

Between Hope And Despair: Assessing the Perception of  
Corp Members, Towards Poverty Reduction Initiative in  
Ngaski Local Government Area, Kebbi State

**Abubakar, Anas Danasabe**

**&**

**Aliyu, Mohammed Shamsudeen**

+2347039128407; +2349027294807

anasworld010@gmail.com

School of Preliminary Studies

Ibrahim Badamasi Babangida University, Lapai, Niger State – Nigeria

**Abstract**

The high rate of unemployment especially among youths coupled with poor enrolment in poverty alleviation programmes such as the National Youth Service Corps-Millennium Development Goals-War Against Poverty (NYSC/MDGs/WAP) initiative informs the need for this study. The study was conducted in Ngaski local government area of Kebbi state where a total of 76 serving corp members were selected for the study. Survey research design was adopted and questionnaires were administered to the respondents. The results from the study revealed that about two-third of corp members were aware of the NYSC/MDGs/WAP initiative but did not enrol due to lack of interest. It was also discovered in the study that while corp members agree that the initiative will effectively reduce poverty, hunger and unemployment, the conditions guiding the acquisition of the loan were difficult to comply with and thus the poor attitude towards the initiative. Findings also revealed that corp members believe business without the loan has more prospects and about half of the corp members were engaged in agro-allied businesses without the loan. Given that respondents disagreed with the adequacy of the awareness, the study concludes by suggesting that more awareness campaigns are needed in order to meet the target of the initiative. In addition, the simplification and relaxation of some rigid demands guiding the acquisition of the loan will help in boosting enrolment from the target group. Also, involvement of other levels of government would allow for more applicants to benefit from the loan by virtue of increased funding.

Keywords: Despair, Hope, NYSC/MDGs/WAP, Perception

**1. Introduction**

The prevailing economic hardship in Nigeria has left no segment of the country's population (rural or urban) unaffected. While some lament the rising cost of living which has led to gross inadequacy of their income to cater for their daily needs, others (if not many) are without such sources of income due to the high level of unemployment. A large chunk of the casualties in the unemployment quagmire in Nigeria are the youths. Unemployment has constituted a central economic problem in recent time with youth unemployment leading in the world's list of social problems (Mkhwanazi, 2001). Africa and other third world countries are the worst hit by this social phenomenon and in Nigeria; the situation is no different as Adebayo (1999) noted that with the exception of electricity and infrastructural problems, youth unemployment is the third biggest problem confronting Nigeria. Nigeria has the largest army of unemployed and under-employed youths in Africa where one out of every three Nigerian youth is either

unemployed or under-employed (Okechukwu, 2017). Also, the problem of youth unemployment in Nigeria has responded very poorly (or possibly resisted) all curative attempts and hence the large pool of unemployed youths (Okechukwu, 2017). Despite this bitter reality, chances are slim that the situation will get better given the large pool of students who graduate from various tertiary institutions in the country annually with relatively very minimal efforts by the government and the private sector to absorb the graduates. This has caused many youths to remain without any labour income which consequently results in poverty (Davis and Sanchez-Martinez, 2014).

Given the rising victimisation of youths in the unemployment challenge, Egbe (2014) did claim that there has been an aggravation of other social problems especially in the area of criminality which has been embraced by the idle youths as a window of hope and prosperity. Therefore, it would not be out of place to say that the rising rates of criminalities such as insurgency and armed violence to mention a few are all exclamations of the high rate of unemployment in the country. This explains the need for urgent steps to be taken in order to proffer lasting solutions to the problem of youth unemployment bedeviling the country. In its realisation of the importance of this subject matter, the government both pasts and present have made efforts to establish various poverty eradication programmes such as National Poverty Eradication Programme (NAPEP), Better Life Programme (BLP), Operation Feed the Nation (OFN), Youth Empowerment Scheme (YES), National Directorate of Employment (NDE), You-Win, War Against Poverty (WAP) among others. These efforts are geared towards ensuring that the unemployed or underemployed become productive and ultimately self-reliant. However, the effectiveness of these initiatives and programmes in tackling the scourge of poverty and unemployment has become a source of concern as the results have been marginal and have made just little or no impact on the enormity and severity of the problem (Tijani and Ayinla, 2015). Persistent succession of one programme by another is indicative of this failure as needless it is for such large numbers of programmes if their effectiveness were unquestionable.

