

# **AN ASSESSMENT OF THE IMPACT OF GOVERNMENT INTERVENTION PROGRAMS ON POVERTY ALLEVIATION IN NIGERIA**

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## **Abstract**

*This study assessed the impact of government intervention programs (Microcredit scheme and conditional cash transfer) on poverty alleviation in Niger state. The paper adopts a quantitative method using PLS path modeling to establish the statistical relationship between the two anti-poverty programs on poverty alleviation in Niger state. The study reveals that both Microcredit scheme and conditional cash transfer programs are significant to poverty alleviation. The socio-economic assessment of the respondents further justified the above assumption. It was observed that multiplicities of intervention programs have the tendencies to alleviate poverty if the stakeholders could concertedly design a framework that is capable of enhancing transparency and accountability among all concern agencies in the policy implementations. The paper attributed the perennial poverty in the Niger state to systemic failures such as political*

*instability, corruption, abuse of the rule of law, inadequate budgetary allocation among others. The study recommends for concerted efforts on a strategic framework capable of enhancing transparency and accountability among all parties involved in the policy implementations of the above programs. Similarly, proper coordination of all the stakeholders involved toward poverty alleviation intervention programs are necessary for the enhancement of appropriate implementation of a well-planned policy framework and the provision of adequate budgetary allocation is paramount towards poverty alleviation in Niger state-Nigeria.*

*Keywords: Poverty alleviation, Intervention Programs, Government, Conditional Cash Transfer, Microcredit Scheme*

## **INTRODUCTION**

Poverty reductions have remained the major challenge to all leaders around the globe and the international organizations particularly in African continent were 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).

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 governments in Nigeria to alleviate poverty especially in rural

areas where poverty is dominated. Adebayo (2009) alleged that various policies, programs, and projects were carried out by various governments so as to directly reduce/eradicate poverty or indirectly affect it. He was of the opinion that policies formulated can be divided into two - general development policies with some poverty bias and policies that are specifically aimed at poverty reduction.

### **Statement of Problem**

Despite all policies, programs, and strategic framework carried out by the government and other international agencies towards poverty alleviation in Nigeria, the poverty trap still very high in the country. 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, 2017). 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, as well as a general level of human depression. Some of the past studies opined that the impact of those programs were insignificant especially those who live in the rural areas who were destitute 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 has become necessary in order to assess the significant relationship of two selected government anti-poverty intervention programs that is microcredit scheme and conditional cash transfer to evaluate the level of their impact on the target beneficiaries in nine selected local government areas in Niger state-Nigeria.

### **LITERATURE REVIEW ON THE CONCEPT OF POVERTY**

An intervention program plays a significant role in poverty alleviation and it promotes socio-economic development in the society (World Bank, 1997). It is a strategic policy framework designed in other to transform peoples' behaviors, feelings and thoughts ranging from local and international level geared towards uplifting the living standard of people in terms of educational development, health promotion, monetary incentives to the vulnerable people, agricultural support among others (Sambo, 2005; Arogundale, Adebisi, & Ogunro, 2011). Regardless of the policy agenda of the intervention programs, its main aims and objective is to enhance a better living condition of the people in the society, and more specifically to influence individuals' values, attitude, knowledge and skills, increasing socio-economic support, and in general to create a helpful environment for the poor people (Cline-cole & Maconachie, 2016).

Since the attainment of Nigeria independence, different government be it military and civilian administration has initiated numerous number of poverty intervention program in the country to address the unemployment challenges and to create job opportunities, to enhance socio-economic development, and to get out poor people out of the poverty trap among many objectives (Agber, Iortima, & Imbur, 2013). For instance National Poverty Eradication Program (NAPEP), National Directorate of Employment (NDE), Directorate for Food, Roads and Rural Infrastructures (DFRRI), National Economic Empowerment and Development Strategy (NEEDS), among several others all centered on the socio-economic enhancement of the rural poor with a view to addressed poverty in the country (Cervantes-Godoy & Dewbre, 2010).

### **Conditional Cash Transfer**

Conditional cash transfer was introduced with the aims and objectives of giving financial support to destitute, old aged, widows and other vulnerable members of the society, to promote educational development to the children of the poor household, and to enhance pregnant women participation in the maternal and child healthcare of the rural communities, and also to deals with the lack of utilization of public service, assuming that those incentives would be enough to raise some awareness of the importance of education and health in the society were Nigeria estimated about 40,000 maternal deaths annually which contributed 14% of the world burden of maternal mortality rate, now the federal government of Nigeria introduced the new and innovative approaches to improve Maternal, Neonatal and Child Health care targeting the rural areas with financial incentives of up to N5000 (US\$30) to pregnant women and others enrolled in the program for attending main healthcare services, to promote retention with its associated health benefits (Okoli *et. al.*, 2014; World Bank, 2006). The idea behind CCT programs is to hand over some cash to remove families 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 other to achieve the full realization of their potential (Bassett, 2008).

