

Effect of Federal Government Enterprise and Empowerment Programme (GEEP) on poverty reduction in Delta State, Nigeria

ASOYA, Nkem Patricia¹ and Prof. Emma E.O Chukwuemeka, PhD²

Department of Public Administration

Nnamdi Azikiwe University, Awka Nigeria

patify2001@yahoo.co.uk¹ and ee.chukwuemeka@unizik.edu.ng²

Abstract: Poverty is an issue that has generated a lot of concern to the Nigerian government and the global community. Studies have confirmed the failure of successive government interventions in the area of poverty reduction as such efforts have not generated the preferred outcome, particularly as the poverty rate keeps rising in the country. It is against this background that this study assesses the Federal Government Enterprise and Empowerment Programme (GEEP) and its effect on poverty reduction in Delta State Nigeria. The survey research method was adopted. The study revealed that GEEP has increased business activities, enhanced standard of living and boosted agricultural production as a result of its TraderMoni, MarketMoni and FarmerMoni products. Shortcomings were also identified which includes GEEP being operational mainly in urban towns and cities neglecting the rural areas, default in loan repayments, minimal awareness of the Farmermoni product and the Tradermoni sum of N10,000 as loan amount for commencement was considered poor for any meaningful investment. Consequently, this research recommends among other things, involvement of the rural areas and remote villages in the GEEP scheme, increase in loan amount available for disbursement in line with current realities and inflationary trends, increased awareness of the GEEP programme to attract more participants especially farmers and improved technology for successful operations.

Keywords: Poverty, Empowerment, policy framework.

INTRODUCTION

Developing economies of the world have been grappling with the need to formulate and implement policies required for economic stability, poverty alleviation, expansion of employment opportunities and improvement on the standard of living of its citizens. One of the United Nation's Sustainable Development Goals (SDGs) is to end poverty by 2030 (UN, 2015). Poverty has been identified as a major challenge facing most African and developing nations of the world. These countries are characterized by poor standard of living, hunger, insufficient disposable income, unemployment, poor housing, high illiteracy levels, lack of access to good health facilities and other basic amenities necessary for good living conditions.

Uma & Ebo (2013) have identified that poverty in Africa has been massive, pervasive and chronic, engulfing a large proportion of the society. Africa which is made up of 422 million people and also considered as the poorest continent of the world is such that one in three African lives below the global poverty line. This represents more than 70% of the World's poorest people. (Brooking, 2019). Nigeria which is a third world country in Africa is among the poorest countries in the world. The World Poverty Clock termed Nigeria "the poverty capital of the world" and also reported that extreme poverty in Nigeria is increasing by almost six persons per minute (World Data Lab, 2019). The National Bureau of Statistics in its 2019 Poverty & Inequality in Nigeria report indicates that 40 percent of the total population or almost 83 million people live below the country's poverty line of 137,430 Naira (\$381.75) per year. (World Bank, 2020). Successive governments over the years have come up with various poverty reduction programmes and strategies to tackle the problem. These programs have assumed multi-dimensional phenomena cutting across all facets of age group, educational strata and geographies (Enyioko, 2000). Some intervention programmes introduced by previous Nigerian governments include Operation Feed the Nation (OFN), Directorate for Food Road and Rural Infrastructure (DFRRI), Agricultural Development Programs (ADP), National Directorate of Employment (NDE), Poverty Alleviation Programme (PAP), National Poverty Eradication Programme (NAPEP), National Economic Empowerment Development Strategy (NEEDS) amongst others. These programs were instituted to improve living conditions, provide employment, boost agriculture and provide basic physical and social infrastructure for the citizens. However, the implementation of these programs have been a major bone of contention as these interventions have failed in time past due to poor implementation, high political instability and interference, no clearly defined framework, lack of continuity and corruption (Hussaini, 2014).

According to World Bank projections, the national poverty rate is forecasted to jump from 40.1% in 2019 to 45.2% in 2022 implying that 100.9m Nigerians will be living in poverty by 2022 (Premium Times, 2020). The poverty situation in Nigeria is a contradiction to the wealth that abound in the country in terms of natural endowments, mineral resources, population, arable lands among others. To address this situation, the Muhammmadu Buhari administration in 2016 instituted the Government Enterprise and Empowerment Programme (GEEP) with the objective of providing financial support in the form of loans to poor market women, traders, artisans, cooperatives, small and medium scale enterprises, farmers and youths as well as physically challenged persons through availability of interest and collateral free credit facilities. It is the objective of Government that this programme when properly executed is able to facilitate poverty reduction in the economy especially in the area of improving the means of livelihood for the people, enhance agricultural production and increase access to financial services and credit facilities for small businesses.

