

**IMPACT OF MICROCREDIT SCHEME AND YOUTH  
EMPOWERMENT PROGRAMS ON POVERTY ALLEVIATION: A  
STUDY OF NIGER STATE**

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**Abstract**

*This study empirically examines the impact of microcredit scheme and youth empowerment programs on poverty alleviation in Niger state-Nigeria. The study adopts a quantitative method using PLS-SEM 3.0 path modeling to establish the statistical relationship between two government anti-poverty programs (microcredit scheme and youth empowerment) on poverty alleviation. The study reveals that there is a significant relationship between the two government intervention programs and poverty alleviation. The socio-economic status of the respondents also justified the above hypothesis. Based on the findings there are tendencies for the intervention programs to alleviate poverty in Nigeria, concerted effort need to be made by all relevant stakeholders involved in designing a well-defined policy framework that is capable of enhancing transparency and accountability in the policy implementations of the programs. The paper attributed the persistent poverty rate in the Niger state to systemic failures which include abuse of the rule of law, corruption, political instability, inadequate budgetary allocation among others. The study recommends for combined efforts among all the stakeholders, and a well-planned policy framework in order to evaluate the significant and the insignificant of the programs, lastly, there is a need for adequate provision of budgetary allocation to poverty alleviation related agencies for the successful implementations of the programs in Nigeria.*

**Keywords:** Poverty alleviation, government, intervention, programs, microcredit.

### **Introduction**

Poverty has influenced the political and socio-economic wellbeing of millions of people around the world (World Bank, 2011). There is rarely a country across the globe that is entirely free from the menace of poverty. Statistics shows that poverty is predominant in Sub-Saharan Africa, South Asia, and Latin America (Atkinson, 2016). Since the attainment of the country's independence on October 1, 1960, the Nigerian government has initiated various poverty alleviation programs to ensure that all citizens throughout the country have a better standard of living, education, healthcare, welfare, and many others. Towards ensuring the success of those poverty alleviation programs, different policies and programs were implemented as planned, the government has collaborated with relevant agencies to assist them in their objectives and goals for eradicating poverty in the country (Amran & Devi, 2008). Such includes; 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.

It is however evident that the performances of the poverty intervention programs were insignificant as a result of poor commitments of the stakeholders, corruption among public officers, exclusion of the target beneficiaries in the development agenda, misplacement of policy priorities among others. In Nigeria, since independent to date, many plans, policies, programs, and strategies have been carried out by past government towards poverty alleviate especially in rural areas where poverty is dominated, but yet regardless of the different efforts made by the government poverty still exists in the country (Adebayo, 2009).

### **Problem Statement**

Several efforts were made by the successive government in Nigeria towards addressing the high rate of poverty in the country through various intervention programs. Despite all the efforts made by the different government, the percentage of people living in poverty in the country remained unattractive. For instance, the 2010 report of the National Bureau of Statistics revealed that about 112.5 million people in Nigeria are living

below the poverty line (Nnonyelu, 2013). Therefore, this persistent increase of the high rate of poverty in the country remains a matter of concern both to the government and other partners in development.

Furthermore, policies and commitment aimed at reducing the scourge of poverty among the poor and the vulnerable people in Nigeria are not new, therefore, this study has become necessary to evaluate the impact of two selected government anti-poverty intervention programs (microcredit scheme and youth empowerment) on the target beneficiaries in nine local government areas in Niger state-Nigeria, with aims of evaluating the present socio-economic wellbeing of the beneficiaries after profiting the programs.