Of interest to this study is the National Youth Service Corps-Millennium Development Goals-War Against Poverty (NYSC/MDGs/WAP), a breed of the union between the National Youth Service Corps (NYSC) and the Millennium Development Goals (MDGs). The NYSC was established in 1973 to cushion the effects of the bitter civil war fought in Nigeria, enhance national integration, and enable Nigerian youths acquire the spirit of self-reliance through skills development among other objectives (NYSC, 1993). In this course, the NYSC has collaborated with many institutions and parastatals of government to achieve its aims and objectives one of which is the WAP initiative. Realising the harm done to members by unemployment and poverty, the NYSC entered into collaboration with the MDGs towards achieving the first of its seven goals of the MDGs, eradication of extreme hunger and poverty. This union culminated in the birth of the NYSC/MDGs/WAP which came into force in 2009 (Initiative for Rural Development [IRDP] 2013; (Tijani and Ayinla, 2015).

The WAP initiative is centred on hunger and poverty eradication leveraging on agro-allied enterprises in the course of which employment would be generated for the youths. The WAP seeks to empower the serving youths with interest free loans ranging from N200,000 to N300,000. A beneficiary can acquire the loan if he/she meets all the conditions specified. The collateral demanded for the loan is the Discharge certificate of the one year compulsory national service. Additionally, a prospective beneficiary is required to provide two guarantors of at least level 12 each in the civil service or its equivalent (IRDP, 2013b; NYSC, 2018) among other requirements. The awareness campaign on the initiative usually holds during the orientation period where the corp members are enlightened on the initiative. Subsequently, forms are distributed to interested applicants and selections are made where selected beneficiaries undergo training.

Mixed reactions have trailed the operations of the WAP. While some beneficiaries have expressed gratitude and contentment to the initiators of the programme by virtue of the derived benefit (IRDP, 2013b), others have lamented their enrolment given that it has trapped them in the middle of the sea with no way out of the quagmire. From inception till date, the initiative has recorded successes. For example, 2,691 beneficiaries have benefitted from the loan scheme amounting to N629,700,000 (IRDP, 2013a). Similarly, the study of Tijani and Ayinla (2015) on the effect of the WAP loan on wellbeing of beneficiaries in Southwest Nigeria reported training and self-dependency as the major benefits which 89.2% and 81.7% of the beneficiaries respectively derived from acquiring the loan. Therefore, the loan can be said to have yielded some positive results. Nevertheless, the initiative is not

without some challenges. For instance, more often than not, not all of the corp members who apply get to attain the status of beneficiaries due to the rigorous procedures involved and limited opportunities offered. Other challenges of the initiative include but not limited to the following: rejection of the letter of reference given to beneficiaries by some employers and insistence on the Certificate of National service; delay in release of cash to corp members due to delay in budgeting process leading to a belated release of funds and a backlog of unsettled applicants; tactical compulsion in the acquisition of the loan against the wishes of the corp members where a beneficiary is not allowed to sign out. In addition to the above, the problem of insufficiency of the enrolment forms is persistent and has led to high rate of turned down applications and lastly insufficient funds released by the government has also led to forceful rejection of many qualified applicants. Perhaps, this is why not many of the corp members are enthusiastic about enrolling due to the bitter experience some of the beneficiaries had. Altogether, these aforementioned problems have negatively affected the perception of the corp members about the initiative. In turn, it has discouraged many from applying and consequently a poor attitude to the initiative has been observed. The attitude stems from the negative perception of the corp members about the initiative.

Due to misconstrued intentions and goals, these challenges seem to dampen the morale of the corp members towards the initiative and the government's inability to address the challenges have combined to give the initiative a new dimension of uncertainty especially to the prospective beneficiaries. Unlike other studies, this study aims to investigate the perception and attitude of youths to the War Against Poverty (WAP) programme which has not been explored in this dimension by previous studies. While other studies carried out were concerned with the general poverty eradication programmes, this is specific to youth-targeted poverty eradication programme (WAP). In addition, the aforementioned challenges coupled with the dearth of literature on the subject matter makes this study apt in seeking to fill this knowledge gap via the exploration and assessment of the perception and attitude of corp members towards the NYSC/MDGs/WAP initiative.

