EVALUATION OF THE IMPACT OF ECONOMIC EMPOWERMENT AND DEVELOPMENT STRATEGY ON POVERTY ALLEVIATION IN TARABA STATE

BY

Rabiu Isma'il, AGWARU
M.Sc./ADMIN/3960/ 2009-2010

BEING M.Sc. DISSERTATION
PRESENTED TO THE POSTGRADUATE SCHOOL, AHMADU BELLO UNIVERSITY ZARIA, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE OF MASTER OF SCIENCE (M.Sc.) IN BUSINESS ADMINISTRATION

DEPARTMENT OF BUSINESS ADMINISTRATION,
FACULTY OF ADMINISTRATION,
AHMADU BELLO UNIVERSITY
ZARIA, NIGERIA

AUGUST, 2015

DECLARATION

I hereby declare that this thesis titled "Evaluation of the Impact of Economic Empowerment and Development Strategy on Poverty Alleviation in Taraba State has been carried out by me in the Department of Business Administration Ahmadu Bello University, Zaria. All information contained in the literature are duly acknowledged in the text and the list of references provided. No part of the thesis report was previously or concurrently being presented anywhere either in whole or in part for the award of any kind of educational qualification.

_____ _____

Rabiu Ismail Agwaru Date
M.Sc./ADMIN/3960/ 2009-2010
G09BAMS8002

CERTIFICATION

This is to certify that this thesis titled "Evaluation of the Impact of Economic Empowerment and Development Strategy on Poverty Alleviation in Taraba State" by Rabiu Isma'il Agwaru meets the regulations governing the award of the Degree of Master of Science in Business Administration of Ahmadu Bello University, Zaria, and it is therefore approved for its contribution to knowledge, and literary presentation.

1. Dr. M. Y. Abubakar **Chairman, Supervisory Committee**	_____ **Signature**	_____ **Date**
2. Dr. S.A. Karwai **Member, Supervisory Committee**	_____ **Signature**	_____ **Date**
3. Professor B. Sabo **Head of Department**	_____ **Signature**	_____ **Date**
4. Professor K. Bala **Dean, School of Postgraduate Studies**	---------- **Signature**	---------- **Date**

DEDICATION

This research work is dedicated to:

The poor, who involuntarily, are excluded from the socio economic affairs of the society in which they live.

Sa'adu Jijji, whose commentary on the statistical distribution of poverty in Nigeria, by Charles Soludo in 2007, ignited my interest and determination to make a contribution in the fight against poverty.

My Dad, whose continuous encouragement made me 'pick up the towel', after 'quitting' for two years.

ACKNOWLEDGEMENTS

I wish to acknowledge the contributions of persons who in one way or the other tirelessly make inputs into the research work. Worthy of mention are my major supervisor Dr. Mukhtar Abubakar whose patience and accessibility make the completion of this research possible and the minor supervisor Dr S.A. Karwai. I also salute the Head of Department Professor Sabo Bello and the Programme Coordinator Mal. Mas'ud Garba whose Student Centered Policies took the Post Graduate Programmes in the Department to an unprecedented height. I also thank my family for the patience and perseverance during the period of my absence from home in pursuit of knowledge. I thank my internal examiners, Dr Lawan Sale and Mal. Ibrahim Muhammad for the running, re-running and interpretation of my data. I also salute my consultants, Dr Shehu Hassan Usman, Mal. Aliyu Audu Gemu, and Mr. Akanno Ajibola; and my good friend and course mates Nasiru Abdullahi Paiko, Idris Muhammad Magaji (Lucky), Hamisu Ibrahim and most especially Babangida Zailani whose last minute goal (call) and encouragement set the stage for my return from retreat.

To all of you, a big thank you!

TABLE OF CONTENTS

CHAPTER ONE: INTRODUCTION

CHAPTER TWO: LITERATURE REVIEW

CHAPTER THREE: METHODOLOGY

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

CHAPTER FIVE: SUMMARY, RECOMMENDATION, CONCLUSION

ABSTRACT

The study evaluates the impact of Taraba State Economic Empowerment and Development Strategy on poverty alleviation in the state. The study adopted a correlational design method and uses data obtained from secondary sources. It uses longitudinal regression model to examine the impact of investment in agricultural sector, investment in small and medium scale enterprises, and jobs created by the National Directorate of Employment (NDE) on poverty alleviation in Taraba state. The study reveals that investment in agricultural sector is positive and insignificant in alleviating poverty in Taraba state, while jobs created by the NDE reveals a positive and insignificant relationship with poverty alleviation in Taraba state. Only investment in small and medium scale enterprises shows a negative and significant relationship with poverty alleviation in the state. The study concludes that it is only investment in SMEs that majorly explain the variation of poverty alleviation in Taraba state. It is recommended that target segment of the people should be made aware of the benefit of the poverty alleviation schemes and proper monitoring should be put in place, to ensure that fund allocated for investment in major sector of the state's economy to alleviate poverty are not diverted.

CHAPTER ONE

INTRODUCTION

1.1.1 Background to the Study

Poverty is a global problem found in different parts of the world albeit with different causes and at various levels; which gives rise to various approaches to poverty alleviation strategies that depend on each country's antecedents. Whereas poverty in the United States is seen as a result of failings at the structural, social and economic level (Rank, 2003), it is seen in most African nations as caused by low level of production and production capacity, most especially in the agricultural sector which accounts for most of the employment and a large share of the GDP (Ibrahim, Mahmood and Umar, 2011).

Nigeria is the most populous African country; it has a high poverty rate of 69% in 2013 and rising unemployment rate of 19.7 in 2009, 21.5 in 2010, 23.9% in 2011 and 24.3 in 2014(NBS, 2014). The North East geo-political zone to which Taraba state belongs, has 69% poverty rate as at 2010 (see appendix 4) which makes the zone second only to the north central zone that has 70% rate (Aiyedogbon and Owhofasa, 2012). Nigeria is the 152nd country on the Human Development Index in 2014 and the 22nd in Africa, far below Ghana, Sao Tome and Equatorial Guinea, who are ranked 13th 16th and 17th respectively (HDI, 2014).

In order to alleviate poverty, Nigeria embarked on economic empowerment programs from the 1970's. These include the Green Revolution, Operation Feed the Nation (OFN), Nigerian Agricultural, Cooperatives and Rural Development Bank, (NACRDB) (now Bank of Agriculture, BOA), National Directorate for Employment (NDE),

Poverty Alleviation Program (PAP), National Poverty Eradication Program (NAPEP), the Directorate of Food, Roads and Rural Infrastructure (DFRRI), and National Economic Empowerment and Development Strategy (NEEDS), all in an effort to alleviate poverty and its attendant consequences.

Economic empowerment and development program was born out of the dire need to stop the ravages of poverty and enhance the welfare of the people by the government. The global summits of world leaders that have a direct bearing on poverty alleviation was the millennium summit of 2000, it brought together 189 Heads of States who undertook to execute the time bound Millennium Development Goals (MDGs). These nations committed themselves to, among other targets, cut by half the number of people living in hunger and poverty by the year 2015.

Nigeria was among the 189 signatories at the convention; and in order to meet the target; it came up with a milestone in the form of National Economic Empowerment and Development Strategy (NEEDS) which gave rise to the state Economic Empowerment and Development Strategy (SEEDS) at the state level, as well as the Local Economic Empowerment and Development Strategy at the Local Government level. The Local Economic Empowerment and Development Strategy (LEEDS) operate within the framework of NEEDS and SEEDS in all the LGAs in Nigeria. Its aim was to promote poverty alleviation and general development at the grassroots level, involving key stakeholders such as local government officials, civil society groups, private sector participants, community leaders, traditional rulers, women and youths, in the process of development at the local government level (TSEEDS, 2004).

The Taraba State Economic Empowerment and Development Strategy (TSEEDS) is one of the local economic empowerment programs that is an offshoot of the National Economic Empowerment and Development Strategy (NEEDS). The Strategy is intended to fast track the achievement of NEEDS and by extension the realization of the Millennium Development Goals (TSEEDS, 2004). TSEEDS seeks to ensure growth in the internally generated revenue and the Gross Domestic Product of the state by revamping the private sector, taking advantage of vast resources and opportunities abound in the state by exploiting the national and global markets.

Similarly, the strategy seeks to free up resources for investment in infrastructure through investing heavily in electricity, roads, water and transport and as well assist investors in the state to access cheap credit through micro finance institutions. It is also the goal of TSEEDS to coordinate strategies for the key sectors that drive the state economy such as agriculture, solid minerals and Small and Medium Scale Enterprises (TSEEDS, 2004).

Taraba state has a poverty rate of 63% in 2004, 69% in 2013, Gini coefficient of 0.488 in 2005; and unemployment rate of 13.4% in 2004, 23.9 in 2011 (NBS, 2012) and a target of 5% reduction in unemployment annually (TSEEDS 2004). This indicates that state Government and the National Directorate of Employment have a crucial role to play in the fight against poverty. Ogwumike (2001) asserts that the Micro Finance Companies just like the NDE have articulated programs aimed at curbing the nation's unemployment problems of university and other tertiary institutions graduates, as well as the disguised, unemployed street hawkers in rural and urban centers across the nation.

However due to limited educational skills and paucity of formal employment opportunities in places like Taraba state, most people are forced into self-employment as a means of supporting themselves and their families. These activities may not yield enough to raise them out of poverty as they lack the capital, capacity and management skills as well as access to credit and markets that could aid in expanding and improving their productivity and income (Abimiku, 2006).

Again, the neglect of agriculture which is the main employer of labor has brought about untold hardship and swelled the number of poor in Nigeria (Ferroni and Kanbur 1990; Deng 1994; Abimiku, 2006). This national outlook is not different from the situation in Taraba state. The state has about six million hectares of fertile land with both tropical and semi temperate climate suitable for the commercial production of cereals, tubers, tree crops and vegetables and it is one of the states with the highest heads of cattle in the country. Yet all these potentials have continued to lie fallow over the years for lack of economic empowerment (RMRDC 2002).

The Small and Medium Scale sub sector in Taraba state is acknowledged to have a huge potential for employment generation and wealth creation. The sector has stagnated and remains, small in terms of its contribution to GDP or to gainful employment due to lack of patronage and ineffective linkage between the SME and research institutes; and the lack of political will to implement local content and technical knowhow policies. The sector is dominated by import dependent processes and factors. Ibrahim et al (2011) &Mahmud (2011) recommended the need for the involvement of both government and the organized private sector in the funding of small and medium scale enterprises to enhance sustainable economic development, contribute to employment generation and wealth creation.

1.2. Statement of the Problem

Taraba state has numerous agricultural and mineral resources which are a great potential for economic development (Bugaje, Hamalai and Indabawa, 2002). The state's potentials notwithstanding, it is characterized by a high level of poverty, high unemployment rate (NBS, 2014), weak public sector, over reliance on revenue from the federation account and expanding expenditure (TSEEDS, 2004). The TSEEDS policy describes the state as having "weak and unorganized private sector, low internally generated revenue, weak industrial base, persistent budget deficit, and poor state of social and physical infrastructural facilities, Poor access to finance, and low productivity in the real sector (Agriculture). Other factors are poor access to market for the purchase of raw materials and sale of finished goods and high level of unskilled manpower. To reverse this trend and reduce by half the proportion of its citizens that live in extreme poverty, the Taraba state Economic Empowerment and Development Strategy was introduced.