Government Enterprise and Empowerment Programme (GEEP) is a Social Investment initiative of the Federal Government of Nigeria executed by the Bank of Industry (BOI) to provide financial inclusion and access to micro-credit for Nigerians at the bottom of the economic pyramid. The programme is a micro-lending intervention that targets traders, artisans, enterprising youths, farmers and women in particular, by providing loans between N10,000 and N100,000 at no cost to beneficiaries (State House Policy Document, 2016). Products under this programme include:

- (i) TraderMoni which is the entry level loan product which provides a 6-month interest free loan starting from N10,000 for artisans and petty traders.
- (ii) MarketMoni which is a 6-month interest free loan commencing from N50,000 for small scale businesses, cooperative societies and market associations.
- (iii) The farmerMoni is a loan product targeted at supporting farmers in the agricultural sector with loans starting from N300,000 with a repayment period of 6 to 9 months' interest free.

Evidence obtained from a careful observation of how the programme has been implemented in the last five years, however, suggest that some of the target beneficiaries have been politicians and party members who are neither extremely poor nor into any meaningful economic endeavor that needed financial investment to grow. In the absence of adequate targeting of beneficiaries, it becomes doubtful if the programme will achieve its set goals and target objectives. The above situation therefore provides the motivation to embark on this study to assess the Federal Government Enterprise and Empowerment Programme (GEEP) and its effect on poverty reduction in Delta State, Nigeria.

The specific objectives of the study therefore are:

- a) To evaluate the role of Government Enterprise and Empowerment Programme in increasing access to capital through loans and credit facilities.
- b) To ascertain the role of Government Enterprise and Empowerment Programme in improving standard of living and access to basic amenities.
- c) To examine the role of Government Enterprise and Empowerment Programme in enhancing agricultural production and how it has contributed to reducing poverty in Delta State.

In order to assess the Federal Government Enterprise and Empowerment Programme (GEEP) and its effect on poverty reduction in Delta State, the researcher sought answers to the following questions:

- a) To what extent has the Government Enterprise and Empowerment Programme improved access to capital through loans and credit facilities?
- b) What is the role of Government Enterprise and Empowerment Programme in improving standard of living and access to basic amenities?
- c) How has Government Enterprise and Empowerment Programme enhanced agricultural production and contributed in reducing poverty in Delta State.

HYPOTHESES

The hypotheses formulated are based on the core of the problem and may be spelt out thus:

- a) Ho: The Federal Government Enterprise and Empowerment Programme (GEEP) has not improved capital through increased access to loans and credit facilities.

H1: The Federal Government Enterprise and Empowerment Programme (GEEP) has improved capital through increased access to loans and credit facilities.

- b) Ho: The Federal Government Enterprise and Empowerment Programme (GEEP) has not improved standard of living and access to basic amenities.

H1: The Federal Government Enterprise and Empowerment Programme (GEEP) has improved standard of living and access to basic amenities.

- c) Ho: The Federal Government Enterprise and Empowerment Programme (GEEP) has not enhanced agricultural production.

H1: The Federal Government Enterprise and Empowerment Programme (GEEP) has enhanced agricultural production.

LITERATURE REVIEW

Concept of Poverty

Poverty is a state of lack and inability to possess and enjoy the basic needs of life. Essentially it is a condition of inaccessibility of resources required for the provision of the necessities of life required for improved standard of living. Taiwo and Agwu (2016) stated that there is hardly a universal way of defining poverty because it affects many aspects of human conditions. The authors however

went ahead to define poverty as a condition where an individual is not able to cater adequately for his or her basic needs (such as food, clothing and shelter), is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self-esteem, and has limited access to social and economic infrastructure (such as education, health, portable water and sanitation), and consequently has limited chance of advancing his/her welfare to the limit of his/her potentials and capabilities. The World Bank says a person is considered poor if his or her income level falls below some minimum level necessary to meet basic needs. It sets this minimum level or international poverty line as living on less than \$1.90 a day (World Bank, 2015) which the bank classified as extreme poverty while moderate poverty is classified as living on less than \$3.10 a day.