### **1.1 Objectives of the study**

- i. To examine the awareness of corp members on initiative of NYSC/MDGs/WAP in Ngaski Local Government Area, Kebbi State.
  - ii. To assess the enrolment of corp members on initiative of NYSC/MDGs/WAP in Ngaski Local Government Area, Kebbi State
  - iii. To investigate the perception of corp members on initiative of NYSC/MDGs/WAP in Ngaski Local Government Area, Kebbi State
2. Review of Related Literatures and Theoretical Framework

### **2.1 Conceptual Framework**

Pickens (2005) defines attitude as a mind-set or tendency to act in a particular way given an individual's experience and temperament. Attitude is composed of three components: affective (feelings), cognitive (thoughts or beliefs) and psychomotor (behaviour or action). Therefore, attitude transcends the cognitive realm and extends to the final action an individual is engaged in towards the issue or event. However, an attitude does not just develop rather it stems out of our perception of the issues and events in question. Lindsay and Norman (1977) in Pickens (2005) define perception as the process by which organisms interpret and organise sensation to produce a meaningful experience of the world. Therefore, perception deals with what stimuli we are exposed to and attitude deals our tendency to act in a particular way given our exposure to the stimuli. Awareness on the other hand is the ability of a person to discriminate among several possible stimuli which allows the person to make right judgement and decision as well as attain high level of performance (Merikle 1984 in Jerome et al, 2016). Awareness is a major determinant of our perception and attitude. A person's awareness and acceptance of a stimuli plays an important role in the perception process and in turn, this affects the judgement and action of any individual (Pickens, 2005; Jerome et al, 2016). Thus, awareness plays a significant role in shaping what we know and how we get to know that which we know. This link between awareness, perception and attitude will guide our review below.

### **2.2 Review of Related Literatures**

To start with, the abundance of literature on the subject matter of poverty and unemployment must be unequivocally acknowledged. But literatures on the awareness, perception and attitude of the youths to poverty alleviation programmes in Nigeria are relatively limited with the few available concentrating on the general response of the citizens to the programmes. The youths who are the major victims of the problems are yet to occupy a centrepiece in the literatures of attitudinal assessment.

Chukwu (2011) examined the impact of Government's Poverty Reduction Programmes in Suleja, Niger State between 2006 and 2008. The study used a qualitative approach to collect data from 32 respondents (youths and women) who were enrolled into the poverty reduction programme. The study revealed that the target groups for the programme were grossly unaware of the existence of such programmes let alone benefit from them because they have been hijacked by the political elites. Nevertheless, the few who were opportuned to be enrolled benefitted from the programme and it help in slightly reducing their poverty level. The gap identified in this study is that WAP was not included in the programmes assessed. Also, while the study was conducted in Niger State, this study on WAP is concerned with corp members in Kebbi State.

.Kadiri and Adebuseye (2012) investigated the perception of poverty alleviation programmes in the state among 490 respondents in Lagos state and the following findings were made. With respect to awareness, 70% of the respondents were not aware of micro-credit schemes for poverty alleviation while 83% were also not aware of any municipal poverty alleviation programme in Lagos State. Furthermore, the perception was very poor and unfavourable as 94% of the respondents had not benefitted from any of the government's poverty alleviation programmes neither are they aware of any family member or friend who may have benefitted. This demonstrates the link between the respondent's awareness and perception. While awareness and perception were captured in the study, attitude of the respondents was not captured and this is the gap which this study on WAP intends to fill up.

Halidu et al. (2017) investigated the impact of government poverty alleviation programmes on rural development in Kaduna and Gombe States of Nigeria among 362 respondents. In the study 58 and 48 respondents had low and very low awareness about the programmes respectively. Consequently, 107 and 97 respondents respectively disagreed and strongly disagreed that NAPEP has assisted in farmers' empowerment in the states. Furthermore, they noted that NAPEP has not done enough in improving the lives of the people especially in the areas of access to basic healthcare and education. These findings are apt in demonstrating the relationship between awareness, perception and attitude. However, given that WAP was not the programme in focus, this study intends to study the perception and attitude of corp members towards the WAP initiative and fill the knowledge gap.