On the theoretical discourse, several studies have been conducted on economic empowerment programs in Nigeria in general and Taraba state in particular. Orji (2005) found that the non-involvement of the poor in the design and execution of economic empowerment programs in Nigeria is a critical factor in the failure of the programs. This was concurred by Abimiku (2006).

Mahmud (2011) and Ibrahim et al (2011) in separate studies on Taraba state potentials for economic empowerment concluded that there was a direct and inverse relationship between economic empowerment program and poverty reduction in Taraba state. These studies, however, looked at empowerment programs in their totality; but an evaluation of the impact of such an all-encompassing economic empowerment strategy as the Taraba

state Economic Empowerment and Development Strategy (TSEEDS) on poverty alleviation is lacking.

Against this backdrop, it is clear that there exist the need to empirically assess the various strategies adopted to combat the menace of poverty in Taraba state. Specifically, this study looks at the impact of TSEEDS on poverty alleviation in Taraba state using the combined variables of investment in agricultural schemes, small and medium enterprises development as well as employment generation.

1.3. Research Questions

This research seeks to answer the following questions:

1. Does the investment in the agricultural sector significantly alleviate poverty in Taraba state?
2. Does the investment in small and medium scale enterprises significantly alleviate poverty in Taraba state?
3. Does the Jobs created by NDE significantly alleviate poverty in Taraba state?

1.4. Objectives of the Study

The main objective of this study is to evaluate the extent to which TSEEDS has impacted on the quest to reduce poverty in Taraba State. The specific objectives are:

1. To determine whether investment in the agricultural sector has significantly alleviated poverty in Taraba state.
2. To determine whether investments in small and medium scale enterprises have significantly alleviated poverty in Taraba state.

3. To determine whether the Jobs created by NDE have significantly alleviated poverty in Taraba state.

1.5 Research Hypotheses

$H0_1$. Investment in the agricultural sector does not significantly alleviate poverty in Taraba State

$H0_2$. Investment in small and medium scale enterprises do not significantly alleviate poverty in Taraba State

$H0_3$. Jobs created by National Directorate of Employment do not significantly alleviate poverty in Taraba State.

1.6 Scope of the Study

The study looks at the impact of the Taraba State Economic Empowerment and Development program on poverty alleviation from 1999 to 2014, using the independent variables of investment in the agricultural sector, investments in small and medium scale enterprises and the jobs created by NDE. The choice of this period is informed by the fact that economic empowerment in Taraba state took center stage only with the introduction of the economic reform of the democratic era from 1999 that introduces NEEDS, TSEEDS and LEEDS.

1.7. Significance of the Study

This research evaluates the impact of the Economic Empowerment and Development strategy on poverty alleviation in Taraba state. The research is useful to the government, entrepreneurs, investors and academics and the prospective investors in the area of decision making for optimal investment.

It will as well guide policy makers in their economic empowerment programs. Non-Governmental Organizations' and Donor agencies will also find the research useful by knowing where to commit their resources. The study contributes to the body of literature on both the theoretical and practical discourse on economic empowerment programs; and provides a frontier for further research in the area.

1.8. Limitation of the Study

The study is only limited to Taraba state, it is not applicable to the remaining 35 states in Nigeria and the federal capital territory.

The research is restricted to the variables of: Investment in the agricultural sector for unemployment reduction, Investment in the small and medium scale enterprises, and jobs created by the National Directorate for Employment. Other variables that can also be used in alleviating or reducing poverty are not considered, such as investment in education, health and entrepreneurship.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter reviews the concept of poverty, global poverty issues and poverty incidence in Nigeria in general and Taraba State in particular. It also reviewed poverty alleviation programs in Nigeria, such as the Directorate for Food Roads and Rural Infrastructure (DFFRI),National Directorate for Employment (NDE), National Poverty Alleviation Program (NAPEP), the role of Microfinance Banks (MFBs) in the fight against poverty, National Economic Empowerment and Development strategy (NEEDS), Taraba State Economic Empowerment and Development Strategy (TSEEDS), the Millennium Development Goals (MDG) and some International Donor Agencies/Non-Governmental Organizations' role in fighting poverty, a brief state by state comparism of poverty incidence in Nigeria. The chapter is capped with the review of empirical work and theoretical framework for the study.

2.2 The Concept and Definitions of Poverty

Thoughts, ideas and characterization of the determinants of poverty have a long history. Ajakaiye and Adeyeye (2002) traced the conceptualization of poverty back to the codification of poor laws in medieval England, to the pioneering empirical studies by Booth in London and by Rowntree in York in 1901 who developed the poverty standard for individual families; the standards were based on estimates of nutritional values and other requirements fairly adequate but far from lavish to sustain a family for a given period. In the 1960s, the main focus of poverty debate was on the level of income that reflected in macro – economic indicators like Gross National Product per capita.

This was associated with emphasis on growth, as exemplified in the work of the Pearson Commission and Partners in Development in 1969. Debate on poverty conceptualization, Ajakaiye et al added, was further upgraded by two factors. First was emphasis on relative deprivation, inspired by the work of Runciman and Townsend. Townsend in particular, helped redefine poverty: not just as a failure to meet minimum nutrition or subsistence levels, but rather as a failure to keep up with the standards prevalent in a given society. The second shift broadens the concept of income poverty to a wider set of 'basic needs', including those provided socially. Thus, following the international Labor Organizations (ILO)'s declaration in the mid-1970s, poverty came to be defined not just as lack of income, but also as lack of access to health, education and other services.

There are as several definitions of poverty as there are theories of it. Bradshaw (2006) states that the definitions of poverty and the theories that explain it are deeply rooted in the strongly held research traditions and political values reinforced by encompassing social, political and economic institutions that have a stake in it. Similarly, Schiller (1989) added that whichever view of poverty we embrace will have a direct bearing on the public policies we pursue.

Dogarawa (2006), has cited several definitions of poverty by various researchers on poverty such as Hanson (1974) and Aigbokhan (2000) who defined poverty as having insufficient income to provide a minimum standard of living. Aluko (1975) and Sen (1987) defined poverty as lack of certain capabilities, such as being able to participate with dignity in societal endeavors. Ravallion and Bidani (1994), referred to poverty as the lack of command over basic consumption needs, that is, a situation of inadequate level of consumption; giving rise to insufficient food, clothing and shelter, while Webster (2000)

described it as the lack of usual or socially acceptable amount of money or material possessions.

Whereas the definitions of poverty by Aigbokhan Townsend (2000), Aluko (2003), Sen (1999), and Webster (2000), seem relative; the definition by Bidani (1994) is absolute. This is because Absolute Poverty is when people do not have enough money to meet the basic threshold that is needed for survival like food, shelter, clothing etc. needed for survival. It is a condition involving severe deprivations and adverse occurrences that are closely associated with insufficient economic resources. On the other hand, relative poverty is when people are poor when compared to others around them, but may still have enough money to survive. It is based on the cultural environment around them, not on a basic amount necessary for all humans to survive. Relative income measures the poor's income in relation to other members of society, weighing it against the standards of the day.

Maia and Green (2006) explained that modern development literature tends to view poverty as agency filled. When poverty is agency prescribed, it becomes something that happens to people. It absorbs people into itself and the people, in turn, become part of it, devoid of their human characteristics. They see poverty as a situation in which all social relations and persons involved are obscured. It is caused by structural failings, institutionalized inequalities, and corruption. Apadurai (2004) emphasizes on the terms of recognition. The terms, he said; are given to the poor because the poor lack social and economic capital, and thus have little or no influence on how they are represented and/or perceived in the larger community.

Furthermore, poverty according to Apadurai (2004) is often used in a generalized manner that further removes the poor from defining their situation, as the broadness of the term covers differences in history and causes of local inequalities. Solutions or plans for reduction of poverty often fail, precisely because the context of a region's poverty is removed and local conditions are not considered.

Oseni, et al (2012), assert that the rising cause of poverty in Nigeria can be traceable to people's orientation to governance. Many people do not believe that it is not the responsibility of political office holders to personally execute developmental projects and so they approach political class with various requests. The political class in turn sees it as a justification for the collection of constituency allowances which are often used for purposes they are not meant for.

2.3 Global Poverty Issues

Poverty as a global phenomenon is found in different parts of the world with different causes and at various degrees. There are differences also in the various methods or approaches to poverty alleviation strategies from one country to another. Rank, Yoon, and Hirschl (2003) assert that poverty in the United States is a result of failings at the structural, social and economic level. They argued that even if unemployment is low in the U.S, the labor market may be saturated with low-paying, part-time jobs that lack benefits, thus limiting the amount of full-time, good paying jobs, thereby increasing urban poverty. Rank (2003), posits that poverty is reduced in nations which devote more to poverty alleviation programs and that the actual rate of poverty would have been higher without government interventions even in developed countries. This calls for the reconsideration of stringent conditions of the World Bank that set as a condition for the

withdrawal of subsidies on the basic social amenities especially in poor borrowing countries.

According to the Global Poverty Report (2000), poverty in Africa has been due to low level of production and production technology, most especially in the agricultural sector which provides most of the employment and a large share of the GDP. Grondona (2000) opines that to reduce poverty, development and national mindset would have to play a central role. He further argued that some cultural factors, depending on the culture's view of each, can be indicators as to whether the cultural environment is favorable or resistant to development and thus causes poverty. Harrison (2000) also identifies some values which, like Grondona's (2000), can be indicative of the nation's developmental environment. Such values include; the role of individuals in the society; the value placed on work; concepts of wealth, competition, justice and time; and the functionality of education.

Lindsey (2000) added; that the characteristics of the ideal non-developmental value system are: "suppression of the individual through control of information and censorship; orientation that lays emphasis on the grandiose, often unachievable goals; poor macroeconomic focus; lack of access to leaders, corruption; unequal distribution of law and justice, family size and its connections; and a passive mindset within the larger world".

These negativities are more profound in the underdeveloped countries. Rodney (1972), argued that these characteristics are impositions on the under developed nations as a result of the exploitative foreign policies of the neo colonialists.

In Africa, poverty is seen as caused by poor economic growth or non-rural centered investment. Hans and Sherman (2004) opine that Growth is good for the poor and that the effectiveness of growth in reducing poverty is often higher if growth is biased in favor of rural areas, if initial inequality is lower and/or if the initial state of rural development and human resource development is more favorable. Pro-poor public expenditures and land tenure reform can play a role in skewing the growth benefits in favor of the poor. In general, this view confirms the notion that there may be relationship between different policies on economic indicators such as Gross Domestic Product Vis-à-vis poverty rates.

