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IMPACT OF POVERTY REDUCTION PROGRAM OF THE KWARA STATE GOVERNMENT OF NIGERIA ON THE BENEFICIARIES

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Abstract

Poverty reduction program and effort in Nigeria is as old as the country itself. In-spite of huge money the federal government, state government and local government expended on the program aimed at reducing the poverty rate in the country, poverty rate continue to increase. Hence, it is necessary to find out the impacts of the poverty reduction program on the poverty status of the beneficiaries. The study was empirically carried-out to assess the impact of poverty reduction program of the Kwara State government (Nigeria) on the beneficiaries employing Binary Logit Model (BLM). The study focused on the "KekeMaigida" (commercial tricycle) poverty reduction program and obtained data from 112 beneficiaries, using a structured questionnaire. Questionnaires were distributed randomly (probability sampling method) in major commercial tricycles terminals in Ilorin metropolis. The study used both descriptive and inferential approach for the analysis. It was found that there is negative significant impact between income after, wealth before and wealth after the scheme, and household size of the beneficiaries. Therefore, the study concluded that poverty reduction program of the Kwara State

(Nigeria) has impact on the beneficiaries. Then, the study suggested that the state government should extend the poverty reduction program to cover more youth in the state so as to reduce the poverty rate.

Keywords: Poverty, Binary Logit Model (BLM), Poverty Reduction Program, Income redistribution, Nigeria

INTRODUCTION

It is evident in Nigeria that the number of population in poverty has continued to increase. For example, the number of those in poverty increased from 27.2 percent in 1980 to 46.3 percent in 1985. It declined slightly to 42.7 percent in 1992, and increased very sharply to 65.6 percent in 1996. The poverty level rose to 54.7 percent and 61.9 percent in 2004 and 2010 respectively (National Bureau of Statistics, 2010). Likewise, in Kwara State, poverty rate has also been following an increasing trend. The relative poverty of Kwara State in 1992 stood at 60.8 percent. It rose to 75.5 percent in 1996. Also, it followed the increasing trend in 2004 and stood at 85.22 percent. The kwara State Bureau of Statistics estimated the poverty rate of the state to be 80.54 percent in 2010. The target of the state government is to reduce the poverty rate to 30.4 percent by the year 2015 in line with the Millennium Development Goals (Kwara state Ministry of Economic Planning, 2004).

To ascertain the contribution of some of these program to poverty reduction in Nigeria, Sheu, Abdullahi, and Aliero (2012) studied the impact of IFAD poverty reduction program on rural poverty incidence and came up with conclusion that IFAD poverty reduction program has impact on rural poverty incidence in Sokoto. Likewise, Yahaya, Osemene, and Abdulraheem (2011), in their study on the effectiveness of microfinance banks in reduction of poverty in Kwara state, put forth that microfinance banks has significant role to play in the economy, as it helps reduce poverty by providing financial services to the active poor in Kwara state. In a related study (Ahmed, 2010) which examined the impact of YES (Youth Empowerment Scheme) on poverty reduction in Borno state; found that YES has made significant contributions towards improving the standard of living of the beneficiaries by 87.7percent in the study areas.

The general objective of the study is to assess the impact of poverty reduction program on the beneficiaries. Then, the specific objectives include:

I. To examine the impacts of wealth before and wealth after the scheme on the poverty status of the beneficiaries.

II. To examine the impacts of income before and income after the scheme the on poverty status of the beneficiaries.
III. To examine the impacts of family size of the beneficiaries on the poverty status of the beneficiaries.

Limitations of the Study

There are various poverty reduction programmes that were embarked upon by the Kwara State government between 2011 to date which include Motorcycle Micro Credit Scheme, Clean Programme of Environmental Sanitation, Kwara Bridge Empowerment Scheme (KWABES), KekeMaigida Poverty Reduction Scheme, to mention but a few. But the study is interested in assessing the impact of KekeMaigida poverty reduction programme on the beneficiaries. The choice of the scheme is due to the complex nature of other poverty reduction programme of the state government and purview of resources to use in an effort to assess all the poverty programmes of the state government.