## **Literature Review**

### **Poverty**

The main aims and objectives of government intervention programs is to enhance a better living condition of the people in society, and more specifically to influence individuals' values, attitude, knowledge and skills, increasing socioeconomic support, and in general to create a helpful environment for the poor and vulnerable people in the society (Cline-cole & Maconachie, 2016).The issue of poverty is a serious phenomenon throughout the globe, no country in the world is free from the menace of poverty. Poverty means different things to different people, according to Chambers (1987) refers poverty as related to problems of social deprivation, access to resources such as food, shelter, healthcare, sanitation, education and portable drinking water, etc. Similarly, Spicker (2013) opined that poverty is associated with other social problems such as hunger, disease, unemployment, overpopulation, environmental destruction, as a result of the social conflict in society.Furthermore, Abiola and Olaopa (2008)stated that the menace of poverty brings about unemployment, diseases, malnutrition, ignorance, hunger, poor access to credit facilities, high level of illiteracy, as well as a general level of human depression.

### **Microcredit Scheme**

Microcredit Scheme is referred to as a government intervention strategy of poverty alleviation among the vulnerable and poor individual in the society, whereby a dispersion of small loan with free collateral to group or individual borrowers/beneficiaries in other to enhance income generation

through enhancing self-employment among the enterprising poor in both rural and urban communities to alleviate poverty (Akanji, 2006; Chowdhury *et al.*, 2005). However, Neeta (2009) described microcredit as the most suitable and practical alternative to conventional banking in reaching the hitherto unreached poor population in the society. It also enables poor people in availing the credit and other financial services for improving their income earnings and to improve their living standards.

In addition, poverty reduction through microcredit scheme by giving out soft loan provided by government, financial and non-financial institutions to micro-business owners in rural areas in Niger state has recently generated financial break-through, which foster the economic, social and demographic development within the state (Idris, 2017). It is a strategy of redistribution; facilitate the emergence of an independent and approach to poverty alleviation in the state. Results from previous studies have shown that microcredit programs had impacted on the livelihoods of women and therefore changed their poverty status for the better (Rajendra & Raja, 2010). A similar result also on the intervention of a microcredit scheme according to Imai, Arun, and Annim (2010) suggested that the micro credit scheme has a positive impact on the lives of the rural poor. Therefore this study hypothesized that Microcredit scheme is positively related to poverty alleviation as presumed by the previous studies (Sani, Khan, Ahmed, & Aziz, 2017; Karabou, 2017).

### **Youth Empowerment**

The Youth Empowerment is a policy framework that provide a wide range of skills acquisition training in order to create wealth and to enhance income generation, improve socioeconomic status among the youth, and it is a mechanism put in place to solve the problem of unemployment among the Nigerian youth (Ohize & Adamu, 2009). Additionally, youth empowerment according to Jimba (2007) comprises various ways through which youth can be transformed into human development 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.

Furthermore, 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 the welfare status of individuals in the society which would lead to human and national development.

### **Methodology**

This study adopted quantitative method using questionnaires to randomly collect data from 18 rural communities in 9 selected local government areas in three senatorial districts of Niger state. A total number of 534 questionnaires were distributed to respondents and 442 were found to be 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 the high rate of biases (Sekaran & Bougie, 2014). Similarly, a multistage sampling technique was used, where the Niger state was clustered into three senatorial zones.

Again, PLS-SEM path modeling was used to establish the statistical relationship between two anti-poverty intervention programs and poverty alleviation and subsequently to determine the prime impact to the target beneficiaries. On the above premise, results of the socio-economic characteristics of the respondents like their income earning before and after the program were put into consideration as well. In addition, measurement for this study was adopted from the study conducted by (Ilemona, Akoji, and Matthew, 2014; Ntiwunka, 2014; Antai & Anam, 2014; Idris, 2017) 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 scales.

### **Theoretical Framework**

The theory underpinning this study is culture poverty theory developed by Lewis (1975) where he stated that poverty becomes a culture among the poor people despite being in different places and time. Lewis further saw poverty as not only caused by economic factors but has become a culture among the poor communities. He views that poverty was caused by the adjustment of the poor's to new living in a city. Thus, Lewis has identified cultural characteristics through his observation of the poor in four stages. The stage begins with the society, community, family, and individual (Valencia, 1997).