Furthermore, the failure of most poverty eradication programmes in Nigeria has been attributed to poor attitude of beneficiaries owing to inappropriate design and lack of consultation with and involvement of relevant stakeholders including beneficiaries during planning of the programmes (Forae and Benedict, 2011; Taiwo and Agwu, 2016; Orji 2005). The impact of poverty reduction programmes in Nigeria was studied by Orji (2005) among 717 respondents cutting across the six geopolitical zones of the country. The study found that there was no significant improvement in the lives of the poor despite the numerous programmes established over the years (1970-2005). It further noted that the rural dwellers who are more affected by poverty are very likely to associate with poverty alleviation programmes in which they participated in contributing ideas to the policy design. The study attributed the poor performance of the programmes to neglect of the people during planning and design of the programmes which makes them to adamant toward partaking in the programmes. This study explains how poor attitude to poverty alleviation programmes in general come about and the consequences of such attitude (non-participation). However, the study was carried out before the commencement of WAP in 2009. Therefore, WAP might have certain peculiarities that need to be explored by other studies.

Egbefor and Abe (2017) examined the role youth empowerment in consolidation of national integration through entrepreneurship education. They noted that national integration and development can be fostered and fast tracked through entrepreneurship education. However, the study was centred on entrepreneurship education among the youths and not an assessment of any particular programme. While it is among the few studies on youth and poverty, it was grossly historical and generalised rather

than contemporary and specific. Therefore, it leaves areas to be explored by other studies such as this one which is contemporary and specific.

Yusuf and Kawuwa (2014) evaluated poverty reduction programmes in Maiduguri metropolitan area of Borno state between 2008 and 2012 with a sample of 105 beneficiaries. They found that while most of the beneficiaries were engaged in commercial tricycle (keke NAPEP) shuttle for survival and that poverty in the metropolitan city was still high despite the initiation of the poverty alleviation programme (PAP) for such a duration. The high poverty rate was attributed to inadequate funding and corrupt practices of the officials. This study while addressing poverty alleviation was centred in the city areas of Maiduguri and was not specific to youths. Therefore, it gives room for this study to fill a gap.

On the whole, the identified gaps in the above literatures are what this study seeks to fill in its effort to contribute to knowledge.

### **2.3 Theoretical Framework**

This study found relevance in the Social Judgement Theory (SJT) which was propounded by Psychologist Sherif Muzaffer and Carl I. Hovland (1961), the theory was further developed by other Psychologists (Sherif, C etal, 1965; Sherif, C etal, 1976; Hovland and Sherif, 1980 and Griffin E, 2012) and criticised by some (Eagly, and Telaak, 1975). SJT is premised on the perception of individual and how his attitude affects his evaluation of new information.

### **2.4 Assumptions of the SJT**

The SJT is built on five underlying assumptions as follows:

Individuals (corp members) have categories of judgement with which they evaluate incoming information (the NYSC/MDGs/WAP) possibly ranging between “absolutely not” to “most certainly”. Any position the individual finds acceptable, is called latitude of acceptance; one he finds unacceptable is latitude of rejection while a range where no significant opinion is held is called latitude of non-commitment. Individual's most preferred position is called anchor.

Individuals (corp members) evaluate those incoming information (the initiative) and determine the category of judgement or latitude, to which it belongs (whether the conditions of the initiative are acceptable to them or not).

The size of latitude is determined by the level of personal involvement, or ego-involvement (knowledge and/or experience they have about the initiative or it's like), one has in the issue at hand.

People distort incoming information to fit their categories of judgement. When presented with a persuasive message that falls within the latitude of acceptance, and is close to the individual's anchor, people will assimilate the new position. But when persuasive message is relatively far from their anchor, they tend to contrast the new position to their own. In both cases individuals distort incoming information relative to their anchor.

Optimal persuasion occurs when the discrepancies between the anchor and the advocated position are small to moderate. In such cases assimilation or contrasting will not occur. (corp members keep convincing themselves that the decision to reject the initiative is the right one given the stringent conditions attached to the loan, despite having positive perception about the initiative).

### **2.5 Weaknesses of the SJT**

Scholars have put forward a number of criticisms on the Social Judgement Theory, some of which are summarised as follows:

The concept of ego-involvement as applied in the theory is viewed by some scholars as not well defined. Whether high ego-involvement is indicative of a topic's relevance, or is indicative of how often a topic is encountered by a listener is not clear in the theory.

Eagly and Telaak (1972) on their part observed that latitude are not really specific to particular topics as indicated in the theory, but are mere reflections of a person's general persuadability.

The theory is also criticised of ignoring message content and message variables such as evidence or argument quality. And so on.

Despite the shortcomings and criticisms put forward by scholars about on the social judgement theory however, it can dovetail into the study of corp members' perception and attitude towards the NYSC/MDGs/WAP.