LITERATURE REVIEW

Conceptualisation of Poverty

Poverty is a social problem in which a country is faced with cultural, social, political, economic and environmental deprivations. In other words, it is a state of involuntary deprivation to which a person, household, community or nation can be subjected. In recent times, scholars have pointed out that there are reinforcing vicious circles that keep families, regions and countries poor and unable to contribute to national growth (Okoye and Onyukwu, 2007). According to Ugoh and Ukpere**,** (2009) poverty is multi-dimensional, it is characterized by lack of purchasing power, exposure to risk, malnutrition, high mortality rate, low life expectancy, insufficient access to social and economic services, etc. Poverty has various manifestations which include among others: lack of income and productive resources sufficient to ensure sustainable livelihood, hunger and malnutrition, ill health, limited or lack of access to education and other basic services, increased morbidity and mortality from illness, homelessness and inadequate, unsafe and degraded environment and social discrimination and exclusion **(**Ijaiya,Bello, Ijaiya andAjayi, 2011). Poverty is seen as a constraint that leads to deterioration in peoples' purchasing power and living conditions resulting mainly from: a lack of economic growth; permanent structural imbalances; weak growth of GDP and high growth rate of population; underdevelopment of sectors and factors of production; degradation of natural resources; barriers to rural development as the engine of the economy; limited access of the majority of the population to

basic social services; weak human institutions and governance capacity (Sheu, Abdullahi, and Aliero 2012).

Measurement of Poverty

Recent studies by United Nations Development

Program (UNDP) advocated the use of Human Development Index (HDI). According to UNDP (1997, 1998) cited in Ijaiya (2005) HDI combines three components in the measure of poverty: (i) life expectancy at birth; (longevity); (ii) education attainment and; (iii) improved standard of living determined by per capita income. The first relates to survival vulnerability to death at a relatively early age. The second relates to knowledge being excluded from the world of reading and communication. The third relates to a decent living standard in terms of overall economic provisioning (Ijaiya, 2005).

Head-count ratio and poverty-gap ratio are also common poverty measures. Head-count ratio is the ratio of the ratio of the poor to the total population in a society. It is the most widely used, and easily understood, measure of poverty. The head-count ratio measures the spread, or incidence, of poverty in a given society (Ali, 2007). Poverty-gap ratio measures the extent to which the poor person consumption fall below poverty line. It measures the depth of poverty in a society. Using the head-count ratio and the poverty-gap ratio together one can immediately obtain the average income of the poor. It is well known that these two measures of poverty are combinable and separable.

Empirical Literature

According to Ijaiya (2005), the effects of poverty include among others: increase in the number of destitute, beggars, prostitutes, and paupers. Poverty appears to have also led to increase in the rate of crime in the society, increase in child labour, child abandonment and abuse, increase in infant, child and maternal mortality rates and reduction in life expectancy of most adult.

Aku, Ibrahim and Bulus (1997) also observed that with mass poverty, there tends to be a general loss of confidence in the constituted authority which generates disrespect and renders government policies ineffective. There tends to be political apathy among contending forces and social disillusion with respect to what the societal objectives are and peoples' responsibilities towards the attainment of these objectives.

According to a report by the Nigeria Police Watch (2012), offences against property in 2008 stood at 47,626. It rose to 64,286 in 2009. Offences against authority was 5,938 in 2008 but rose to 7,878 in 2009. This shows the increase in the rate of crime in the country.

According to United Nations (2010), the maternal mortality rate in Nigeria in the year 2009 was 545 per 1000 live births and infant mortality rate in 2009 was 75 per 1000 live births. Live expectancy is 51.9 years in 2011(UNDP, 2011). This signifies rise in the incidence of poverty in Nigeria.