Scholars have defined poverty in absolute and relative terms. The Economic Help (2019) termed absolute poverty as a condition where household income is below a certain level to maintain basic living standards. This condition makes it possible to compare between different countries and over time. Relative poverty on the other hand is a condition where household income is a certain percentage below median income. The World Bank sees poverty in absolute terms and measures poverty against a particular standard considered appropriate for the entire population. Relative poverty refers to giving consideration to a particular locality of which income is compared to the average standard of living in that particular society. Here, poverty is relative if your income falls short of the minimum requirement for the attainment of an average standard of living. The United Nations perspective is such that poverty is seen as not being limited to only lack of income and productive resources, but also encompasses other manifestations such as hunger, malnutrition, limited access to education and other basic services, social discrimination and exclusion as well as lack of participation in decision making (UN, 2020).

Poverty therefore is all encompassing and refers to any form of deprivation not just limited to monetary or financial deficiency but also involves social, physical, emotional and political deprivation. Poverty is a multifaceted concept inclusive of social, economic and political elements (Kumar, 2011).

Major causes of poverty have been identified in Nigeria to include corruption, unemployment, inequality, ethnic conflict and political instability. In Nigeria, the nature of the determinants of poverty can be traced to low level of economic growth, income inequalities, unemployment, corruption, bad governance, diversion of funds into non-developmental projects, fund embezzlement, inappropriate macroeconomic policies, inadequate endowment of human capital, debt or borrowing, labour market deficiencies that were caused by limited growth in job creation, low productivity, low wages in the informal sector and poor development of human resources (Omoniyi, 2018). Ajakaiye & Adeyeye, (2002) also identified debt burden, environmental degradation, migration, crime and violence as root causes of poverty.

Previous Policies of Government in Curbing Poverty

Abieyi and Dirisu (2010) in assessing the Poverty Eradication programmes in Nigeria observed that the level of poverty is astronomically high and politically embarrassing considering the enormous human and mineral resources the country is endowed with and despite the huge resources successive governments have committed to alleviate poverty. Previous programmes instituted by past governments includes:

- I. Agricultural Development Project (1973) – To assist with credit facilities for development of agricultural projects
- II. Operation Feed the Nation (OFN) (1976) – To increase agricultural production.
- III. Rural Banking Scheme (1977) – To bring banking closer to the grassroots.
- IV. Green Revolution Programme (1980) – For agricultural support.
- V. Structural Adjustment Programme (SAP) – For economic recovery (1986)
- VI. National Directorate of Employment (NDE) - For employment through self-reliance and entrepreneurship (1986).
- VII. Directorate for Food Road and Rural Infrastructure (DFRRI) – For development of rural infrastructure.
- VIII. Better Life Programme (1987) – For development of rural women skill acquisition
- IX. Family Support Programme (1994) – To ensure health care delivery and youth development for families.
- X. Family Economic Advancement programme (1987) – To grant credit facilities for the establishment of cottage industries.
- XI. National Poverty Eradication Programme (1999) – To provide strategies for poverty reduction and this programme was grouped into the Youth Empowerment Scheme (YES), Rural Infrastructure Development Scheme (RIDS), Social Welfare Service Scheme (SOWESS) and Natural Resources Development and Conservative Scheme (NRDCS).

These programmes have been adopted over the years but has yielded little results and the quality of life in Nigeria remains deplorable with the scourge of poverty ravaging the nation despite the strategies adopted. The current Buhari administration also rolled out some measures to curb poverty which includes:

- I. Presidential Youth Empowerment Scheme (P-Yes) – To create employment opportunities for the youths.
- II. N-Power – For youth unemployment and increase in social development
- III. National Youth Investment Fund (N-YIF) – To support youths with loans for their businesses.
- IV. MSMEs survival fund – To meet payroll obligations and safeguard MSMEs jobs from the shock of COVID
- V. Digital Youth Nigeria – To implement skill acquisition programmes for poverty alleviation and employment generation.

- VI. National Social Investment Programme (NSIP) - For empowerment, employment generation and credit facilities. This programme has the Conditional Cash Transfer, N-Power, school feeding and Government Enterprise and Empowerment Programme (GEEP).

The above list is not exhaustive but goes a long way to show the efforts of successive governments towards poverty reduction and social investment.

