categories of the respondents also earn a monthly income between ₦11, 000 to ₦20,000 have 124 frequency rate representing 28.1 percent of the total respondents respectively. But after the implementations of the intervention programs, the income earnings of the respondents in the category one and two have change (i.e from ₦1,000-10,000 and ₦11,000-20,000 of category one & two, have now moved to category three, four, five and six respectively where majority of the respondents earns higher incomes between ₦21,000 to ₦30,000; from ₦31,000 to ₦40,000; also from ₦41,000 to ₦50,000; and lastly from ₦51,000 and above. The table has further shown a significant increase by 1.6 percent in category three, 4.7 percent in category four, 13.8 percent in category five, and lastly 5.2 percent in category six as well. This showed that the government anti-poverty intervention programs have made a positive impact on the lives of beneficiaries.

6. Conclusion and Policy Recommendations

Essentially this study examines the significant effect of two government intervention programs (youth empowerment and conditional cash transfer) on poverty alleviation in Niger state-Nigeria. The study provides more understanding of the relationship between the two anti-poverty programs and poverty alleviation in Niger state. In a practical sense, the findings of this study will help government and relevant agencies like NGOs, in making policies related to poverty alleviation in Nigeria. In the same vein, policymakers will find the outcomes of this study very relevant to their policy and decision-making in the area of poverty alleviation in Niger state and beyond. Similarly, the result from the quantitative study shows that there is a significant relationship between the two programs and poverty alleviation. The socio-economic evaluations of the respondents further validate the impacts of the duo programs on the lives of beneficiaries of the government anti-poverty intervention programs. The study observed that multiples of government intervention programs on poverty alleviation may account for the success of poverty alleviation in Nigeria, and more concerted effort on strategic framework and policy implementations of those programs, should be adequately put in place in order to enhance transparency and accountability among all agencies involved. Also, the government should ensure that all budgetary allocations to poverty-related agencies were fully utilized and accountable in order to avoid mismanagement of public funds, which would enhance more opportunities and support to the poor target beneficiaries. Finally, the study is limited to only nine local governments out of the twenty-five (25) local government areas in the state. This is due to time constraint and the resource availability.

Reference

- Abiola, A. G., and Olaopa, O. R. (2008). *Economic Development and Democratic Sustenance in Nigeria*. In E. O. Ojo(ed), *Challenges of Sustainable Democracy in Nigeria* (pp. 25-34). Ibadan: John Archers Publishers Limited.
- Akanji, O. O. (2006). Microfinance as a strategy for poverty reduction. *Central Bank of Nigeria Economic and Financial Review*, 39(4), 78-102.
- Akinbode, S. O., & Hamzat, S. G. (2017). Women Asset Ownership and Household Poverty in Rural Nigeria. *Journal of Studies in Social Sciences*, 16(1).
- Antai, A. S., & Anam, B. E. (2014). National Poverty Eradication Programme and Poverty Reduction in Nigeria: Empirical Investigation of the Programme Impact in Cross River State. *International Journal of Human Resource Studies*, 4(3), 269.
- Arogundade, K. K., Adebisi, S. O., & Ogunro, V. O. (2011). Poverty Alleviation Programmes in Nigeria: A Call for Policy Harmonisation. *European Journal of Globalization and Development Research*, Vol. (1): 42-50.
- Atkinson, A.B. (2016). Monitoring Global Poverty. A Cover Note to the Report of the Commission on Global Poverty.
- Bagozzi, R. P., & Yi, Y. (1991). Multitrait-multimethod matrices in consumer research. *Journal of Consumer Research*, 17(4), 426-439.
- Bassett, L. (2008). Can conditional cash transfer programs play a greater role in reducing child undernutrition. *World Bank Social Policy Discussion Paper*, 835.
- Cervantes-Godoy, D., & Dewbre, J. (2010). Economic Importance of Agriculture for poverty reduction in Nigeria.
- Chindo, M., Naibbi, A. I., & Abdullahi, A. (2014). The Nigerian Extractive Economy and Development. Human Geographies. *Journal of Studies and Research in Human Geography* Vol. 8, No. 2.
- Cline-Cole, R., & Maconachie, R. (2016). Wood energy interventions and development in Kano, Nigeria: A longitudinal, 'situated' perspective. *Land Use Policy*, 52, 163-173.
- Creswell, J. W. (2012). Qualitative inquiry and research design: Choosing among Critical Reflections on Participatory Research and Policy, London cross-country experience. *World Bank*, Washington DC.
- Fiszbein, A., & Schady, N. R. (2009). Conditional cash transfers. *World Bank Policy Report* (Vol. 1). [https://doi.org/10.1016/S0378-4266\(03\)00124-9](https://doi.org/10.1016/S0378-4266(03)00124-9)
- Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics: *A Journal of marketing research*, 382-388.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2016). A primer on partial least squares structural equation modeling (PLS-SEM): Sage Publications.