### 3. Methodology

The study was carried out in Ngaski Local Government Area of Kebbi State and survey research design was adopted. A total of 114 corp members were posted to the area at the time of the research cutting across batches A and B of the 2017 service year (NYSC, 2017). 76 out of the total number of corp members were randomly sampled and administered the questionnaire. Only 65 respondents filled and returned their questionnaires for analysis. 11 were returned unfilled. Frequency tables and Likert scale were used in presentation of data. Simple percentages were used to analyse responses from the frequency tables. The study adopted 3.00 as the agreement level for each Likert item which was used in rating corp members' perception and attitude towards the NYSC/MDGs/WAP initiative.

### 4. Results Presentation

**Table 4.1: Socio-demographic characteristics of respondents**

Variable	Measurements	Frequency	Percentage (%)
Age of respondents	18-22	2	3.1
	23-27	45	69.2
	28-32	15	23.1
	33 and above	1	1.5
	No response	2	3.1
	<b>Total</b>	<b>65</b>	<b>100</b>
Sex	Male	38	58.5
	Female	27	41.5
	<b>Total</b>	<b>65</b>	<b>100</b>
Marital Status	Single	56	86.2
	Married	9	13.8
	Widowed	0	0
	Divorced	0	0
	<b>Total</b>	<b>65</b>	<b>100</b>

Source: Field Survey, October 2017

It can be seen from table 4.1 above that majority of the respondents (69.2%) are between the ages of 23 and 27 years, while majority are males and singles with 58.5% and 86.2% respectively.

**Table 4.2: Respondents awareness of the NYSC/MDGs/WAP**

Are you aware of the NYSC/MDGs/WAP initiative	Frequency	Percentage (%)
Yes	44	67.7
No	21	32.3
<b>Total</b>	<b>65</b>	<b>100</b>
<b>What was the source of awareness?</b>		
During the orientation in camp	36	81.8
From NYSC officials	3	6.8
From fellow corps member	5	11.4
From social media platforms	0	0
Others	0	0
<b>Total</b>	<b>44</b>	<b>100</b>

Source: Field Survey, October 2017

The level of awareness of the NYSC/MDGs/WAP initiative among the corp members was assessed and the results presented in table 4.2 above show that the level of awareness was adequate given that 67.7% of the answered “yes”. In addition, the table shows that the awareness campaign embarked upon during the orientation camp yielded positive results (81.8%). Other means of awareness such as camp officials and fellow corp members had 6.8% and 11.4% respectively.

**Table 4 .3: Respondents' Enrolment in the WAP initiative**

Did you apply for the WAP loan?	Frequency	Percentage (%)
Yes	3	4.6
No	61	93.8
No response	1	1.5
<b>Total</b>	<b>65</b>	<b>100</b>
<b>If yes, are you a beneficiary?</b>		
Yes	1	33.3
No	2	66.7
<b>Total</b>	<b>3</b>	<b>100</b>
<b>If no, why?</b>		
Not interested	53	86.9
Not good enough	3	4.9
Others	5	8.2
<b>Total</b>	<b>61</b>	<b>100</b>

Source: Field Survey, October 2017

In assessing enrolment in the WAP initiative, the respondents' were asked if they applied for the WAP loan and table 4.3 above shows that 4.6% responded with "yes". 93.8% of the respondents responded with "no" while 1.5% did not respond to the question. Furthermore, reasons for not applying were explored and 86.9% of the respondents indicated it was due to lack of interest in the initiative while 4.9% do not see the initiative as good enough. Other reasons such as insufficient forms, distance constraint, lack of opportunity to apply constituted 5% of the reasons why the respondents were not able to apply for the loan.

**Table 4.4: Respondents' Perceptions of the NYSC/M DG s/WAP**

S/N	Variable	S.A	A	N	D	S.D	No. of Resp.	Total Score	Mean	Decision
01	There is adequate awareness of the NYSC /M DG s/WAP initiative	5	18	13	20	5	61	181	2.97	Disagreed
02	The initiative is beneficial to members	8	36	7	6	3	60	220	3.67	Agreed
03	The loan can help in poverty reduction	16	33	5	5	2	61	239	3.91	Agreed
04	The loan can help in reducing unemployment	12	38	4	6		60	236	3.93	Agreed
05	The loan can boost food production and reduce hunger in Nigeria	9	31	9	11		60	218	3.63	Agreed
06	The initiative can deny a member of his/her future employability	4	9	11	25	11	60	150	2.5	Disagreed
07	The loan is timely and sufficient for the business.	5	17	18	15	5	60	182	3.03	Agreed
08	The period of loan repayment is adequate	2	20	19	12	3	56	174	3.10	Agreed
09	Conditions for acquiring the loan are difficult to meet	7	24	19	6	2	58	202	3.48	Agreed
10	Business outside the WAP initiative has more prospects	8	17	23	10	2	60	199	3.32	Agreed