2.4. Poverty Alleviation Programs in Nigeria

To assuage the scourge of poverty in Nigeria, various programs had been embarked upon by various regimes, from the; Green Revolution, Operation Feed the Nation (OFN), to the National Directorate for Employment (NDE).Others are: National Poverty Eradication Program (NAPEP), the Directorate of Food, Roads and Rural Infrastructure (DFRRI), and Pet Projects of 'First Ladies' like the Better life for Rural Women (1985-1994), Family Economic Advancement and Protection Program (FEAP) (2007-2010), and the Women Initiative for Development and Change (WIDC) 2010- 2015).

Poverty in Nigeria could be attributed to the lack of education, age or gender. Therefore, education can be used as a tool to curb the menace of poverty. Rufa'i, et al (2012) concurred with Hashmi and Sial (2007); ADB, (2007); World Bank (2005); that using education as a tool of poverty alleviation in northern Nigeria can reduce the chances of being poor. The study found that education has a negative and significant relationship with rural poverty, while gender, age and household size have significant positive relationship with rural poverty. It further found that the International Fund for Agricultural

Development (IFAD) poverty intervention program has positively impacted on the rural poverty reduction and recommended that IFAD should focus more on educating the rural communities as well as the provision of infrastructural facilities in order to ensure more effective poverty reduction.

Similarly, Babatunde, Valerie, and James (2010) identified that households with formal education have higher welfare than households without formal education, and that the gender of the heads of households impacts on the nature of household poverty. Similarly, the study found that the age of the head of the household has an overall positive effect on the welfare of the household; and that generally, large family size reduces welfare in most regions of Nigeria. The study added that the larger the household size, the poorer the family; and that Polygamous families generally are poorer than monogamous family; and that welfare is higher in households headed by monogamous, polygamous or by those in the divorced/separated/widowed category, than households headed by never– married persons.

Babatunde et al found that Nigeria has more unequal distribution of income than Ethiopia, Madagascar, India, and Niger. Further analysis also suggests that poverty in Nigeria is predominantly a rural phenomenon, with rural poverty increasing from 28.3 percent in 1980 to 63.8 percent in 2004 (more than doubled in 20 years). However, the proportion of the urban poor also rose from 17.2 percent in 1980 to 43.1 percent in 2004. Thus, within the rural areas, approximately 44.4 percent of households in 2004 could not meet their food expenditure requirements. Another 19.4 percent could not only meet their food expenditure requirements, but not even the minimum expenditure to cover other basic infrastructure, education and health.

The National Bureau of Statistics (NBS,2011) reported a worsened incidence of poverty in Nigeria, between 2004 and 2010. The report indicates that the number of Nigerians living below poverty line rose from 68.7m to 112.5m. This shows a 63.7% rise in poverty incidence in six years. During the same period, the population rose from 139.2m to 158.6m a 13.9% rise. On the other hand, unemployed members of the labor force grew from 12.3% in 2006 to 23.9% in 2011.

Paradoxically, Nigeria's economy grew at an average annual growth rate in excess of 6.6%, making the country the 5th fastest growing economy in the World in 2010 at 7.87% real growth rate (World Bank, 1996). The description of Nigeria as a paradox by the World Bank has continued to be confirmed by events and official statistics in the country. Obadan (1996) was of the opinion that the paradox is that the poverty level in Nigeria contradicts the country's immense wealth. Among other things, the country is enormously endowed with human, agricultural, petroleum, gas, and large untapped solid mineral resources.

Akinwale,(2012) sees the existence of these bountiful resources in Nigeria and their negative effect on the economic and political life of the country as a curse. The causes are high level of corruption, poor level of science and technology policy implementation and infrastructural development, volatilities of price in the oil market, Dutch disease through overreliance on oil revenue, insufficient investment in education, weak institutions and lack of transparency among others; these can only be corrected through economic diversification, technology management, transparency and accountability like Extractive Industries Transparency Initiative (EITI), natural resource funds, investments in

education, domestic private ownerships, public involvement and strong institutions among others.

Humphreys (2007) see resource curse as a situation whereby countries like Nigeria that have large deposits of natural resources such as oil and gas, often perform worse economically and politically than countries with fewer resources. Evidence of this can be seen in some resource-rich countries like Nigeria, Sudan, Congo, Angola etc. These countries experienced different civil, political and economic problems while countries like Japan, Hong Kong, Taiwan, Singapore achieved rapid economic growth without such natural resource.

Similarly, Sachs and Warner (2001) and Gylfason (2001) have shown that there is a correlation between abundant mineral resources and a negative economic and political outcome. Weinthal and Luoug (2006) stated that the more intense a country's reliance on mineral exports, the more slowly its economy grows. In the case of Nigeria, it is not the question of slow economic growth, but it's not impacting on the life of the poor (World Bank (1996).The Weinthal and Luoug (2006) survey shows that, GDP per capita in mineral-rich countries increased by 1.7% while that of mineral-poor countries increased by 2.5-3.5% between 1960 to 1990; Gylfason (2001) also observed that from 1965 to 1998 gross national product per capita in OPEC countries decreased on average by 1.3 percent while there was a per capita growth by an average of 2.2% in the rest of the developing world.

In the same vein, Collier and Hoffler (2002) have shown that natural resources considerably increase the chances of civil conflict in a country and their estimates showed

that natural resources have a strong effect on conflict. They therefore suggest that natural resources play a great role in affecting institutional quality. Also, Isham (2003) tested and concluded that natural resources affect economic growth through its adverse effect on economic institutions.

The United Nations Development Program (UNDP, 2008-2009) report shows that despite its vast resources, Nigeria ranks among the most unequal countries in the world. The poverty problem in the country is partly a feature of high inequality which manifests in highly unequal income distribution and differential access to basic infrastructure, education, training and job opportunities. Inequality in Nigeria worsened from 0.43 to 0.49 between 1985 and 2004, placing the country among those with the highest inequality levels in the world.

Dogarawa (2006) sees the major problem of the Nigerian policy on poverty as the lack of ethics, juridical elements, divine regulations, and ability to shape and direct the attitude and behavior of the people toward self-reliance, which makes it difficult for them to embrace it with deserved seriousness. Many Nigerians, he added, do not recognize their religious and moral obligation to become self-reliant and economically independent.

2.4.1 Poverty Alleviation Strategies in Selected States of Nigeria

The unfavorable statistical distribution of poverty and unemployment rates as its affect the 'north' is a clear digression from the foundation of industrialization laid by the then Northern Region Government. In order to tame the tide of poverty, the then northern region government embarked on a massive industrialization program which was based on

the local Agricultural industry that has been the source of employment for most people of the area (Paden, 1986).

Cash crop production was boosted with the support of financial institutions such as Bank of the North which was set up purposely to bankroll the massive investment programs by companies like Northern Region Development Company (NRDC), Nortex and KTL. This giant strides yielded fruitful result in the formation of industries mostly agro allied, in major cities of the North, prominently; Kano, Kaduna and Jos. The economic retrogression of the last 20 years of the 20th century turned the industrial cities of northern Nigeria into ghosts of their former selves with the attending consequences of unemployment and raging poverty (Igbuzor, 2006), NNDP (2002). Consequently, states of northern Nigeria have ministries dedicated to poverty alleviation side by side with the National poverty Eradication Program (NAPEP) and other institutions that contribute on the subject matter alongside their local Government offices.

2.4.2 Comparison of Poverty Incidence across States

In Nigeria, the depth and severity of poverty varies in terms of geopolitical zones. This is not out of place with Geographical Disparity as theory of poverty. Babatunde et al (2010), found that poverty is higher in all three northern Nigeria regions than in the three southern regions for the period 1996 and 2004. The North West, North East and North Central zones have the highest poverty incidence, depth and severity in descending order while the South West, South East, and South South have the lowest poverty incidence, depth and severity in ascending order. All zones witnessed reductions in their poverty measures from 1996 to 2004 except the North West where poverty incidence increased from 72.7 percent to 76.4 percent. Similarly, the NBS (2010) presented a gloomier picture of the comparism

between the six geo- political Zones of the country (Appendix 6). The reductions in the poverty incidence, depth, and severity for rural households in the southern zones are greater than those achieved by their northern counterparts. Hence, the study concluded that poverty is more prevalent in the northern zones than in the southern zones.

Obadan (2002) disclosed that in 1980 the national average poverty incidence in Nigeria shows that 28.1 per of the population were absolute poor; and that the distribution of the incidence across states of the federation showed a maximum of 49.5 per cent poor recorded for Plateau (and Nasarawa which was excised from Plateau). This implies that every state had a poverty incidence below 50 per cent. By 1985, the national (average) poverty incidence had risen to 46.3 per cent, with the maximum of 68.9 per cent recorded in Bauchi (and Gombe which was carved out of Bauchi). As at 1996, the national average stood at 65.6 per cent with Sokoto, Kebbi and Zamfara (all carved out of the old Sokoto State) recording the highest incidence of 83.6 per cent; followed by Bauchi and Gombe with 83.5 per cent. As at 2000, the incidence of poverty was believed to have risen to 70 per cent at the national level. Obadan concludes that 'the increasing incidence of poverty, both within and among locations, was in spite of various resources and efforts exerted on poverty-related programs and schemes in the country, thus suggesting that the programs and schemes were ineffective.

In the same vein, the CBN 2007 poverty index shows that the level of poverty fluctuates and varies from one state to another depending on the region to which it belongs. Whereas; in Abia state the incidence of poverty dropped from 52.6% to 22.27% between 1996 and 2004; in Adamawa state it increased from 65.5% to 71.73% during the same period and it further rose to 74.2 % in 2012. In Akwa Ibom state, poverty incidence

dropped from 66.9% to 34.82% while in Yobe state it increased from 66.9% to 83.25% within the same period. Jigawa recorded an increase from 71% in 1996 to 95.07% in 2004; Bauchi, from 83.5% to 86.29% within the same period, it was 83.5 in 2012 and Kebbi from 83.6% to 89.65%, Kogi state from 75.5% to 88.55% and Kwara state from 75.5% to 85.22%. To cap it all, the top ten poorest states of Nigeria were in the north.

2.4.3 Millennium Development Goals and Poverty Alleviation

The Millennium Development Goals is a product of the United Nations Convention on Global Development. It was a product of the year 2000 convention which witnessed the presence of 189 Heads of States. MDGs embody the aspirations for human betterment, expressed in a limited set of numerical and time-bound targets. They include reducing by half, income poverty and hunger; achieving Universal Primary Education and gender equality; reducing under five mortality rate by two-thirds and maternal mortality by three-quarters; reversing the spread of HIV/AIDS and the population of people without access to safe water as well as better global partnership for development. These targets are to be achieved by 2015 from their levels in 1990 (UNDP and UNICEF, 2002).

Nigeria happens to be one of the countries that made the pledge in the Summit and it has the highest population in Africa and rated as the third country in the world with the highest number of people in poverty after China and India (Igbuzor, 2006).The first and critical goal to be achieved by the year 2015 is the goal of reducing by half, the number of those living in poverty and hunger from their levels in 1990. Nigeria has a poverty rate of 50% in 1992, 60% in 1996, 66% in 2004 and a whopping 75% in 2010; it has a similarly rising unemployment rate of 19.7 in 2009, 21.5 in 2010 and 23.9% in 2011, (NBS 2011, 2012), (Appendix 4, 5).