The societal cultural values and beliefs of the poor community subjected them more into a poverty trap. Therefore, this theory is applicable in the Study area Nigeria, where cultural factors have a significant influence on the high rate of poverty in the country particularly those living in the rural areas. This brought about the issues of polygamous traditional marriage were individuals traditional culture encourages them to have more wives for them to bear more children without considering their financial or economic status, this is no small major has contributed to the high population growth which in return lead to the high rate of poverty in the country. Hence, culture poverty theory is applicable in the context of the poverty situation in Nigeria which is attributed to the attitude to the cultural beliefs among the poor people in the society.

### **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, 2016). The composite reliability coefficient for Microcredit stand for 0.878, for Youth Empowerment .835, and for Poverty Alleviation stands 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 order 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.*, 2016; Bagozzi & Yi, 1998).

Table 1  
*The result of the Measurement Model*

<b>Code</b>	<b>Loading</b>	<b>AVE</b>	<b>Composite Reliability</b>	<b>Cronbach's Alpha</b>			
MC1	.524	.549	.878	.831			
MC10	.779						
MC12	.802						
MC4	.808						
MC6	.758						
MC8	.737						
YE10	.660				.506	.835	.750
YE4	.793						
YE6	.709						
YE8	.799						
YE9	.568						
PA10	.752	.537	.852	.785			
PA12	.660						
PA4	.743						
PA6	.721						
PA8	.782						

Note: MC=Microcredit, YE=Youth Empowerment, 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 2

<b>Latent Correlation</b>	<b>Variance</b>		
<b>Variables</b>	<b>MC</b>	<b>YE</b>	<b>PA</b>

MC	<b>.741</b>		
YE	.494	<b>.711</b>	
PA	.470	.563	<b>.733</b>

**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 significant effect of two anti-poverty programs (microcredit and youth empowerment) in order to examine their impact on poverty alleviation. The results of the analysis are clearly presented below in table 3.

Table 3

Hypotheses	Relationships	Beta Value( $\beta$ )	Standard Error	T value	P value	Decision
H <sub>1</sub>	MC-> PA	.201	.040	5.104	0.000**	Supported
H <sub>2</sub>	YE-> PA	.220	.046	4.835	0.000**	Supported

\*\*\*P<0.01 \*\*P<0.05 \*P<0.1

Based on the results of the developed hypothesis above, H<sub>1</sub> predicted that Microcredit is positively related to poverty alleviation in Niger state. The result in Table 3 has shown that there is a significant positive relationship between microcredit scheme and poverty alleviation where:  $\beta=.201$ ,  $SE=0.040$   $t=5.104$ ,  $p=0.000$  the result is in line with some studies that predict the significant relationship between microcredit scheme and poverty alleviation (Karabou, 2017; Rajendra& Raja, 2010; Imai, Arun, &Annim, 2010).Table 4 take into account the demographic characteristics of the respondents as illustrated below.

In a similar view, the second developed hypothesis H<sub>2</sub> predicted that Youth Empowerment is positively related to poverty alleviation in Niger state. Although, the result in table 3 above illustrated that there is a significant positive relationship between youth empowerment and poverty alleviation where:  $\beta=.220$ ,  $SE=0.046$ ,  $t=4.835$ ,  $p=0.000$  thereby supporting hypotheses H<sub>1</sub> was in accordance with the predictions of the previous studies



(Abdussalam, 2015; Abefe-Balogun, 2014; Ohize & Adamu, 2009). Other studies also affirmed that there is a significant improvement in the lives of beneficiaries of the youth empowerment scheme, and it has greatly improved their living standard and income which have in no small measure lead to sustained poverty alleviation (Fayemi, 2012; Jimba, 2007).