Considering the work of Dollar and Kray (2001), which attempted to address the impact of public policies such as macroeconomic stability and fiscal discipline, and certain components of public spending on health and education, on poverty, it finds that many supposedly “pro-poor” policies such as public expenditure on health and education do not have any significant impact on the income of the poor. In contrast, income of the poor seems to respond systematically to pro-growth policies such as fiscal discipline macroeconomic stability, good rule of law and openness to international trade.

In a study by Sheu, Abdullahi, and Aliero (2012) which empirically investigated the impacts of IFAD poverty intervention program on rural poverty reduction in selected Local Governments Areas (LGAs) of Sokoto State. It was found that education has significant negative relationship with rural poverty while gender, age and household size have significant positive relationship with rural poverty. It was also found that IFAD (International Fund for Agricultural Development) poverty intervention program has positively impacted on the rural poverty reduction in the selected LGAs

In a study, Asghar, Hussainm and Rehman (2011), which aimed at assessing the impacts of government spending in various sectors on poverty reduction in Pakistan; the results show that government spending on education and law and order significantly contribute to poverty reduction while government spending on budget deficit and economic and community services appeared to be responsible for poverty in Pakistan. It is revealed that government spending in health sector does not have significant impact on poverty reduction.

Yahaya, Osemene, and Abdulraheem (2011) in their study on the effectiveness of microfinance banks in alleviation of poverty in Kwara state, the results reveal that microfinance banks has significant role to play in the economy, as it helps reduce poverty by providing financial services to the active poor. In Kwara state, the state government on several occasions has partnered with micro finance banks to facilitate disbursement of loans to the interested small scale businessmen in the state in its drive to reduce poverty rate.

In a similar study (Ahmed, 2010) which examined the impacts of YES (Youth Empowerment Scheme) on poverty alleviation in Borno state; the result shows that YES has made significant contributions towards improving the standard of living of the beneficiaries by 87.7percent in the areas.

METHODOLOGY

Study Area

KekeMaigida poverty reduction scheme is a program designed for the youths of the state in order to engage them in productive venture and have a means of livelihood. The programd is aimed at finding solution to the problem of accident resulting from using motorcycle as a means of transportation. At the inception of the scheme in 2011, one hundred and fifty seven (157) tricycles were distributed to the youths in the state as commercial tricycles. Hence, the commercial tricycles (KekeMaigida) become an integral part of transportation system in the state. Meanwhile, the use of commercial tricycles as a means of transportation is more predominant in Ilorin than any other part of the state. In fact, most of the tricycles distributed to the youths by the state government operate in Ilorin metropolis in area such as: Post Office, Oja Oba, Gambari, Gaa-Akanbi, IsaleOja, e.t.c.

Model Specification

The model is stated as:

$$Pr_i = E\left(Pv_i = {}^{1}/_{S_i}\right) = \beta_0 + \beta_i S_i + U_i \qquad 3.1$$

Where, S_i is the vector of poverty reduction indicators in Kwara State and Pv = l means the KekeMaigida beneficiaries spend below $1 per day in Kwara and Zero (0) if otherwise.

$$S_i = \Psi_0 + \Psi_1 Y_t + \Psi_2 Y_{t-1} + \Psi_3 Y_t + \Psi_4 Y_{t-1} + \Psi_5 HZ + \Psi_6 E + e_i \qquad 3.2$$

But now let consider the following representation of Poverty Status of KekeMaigida beneficiaries in Kwara State from (3.1)

$$Pr_i = E\left(Pv_i = {}^{1}/_{S_i}\right) = \frac{1}{1+e^{-(\beta_0+\beta_i S_i+U_i)}} \qquad 3.3$$

Assume $Z_t = \beta_0 + \beta_i S_i + U_i$

$$Pr_i = \frac{1}{1+e^{-(Zi)}} = \frac{e^{Zi}}{1+e^{(Zi)}} \qquad 3.4$$

If Pr_i, is the probability of KekeMaigida Beneficiariess being Poor in Kwara State then (1 - Pr_i), is the probability of not being Poor.