Forecasting the future possibilities of Nigeria achieving the Millennium Development Goals by 2015, Bello and Roslan, (2009) stated that Nigeria has a lot of potentials, enough for it to compete favourably with the countries of the G-7, Namely; France, Germany, Italy, Japan, United Kingdom, United States and Canada and that this view was supported by reports of the Goldman Sachs (2007), Soludo (2007), NEEDS, (2004), Vision Report (1997).

Whereas Goldman Sachs (2007) posited that in the whole of African, only two countries have the potentials to be among the G-20 by 2020, naming Egypt and Nigeria, Bello et al, argued that the poor economic performance of Nigeria in terms of human and social indicators will knock Nigeria off the club. Backing their position with statistics, Bello et al added, that Egypt had reduced poverty rate from 4.5% in 1991 to 2% in 2005 and underweight children from 10.4% in 1990 to 7.5% in 2008 while Nigeria's poverty rate increased from 49.2% in 1993 to 64.4% in 2004 and underweight children reduced from 35.7% in 1990 to 28.7% in 2003.

The study concludes that the Millennium Development Goals in Nigeria will not be met under current trends. The study advised government, non-governmental organizations, the private sector and international organizations to do more to galvanize efforts to achieve the Millennium Development Goals conclusively, through adjustments in planning and funding.

2.4.4 National Economic Empowerment and Development Strategy(NEEDS)

NEEDS stands for the National Economic Empowerment and Development strategy. It is Nigeria's mid-term plan for socio-economic reform of the public and the private sector. NEEDS was fashioned to address the multi-dimensional results of poverty using multidimensional approach that include job creation, affordable housing, improved health care delivery, strengthening skill acquisition, protecting the vulnerable and promoting peace and security.

The major focus of NEEDS is economic empowerment; and it targets both rural and urban poor, women, youth and children. NEEDS according to Bamiduro and Babatunde (2006) is different from the other economic programs that came before it in many ways. It seeks to achieve poverty alleviation and economic revivalism by stimulating the well acknowledged creative energies of the vast majority of the population. It has four clear goals which are: the creation of wealth, generation of employment, reduction of poverty, Re - orientation of values.

Its objectives are: To achieve a real GDP growth of five percent in 2004, six percent in 2005 and 2006 and seven percent in 2007, from the 8.6% real GDP growth in 2003; To achieve a steady five percent annual reduction in the incidence of poverty as projected over the five year period 2003 – 2007; to create a minimum of one million new jobs from 2003 to 2004 and two million yearly from 2005 to 2007; and to achieve a 10 percent increase in number of tourists, year after year up to 2007. The states and Local Governments Economic Empowerments targets are anchored on the NEEDS targets.(NEEDS,2004).

NEEDS sought to enthrone a more professional public service that is able to deliver more value. The strategy adopted was to restructure, trim and retrain the civil service as the main engine of service delivery by government. It aimed to eliminate waste and inefficiency and free up resources for investment in infrastructure and social services. NEEDS sees rapid growth of a resilient and competitive private sector as a key component of a sustainable reform program. The strategy was to diversify the economic base and reduce the relative dominance of the oil sector by putting the informal sector in the mainstream while linkages to the rest of the real sector is strengthened to create a vibrant private sector that can respond to the rigors of market forces as its engine of growth. The poverty reduction and wealth creation were dependent on the private sector to grow the economy and provide jobs and on the public sector to provide an enabling environment for development (NEEDS, 2004).

NEEDS was aimed to articulate the commitment of the federal government to a program of collaboration with and strengthening of the private sector. It aims to alter the strategy for industrial development and make it less import- dependent, more local resource - based and more related to local research and development, particularly in the area of Small and Medium Enterprises (SMEs). It sought to enhance economic empowerment of indigenous SMEs businesses through patronage of their products by improved tendering and procurement processes that stipulates minimum levels of local content. It planned to streamlined, processes at the Corporate Affairs Commission (CAC) through reduction of forms fees, review of stamp duty procedures and the tie - in of name regulation with other intellectual Property Rights protection.

Contrary to the laudable objectives of NEEDS as articulated in its objectives; Bambale (2011), found that NEEDS has not actually made any significant impact on Nigeria's infrastructures and standard of living of the majority of its people. He attributed the failure of NEEDS to significantly generate employment and reduce poverty to weak institutional frameworks in the areas of Education, Health and skill acquisition; lack of political will, and the lack of commitment to the economic reform agenda. To achieve poverty reduction and economic progress in Nigeria, majority of Nigerians must have access to quality education and the leadership must be truly committed to the economic reform agenda by encouraging development of stronger State institutions and creating enabling environment for investment.

2.4.5 International Donor Agencies and Poverty Alleviation

International donor agencies are those non-profit making organizations formed by Governments, private organizations, communities or individuals, to respond to the basic needs of the needy nations in the areas of Health, Basic Education, Agriculture, Water, Environmental Sanitation, Population Development, Skill acquisition, Works and infrastructural development.

Considering the vital importance of Donor Organizations in the fight against poverty, Giorgi (2013), posits that international donor organizations play one of the most important roles in fostering the agricultural sector which employs most of the labor force especially in Africa. Donor Agencies often give banks the impetus to direct their loans to the agricultural sector and to help transform producer organizations into private co-operatives which may possess higher credibility in business negotiations and easy access to credit.

Contrary to the position of Giorgi that foreign aid increase development, Mosley (1992) argued to the contrary, that foreign aid increase unproductive public consumption and fails to promote investment. This view was supported by Boone (1996) and Reichel (1995) who separately found a negative relationship between savings and aid. These findings were amended by Hadjimichael (1995), who posited that the relationship between aid and domestic savings is negative in most countries, but positive for good adjusters. This finding was confirmed by Burnside and Dollar (2000) who showed that aid can be effective when policies are good.

Busiinge (2010) found that the economic welfare effects of projects funded by the International Donor Agencies made minimal effect on the target beneficiaries and that on average, only 5 out of 15 project beneficiaries had been economically and socially impacted upon by donor-funded projects and that the larger proportion of project beneficiaries continued to struggle to realize economic and social effects mainly due to the structural approach favored by both the local counterpart NGO and the international donors. Inversely, more social and economic effects occurred at the non-primary target, which is the NGO workers, and the private sector.

The research further found that a significant proportion of community members are pushed to the periphery of the 'Very poor' including those that had been targeted by the projects due to, either the imposition of project ideas by the donors through the local counterpart NGO or failure to critically assess the local contexts on the part of the NGO and the donors and limited individual capabilities among the targeted active poor participants. Edwards and Hulme (1997) showed that donor-state and NGO relationships could compromise the work of civil organizations or modify their approaches.

Another negative impact of the donor-aided projects is that they accelerate the donor dependency syndrome and a consumption mentality among their beneficiaries and that most of the IDA funded projects are unlikely to be sustained, as they were purely dependent and tagged to the NGO and the donors and not to their beneficiaries or government. Robinson (1997), Gauri and Fruttero (2003) see NGOs as mere implementers of donors' policies. To reverse this trend, Busiinge (2010) recommends that local NGOs need to disengage and sort out donors that could support organically generated projects/programs and these programs should be able to strengthen local entrepreneurship capacity and economic tenacity.

In Nigeria NEEDS and SEEDS served as an important vehicle for the coordination of donor organization's activities. Nigeria's development partners, including the World Bank and DFID joint assistance strategy have been framing their assistance around NEEDS and SEEDS. Other donor agencies that do same are: The United States Agency for International Development (USAID), United Nation Development Program (UNDP), African Development Bank (ADB), International Bank for Reconstruction and Development (IBRD) or the World Bank, and United Nations Children's Fund (UNICEF).

Aganga (2010) reported that as at July, 2010 the World Bank has 24 projects that stood at $3.56 billion in Nigeria while the African Development Bank (ADB) has 13 projects that stood at $564.17 million, the International Fund for Agricultural Development (IFAD) had three projects valued at $72.1 million and the Islamic Development Bank had one project that worth $30 million. The combined funding support by donor agencies to Nigeria as at July, 2010 stood at about $4.226 billion.

2.4.6 Criticism of Views on Poverty Alleviation Program in Nigeria

There are mostly indicting views about poverty alleviation programs in Nigeria. Dogarawa (2006) has cited Majidadi (1992), Ogunwunike (1995), Idris and Peter (2000), Aigbokhan (2000) and Kolo (2004) as having a unanimous view about poor policy designs, poor plan, poor implementation, lack of professionalism of the management agencies and poor coordination of poverty alleviation program as the major causes of the nonperformance of poverty alleviation schemes in Nigeria.

Garuba (2004) also classified the various problems of poverty alleviation schemes in Nigeria as the five C's; that is, "Conception, and Content, Coordination, Corruption and Continuity problem". The common problems of this array of programs have been the hiccups and non-continuity, as every regime demolishes the preceding regimes poverty alleviation program and establishes its own, with the billions of dollars earlier spent going down the drain.

The inconsistencies of these poverty alleviation policies were evident not only in all the nineteen Northern States, but in the entire federation. Examples of the frequent changes in programs are; Operation Feed the Nation (OFN) (1976-1979),The Green Revolution (1980- 1983),The Rapid Food Production Programs (Back-To-Land) (1984-85), Directorate of Food, Roads and Rural Infrastructure (DFRRI) (1985-1994), Petroleum Trust Fund (PTF) and the Agricultural Credit Support Scheme (ACSS) later -Agricultural Credit Guarantee Scheme (ACGS)).

Again, the peoples Bank whose main objective was to provide micro credit to low income earners in the society with less emphasis on collaterals was also scrapped and the

survivors among community banks whose mission was the same with the Peoples' Bank were converted to Micro finance Banks with expanded capital base (CBN,2010).The Nigerian Agricultural and Co-operative Bank limited (NACB) and the Nigerian Agricultural Insurance Corporation (NAIC), were also created to stimulate agricultural production and stimulate employment.

In the year 2000, the NACB, PBN and FEAP were merged to form the Nigerian Agricultural Co-operative and Rural Development Bank limited (NACRDB). The aim was again to enhance the provision of finance to the Agricultural Sector. There also were pet projects like Better life for Rural Women (1985-1994), Family Economic Advancement and Protection Program (FEAP) and Women Initiative for Development and Change (WIDC 2010-2015).

Another policy flaw could be seen from the non-adherence to fiscal policies by institutions that are the primary engines of the economy. Banks are, by fiscal policy, made to dedicate certain percentage of their loanable funds to the funding of productive activities like manufacturing and agriculture, but their levels of adherence to this fiscal policy is questionable because of the unbalanced ratio of their loan distribution. For instance, 73% of loan distributed in Nigeria in 2010 goes to the south west, 4.5% to the South South 2.1% to the south east, and less than 1% to the entire North West (CBN 2010).

This might not be unconnected with the lopsided distribution of industries and manufacturing and productive activities in favor of the south west, especially Lagos which alone has about 25% of the concentration of industries even though it has less than 6% of the country's population (Hamalai, 1994).