Table 4  
*Demographic Characteristics of the Respondents*

<b>Categories</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>		
Male	292	66.1
Female	150	33.9
<b>Age</b>		
18-30	78	17.6
31-40	108	24.4
41-50	109	24.7
51-60	92	20.8
60 and above	55	12.4
<b>Occupation</b>		
Civil Service	12	2.7
Farming	204	46.2
Business	121	27.3
Other	105	23.8
<b>Educational Qualification</b>		
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
Primary Cert.	226	51.1
Others		

Sources: Field Survey (2018)

The tables 4 above shown the demographic profiles of the respondents, in which the table shows the gender distribution of the respondents where the male respondent are the majority with a frequency rate of 292 representing 66.1 percent of the total valid respondents rate, against their female counterpart which accounted for frequency rate of 150 only representing 33.9 percent of the total respondents. While the age of the respondents was measured in years using range interval and the results revealed 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 occupational status 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 educational certificates.

Table 5.1

*Socio-economic incomes status of the respondent before and after the programs*

<b>Income earnings before the Gov. Interventi</b>	<b>Frequenc y</b>	<b>Percenta ge</b>	<b>Income earnings after the Gov. Interventi</b>	<b>Frequenc y</b>	<b>Percenta ge</b>
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on Programs per month (₦)			on Programs per month (₦)		
1000-	174	39.4	1000-	93	21.0
10,000	111	25.1	10,000	78	17.6
11,000-	103	23.3	11,000-	124	28.1
20,000	51	11.5	20,000	82	18.6
21,000-	3	0.7	21,000-	61	13.8
30,000	-	-	30,000	4	0.9
31,000-			31,000-		
40,000			40,000		
41,000-			41,000-		
50,000			50,000		
51,000& above			51,000& above		

Source: Field Survey (2018)

Table 5.1 presented the respondent's income earnings before and after the implementation of government poverty intervention programs. For instance, the table displayed the income earning of the respondents prior to the introduction of the intervention programs which shows the first category of respondents earns a monthly income between ₦1000 to ₦10,000 with a frequency rate of 174 representing 39.4 percent of the total number of respondents, while the second categories of the respondents also earn a monthly income between ₦11, 000 to ₦20,000 have 111 frequency rate representing 25.1 percent of the total respondents respectively. But after the implementation of youth empowerment scheme programs, the income earnings of the respondents in the category one and two have increased (i.e. from ₦1000-10,000 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; also from ₦31,000 to ₦40,000; and from ₦41,000 to ₦50,000; and lastly from ₦51,000 and above. The table has shown a significant increase by 4.8 percent in category three, 7.1 percent in category four, 13.1 percent in category five, and lastly 0.9 percent in category six as well.

### Conclusion and Policy Recommendations

This study examines the direct effect of Microcredit and Youth Empowerment programs on poverty alleviation in Niger state-Nigeria. The quantitative results indicated a significant relationship between the two programs and poverty alleviation. The socio-economic evaluations of the respondents further justified the impact of the duo programs on the lives of beneficiaries of the poverty intervention programs. Multiples intervention programs have the tendencies to alleviate poverty in the state if the stakeholders could concertedly design a well-planned policy agenda that are capable of enhancing transparency and accountability in the policy implementations of the programs. Similarly, teamwork among all stakeholders is necessary toward poverty alleviation intervention programs in Niger state in order to enhance the successful attainment of the policy implementation of the programs. Finally, the adequate budgetary allocation is important towards the fight against poverty eradication in Niger state and Nigeria as a whole. This study has a number of limitations like any other one. The study used a quantitative method of data collection; as such future studies may opt to use a qualitative or mixed method of data collection in order to have more comprehensive results. Also, the study used smart PLS-SEM 3.0 path modeling for data analysis which may likely has its own limitations, therefore, future researchers may employ any other second-generation statistical package for more accuracy and justifiable argument related to limitations associated with smart PLS-SEM 3.0 version. Lastly, the research findings may not be generalized to other countries or context because of the difference in culture, attitude, and beliefs, as the scope of the study was only limited to nine selected local government areas in Niger state, Nigeria.

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