Therefore;

$$(1 - Pr_i) = 1 - \frac{e^{Zi}}{1+e^{Zi}} \qquad 3.5$$

$$(1 - Pr_i) = \frac{1}{1+e^{Zi}} \qquad 3.6$$

The odd ratio of a KekeMaigida Beneficiaries being poor is (3.4) divided by (3.6)

$$\frac{P_{ri}}{1-Pri} = \frac{\frac{e^{Zi}}{1+e^{Zi}}}{\frac{1}{1+e^{Zi}}} \qquad 3.7$$

Taking the natural log of (3.7) to obtain the Linear Probability Model (LPM)

$$L_i = In\left(\frac{Pr_i}{1-Pr_i}\right) = In(e^z) \quad 3.8$$

$$L_i = In\left(\frac{Pr_i}{1-Pr_i}\right) = Z_i$$

$$L_i = \beta_0 + \beta_i S_i + U_i \quad 3.9$$

Substitute (3.2) into (3.9)

Therefore,

$$L_i = \Psi_0 + \Psi_1 Y_t + \Psi_2 Y_{t-1} + \Psi_3 Y_t + \Psi_4 Y_{t-1} + \Psi_5 HZ + \Psi_6 E + e_i \quad 3.10$$

Where,

Pv_i = poverty status of the beneficiaries of KekeMaigida scheme in Kwara State

S_i = vector of poverty alleviation indicators in Kwara State

Y_t = present income of the beneficiaries after the poverty scheme

Y_{t-1} = past income of the beneficiaries before the poverty scheme

W_t = present wealth of the beneficiaries after the poverty scheme

W_{t-1} = past wealth of the beneficiaries before the poverty scheme

HZ = household size (number of dependants on the beneficiaries)

E = the cost of living in the environment in which the beneficiaries live.

Method of Data Collection

This study predominantly employed primary data in its analysis. Raw data are gathered from the commercial tricycle riders in major areas in Ilorin metropolis where the use of KEKE MAIGIDA is part of means of transportation. This area include: Post Office, Oja-Oba, Gambari. This type of data collection method include: interview and questionnaire. This method of collection reduces the rate of incorrectness of data i.e. error is minimal. This is because the researcher is involved in the data collection and collation.

Sampling Techniques

The sampling technique employed by the study is simple random sampling. The commercial triyclists were randomly selected in their parks in areas like Post Office, Gambari, Oja-Oba. In all, 112 commercial tricyclist were randomly selected and data on their ages, educational qualification, sex, marital status, income before accessing the scheme and income after accessing the scheme, wealth before accessing the scheme, wealth after accessing the scheme, household size (i.e. number of dependants on the beneficiaries), cost of living in the environment where the beneficiaries live and poverty status of the beneficiaries were collected.

Research Instruments

The work administered questionnaire on the randomly selected beneficiaries of the scheme in Ilorin metropolis. Data were collected through questionnaire. The study equally employed both descriptive and inferential statistical tools to analysis the data gathered through questionnaire and interviews. The descriptive analysis will include tables, frequency distribution and percentages. Moreover, the inferential instruments include Binary LogitModel to assess the impacts of poverty reduction program on the beneficiaries. The significance of the model built will be tested with the use of Wald test, odd ratio test and chi-square.

RESULTS AND ANALYSIS

This study is carried out in Ilorin metropolis where data were collected on the impact of poverty reduction program of the Kwara State government on KekeMaigida beneficiaries through structured questionnaire. One hundred and twelve (112) questionnaires were administered and all the questionnaires were returned. Therefore, the response rate is enough to draw a valid conclusion on the impacts of poverty reduction program of Kwara State government on KekeMaigida beneficiaries.