**Table 4.5: Engagement in a business activity outside WAP**

Are you currently engaged in any business outside the WAP initiative?	Frequency	Percentage
Yes	22	33.8
No	40	61.5
No response	3	4.6
<b>Total</b>	<b>65</b>	<b>100</b>
<b>What is the nature of the business?</b>		
Agro-allied	10	45.5
Trade	3	13.6
Industry	0	0
Others	9	40.9
<b>Total</b>	<b>22</b>	<b>100</b>

Source: Field Survey, October 2017

The corp members' engagement in a business activity outside the WAP initiative was also assessed and 33.8% of the respondents were into one form of business or the other as shown in table 4.5 above. Furthermore, 45.5% of the businesses were in the agro-allied sector while 13.6% and 40.9% were in trade and services respectively.

### 1. Discussion of findings

Awareness of the NYSC/MDGs/WAP initiative was reported as adequate by corp members (66.7%). However, about one-third of the respondents (32.3%) had no form of awareness. This means that while the efforts of the NYSC officials (especially during orientation camp where 81.8% of the respondents got their awareness) are commendable, it needs further improvement. Similarly, result from the likert item one in table 4.4 contradicts the responses given above given the mean score of 2.97 which falls below the level of acceptance (3.00). With this, it can be argued that while the awareness can be said to be adequate, it was not sufficient given that about one-third of the respondents (32.3%) responded in favour of lack of awareness. The inadequacy of the awareness has translated to a poor enrolment into the initiative. This is in conformity with the findings of Kadiri and Adebusoye (2012) where poor awareness led to poor perception of the poverty alleviation programmes in Lagos State. With the rate of non-enrolment into the initiative at 86.9%, it becomes pertinent to revisit the issue of awareness campaign on the initiative.

Corp members' enrolment in the WAP initiative was also assessed and the results in table 4.3 show that enrolment was very poor (93.8% did not apply). Only 4.6% picked interest and applied for the loan. Viewed within the premise of the Social Judgement Theory, corp members have categories of judgement about the WAP initiative and also have the capacity to evaluate the initiative and determine whether to accept or reject it. Therefore, despite the level of awareness which was reported as adequate, corp members placed the initiative under the latitude of rejection. Furthermore, only 33.3% of the applicants benefitted from the loan. The poor enrolment could be due to the uncertainties surrounding the acquisition of the loan which further casts doubt in the minds of the corp members and makes them suspicious about ulterior motives as noted by IRDP (2013a). Notwithstanding, reasons for the poor enrolment were equally explored and 86.9% of the respondents were not interested in the initiative while 4.9% believed it was not good enough. 8.2% of the respondents cited reasons of insufficient forms, distance constraint and lack of opportunity to apply as the reasons for their non-enrolment. The feeling by the respondents that the programme is not good enough confirms the findings of Orji (2005) and could have been avoided if they were involved in the planning process. Perhaps, their involvement will offer a more promising package to interested applicants.

The poor enrolment in the initiative is consequent upon insufficient awareness among the corp members, as well as the indication of dissatisfaction with the package. One among such reasons of dissatisfaction could be that the document taken as collateral is too valuable to the corp member and cannot be released to the authorities due to its likelihood to deny a corp member his/her future employability as noted by IRDP (2013a). The latitude of rejection earlier established could be determined by corp members' evaluation of the conditions attached to the loan which anchored their



judgement as stated above. This is why in table 4.5, 45.5% of the respondents were engaged in agro-allied businesses outside the WAP initiative while 13.6% were engaged in trade and 40.9% were engaged in the services sector ranging from interior decoration, hair stylist, tailoring, graphic design, building, etc. This then suggests that if corp members can engage in businesses without having to apply for the loan, then the loan hardly makes any difference. They are more comfortable running a business without having to part with their hard end discharge certificate of a one-year compulsory national service. Thus, their attitude towards the NYSC/MDGs/WAP initiative shows that it could pose more of hindrance to the accomplishment of their desired entrepreneurship goals.