Noninvolvement of the affected persons (the poor) in the conception, design and execution of the programs has been identified as part of the reasons for the failure of previous poverty alleviation programs (Akujuru & Okezie, 2019). Lack of target mechanisms for the poor, political instability, budgetary and governance problems, over extended scope of activities, lack of accountability and transparency, poor coordination of programs and inadequate program design are all identified as major impediments to the success of previous programs instituted by government (Taiwo & Agwu, 2016). Most governments do not provide the necessary structure for good feedback mechanism which would have been a necessary tool for assessing its performance and making operational adjustments as early as possible. This has led to wastage of limited resources and poor efficiency in the course of executing its developmental strategies.

EMPIRICAL REVIEW

The issue of poverty and strategies adopted by various governments in reducing the problem has been researched by various scholars who have written extensively on the subject matter. Studies have been carried out on policies and programmes of government in ensuring poverty reduction as well as other related topics. This section seeks to review some of the empirical studies carried out in these areas.

Poverty reduction as described by Nkwede (2014) is the means through which an individual, community or country is relieved of the hardships resulting from poverty and provide basic necessities of life for good living/higher standard of living. The author in his research on the approaches for poverty alleviation and sustainable development in Nigeria, embraced a survey methodology applied in obtaining data from the 13 local government areas of Ebonyi state by distributing 290 questionnaires. He observed the failure of poverty alleviation options which has left present and future government of the country with the challenge of redesigning and modifying the policies and programmes to fight poverty in all ramifications for sustainable socio-economic growth and development. Oyekunle (2020) in a study on addressing youth unemployment and poverty through Social Investment Programmes in Nigeria identified youth unemployment and poverty as the most important social problems in Nigeria. The research adopted a qualitative and participatory approach using 40 semistructured questionnaire to generate data and it was discovered that the Social Investment Programmes (SIPs) play key roles in addressing the issue of poverty and unemployment.

Uyi (2013) in his analysis on the relationship between Microfinance and Poverty Reduction in Nigeria carried out a study on selected Microfinance Institutions in Benin metropolis. His result from an empirical study carried out highlighted four approaches to the concept of poverty which are the Monetary approach which sees poverty as lack of money to meet up with needs. The capability approach which is the inability to achieve various functions as part of daily living. Thirdly, Social Exclusion approach which depicts a situation when individuals or groups are wholly or partially excluded from full participation in the society in which they belong. Finally, the participatory approach where the poor is not involved in the investigation, analysis and planning of remedies for their plight. In concluding, the author called for adequate participation and involvement of the poor in promulgating and implementing poverty reduction strategies.

Major challenges to the effective implementation of poverty reduction programmes were identified by Newman Enyioko (2020) in his study on the impact of N-Power programmes on poverty in Nigeria. The survey design was carried out with 381 copies of questionnaires distributed to all youths in the 23 local government of Rivers state. His findings revealed that poor funding, insufficient information and overbearing hands of politicians disrupted the smooth execution of the poverty reduction programme. In the same vein, Iheonu and Urama (2019) from their descriptive analytical study on poverty challenges in Nigeria found that over 93 million Nigerians still live in poverty with at least 3 million sliding into extreme poverty between November 2018 and February 2019. The research also depicted that ineffectiveness of the policies and programmes which is attributable to corruption, high level of inequality in income distribution, low literacy rate and political instability are major impediments to poverty reduction. The authors also opined that effective stable governance can only be obtained by restructuring of the political system.

Hussaini (2014) while focusing on the issues and challenges of poverty alleviation programmes in Nigeria analysed the Pre-SAP, post-SAP and 7-point Agenda polices. The descriptive analysis conducted revealed that governments in power often seek to introduce their own policy and in the process, any other policy inherited from their successors are either abandoned absolutely or rendered impotent. This has resulted in lack of continuity of poverty alleviation programmes and waste of resources.

Uwaifo and Ogbuide (2014) in their study on the role of governance in poverty reduction, conducted a descriptive analysis where their findings posited that good governance is a major missing tool that needs to be added to other tools that will be used in attaining the poverty reduction goals in Nigeria. Abdullahi (2012) also explored the role of governance in poverty eradication and engaged a descriptive approach in analyzing the cause and antecedent effect of poverty on the Nigerian economy. His findings revealed that the increase in poverty led to cases such as armed robbery, prostitution as well as insecurity of lives and property. This therefore calls for good governance and proactive measures in tackling the issue of poverty to avoid causing further problems in the society.

Finally, Agara and Pojwan (2015), in their study on the appraisal of the Millenium Development Goal one (MDG 1) which was conducted using descriptive and analytical tools, observed from their findings that the achievements of the MDG policy on poverty reduction are barely noticeable especially in the rural areas where majority of the poor resides. The authors noted that successful completion of previous development programmes before inaugurating new ones will lead to better achievement of poverty reduction goals.