2.5 Poverty Alleviation Programmes in Taraba State

In Nigeria the main reason that is often given for the creation of additional states is, to bring development closer and to improve the welfare of the people at the grass root. The case of Taraba State was not different. The state was created on the 21st of August, 1991 by the military regime of General Ibrahim Badamasi Babangida. It derived its name from one of the three major rivers in the state: Rivers; Donga, Taraba and Benue. The state covered about 9,400 square miles and has sixteen local Government areas and a population of two million and seventy four thousand six hundred and fifty as at the year 2006, with an annual growth rate of 3.1% (NPC, 2006).

Furthermore, Taraba state has about six million hectares of fertile land with both tropical and semi temperate climate suitable for the commercial production of cereals(maize, sorghum, millet and rice), tuber crops (yam, cassava and potatoes), tree crops (citrus, mangoes, cashew, guava, kola nut, coffee and tea), and vegetable crops (pepper, cabbage, water melon, green beans and lettuce). Taraba is one of the states with the highest concentration of livestock, fisheries and forest resources. In this light, the agricultural sector employs about eighty percent of the population that if empowered, can turn around the fortunes of the state (TSEEDS, 2004).

The state has tourism potentials and beautiful landscape with valleys waterfalls and parks in the low land and the high lands of Mambila. The state has inherited industries from the former Gongola; such as the Nigeria Beverages and Production Company (NBPC) that produces world class tea. Mahmud (2011) found that the companies are responsible for the provision of most of the infrastructural facilities in the area (such as road, schools, health centers, Dams, market and potable water) the presence of the company in the area is also

responsible for the change in their farming system (i.e. from subsistent farming to commercial farming) and immigration of people into the area.

Ibrahim (2011) further found that benefit derived from the company by the community declines as the activities of the company also decrease., other industries inherited from the former Gongola state include; Ba'issa Timber Company, Viva animal Feed Mill, Zing and the Lau tomatoes Company now acquired by the Dangote Sugar Company for conversion to sugar production.

2.5.1 Taraba State Economic Empowerment and Development strategy

Taraba has 54% rate of poverty in 2010 on the national poverty index. (NBS, 2010) It has a population of 2.1 million with 3.1% growth rate. The state GDP as a percentage of national is 8% and less than 5% IGR as a percentage of total revenue. The economy of the state is characterized by high level of poverty due to unemployment, low internally Generated Revenue and weak public sector (TSEEDS, 2004).

This necessitates the creation of the Taraba State Economic Empowerment and Development program. The strategy seeks to mainly reduce the poverty rate in the state by half by the year 2015 through the revamping of the private sector by taking advantage of vast resources and opportunities that abound in the state and by exploiting the national and global markets and investing heavily in infrastructure like electricity, Roads, Water and transport. The policy further seeks to assist investors in the state to access cheap credit through micro finance institutions and coordinate strategies for the exploitation of the key sectors that drive the state economy such as; Agriculture ,solid minerals and tourism.

The policy also seeks to Right size the public sector and privatize and commercialize government owned enterprises thus freeing resource for investment in infrastructure.

TSEEDS was intended to realize the aspirations of the National Economic Empowerment and Development Strategy (NEEDS) and to fast track the achievement of the Millennium Development Goals as a target for achieving sustainable development by the year 2015 at the level of Taraba state. Among the goals of the Millennium Development Goals is eradicating extreme poverty and hunger.

The goal of TSEEDS in this regard, is to halve by the year 2015 the proportion of Tarabians living in extreme poverty and those suffering from hunger. To achieve this, the TSEEDS policy seeks to harness the bountiful natural resources that the state is endowed with, so as to achieve a growth in the Internally Generated Revenue (IGR), by boosting agriculture as percentage of GDP to 6% in 2007 from the 3.2% in 2004 and achieve a target GDP growth of 6% in 2005, 7% in 2006, and 8% in 2007 from the 3% in 2004, in line with the NEEDS target. There is no evidence that these targets have been met by 2015; the achievement of which would have led to the generation of employment and by extension, the alleviation of poverty.

The NDE was established in 1986, and it was statutorily mandated by an Act of parliament CAP 250 of the Laws of the Federation of Nigeria 1999, section 2 (c) to among other things, design and implement programs to combat mass unemployment. The mandate of the Directorate as contained in the enabling Act, include articulating policies aimed at developing work programs with labor intensive potentials. NDE was mandated to tackle the problem of mass unemployment involving all categories of labor (skilled and

unskilled) including university and other tertiary institutions graduates, as well as the disguised, unemployed street hawkers in rural and urban centers. It was also designed to check the wave of crime and threat to life and property arising from mass unemployment among young school leavers. Two out of the four core areas of the Directorate's activities include boosting agricultural potentials and aiding the establishment and sustenance of small and medium scale enterprises. These are two of the three important variables of this research. The other two areas of concern of the NDE are; special public works and vocational skills development, which are also, labor intensive and as such create jobs.

In Taraba state, the NDE vigorously pursued its mandate through series of employment generation programs. Such as: Employment Counseling and Job Linkages; Vocational Skills Acquisition Training; Entrepreneurial (Business) Training; Training for Rural Employment Promotion; Training for Labor Based/Transient work; Enterprise Creation for Graduate Trainees through Resettlement; and Collaboration with National and International Agencies. These collaborative efforts at the national level involve the following stakeholders:

National Youth Service Corps (NYSC), National Bureau of Statistics (NBS), Bank of Agriculture (BOA), United Nations Development Programs (UNDP), National Economic Reconstruction Fund (NERFUND), and Labor Organizations (NDE Annual Report, 2011).

2.5.2.1 Directorate of Food, Roads and Rural Infrastructure (DFRRI) and poverty Alleviation in Taraba State

Most of Taraba state is rural and rural development is a veritable tool for fighting poverty and achieving economic prosperity at the grassroots level. The Taraba state office of the DFRRI was established during the Military era to enhance rural development through the

provision of rural feeder roads and electricity. In Nigeria, the Directorate of Food, Roads and Rural Infrastructure was established by Decree No. 4 of 1986. The Directorate was tasked with the responsibility of developing rural areas of Nigeria in order to improve the quality of life of the rural dwellers. The objective of the program was improving rural development within the conceptual framework of a moral, social, cultural, economic security and social mobilization. The modality for achieving the objectives was the setting up of state offices, equivalents of directorates headed by State directors.

The concept of rural development embraced by most countries connotes a process through which rural poverty is alleviated by sustained increases in the productivity and incomes of low – income workers and households, rural development programmes which had poverty alleviation objectives impacted significantly on productivity; Nwachukwu et al (2007). For rapid and sustained rural development to take place, Enyi, (2014) opines that the lopsided and urban based development process must be reversed to rural based and bottom-up approach and government must continue to create a conducive environment for rural development to thrive.

In Nigeria the Directorate of Food, Roads and Rural Infrastructure was established by Decree No. 4 of 1986. The Directorate was tasked with the responsibility of developing rural areas of Nigeria in order to improve the quality of life of the rural dwellers. The objective of the program was to improve rural development within the conceptual framework of a moral, social, cultural, economic security and social mobilization. The modality for achieving the objectives was: the setting up of state offices, equivalents of directorates headed by State directors. Local government areas were required to concentrate their programs of action and annual budgets on the provision of rural roads,

water, and rural electricity as well as the execution of self-help projects that will lead to income generating, productive economic activities.

The Directorate was said to have suffered from shortage of funds to cover projects on a nationwide basis. Other problems identified were shoddy execution of projects, policy inconsistencies and discontinuity of programs and projects. DFRRI was scrapped in 1994 and its functions shared among the ministries of water Resources and rural Development (IOA, 2011).

2.5.3 National Poverty Eradication Program (NAPEP) and Poverty Alleviation in Taraba

Taraba state at its creation in 1991 has established a Poverty Alleviation Agency in line with the National Poverty Alleviation Program (NAPEP). The programme was initiated to provide direct and sustainable jobs for 200,000 unemployed persons annually, stimulate production and reduce social vices and tension in the society. It was converted to National Poverty Alleviation Program on the 31st November, 2001 due to its in effectiveness.

To achieve and sustain this, the Poverty Alleviation Council (PAC) was established with the president as the chairman and the ministers of Works and Housing, Agriculture, Water Resources, Industry, Education and Health, as members. The inter-ministerial committee identified two main strategies for the creation of jobs through short-term strategy (public works) and sustainable jobs (skills and Entrepreneurship Development).

Each of the Ministries was allocated responsibilities: Agricultural sector was handled by the Ministry of Agriculture, Education sector by the Education Ministry. Rehabilitation

and Maintenance by the Ministry of works and Housing: National Directorate of Employment and Ministry of Employment Labor and productivity handled skills acquisition and entrepreneurial development; environment sector by Ministry of Environment; health sector by Ministry of health and Women development by Ministry of women Affairs.

A co-coordinating committee comprising of stakeholders was formed at the state level to avoid over centralization of authority and bureaucracy. As an outcome or expected impact, government sought through the Poverty Alleviation Program (PAP) to better or improve the standard and living condition of the people. Rahman (2013), was of the view that though the Poverty Alleviation Program (PAP) was planned to provide long-term jobs for skilled and semi-skilled personnel, the program was ridden with fraud and did not provide the necessary infrastructure that would enable the private sector thrive on creation of jobs.

He added that money was pumped into the system without corresponding production of goods and services and that there was no articulated and comprehensive policy to bring about the revival of infrastructure in the key sectors of Agriculture, industries and Energy.

2.5.4 Peoples Bank of Nigeria

The people's Bank was established in 1989 to cushion the effects of the Structural Adjustment Program (SAP) especially on the underprivileged Nigerians both in the urban and rural areas. It was masses based credit program which provided loans at low interest rate, to the bracket of low income individuals, to finance income generating activities without insisting on asset based collaterals; it relies more on group guarantees.

The people's bank of Nigeria was funded by grant from the federal Government and counterpart funding from state government.

Problems encountered by the Banks were said to be; unmanageable rate of branch expansion, dependence on government for funds and weak management that resulted in the collapse of most of the branches. To address the problems that led to the collapse of the peoples bank, community banks were set up to address essentially the same target group, but their modes of operation were conceptually different. Each community bank was conceived as a self –sustaining financial institution, owned and managed by a community or a group of communities. Their primary purposes were to mobilize deposits and provide credits and other financial services to their customers, largely on the basis of customers' self-recognition and trust worthiness.

The Community Banks have had their share of the turmoil in the banking industry. Several of them were hard hit by the prevailing downturn when the financial houses, or commercial banks, in which they placed their funds, became distressed. Those that have managed to avoid this problem traded cautiously by lending only for short-term investments thus restraining, to some degree, their wealth creating capacity at the grassroots. On the whole, the community Banks have demonstrated the potential of being a veritable tool for transforming the rural economy Yunusa (1998).