More so, the research also examined the perception of corp members on the initiative as a whole using some carefully selected indicators and targets of the initiative and results as presented in table 4.4 show the items and their measurement on the likert scale. From the table, the respondents agreed that the initiative was timely and beneficial to corp members and that it will help in the reduction of hunger, poverty and unemployment as well as boost food production in Nigeria. Despite admitting to above, the respondents nevertheless agreed that conditions required to be met before acquiring the loan were difficult to comply with and hence their agreement that operating a business outside the WAP initiative was a lot easier and had more prospects. This was further supported by the fact that nearly half of the corp members (45.5%) who were in one form of business or the other engaged in agro-allied business outside the WAP initiative. With a simplified procedure and friendly contract, more corp members will likely be motivated to enrol in the initiative. Moreover, there is a high level of agreement amongst the corp members that the loan will help in hunger and poverty eradication as well as reduction in unemployment which also is the basis for the collaboration between NYSC and MDGs. This puts forward a positive perception of corp members on the initiative. Therefore, what is needed is the right modality to follow in achieving the goals.

However, the respondents disagreed with the statement that the initiative can deny a corp member of his/her future employability. Thus, they believe that a corp member can still have the opportunity of securing his/her dream job while benefiting from the loan. This brings the fourth principle of SJT forth as some element of distortion of information to fit certain judgement is visible, NYSC discharge or exemption certificate is required for employment in Nigeria, in fact the knowledge of that is what likely informed the condition of one making his/her discharge certificate as a collateral. Therefore, until one pays back the loan, he/she is denied of employability. More so, the corp members also disagreed with the adequacy of the awareness campaign on the initiative as some of the corp members obviously had their first awareness through this research work. This implies that specific questions relating to particular details were answered by such respondents based on mere assumptions.

## 2. Conclusion and Recommendations

In conclusion, perception of corp members about the initiative can be translated to mean hope because corp members believe that the initiative is beneficial to them and that it will help in reducing poverty, hunger and unemployment. However, the observed attitude connotes despair because the unfavourable conditions guiding the acquisition of the loan deters them from enrolling and thus the reason for the poor attitude observed.

Based on the findings of this study, the following recommendations are made.

- i. More awareness campaigns are needed in order to reach the desired target groups and this requires constant sensitization with ease of contact between the WAP officers and the corp members. Hence, the present style of a centralised system should be unbundled and officer in charge of the loan should be found at the remotest place where corp members are posted.
- ii. Conditions and the procedures guiding the acquisition of the loan should be further simplified and (if possible) the demand for the Certificate of National Service be replaced with another form of collateral. This will boost the confidence of the corp members and attract them to the initiative. Suggestively, interested corp members should be made to pay certain amount deductible from their monthly stipends. This way, only serious corp members would sign in for the programme.
- iii. The loan should be extended to other areas outside the agro-allied sector in order to allow for adequate diversification of resources and the economy at large given that the corp members have demonstrated their willingness and activeness in such areas.

- iv. An insurance cover should be given to beneficiaries to cater for the eventualities that may befall their business in order to allow for quick revamping of the business in case of any ugly incidence.
- v. The restriction of training to only beneficiaries should be changed and training should be for all who wish to receive it. Afterwards, the loan should also remain optional throughout the period of the exercise because imposing the loan will only do more harm than good. Without the feeling of satisfaction from the training, a corp member could decide to withdraw and imposing on him/her would only serve no good.
- vi. Government at all levels (Federal, State and Local) should contribute to the purse of the WAP loan in order to allow for more applicants to benefit. If only the Federal Government is left with the responsibility, the number of beneficiaries will continue to remain very low due to the problem of finance. Therefore, it calls for the assumption of responsibility of both State and Local governments in the area of funding. There should be no fear on the part of government for losing its investment because the money given is a loan which must be returned at the stipulated time.
- vii. Budgetary processes that are involved in clearing the loan should be fast-tracked and corp members be handed over their money on time to commence their desired entrepreneurial journey without having to lose interest or passion due to bureaucratic frustration.
- viii. The period of training for beneficiaries should also be elongated in order to allow for more intensive training and grooming of the prospective entrepreneurs. This will allow the corp members to acquire all the necessary expertise for a smooth entrepreneurial journey.

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