Table 1: Summary of Dataset

Variable	Variable Definition	Variables' Proxy in the Questionnaire	Code of Categorical Set	Source of Data
Pv_i	poverty status of beneficiaries of KekeMaigida scheme in KwaraState	How much is your average daily spending?	1 = Less than N160 0 = N160 and above	Survey
Y_t	present income of the beneficiaries after the poverty scheme	How much is your average monthly income before the scheme?	1 = Less than N7,500 2 = N7,500 – N20,000 3 = more than N20,000	Survey
Y_{t-1}	past income of the beneficiaries before the poverty scheme	How much is your average monthly income after the scheme?	1 = Less than N18,000 2 = N18,000 – N45,000 3 = more than N45,000	Survey
W_t	present wealth of the beneficiaries after the poverty scheme	What is the value of your asset before the scheme?	1 = Less than N100,000 2 = N100,000 - N150,000 3 = More than N150,000	Survey
W_{t-1}	past wealth of the beneficiaries before the poverty scheme	What is the value of your asset after the scheme?	1 = Less than N150,000 2 = N150,000 - N500,000 3 = More than N500,000	Survey
HE	Household size (number of dependants on the beneficiaries)	Household size?	1 = Less than 4 2 =4-7 3 = More than 7	Survey
E	the cost of living in the environment in which the beneficiaries lives.	What is the cost of living in your area?	1 = Low 2 = Moderate 3 = High	Survey

Table 2: Demographic Characteristics of the Beneficiaries of KekeMaigida in Kwara State

Variable	Nominal	Percent (%)
Sex		
Male	112	100
Female	0	0
Marital Status		
Unmarried	29	25.90
Married	83	74.10
Type of House		
Single Room	35	31.30
Room and Parlor	57	50.90
Flat	20	17.90
Bungalow	0	0.00
Duplex	0	0.00
Age		
18-30	50	44.6
31 – 45	60	53.6
46 and above	2	1.8
Educational Qualification		
PimarySchool	20	17.90
Secondary Education	84	75.00
Tertiary Education	8	7.10
Household size		
Less than 4 members	74	66.10
4-7 members	28	25.00
More than 7 members	10	8.90
monthly income before the scheme		
Less than N7,500	26	23.20
N7,500 – N20,000	79	70.50
More than N20,000	7	6.30
Average monthly income after the scheme		
Less than N18,000	41	36.60
N18,000 – N45,000	69	61.60
More than N45,000	2	1.80
Value of asset before the scheme	81	72.30
Less than N100,000	26	23.20
N100,000 - N150,000	5	4.50
More than N150,000		
value of asset after the scheme		
Less than N150,000	78	69.60

Table 2...

N150,000 - N500,000	31	27.70
More than N500,000	3	2.70
average daily spending		
Less than N160	68	60.70
N160 and above	44	39.30
cost of living in your area		
Low	12	10.70
Moderate	68	60.70
High	32	28.60

The regression result is summarized in table 3. The coefficient of determination is measured by R^2, which is, according to the results, 0.539. This implies that about 54percent of the total variation in poverty status of the beneficiaries of KekeMaigida poverty reduction program is brought about by the independent variables while the remaining 46 percent of the variation is brought about by the error terms.

Table 3 Binary Logit Estimates of Impacts of Poverty Reduction Program of Kwara State Government on Poverty Status of KekeMaigida Beneficiaries

Variable	Coefficient	Wald ratio	p – value	Odds ratio
Intercept	4.438	43.298	0.000	84.590
Y_{t-1}	-0.297	1.583	0.208	0.743
Y_t	(-0.742)*	11.385	0.001	0.476
W_{t-1}	(-0.828)*	9.910	0.002	0.437
W_t	(-0.859)*	9.789	0.002	0.424
HZ	(-0.310)**	2.813	0.094	0.734
E	-0.261	1.909	0.167	0.770
N = 112; Nagelkerke R^2= 0.539				
χ^2= 21.775 (0.001)*				

Note: * and ** indicated at least significance at 1% and 10% level.