2.5.5 Financing Small Scale Enterprises through Microfinance Banks

The Federal Government has encouraged the conversion of community banks to Micro finance Companies through the expansion of their capital base to enhance their effectiveness in financing Small and Medium Scale Enterprises (SMEs). Robinson (2001)

defined Micro Finance as the supply of loans, savings and other basic financial services to the poor. It evolved as an economic development approach intended to benefit the low income bracket of the society. The World Bank (2007), sees it in the light of providing financial services including savings and credit to the poor. To Ledger Wood (1997), MFBs are institutions, governmental or non-governmental like savings and loans cooperative societies, commercial banks or non-bank financial Institutions that provide financial services to the low income segment of the society largely ignored by the mainstream banking sector. Irobi (2008) defines micro financing as the provision of financial services such as credits, savings, micro leasing, micro insurance and payment transfers to the economically active poor and low income households to enable them engage in income generating activities or expand their small scale businesses.

Small Scale Enterprises on the other hand are seen as business enterprises whose total capital is not more than one hundred million naira, and has a workforce of between ten and seventy, that work on full time basis, while a medium scale company is defined as an enterprise with total capital base of not more than 300 hundred million naira and a staff strength of between seventy one and two hundred, Akeem, (2013).

The relationship between micro finance banks and SMEs is seen in the light that Micro finance Banks specializes in providing financial services to the small and medium scale enterprises and in the process supports the enhancement of employment and tame the growth of poverty in the society. This is because of the expectations that as investment increases, especially in small and medium scale businesses, employment opportunities are created, more people earn income and so are lifted out of poverty, output rises, further demand are

created and the cycle begin again until the economy reaches a level where resources are optimally engaged.

Jegede et al (2011), found a significant difference between businesses who patronize the services of Micro Finance institutions and those who do not, especially in the area of increasing income and changing economic status. The study concludes that Micro Finance is a potent tool for purveying credit, savings and other basic financial services to the poor who are continually ignored by the formal banking sector and can be more viable tool for sustainable poverty alleviation if more is done on programme outreach and depth. The study further recommends that Government should provide infrastructure, create enabling environment by ensuring political stability, stable micro economic environment and low inflation rates.

This finding is in tandem with Tende (2013) who found a significant relationship between microfinance and the development of small and medium enterprise in Taraba State. Tende also revealed that adequate credit facilities to entrepreneurs contribute significantly to job creation in the state. The study recommends that if the Nigerian government must revitalize its economy, reduce unemployment progressively, and generate more employment opportunities, a paradigm shift in policy that is critical to effective entrepreneurship development becomes imperative and should provide an enabling environment for the microfinance program by ensuring political stability, a stable macro-economic environment and low inflation rates.

Similarly, Dogarawa, (2009) found that due to the high interest rate and moral reasons; entrepreneurs hardly patronize banks thus leaving large amount of funds unbaked, thus denying the banking system of deposits that would have hitherto benefited the economy

thus, leading to the quest for the involvement of interest free Micro finance banks that would help mop up the financial resources which will serve as a boost in the fight against poverty. The challenges of micro financing in Nigeria include inadequate awareness, insufficient support from government, inadequate donor funding, and lack of standardized performance monitoring system, Irobi (2008).

Small and Medium Scale industries have a lot of important contributions to make in the economic development of Taraba state considering the abundant human and natural resources (Mahmud and Ibrahim 2011), However the determinant of success of any SME is dependent mainly on people's positive attitudes toward the enterprises and on the degree of adequate incentives and encouragement received from the government (Akeem, 2013).

2.5.7 Micro Financing and Poverty Alleviation, the Grameen Experience

Micro finance has played a vital role in the fight against poverty in rural areas of Bangladesh through the services provided by one of the most successful micro finance institutions in the world, the Grameen Bank. The word Grameen means 'rural', so Grameen Bank means Rural Banking, Wahid (1994). It was first established in Bangladesh as a mechanism under which credit can be provided to the poorest of the poor on a group liability basis instead of any collateral. Based on this principle, the bank has been successfully operating with an unprecedented loan recovery rate (Chowdri et al).

Grameen Bank was founded in the 1970s by Professor Muhammad Yunus, recipient of the 2006 Nobel Peace Prize, as an effort to ameliorate the destitution and poverty that plagued his country Bangladesh. Yunus believes that the poor possess an "entrepreneurial drive" and are equipped with "survival skills" that allow them to become successful micro-entrepreneurs (Engler, 2009, p. 82).

He also asserts that to develop tools and services that would greatly benefit the poor; their limitations must be carefully considered by institutions which fight poverty (Yunus, 2007, p. 20). Most conventional banks believe that the poor portion of population is "unbankable" due to their lack of financial resources and assets that can be put up as collateral. And so, more often than not, the poor are excluded from the financial sector because banks are unwilling to lend out loans and offer other financial services to this population group. Most commercial banks believe that the poor entail high risks, and are more likely to default on loans compared to middle and high-income individuals.

The spread of the Grameen Bank idea around the world has drawn keen attention from researchers, policy makers and agencies interested in rural development. Midgley (2008), asserts that with more than 1,000 branches and 6 million members, and a boasts of 98 percent repayment rate., the Grameen Bank is a success story in the alleviation of poverty not only in Bangladesh but all over the globe as a result of the widespread attempts to replicate it in many other countries including the United States and Canada. Hussein (1988), in his study on credit for the alleviation of rural poverty in Bangladesh found that Grameen Bank beneficiaries in the rural Bangladesh are mostly poor, landless and with larger family size compared to the middle class Bangladeshi. Jegede et al (2011) asserts that result from empirical research on the operations of the Grameen bank indicates that even the poorest can benefit from micro finance both from the economic and social wellbeing point of view. Khandkar (1998) also found evidence of substantial increase (18%) in the annual income of an average Bangladeshi house hold that patronizes the services of the Grameen Bank.

2.6 Review of Empirical Studies

Many studies have been conducted on poverty alleviation in Nigeria that dwelled on various aspects of the cause of poverty and the proposed remedies. Whereas some researchers traced the problems to government poor handling of its programs against poverty, citing noninvolvement of the affected persons (the poor) in the conception, design and execution of the programs, others attributed the failure to the misuse of resources provided to the poor to alleviate their poverty.

Reviewing the significance of stable markets in the alleviation of poverty in the rural areas, Gani and Adeoti (2011) analysed Market Participation and Rural Poverty among Farmers in Northern Part of Taraba State, using a Multi-stage stratified random and purposive random sampling techniques. The study found that Market access play a remarkable role in ensuring better income and welfare for smallholder farmers through diverse channels. The study found that stable markets for produce increase purchasing power by raising income and in turn, creates demand for consumer goods, thereby enhancing farmer welfare.

Aiyedogbon and Owhofasa (2012) empirically found that unemployment, low contribution of agricultural and services industry to the GDP, as well as the nation‘s population growth, have positive significant impact on the incidence of poverty in Nigeria. The study recommends among other things, the need for a holistic effort by governments at all levels to create jobs and arrest unemployment. This finding gave credence to the work of Abdul (2010) who earlier reached a similar conclusion on the relationship between GDP and poverty in Nigeria.

Aigbokhan (2000) and Bakare (2012) in separate studies found a significant and positive relationship between growth and poverty, meaning that the impressive growth of the Nigeria's economy could not have yielded any significant improvement in Poverty alleviation, and that the so-called "trickle down" phenomenon, underlying the view that growth improves poverty and inequality, is not supported in the case of Nigeria due to the macroeconomic policies and perhaps the fact that Nigeria's growth is driven by the oil and mining sectors which generate les employment compared to the Agricultural sector. This paradox conflicts with rational economic thinking. It highlights vividly the structural disequilibrium in the Nigerian economy which obviously kept the key productive and high employment sectors below potential, considering the disproportionate budgetary allocation between capital and recurrent expenditure (Appropriation Bill, 2013:14).

In the same vein, the NBS (2012) indices indicate that both industrial and agricultural productions have largely stagnated since 2006. The improvement in the yield per hectare in Nigeria is 20% compared to 50% in similar developing countries, thus making it one of the lowest in the World. This shows that, Nigeria has one of the lowest usage rates of agricultural inputs. Gani et al (2011) opines that the 5% average growth rate per annum of the agriculture sector might easily be doubled by improvement in the sector considering the natural fertility of its soil and agriculture friendly climate by improving productivity thereby pushing the economy toward its production possibility frontier.

Arguing for the relevance of youth empowerment for leadership as a factor in the achievement of the objectives of economic empowerment and development, Omotere (2011), identifies poor monitoring and supervision of youth empowerment programs, lack

of funding, inadequate infrastructural facilities, lack of qualified trainers, poor management of youth recreational facilities and vocational centers as the major bottleneck towards the implementation of youth empowerment programmes in Taraba state vis-à-vis NEEDS/TSEEDS. The study recommends the provision of enough funding for the assessment and monitoring of youth programmes, provision of well-equipped vocational centers, recruitment of qualified youth leaders, for the achievement of the Taraba State Economic Empowerment and Development Strategy.

Criticizing the negative impact of narrow coverage and the misallocation of resources in the quest to reposition the economy of the country via the structural adjustment policy, and the need for the involvement of the poor in the design and implementation of the poverty alleviation program, Abimiku (2006), found that the Structural Adjustment Program (S.A.P.) which was adopted as a solution to the nation's ailing economy failed to achieve its purpose. He attributed Its failure to the narrow coverage of the program and the fact that many of the beneficiaries did not put the skills acquired into use as was expected; similarly, loans acquired from the National Directorate of Employment and the People's Bank were diverted for other uses. Primary Health Care facilities were found to be inadequate to meet the minimum expectations of those who patronized them. He finally concludes that, the non-involvement of the poor right from the program design, to its execution is a critical factor in the failure of SAP.

Explaining the link between poverty and poor agricultural practices in rural Taraba state, Ibrahim et al (2011) established a direct relationship between disproportionate access to land between farmers and cattle rearers, with poor agricultural practices like continuous

cropping and over grazing which often leads to loss of soil nutrients and dwindling yields; this in turn, leads to poverty, frustrations and violent tensions between the two groups and is one of the major causes of violent clashes in Northern Nigeria especially in the Mambila plateau where range owners control 83.6% of the land in the area and farmers having only 8.3%.

In the same vein, Akaahan (2000) was of the view that despite various agricultural and rural development financing schemes put in place in Nigeria, the Agricultural sector was still characterized by absence of modern social and economic infrastructures, neglect, abject poverty and inaccessibility to credit by the rural farmers. The study concluded that to reposition agriculture as a potent tool for poverty alleviation, certain strategies must be adopted; they include: encouraging the formation of Farmers Self Help Groups, creating sector specific agencies to provide social infrastructures to rural areas, paying attention to input procurement, distribution and application of suitable modern technology, good handling of environmentally related disasters like desertification, floods, Landslides and whatever damages top soil. It also advocated less stringent conditions for borrowing, establishment of more processing plants of Agricultural Products and the reduction of rural-urban drift.

Mahmud (2011) while assessing the economic impact and social responsibility of industries in rural areas of Taraba state, found that the existence of an agro allied company, the Nigerian Beverages Production Company at the Mambila Plateau of Taraba State, is responsible for the provision of most of the infrastructural facilities in the area such as; road, schools, health centers, Dam, market and potable water, the presence of the company in the area is also responsible for the change in the inhabitants farming system,

that is, from subsistent farming to commercial farming, the industry also attracted migrants into the area. Interestingly, the findings further show that benefit derived from the company by the community decline as the activities of the company decrease. This shows a direct relationship between the strong presence of Small nd Medium Scale Enterprises (SMEs) especially in the agro allied industry and social inclusion in our rural communities.