THEORETICAL FRAMEWORK

This study is anchored on Bradshaw's *Geographical Disparities Theory* and how it relates to the peculiarities of the poverty situation in Nigeria. Geographical Disparities theory postulates that certain geographical locations like rural areas, remote villages and high security risk areas tend to lack objective resources needed to generate wellbeing.

Poverty is concentrated in some particular areas, localities, communities and regions due to lack of opportunities for wealth creation. Bradshaw (2007) gave reasons for those disparities to include disinvestment, proximity to natural resources, density, and diffusion of innovation amongst others.

In Nigeria, flood prone areas, slums, ghettos with high crime rate, terrorist zones and high security risk areas are geographical locations disadvantaged in the area of poverty reduction. These localities have small level of economic activities leading to high unemployment rate and other manifestation of poverty despite the fact that they are endowed with resources (Dannan, 2018). Government's programmes are expected to reach these disadvantaged areas to ensure even development in the country. GEEP so far has been launched in major towns and cities in the states of the federation and the programme must also be carried to the major interiors, villages and rural locations where majority of the poor are located for full impact of its activities.

The social register being compiled by the government must do well to get to the most remote parts of the country and help to identify those who, by factors of geographical disparities have been unable to fully harness their potentials for their economic benefit.

METHODOLOGY

The research design adopted for this research is the descriptive typology of survey design, which is carried out through observational studies and determining samples from the population. The area of study covered three towns selected from the three senatorial districts of Delta State. Asaba was selected from Delta North Senatorial district, Ughelli was selected from Delta Central senatorial district while Warri represented Delta South senatorial district. These three towns are the locations where the GEEP Programme has been launched in the state. The study population consists of the 4,112,445 population of Delta State based on the 2006 census figure. Using the Yaro Yamani (1964) formula for determining the sample size, a total of 399 respondents were selected and divided into strata according to the three geo-political zones. A total number of 133 samples therefore was allocated to each senatorial district consisting of target beneficiaries of the programme such as traders, artisans, market women and farmers. Data was sourced from primary and secondary sources with questionnaires distributed for data collection.

DATA PRESENTATION AND ANALYSIS

For the purpose of testing the hypotheses, One hundred and thirty-three (133) questionnaires were developed and distributed to each of the communities. However, one hundred and thirty (130) questionnaires were properly filled and returned in Asaba, One hundred and twenty-five (125) at Ughelli and one hundred and twenty-seven (127) at Warri. The responses to the research questions were analyzed and interpreted using a simple percentage, while hypotheses was tested using the chi-square method. The total number of respondents for this study therefore amounted to three hundred and eighty-two (382).

Table 1: Sex Distribution

SEX	FIGURE			TOTAL
	Asaba	Ughelli	Warri	
Male	57	60	50	167 (44%)
Female	73	65	77	215 (56%)
Total	130	125	127	382

Source: Field Survey (2021)

The table above reveals that majority of the respondents (56%) are females while the others (44%) are males.

Table 2: Area of Beneficiaries

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Petty traders & Artisans	80	89	79	248 (65%)
Small Enterprises	42	27	34	103 (27%)
Farmers	8	9	14	31 (8%)
Total	130	125	127	382

Source: Field Survey (2021)

The table above reveals that 248 (65%) of beneficiaries are petty traders and artisans who are under the TraderMoni scheme, 103 (27%) of respondents are owners of small enterprises under the MarketMoni scheme while 31 (8%) are farmers under the Farmer Moni scheme. The analysis above depicts that the FarmerMoni scheme is yet to be fully utilized as beneficiaries under this scheme remains low.

Objective 1: To evaluate the role of Government Enterprise and Empowerment Programme in increasing access to capital through loans and credit facilities.

Research Question 1: Has GEEP given you access to more capital through loans and credit facilities?

Table 3: Access to Loan and Credit Facilities through GEEP?

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Yes to a large extent	99	101	89	289 (76%)
Moderately	30	24	33	87 (23%)
Not at all	1	-	5	6 (1%)
Total	130	125	127	382

Source: Field survey (2021)

Table 3 shows that 289 (76%) of respondents agree that the GEEP scheme has to a large extent increased their capital through improved access to loan and credit facilities. 87 (23%) were of the opinion that GEEP has had a moderate impact on access to loans and credit facilities while 6 (1%) stated that there has been no impact of GEEP on increase in capital through loans and credit facilities.