Additionally, 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) their 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).

### **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 order 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 and living standards. The idea to poverty reduction through the loan provision by financial and non-financial institutions to micro-business owners in rural areas in Niger state has recently generated financial break-through, foster economy, social and demographic development (Idris, 2017). It is a strategy of redistribution; facilitate the emergence of an independent and approach to poverty alleviation in the state.

As part of the effort of state government to reduce the rate of poverty, on July 19, 2017, Central Bank of Nigeria governor commends the effort of the current government of Niger state for issuing loan (non-interest and collateral-free) to over 30,000 farmers through the financial institution for rice production in the state (NSDPB, 2014). Results of a study have shown that microcredit scheme 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 microcredit scheme had an effective impact on the lives of the rural poor. Therefore this study hypothesized that Microcredit scheme is positively related with poverty alleviation as presumed by the previous studies (Sani, Khan, Ahmed, & Aziz, 2017; Karabou, 2017).

## Methodology

This study adopted a 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). The study carefully conducted outliers checking to trace outrageous responses beginning with the univariate outliers as suggested by Tabachnick & Fidel (2007) where an observation with a standard value of  $\pm 3.29$  should be removed as outliers. At this point, the present study detected fourteen (14) cases as univariate outliers and they were all deleted. With regards to multivariate outliers also, thirty-nine (39) cases with extreme values were detected following Mahalanobis distance ( $D^2$ ) method using a Chi-square value of 11.07. Therefore, based on the above standard all Mahalanobis distance that exceeds the Chi-square values were successfully deleted. Hence, the deleted cases of outliers for both univariate and multivariate outliers in this study which numbered fifty-three (53). In addition, 9 missing value were discovered using frequency distribution table and appropriately replaced. Similarly, multistage sampling technique was used, where Niger state was clustered into three senatorial zones. A 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 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.

## UNDERPINNING THEORY

Theories on the causes of poverty are the basis upon which poverty alleviation strategies are based on. In developed countries, poverty is seen as either an individual or an organizational flaw, while in developing nations the issue of poverty is more profound due to the deficiency of governmental funds (Aminu & Onimisi, 2014; Hussaini, 2014; Kanayo, 2014; Smith, 2015). This brings the idea of power theory in this study. According to Lukes (1974) power is evaluated by the ability to insert in people's thoughts interests that are contrary to their own good. The power

theory proposes that the composition of leaders who regulates the affairs and the resources of a country are the ones exposing the poor into hardship. The dominants ruling class design unnecessary programs without due consultations of the target beneficiaries and unreasonably mismanaged the public resources. In addition, they are the ones who decided on the allocation of wealth, job creations, general opportunities, and revenue in the country. This attitude led to the misuse of state resources by the few and the majority of the masses or citizens have insignificant access to their basic social needs. Therefore, people are subjected to poverty on the basis of weak economic, political and social programs imposed on them by the power holders.

Therefore, the theory is applicable in the context of the poverty situation in Nigeria which is attributed to the attitude of the leaders. The country has abundant human and minerals resources capable of transforming the country out of the poverty trap. In light of the above, poverty in Nigeria is seen as a leadership problem, which is related to economic exploitation and political marginalization issues as the key factors that subjected the citizens into poverty menace. Literature has presumed that most of the poverty alleviation policies implemented in the country were politicized most especially at the execution level were the aims and objectives of the program is been misplaced, unnecessary duplication of the program, favoritism, waste of public resources, and unnecessary political statement (Jacob & Onwughalu, 2015).

## **ANALYSIS 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 for CCT is 0.876, while for Microcredit stand for 0.878, 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 table 1 below hence, signifying a satisfactory convergent validity (Hair Jr *et al.*, 2013; Bagozzi & Yi, 1998).

Table 1 The result of the Measurement Model

Code	Loading	AVE	Composite Reliability	Cronbach's Alpha
CCT11	.847	.588	.876	.824
CCT3	.750			
CCT5	.649			
CCT7	.758			
CCT9	.815			
MC1	.524	.549	.878	.831
MC10	.779			
MC12	.802			
MC4	.808			
MC6	.758			
MC8	.737			
PA10	.752	.537	.852	.785
PA12	.660			
PA4	.743			
PA6	.721			
PA8	.782			

Note: CCT=Conditional Cash Transfer, MC=Microcredit, 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. Latent Variance Correlation

Variables	CCT	MC	PA
CCT	<b>.767</b>		
MC	.273	<b>.741</b>	
PA	.610	.470	<b>.732</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 two poverty alleviation intervention programs (CCT & MC) in order to examine their impact on poverty alleviation. The results of the analysis are clearly presented below in table 3.