Dogarawa (2009) was of the opinion that charity organizations like the institutions of alms and orphanages are among several ways religious organizations combat poverty and enhance welfare in the society. He emphasized that "While Zakah or alms helps generate a flow of funds and recruit the necessary manpower; Waqf or orphanages provides the material infrastructure and creates a source of revenue for use in, among others, social welfare enhancing activities at family, community and state levels". He further explains that while alms serve as a unique mechanism of compulsory transfers of income and wealth from the haves to the have-nots in the community, through it, every individual in the society is assured of the minimum means of livelihood, this according to him provides social security system in the society; orphanages on the other hand, are used to provide material infrastructure and to create a source of revenue for use in, among others, social welfare enhancing activities both at family, community and state levels.

2.7 Theoretical framework

Theories of poverty are the foundations upon which poverty reduction strategies are based. Anti-poverty Programs are designed, selected and implemented in response to different causes of poverty in specific locations, to a particular person or group of persons; guided by theories that justify the intervention scheme Bradshaw (2006), Olalekan (2013).

There are many theories on the causes of poverty, based on either "individual deficiencies, cultural beliefs and sub cultures, political Economic and social distortions in the society, geographical disparities and poverty caused by cumulative and cyclical interdependencies"

Whereas viewing poverty as caused by individual deficiencies is seen by modern theorists as an old fashion religious doctrine that equated wealth with the favor of God; the consequences of such bad choices are addressed through anti-poverty programs that emphasize on penalties to motivate hard work (stick and carrot approach). So also, individuals are not necessarily to be blamed for the transmitted set of beliefs and values that breeds poverty over generations, because they are victims of the dysfunctional sub culture that causes the poverty. On the other hand, looking at poverty as caused by political, economic and social distortions, cyclical interdependencies and geographical disparities, informs the strategy of addressing poverty in the society through the elimination of structural barriers and socially creating and developing alternative institutions which leads to openness, innovation, and the willingness to help the poor gain wellbeing, Bradshaw (2006).

The varied theories are indications that poverty is seen as caused by a combination of factors that socially exclude the poor from the epicenter of political, economic and social endeavor; and is alleviated using the social inclusion approach. Social exclusion is at the root of both urban and rural poverty. It covers what happens when people face a combination of linked problems that are mutually reinforcing in nature; such as unemployment, discrimination, poor skills, low incomes, poor housing, high crime and family breakdown (Bary, 2002).

Bary opines that individuals or groups of people have to meet certain conditions before they can be said to be socially excluded. These conditions include their willingness to participate in certain social and economic activities and their inability to do so due to reasons beyond their control. Burchardt et al (2002) emphasize the areas of activity that determine social exclusion or inclusion as; (Consumption: Capacity or incapacity to purchase goods); Production: (ability or inability to participate in economically or socially valuable activities); Political engagement: (involvement or inability to get involved in local or national decision making); Social interaction: (Integration or inability to integrate with family, friends, and community).

This justifies hinging this study on the theory of social exclusion because the theory considered those who are excluded from the socio economic affairs of the society in which they live, thus addressing the fears of the critics of traits theory of poverty who insist that an individual or a group's lack of prosperity as a result of personal failing (deficiencies) should not be compensated (or justified) by the state through support and assistance. Hence, deficient individuals who voluntarily exclude themselves are motivated to include themselves through the withdrawal of government welfare packages.

The choice of social exclusion theory is informed by its hybrid features, it is embedded in the major constructs of poverty, lack of which leads to inequality in access to resources which in turn leads to disparity in income; and on the other hand, it allows for the anti-poverty programs that socially include the poor in the social, political and economic affairs of the society in which they live.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research design and the data collection method adopted for the study. It details the various aspects of the research framework, research design, and data collection procedures, techniques of data analysis, model specification, and tools of testing hypotheses, definition and the measurement of variables of the study.

3.2 Research design

The research design adopted for this study is correlational design method and the paradigm is positivism (scientific not rational deductions). Quarterly data obtained from secondary sources are used. Aiyedogbon and Owhofasa (2012) also used secondary data to study poverty and Youth unemployment in Nigeria. These choices are also informed by the fact that the study examines the relationship between the dependent variable of Economic Empowerment and the independent variables of Investment in Agricultural schemes, Investment in SMEs and job creation by NDE.

3.3 Sources and Methods of Data Collection

Data for the study were collected from secondary sources only. Specifically, data on the detail allocation of funds to farmers in the state from 1999 to 2014 was collected from the Taraba state Ministry of Agriculture and the Bank of Agriculture (BOA). Information on the state internally generated revenue was obtained from the Ministry of Finance. The Ministry of Commerce and Tourism supplied the researcher with data on budgetary allocation to the small and medium scale enterprises. The Taraba state office of the National Bureau for Statistics provided data on the unemployment rate in the state for the

period of the study; while the Taraba state Planning Commission and the state office of the National Directorate of Employment (NDE) supplied the researcher with data on the annual budgets of the state for the period of the study 1999 to 2014 and annual disbursement to the National Directorates on Employment respectively.

3.4 Techniques of Data Analysis

For the purpose of this study Ordinary Least Square, OLS, (time series) multiple regression was adopted to examine the research hypotheses and the model of the study. This is because three independent variables are regressed against one dependent variable to obtain the impact of Economic Empowerment and development Program on Poverty Alleviation.

Model Specification

The model specified to examine the hypotheses of the study is as follows:

$PAP = \beta_o + \beta_1 AGR + \beta_2 SME + \beta_3 NDE + e$

Where:

PAP= Budgetary allocation to TSEEDS

β_o = Constant

$\beta_1 - \beta_3$ =Coefficients of the independent variables

AGR = Investment in Agricultural schemes

SME = Investment in Small and Medium Scale Enterprises

NDE = Jobs created by the National Directorate of Employment

e = error term

Test of Hypotheses

The following robustness tests of hypotheses were conducted:

i) Augmented Dickey Fuller Test - the stationarity of the time series data is tested using the Augmented Dickey Fuller (ADF) test for the variables adopted in the study.

ii) Serial Correlation Test – Breuch –Godfrey Serial Correlation test was used to determine the presence or otherwise of auto-correlation within the period of the study.

iii) Co-integration Test- Johansen co-integration test was used to test for long run relationship between the dependent and independents variables.

The tools of unit root tests (ADF) is tested for all the variables by taking null hypothesis as 'presence of unit root' (that is, presence of non-stationarity) against the alternative hypothesis 'series is stationary'. If the absolute computed value exceeds the absolute critical value, then we reject the null hypothesis and conclude that series is stationary and vice-versa.

3.5 Definition and Measurement of Variables

3.5.1 Independent Variables

Taraba state Economic Empowerment and Development Strategy (TSEEDS) was measured using three well known independent variables of economic empowerment: Investments by the Taraba state Government through the Ministry of Agriculture to farmers' cooperative societies in the area of funding and supply of farm inputs; direct support to Small and Medium Scale Enterprises through the Ministry of commerce to enhance their role in wealth creation and employment

generation; and to individual entrepreneurs by the state government through the National Directorate of Employment Taraba State Office.

3.5.2 Dependent variable

The dependent variable is the TSEEDS proxied by the unemployment rate. This is because poverty is a function of unemployment. TSEEDS, in turn is measured by the three independent variables of investment in the Agricultural Sector, Budgetary allocation to small and medium scale enterprises, and funds disbursed to start up businesses through the state office of the NDE.

The dependent variable is intended to be impacted upon by investment in the three independent variables whose target was to harness the economic potentials of Taraba state, thereby fast tracking the achievement of NEEDS and realizing the Millennium Development Goals.

Investment in the three independent variables seeks to ensure growth in the internally generated revenue and the gross domestic product of the state by revamping the private sector, taking advantage of vast resources and opportunities that abound in the state and by exploiting the national and global markets.

CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter provides the results from the analysis of the data and its interpretation between the dependent and independent variables. The dependent variable included in the model is the poverty reduction programme TSEEDS which is proxied by the unemployment rate while the independent variables are investment in Agricultural sector (AGRIC), investment in Small and Medium Scale Enterprises (SME) and job created by National Directorate of Employment (NDE). The chapter is divided into four sections. To observe the properties of time series data, the chapter first presents the data on quarterly allocation to the TSEEDS(see appendix 8) followed by result generated from Augmented Dickey Fuller Test which is immediately followed by co-integration test so as to avoid the generation of spurious result. Finally, the chapter presents the regression result which is used to test the hypotheses of the study formulated earlier in chapter one. It also focuses on findings and policy implication derived from the findings

4.2 Unit root test

At this point, we observe the statistical properties of time series data used in the estimation. This is to determine whether these variables are stationary or not. This is because macro-economic data often appear to posses' stochastic trend that can be eliminated by differencing the variables. Augmented Dickey Fuller (ADF) was used to test the order of stationarity of the data as presented below:

TABLE 4.1: ***RESULT OF STATIONARITY (UNIT ROOT) TEST***

VARIABLES	*ADF-STATISTICS*	*CRITICAL VALUES*	*ORDER OF INTEGRATION*
TSEEDS	-3.644763 (0.0075)	1%= -3.540198 5%= -2.909206 10%=-2.592215	LEVEL 1(0)
AGRIC	9.255609 (0.0000)	1%= 3.560019 5%= 2.908420 10%=2.596689	FIRST DIFFERENCE 1(1)
SME	10.31356 (0.0000)	1%= 3.538362 5%= 2.908420 10%=2.591799	LEVEL 1(0)
NDE	9.007052 (0.0000)	1%=3.538362 5%=2.908420 10%=2.591799	LEVEL 1(0)
ECM	13.29023 (0.0000)	1%=3.540198 5%=2.909206 10%=2.592215	FIRST DIFFERENCE 1(1)

Source: Extracted from E-view 6.0 output file.

In order to investigate the order of integration among the variables such as TSEEDS, AGRIC, SME and NDE, the study has used the Augmented Dickey Fuller (ADF). As stated in the methodology, the tools of unit root tests (ADF) is tested for all the variables by taking null hypothesis as 'presence of unit root' (that is, presence of non-stationarity) against the alternative hypothesis 'series is stationary'. If the absolute computed value exceeds the absolute critical value, then we reject the null hypothesis and conclude that the series is stationary and vice-versa.

From Table 4.1, the result shows that three of our variables were stationary at level while the Error Correction Model (ECM) is stationary at first difference. These variables include TSEEDS, SME and NDE. On the other hand, the result shows that after running AGRIC

at level, it was not stationary but became stationary at first difference at 1% level. This is so because it is expected that for a variable to be considered stationary, the ADF test statistics must be higher than the critical value at 1% level of significance.