Research Question 2: Has GEEP enhanced your level of financial inclusion in Banking and Financial transactions?

Table 4: Level of Financial Inclusion through GEEP?

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Yes to a large extent	86	92	89	267 (70%)
Moderately	33	20	30	83 (22%)
Not at all	11	13	8	32 (8%)
Total	130	125	127	382

Source: Field survey (2021)

Table 4 shows that 267 (70%) of respondents agree that the GEEP scheme has to a large extent increased their level of financial inclusion in banking and financial services. 83 (22%) were of the opinion that GEEP has had a moderate impact on their level of financial inclusion while 32 (8%) stated that there has been no impact of GEEP on their level of financial inclusion. The Bank of Industry clinched the award in the category of “financial inclusion” at the 2019 African Bankers Awards where GEEP distinguished itself as the most impactful financial inclusion project in Africa.

Objective 2: To ascertain the role of Government Enterprise and Empowerment Programme in improving standard of living and access to basic amenities.

Research Question 3: Has GEEP enhanced your standard of living and access to basic amenities?

Table 5 Contribution of GEEP to improved standard of living and access to basic amenities?

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Yes to a large extent	99	80	92	271 (71%)
Moderately	12	10	11	33 (9%)
Not at all	19	35	24	78 (20%)
Total	130	125	127	382

Source: Field survey (2021)

Table 5 shows that 271 (71%) of respondents agree that the GEEP scheme has improved their standard of living. 33 (9%) were of the opinion that GEEP has moderately improved their standard of living while 78 (20%) stated that their standard of living has not

been improved. Most respondents agreed that the programme has increased their standard of living and they now have access to basic amenities such as better health services, housing and also quality education most especially for their off springs.

Objective 3: To examine the role of Government Enterprise and Empowerment Programme in enhancing agricultural production and how it has contributed to reducing poverty in Delta State.

Research Question 4: How would you rate the contribution of GEEP to agricultural productivity?

Table 6 Contribution of GEEP to agricultural productivity?

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Yes to a large extent	54	62	50	166 (43%)
Moderately	43	45	38	126 (33%)
Not at all	33	18	39	90 (24%)
Total	130	125	127	382

Source: Field survey (2021)

Table 6 shows that 166 (43%) of respondents agree that the GEEP scheme has contributed to agricultural productivity. 126 (33%) were of the opinion that GEEP has moderately improved their agricultural productivity while 90 (24%) stated that agricultural productivity has not been improved.

HYPOTHESES TESTING

The chi-square (X^2) analysis is the statistical tool used in establishing if there is any relationship between two variables. It also reflects the amount of the observed (o) and expected (e) frequencies. The computation of the chi-square is based on the formula:

$$X^2 = \sum \frac{(Fo - Fe)^2}{Fe}$$

Where X^2 = Chi-square

\sum = Summation (sigma)

Fo = Obtained Frequency

Fe = Expected Frequency

Formular for expected value (e) is $Fe = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$

Hypothesis 1

Alternative Hypotheses (H1)

H1: The Federal Government Enterprise and Empowerment Programme (GEEP) has improved capital through increased access to loans and credit facilities.

Null Hypotheses (HO):

HO: The Federal Government Enterprise and Empowerment Programme (GEEP) has not improved capital through increased access to loans and credit facilities.

Decision Rule:

Reject null hypothesis if the calculated value exceeds the critical value, if not, null hypothesis is accepted. The null hypothesis will be rejected or accepted at 0.05 level of significance and degree of freedom (r-1)(c-1) where r= Number of rows and c=Number of columns. The table has been derived from research question (1).

Has GEEP given you access to more capital through loans and credit facilities?

Table 7: Effect of GEEP on capital through loans and Credit Facilities

RESPONSE	RESPONDENTS			TOTAL
	Asaba	Ughelli	Warri	
Yes	(a) 129	(b) 125	(C)122	376
No	(d) 1	(e) 0	(f)5	6
Total	130	125	127	382

Source: Field Survey (2021)

Table 8 Computation of Chi-Square (X^2)

CELL	Fo	Fe	Fo-Fe	(Fo-Fe) ²	(Fo-Fe) ² /Fe
A	129	127.95	1.05	1.1025	0.0086
B	125	123.03	1.97	3.8809	1.97
C	122	125.00	-3	9	0.072
D	1	2.04	-1.04	1.0816	0.53
E	0	1.96	-1.96	3.8416	1.96

F	5	1.99	3.01	9.06	4.55
				X^2	9.0906

Source: Field Survey (2021)

DECISION

Since the calculated value (9.0906) is greater than the critical value (3.841), we reject the null hypothesis and therefore accept the alternate hypothesis that the Federal Government Enterprise and Empowerment Programme has improved capital through increased access to loans and credit facilities in Delta State at 0.05 level of significance.