Meanwhile, it can be observed from the result that chi-square (χ^2) which measures the overall significance of the regressors is 21.775 with probability value of 0.001 which is statistically significant at 1percent significant level. This implies that all the parameter estimates i.e. present income of the beneficiaries after the poverty scheme, past income of the beneficiaries before the poverty scheme, present wealth of the beneficiaries after the poverty scheme, past wealth of the beneficiaries before the poverty scheme, household size (number of dependants on the

beneficiaries) and the cost of living in the environment in which the beneficiaries live are jointly important to the regressant.

The odds ratio measures the probability that the KekeMaigida poverty reduction scheme has impact on the beneficiaries or otherwise. Then, the probability that KekeMaigida poverty reduction program of the Kwara state government has impacts on the beneficiaries with respect to income after the scheme (Y_t) is 0.476or about 4.76percent. It implies that for one unit change in poverty status of the beneficiaries, there is a probability that income after the scheme contributes to the increase to the tune of 4.76 percent. Meanwhile, the probability that KekeMaigida poverty reduction program of the Kwara State government has impacts on the beneficiaries with respect to household size (HZ) is 0.734or about 7.34 percent. This implies that for one unit change in poverty status of the beneficiaries, there is a probability that household size contributes to the change to the tune of 7.34 percent. Likewise, the probability that KekeMaigida poverty reduction program of the Kwara State government has impacts on the beneficiaries with respect to wealth before the scheme (W_{t-1}) is 0.437 or about 4.37 percent. Also, the probability that KekeMaigida poverty reduction program of the Kwara State government has impacts on the beneficiaries with respect to wealth after the scheme (W_t) is 0.424 or about 4.24 percent.

The result also revealed that income after the scheme (Y_t), income before the scheme (Y_{t-1}), wealth after the scheme (W_t) and wealth before the scheme (W_{t-1}) have the expected signs. By implications, the variables follow the a-priori expectation which means that income after the scheme, income before the scheme, wealth after the scheme, and wealth before the scheme impact negatively on poverty status of KekeMaigida beneficiaries (dependent variable). This means that as income before and after the scheme, wealth before and after the scheme increase, poverty level of the beneficiaries reduces due to improvement in standard of living occasioned by the increase in those variables.

However, it is revealed in table 4.2 that the parameter estimates of household size (HZ) and cost of living in the environment where the beneficiaries live (E) negate the apriori expectations. Thus implies that negative impact abounds between household size of the beneficiaries, cost of living in the environment and poverty status of the beneficiaries.

Furthermore, it can be noted from table 4.2 that wealth after the scheme is statistically significant to the dependent variable (poverty status of the beneficiaries of KekeMaigida poverty reduction program) with its p-value (0.002), at 1percent significant level, which is less than 0.01. Also, the result revealed that income after the scheme is statistically significant at 1percent significant level to the poverty status of the beneficiaries of the KekeMaigida poverty reduction program with its p-value (0.001) which is less than 0.01. Furthermore, wealth before the scheme

is equally statistically significant at 1percent significant level to the poverty status of the beneficiaries of the KekeMaigida poverty reduction program with its p-value (0.002) which is less than 0.01. In the same vein, it is shown in the results that household size of the beneficiaries is statistically significant to poverty status of the beneficiaries of the KekeMaigida poverty reduction program at 10 percent level of significance with its p-value (0.094) which is less than 0.1.

However, it can be observed from the result that insignificant relationship exist between income of the beneficiaries before the scheme with the p-value of 0.208 and poverty status of the beneficiaries of KekeMaigida poverty reduction scheme. Also, the cost of living in the environment where the beneficiaries live is statistically insignificant with the p-value of 0.167 to poverty status of the KekeMaigida beneficiaries.