- Hair, J. F., Ringle, C. M. & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of marketing theory and practice*, 19(2), 139-152
- Holmes, R. and Akinrimisi, B. with Morgan, J., & Buck, R. (2012a). Social Protection in Nigeria: Mapping Programmes and Their Effectiveness. ODI/UNICEF Nigeria
- Idris, A. (2017). *The Impact of Agricultural Intervention Programs on Poverty Alleviation in Rural Nigeria: A Study of Niger State [2007 – 2014]*. A thesis submitted to the Ghazali Shafie Graduate School of Government, Universiti Utara Malaysia in Fulfilment of the Requirements for the Doctor of Philosophy. Malaysia.
- Ilemona, A., Akoji, O., & Matthew, A. (2014). Alleviating poverty through the use of entrepreneurship skill acquisition in Kogi State, Nigeria. *Aceh International Journal of Social Science*, 2(1).
- National Bureau of Statistic, (2010). *Nigeria poverty profile*. The Federal Republic of Nigeria.
- National Bureau of Statistic (NBS) (2012). Annual Abstract of Statistics. The Federal Republic of Nigeria.
- National Bureau of Statistics (2014). *Nigeria Poverty Profile 2010*. Retrieved from Abuja: www.nigerianstat.gov.ng/.../Nigeria%20Poverty%20Profile%202010
- Neeta Tapanis (2009), "Research and Markets: The Book Micro Credit, Self-help Groups (SHGs) and Women Empowerment Deal with the Role of Microcredit and SHGs in the Socio-Economic Empowerment of Women." <http://www.researchandmarkets.com/research/5b2419/microcredit-self-help>
- Ntiwunka, G. U. (2014). Level of Awareness of Developmental Projects by the Ministry of Women Affairs among Citizens of Ogun State. *The International Journal of Science and Technology*, 2(6), 172.
- Odusola, A. F. (2001). Conceptual issues in poverty and poverty measurement. In *NCEMA Workshop on poverty alleviation policies and strategies, 15th-26th, October*
- Ogwumike, F. O. (2002). An appraisal of poverty reduction strategies in Nigeria. *CBN Economic and Financial Review*, 39(4), 1-17.
- Okoli, U., Morris, L., Oshin, A., Pate, M. A., Aigbe, C., & Muhammad, A. (2014). Conditional cash transfer schemes in Nigeria: potential gains for maternal and child health service uptake in a national pilot programme. *BMC pregnancy and childbirth*, 14(1), 408.
- Sambo, A. (2005). Renewable energy for rural development: the Nigerian perspective. *ISESCO Science and Technology Vision*, 1, 12-22.
- Sekaran, U., & Bougie, R. (2014). *Research methodology for business*: New York: John Wiley & Sons, Inc.
- Todaro, P. M. (2009). *Economic Development*. (10th ed.). New York: Longman.

World Bank (1990). World Development Report 1990: Poverty. *Oxford University*

World Bank.(2011). World development report: Conflict, security, and development. Washington, DC: World Bank.

UNDER PEER REVIEW