Hypothesis 2

Ho: The Federal Government Enterprise and Empowerment Programme (GEEP) has improved standard of living and access to basic amenities.

H1: The Federal Government Enterprise and Empowerment Programme (GEEP) has not improved standard of living and access to basic amenities.

Decision Rule:

Reject null hypothesis if the calculated value exceeds the critical value, if not, null hypothesis is accepted. The null hypothesis will be rejected or accepted at 0.05 level of significance and degree of freedom $(r-1)(c-1)$ where r = Number of rows and c = Number of columns. The table has been derived from research question (3).

Has GEEP improved standard of living and access to basic amenities?

Table 9: Contribution of GEEP to standard of living and access to basic amenities?

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Yes	111 (a)	90 (b)	103 (c)	304
No	19 (d)	35 (e)	24 (f)	78
Total	130	125	127	382

Source: Field survey (2021)

Table 10: Computation of Chi-Square (X^2)

CELL	Fo	Fe	Fo-Fe	$(Fo-Fe)^2$	$(Fo-Fe)^2/Fe$
A	111	103.45	7.55	57.00	0.55
B	90	99.47	-9.47	89.68	0.90
C	103	101.06	1.94	3.76	0.04
D	19	26.54	-7.54	56.85	2.14
E	35	25.52	9.48	89.87	3.52
F	24	25.93	-1.93	3.72	0.14
				X^2	7.29

Source: Field Survey (2021)

DECISION

Since the calculated value (7.29) is greater than the critical value (3.841), we reject the null hypothesis and therefore accept the alternate hypothesis that the Federal Government Enterprise and Empowerment Programme has improved (GEEP) standard of living and access to basic amenities in Delta State at 0.05 level of significance.

Hypothesis 3

Ho: The Federal Government Enterprise and Empowerment Programme (GEEP) has enhanced agricultural productivity.

H1: The Federal Government Enterprise and Empowerment Programme (GEEP) has not enhanced agricultural productivity.

Decision Rule:

Reject null hypothesis if the calculated value exceeds the critical value, if not, null hypothesis is accepted. The null hypothesis will be rejected or accepted at 0.05 level of significance and degree of freedom $(r-1)(c-1)$ where r = Number of rows and c = Number of columns. The table has been derived from research question (4).

How would you rate the contribution of GEEP to agricultural productivity?

Table 11: Contribution of GEEP to Agricultural productivity?

RESPONSE	FREQUENCY			TOTAL
	Asaba	Ughelli	Warri	
Yes	97 (a)	107 (b)	88 (c)	292

No	33 (d)	18 (e)	39 (f)	90
Total	130	125	127	382

Source: Field survey (2021)

Table 12: Computation of Chi-Square (X^2)

CELL	Fo	Fe	Fo-Fe	(Fo-Fe) ²	(Fo-Fe) ² /Fe
A	97	99.37	-2.37	5.6169	0.05
B	107	95.55	11.45	131.1025	1.37
C	88	97.08	-9.08	82.4464	0.85
D	33	30.63	2.37	5.6169	0.18
E	18	29.45	-11.45	131.1025	4.45
F	39	29.92	9.08	82.4464	2.75
				X²	9.65

Source: Field Survey (2021)

DECISION

Since the calculated value (9.65) is greater than the critical value (3.841), we reject the null hypothesis and therefore accept the alternate hypothesis that the Federal Government Enterprise and Empowerment Scheme has improved agricultural development in Delta State at 0.05 level of significance.

DISCUSSION OF RESULTS

From the foregoing analysis, it can be deduced that the Federal Government Enterprise and Empowerment Programme (GEEP) has had a positive effect on poverty reduction in Delta State.