CONCLUSION

The study employed Binary Logit Model (BLM). Poverty status of the beneficiaries of KekeMaigida poverty reduction scheme is identified as dependent variable, while ($Y_{t)}$ income of the beneficiaries after the poverty scheme, (Y_{t-1}) income of the beneficiaries before the poverty scheme, (W_t) wealth of the beneficiaries after the poverty scheme, (W_{t-1}) wealth of the beneficiaries before the poverty scheme, (HZ) household size (number of dependants on the beneficiaries) and (E) the cost of living in the environment in which the beneficiaries lives are independent variables.

It is found that all the respondents are male and the least educated among them has primary education. Invariably, all the respondents are literate. It is found in the regression results that there is negative significant impact between poverty status and income after the scheme (Y_t), wealth before the scheme (W_{t-1}), wealth after the scheme (W_t), and household size (HZ). However, it is found that negative insignificant impact exists between poverty status of the beneficiaries of the KekeMaigida poverty scheme (dependent variable) and the cost of living in the environment where the beneficiaries live (E) and income before the scheme (Y_{t-1}). All the parameter estimates have the expected signs except cost of living in the environment where the beneficiaries live and household size of the beneficiaries.

It is found that 54percent of the total variation in the poverty status of KekeMaigida beneficiaries is caused by the independent variable in the model while the remaining 46 percent is caused by error terms. Moreover, the chi-squares shows that the model is significant at 1percent significant level due to its probability level that is less than 0.01. This implies that all the variables are jointly important to poverty status of the beneficiaries of the scheme.

It has been established in this study that there is negative impact between income after the scheme and poverty status of the beneficiaries. This implies that as income of the beneficiaries increases, poverty level of the beneficiaries reduces. Also, it is found that wealth after the scheme and wealth before the scheme have significant negative impact on poverty status of the beneficiaries. This means that as wealth before the scheme and wealth after the scheme increases, poverty level of the beneficiaries reduces. In conclusion, for such impact to exist, beneficiaries must be having productive assets or wealth that augments their income. As the impact between household size and poverty status of the beneficiaries is negatively significant, increase in family size brings about reduction in poverty level of the beneficiaries. Conclusively, with such result, beneficiaries may be having productive support from members of his family.

RECOMMENDATIONS

In light of the above the discussion the study suggests the following recommendations:

1. Government should try and extend the scheme to more youths in the state such that the income and wealth of the youths are increased in order to pull more youths out of poverty. This can be achieved when the state government mandates the local government authority to flag off similar program to serve as an extension of the scheme in the state capital.
2. Government should procure viable and durable tricycles that will require less cost on maintenance from the beneficiaries so that they will not be expending their increasing income and wealth on the tricycle. If they continue to spend their proceeds from the commercial tricycle, it may force them back to poverty. Then, government should endeavour to make spare parts for the tricycle available and affordable. This can be done by empowering private individuals that will serve as distributors for the spare parts which will be sold at moderate prices.
3. The beneficiaries should be enlightened on the importance of investing the returns and proceeds from the commercial tricycles business in other businesses to increase their future income and wealth so that their income is diversified and they remain persistently out of poverty. Government can do this through the office of the Special Adviser to the Governor on poverty alleviation, which spearheads the distribution of the tricycles to the beneficiaries, by organizing lectures for the beneficiaries on the importance of investing proceeds from the tricycle business.
4. Government should subsidize the cost of the tricycle to the beneficiaries so that they will find it less costly and make payment within a short period. If government can pay certain percentage of the total cost of the tricycles, it will serve as relieve for the beneficiaries and will enable them to make full payment of the total cost of the tricycles.

5. The beneficiaries should be enlightened and educated on the evils and danger of drinking alcohol and taking narcotic drugs on their businesses which may include loss of right senses and inability to work diligently to make payment for the tricycle and meet their own family expenses or be responsible in the home front. This can be done by organizing road show, organizing workshop occasionally for the beneficiaries on the menace of drugs and alcoholic drinks through the office of the Special Assistant to the Governor on poverty alleviation.

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