Table 3 Hypothesis test results

Hypotheses	Relationship	Beta Value( $\beta$ )	Standard Error	T value	P value	Decision
H <sub>1</sub>	CCT -> PA	.392	.045	8.616	0.000***	Supported
H <sub>2</sub>	MC -> PA	.210	.040	5.191	0.000***	Supported

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

In light with the results of the above-developed hypothesis, H<sub>1</sub> predicted that Conditional cash transfer is positively related with poverty alleviation in Niger state. Therefore the result in Table 3 shows that there is a positive significant relationship between conditional cash transfer and poverty alleviation whereby:  $\beta = .392$ ,  $t = 8.616$ ,  $p = 0.000$  thereby the result of H<sub>1</sub> is in line with the previous predictions (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 conditional cash transfer program (Dietrich *et al.*, 2017; Okoli *et al.*, 2014; Fiszbein & Schady, 2009).

In a similar view, hypotheses 2 (H<sub>2</sub>) also predicted that Microcredit is positively related to poverty alleviation in Niger state. The result in Table 3 shown that there is a positive significant relationship between microcredit scheme and poverty alleviation where:  $\beta = .210$ ,  $t = 5.191$ ,  $p = 0.000$  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.

Table 4 The demographic profile of the respondents

Categories	Frequency	Percentage
<b>Gender</b>		
Male	292	66.1
Female	150	33.9

Table 4...

<b>Age</b>		
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
<b>Occupation</b>		
Civil Service	12	2.7
Farming	204	46.2
Part-time Work	121	27.3
Others	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
Others	226	51.1

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 Table 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 5 Socio-economic status of the respondents

<b>Income Earnings before CCT per month (₦)</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Income Earnings after CCT per month (₦)</b>	<b>Frequency</b>	<b>Percentage</b>
10,000-20,000	161	36.4	10,000-20,000	82	18.6
21,000-30,000	124	28.1	21,000-30,000	91	20.6
31,000-40,000	97	21.9	31,000-40,000	104	23.5
41,000-50,000	53	12.0	41,000-50,000	74	16.7
51,000-60,000	7	1.6	51,000-60,000	68	15.4
61,000& above	-	-	61,000 & above	23	5.2
<b>Before Microcredit per month (₦)</b>	<b>Frequency</b>	<b>Percentage</b>	<b>After Microcredit per month (₦)</b>	<b>Frequency</b>	<b>Percentage</b>
10,000-20,000	168	38.0	10,000-20,000	82	18.6
21,000-30,000	147	33.3	21,000-30,000	132	29.9
31,000-40,000	63	14.2	31,000-40,000	97	21.9
41,000-50,000	49	11.1	41,000-50,000	71	16.1
51,000-60,000	15	3.4	51,000-60,000	45	10.2
61,000 & above	-	-	60,000 & above	15	3.3

Table 5 above is apportioned into two subdivisions showing the respondent's income earnings before and after the implementation of the poverty interventions programs. For instance, the first section displayed the income earning of the respondents prior to the introduction of the

conditional cash transfer (CCT) programs which shows the first category of respondents earns a monthly income between ₦10,000 to ₦20,000 with a frequency rate of 161 representing 36.4 percent of the total number of respondents, while the second categories of the respondents also earn a monthly income between ₦21, 000 to ₦30,000 have 124 frequency rate representing 28.1 percent of the total respondents respectively. But after the implementation of CCT programs, the income earnings of the respondents in the category one and two have increases (i.e. from ₦10,000 to ₦30,000 category now rises to category three, four, five and six where majority of the respondents earns higher incomes between ₦31,000 to ₦40,000; also from ₦41,000 to ₦50,000; and from ₦51,000 to ₦60,000; and lastly from ₦61,000 and above. The table showed 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 respectively.

Furthermore, the section part of the table shown the income earnings of the respondents before and after the implementation of microcredit scheme intervention program, prior the implementation of the program, the income earnings of the respondents in group one and two is between 10,000 to 20,000 with a frequency rate of 168 representing 38 percent of the total respondents, and 21,000 to 30,000 having a frequency rate of 147 representing 33.3 percent of the total respondents. But after the implementations of the microcredit scheme the income earnings of the respondents rises from category one and two to different categories ranging from category three (31,000-40,000); to category four (41,000-50,000), to category five (51,000-60,000) and category six respectively (61,000 & above). The table indicated that there is a significant change in the incomes earnings of the respondents by 7.7 percent in category three, 5.0 percent in category four, 6.8 percent in category five, and finally 3.3 percent in category six.

## **CONCLUSION AND POLICY RECOMMENDATIONS**

This study examines the direct effect of Conditional Cash Transfer and Microcredit Scheme on poverty alleviation in Niger state-Nigeria. The quantitative results indicate a significant relationship between the two programs and poverty alleviation. The socio-economic evaluations of the respondents further validate 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 if the stakeholders could concertedly design/adopt a framework that is capable of enhancing transparency and accountability among all agencies involved in the policy implementations. Similarly, proper coordination of all the stakeholders involved toward poverty alleviation intervention programs in Niger state is necessary to enhance appropriate implementation of the policy framework and finally, provision of adequate budgetary allocation is paramount towards poverty alleviation in Niger state and Nigeria as a whole.

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