The findings from the test of the first hypothesis revealed that the GEEP scheme has increased the capital base of artisans, petty traders, small enterprises and farmers in the state. Increased access to loans and credit facilities which hitherto could not be accessed because of the huge interest rates of banks and high collateral requirements has expanded business activities. Enhanced business activities have augmented productivity and profitability of businesses which has also improved standard of living and access to basic amenities of life. The GEEP scheme has encouraged financial inclusion through its loans and credit facilities. The programme has encouraged those at the base of the financial pyramid to possess bank accounts and mobile wallets thereby enlisting participants into the world of modern financial transactions and processes. Financial inclusion gives beneficiaries added opportunities to access more loans and credit facilities then also increase the GDP of the country. In recognition of this contribution towards financial inclusion of the beneficiaries, GEEP was given an award in the category of “financial inclusion” at the 2019 African Bankers Awards.

The findings from the test of the second hypothesis revealed that the Federal Government Enterprise and Empowerment Programme (GEEP) has also improved standard of living and access to basic amenities in Delta State. Through this scheme, persons have thrived in the private sector and entrepreneurial skills are being encouraged. The provision of capital has increased survival and expansion rates of businesses in the state and business development has consequently led to the employment of more persons thereby addressing poverty issues in the state. With better empowerment, the beneficiaries now have increased access to basic amenities and improved living standards. However, The tradermoni category is the package with highest number of beneficiaries with a starting point of N10,000 which many have condemned considering the high rate of inflation and the foreign exchange rate. It is believed that N10,000 investments may only cater for consumption needs and not meaningful investment.

The test of the third hypothesis depicts that the Federal Government Enterprise and Empowerment Programme (GEEP) has enhanced agricultural productivity. The farmer moni initiative provides loans and credit facilities for farmers which provides them with the ability to procure their farm inputs and equipment. The programme also provides ready off-takers who are expected to purchase the farm produce from the beneficiaries which would be utilized for local food production. Investigation however revealed that the farmermoni package has the least number of beneficiaries and as such this sector is yet to be fully utilized.

Delta State has its GEEP scheme operational in three major locations which are Asaba, Ughelli and Warri and these are major cities in the state. However, the major observation in this regard is the fact that the rural areas are being neglected in this scheme and majority of those at the lowest rung of the economic pyramid in the state are domiciled at the villages and rural areas.

SUMMARY OF RESEARCH FINDINGS

1. The Federal Government Enterprise and Empowerment Programme (GEEP) has improved capital through increased access to loans and credit facilities in Delta State. (Calculated Value 9.0906 is > Critical Value 3.841) at 0.05 level of significance.
2. It was also revealed that the Federal Government Enterprise and Empowerment Programme (GEEP) has improved standard of living and access to basic amenities in Delta State. (Calculated Value 7.29 is > Critical Value 3.841) at 0.05 level of significance.
3. Also, the Federal Government Enterprise and Empowerment Programme (GEEP) has improved agricultural development in Delta State. (Calculated Value 9.65 is > Critical Value 3.841) at 0.05 level of significance.

CONCLUSION

This study found out that the GEEP programme was able to provide loans and credit facilities as well as encourage financial inclusion among those at the base of the economic pyramid.

The programme is seen to have a positive effect on poverty reduction as it helps provide capital through non-interest and non-collateral loans. Increase in capital accelerates the expansion of business activities which promotes high revenue and profit generation. Business expansion and improvement in income consequently expedites the accessibility of people to basic amenities, improved living standards and creation of more employment opportunities thereby reducing poverty. GEEP was also found to be appropriate towards agricultural productivity through loans made available for purchase of inputs and agricultural facilities. Off takers are also provided to ensure prompt distribution of agricultural products of beneficiaries. This has been identified as a major tool in ensuring food security, diversification of the economy and overall poverty reduction in Delta State.

RECOMMENDATIONS

In the light of the results of this research and the conclusions reached, the following recommendations are hereby proffered:

1. The scheme should be operational in rural areas where a lot of persons are poor and lack financial institutions and basic infrastructure. This is expedient to ensure financial inclusion and access to more capital for business development which would help reduce poverty.
2. The government should enhance the amounts given as loans in reality with the basic challenges of the country. This is expedient to ensure the masses operate beyond consumption and go into investment for further development, increase in revenue generation and general improvement in the standard of living of the people.
3. The Farmermoni package should be enhanced and targeted to reach more beneficiaries as this would help ensure food security, income generation and diversification of the nation's economy through agriculture. The Bank of Industry (BOI) should create more awareness of this programme and its benefits to attract more participants. It is also recommended that the insecurity situation currently facing the country be tackled urgently to enable farmers feel free to return to their abandoned farm lands. This is expedient in order to ensure sufficient food security.

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