4.3 Co-integration test

Since not all the variables are not stationary at level, and as AGRIC is stationary at first difference, it is quite possible that there is a linear combination of integrated variables that is stationary; such variables are said to be cointegrated. Though for the ECM to be stationary at first difference, it shows a sign of the existence of long run relationship between the dependent and independent variables and for this to be confirmed, it is necessary to conduct a cointegration test. To understand the cointegrating relationship across these variables the study uses Johansen (1991) Cointegration Test. The Akaike information criterion (AIC), Schwarz information criterion (SBC), Final prediction error (FPE), Hannan-Quinn information criterion (HQ) and the likelihood ratio (LR) test collectively suggest an optimal lag length of one and the cointegration results are provided in the table below;

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.637659	112.2305	47.85613	0.0000
At most 1 *	0.407512	50.30525	29.79707	0.0001
At most 2 *	0.178721	18.37636	15.49471	0.0179
At most 3 *	0.099098	6.365896	3.841466	0.0116

Trace test indicates 4 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.637659	61.92527	27.58434	0.0000
At most 1 *	0.407512	31.92888	21.13162	0.0011
At most 2	0.178721	12.01047	14.26460	0.1103
At most 3 *	0.099098	6.365896	3.841466	0.0116

Max-eigenvalue test indicates 2 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Source: E-view 6.0

Both the trace statistics and max- eigen statistics rejected the null hypothesis of no cointegration at the 0.05 level among all the variables, the figures are (112.23 > 47.86 and 61.93 > 27.58), (50.31 > 29.80 and 31.93 > 21.13), (18.38 > 15.49 and 12.01 < 14.26), (6.37 > 3.84 and 6.37 > 3.84), for both trace statistics and max-eigen statistics respectively. Hence, the Johansen methodology concludes there exist four cointegrating relationship among TSEEDS, AGRIC, SME and NDE.

4.4 Presentation and Discussion of Regression Result

This section presents and analyzes the result obtained from regression. The summary of the regression result is presented in table 4.3 while the detailed result is attached in the appendix.

Table 4.3: Summary of Regression Result

Variables	*co-efficient*	*Std Error*	*t-stat*	*p-value*
C	*3.722392*	*2.516581*	*1.479147*	*0.1451*
AGRIC	*1.59E-07*	*5.62E-07*	*0.283241*	*0.7781*
SME	*4.70E-09*	*1.87E-09*	*-2.519878*	***0.0148***
NDE	*2.82E-08*	*2.44E-08*	*1.154651*	*0.2535*
R2				***0.8100***
Adj R^2				***0.7771***
F-stat				***24.639***
Prob (f-stat)				***0.0000***
Breuch-Godfrey correlation			***F-stat (1.413) Prob F 0.2080***	

Source: E-view 6.0 regression output

4.4.0 SUMMARY OF FINDINGS

4.4.1 Investment in Agricultural Sector and TSEEDS

Our result shows a coefficient value of 1.59E-07, t-value of 0.283241 and p-value of 0.7781 respectively, which implies that there is a positive insignificant relationship between investment in the agricultural sector and poverty alleviation in Taraba state. The p-value of 0.1451 signifies that investment in agricultural sector is not significant at either one per cent, five per cent or ten per cent and the coefficient value shows a direct relationship between investment in agricultural sector and unemployment rate, that is, the higher the investment in agriculture, the higher the rate of poverty alleviation in the state but as we can see in our result, increase or decrease in investment in agriculture will not have any impact on poverty alleviation in the State, which is contrary to our a priori expectation.

As a result of this, we fail to reject our first hypothesis which states that investment in agricultural sector has no significant influence on reduction of unemployment in Taraba state. The insignificant impact of investment in agricultural sector on poverty alleviation may be as a result of the inability of the government to properly monitor the investment in agriculture, as the larger part of the fund meant for agriculture may have been channeled to another areas or personal accounts of an individuals.

Taraba state has all it takes to eradicate or reduce poverty if its focus is majorly on agriculture, as it is one of the states with the highest concentration of livestock, fisheries, and forest resources, while the climatic condition of the state is also suitable for the cultivation of different kinds of food and cash crops.

Therefore, if poverty is to be reduced to it barest minimum in Taraba state, the Agricultural sector should be given optimal concentration. Our result is in agreement with the work Akaahan (2000) and contrary to the work of Mahmud (2011), Ibrahim et al (2011).

4.4.2 Investment in Small and Medium Scale Enterprises and TSEEDS:

In line with our a priori expectation, our result shows that investment in Small and Medium Scale Enterprises have significant impact on poverty alleviation in Taraba State. Our result reveals a coefficient value of -4.70E-09 and t-value of -2.5199 which implies that there is negative relationship between investment in SMEs and poverty alleviation, while the p-value of 0.0148 means that investment in SMEs has a significant impact on poverty alleviation at five per cent level and increase in investment on SMEs will reduce poverty in the state. As a result of this, we reject our second hypothesis which states that investment in Small and Medium scale Enterprises has no significant influence on poverty alleviation in Taraba State. Our result is in line with the study of Mahmud (2011).

4.4.3 Jobs Created by NDE and TSEEDS

Our result which is contrary to our a priori expectation shows a coefficient value of 2.82E-08, t-value of 1.1546 and p-value of 0.2535 respectively, which implies that Jobs created by the National Directorate of Employment is positively insignificant with poverty alleviation in Taraba State as the p-value of 0.2535 means that it is not significant at any level either 1%, 5% or 10%. As a result of this, we fail to reject our third hypothesis which states that jobs created by National Directorate of Employment have no significant impact on poverty alleviation in Taraba State.

The insignificant relationship may be as a result of the inefficiency and ineffectiveness of the NDE in the state, which was established primarily to tackle the problem of mass unemployment for both skilled and unskilled labor, and our result also implies that the NDE is unable to check the wave of crime and threat to lives and properties that may arise from mass unemployment among young school leavers.

Cumulatively, the coefficient of determination reveals a value of 0.81. This implies that Economic Empowerment and Development strategy has explained up to 81% of the variation in poverty alleviation and the remaining 19% is covered by other factors that are beyond the scope of this study. This signifies the fitness of the model, thus, the model is fit and the explanatory variables are well selected and utilized. This is confirmed by the value of adjusted R square which even after the adjustment is still strong and positive at 78% to proove the fitness of the model, while the Breuch-Godfrey correlation of 1.41 and an insignificant value of 0.21 shows the absence of serial correlation.

Finally, the overall result indicates that Economic Empowerment and Development Strategy impacted positively and strongly on poverty alleviation in Taraba state. This is arrived at by the result of the Fishers' statistics of 24.639 which is significant at 1% level of significance. This leads to the rejection of the whole stated null hypotheses of the study.

4.5 Implication of Findings

The results leave several implications for government and those at the helm of affairs in Taraba state. Viewing evidence about what will help to implement economic empowerment and development programs that are likely to reduce unemployment rate in the state.

The outcome of this study contributes towards a better understanding of Taraba State Economic Empowerment and Development programs and the role it plays in reducing unemployment and by extension poverty in Taraba state. Budgetary allocation to Taraba State Economic Empowerment and Development programmed proxied by unemployment and measured by three independent variables investment in agricultural sector, investment in small and medium scale enterprises and jobs created by the National Directorate of Employment determine which factor(s) best describes how poverty can be reduced to its barest minimum in Taraba state.

The adjusted R square (0.78) indicates that reduction of unemployment in Taraba is dependent on the independent variables (AGRIC, SME and NDE) to the tune of 78%. Therefore, these implies that Taraba State Economic Empowerment and Development program is an important agent in the fight against poverty in Taraba state as any positive or negative change in the rate can be explained by the selected Taraba State Economic Empowerment and Development variables to the extent of 78%. The beta value of investment in AGRIC and jobs created by NDE shows a positive coefficient while the beta value of Investment Small and Medium Scale Enterprises has a negative coefficient.

Investment in AGRIC and NDE is not statistically significant, with a large p-value. Therefore, investment in AGRIC and NDE are not considered to be powerful explanatory variables to alleviate poverty in Taraba state.

Our analysis revealed that investment in small and medium scale enterprises is negatively and significantly influencing poverty in Taraba state. This implies that the higher the investment in SMEs, the lower the rate of poverty in Taraba state. The inverse relationship

implies that Tarabians are engaged majorly in small and medium scale businesses that will improve their income.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The study evaluates the impact of Economic Empowerment and Development strategy on poverty alleviation in Taraba state Chapter one gave the background of Poverty as a global problem found in different parts of the world albeit with different causes and at various levels; and various approaches to poverty alleviation strategies depending on each country's antecedents. It presents poverty indices of Nigeria, the North East and Taraba state in particular as the basis of the research. As a problem that necessitated the research, Taraba state particularly was seen to be characterized by weak and unorganized private sector, low internally generated revenue, weak industrial base, persistent budget deficit, and poor state of social and physical infrastructural facilities, Poor access to finance, and low productivity in the real sector (Agriculture); Coupled with poor access to market for the purchase of raw materials and sale of finished goods and high level of unskilled manpower. The chapter hypothesized the impact of TSEEDS on poverty alleviation in Taraba state using the combined variables of investment in agricultural schemes, small and medium enterprises development as well as employment generation.

The second chapter reviewed literature on the concept of poverty, global poverty issues and poverty incidence in Nigeria in general and Taraba State in particular. It also reviewed poverty alleviation programs in Nigeria, such as the Directorate for food Roads and Rural Infrastructure (DFFRI),National Directorate for Employment (NDE), National Poverty Alleviation Program (NAPEP), the role of Microfinance Banks (MFBs) in the fight against poverty, in addition to National Economic Empowerment and Development

Strategy (NEEDS), Taraba State Economic Empowerment and Development Strategy (TSEEDS), the Millennium Development Goals (MDG) and some International Donor Agencies/Non-Governmental Organization's role in fighting poverty, and a brief state by state comparison of poverty incidence in Nigeria. The chapter was capped with the review of empirical work and theoretical framework for the study.

Chapter three described the research design and the data collection method adopted for the study. It presented details of the research framework, research design, and data collection procedures, techniques of data analysis, model specification, and tools of testing hypotheses and the definition and measurement of variables of the study.

Chapter four presented and analyzed results of the data and its interpretation between the dependent and independent variables. The dependent variable included in the model is the poverty reduction programme TSEEDS, proxied by unemployment rate while the independent variables are investment in Agricultural sector (AGRIC), investment In Small and Medium Scale Enterprises (SME) and job created by National Directorate of Employment (NDE). The chapter was divided into four sections. It first presents data on quarterly allocation to the TSEEDS followed by result generated from Augmented Dickey Fuller Test and the co-integration test. The regression result was used to test the hypotheses of the study formulated earlier in chapter one, it also focuses on findings and policy implication derived from the findings.

It is generally found that investment in AGRIC and NDE are not statistically significant, with a large p-value and therefore concluded that investment in AGRIC and NDE are not considered to be powerful explanatory variables to alleviate poverty in Taraba state. The

analysis further revealed that investment in small and medium scale enterprises is negatively and significantly influencing poverty in Taraba state. This implies that the higher the investment in SMEs', the lower the rate of poverty in Taraba state. The inverse relationship implies that Tarabians are engaged majorly in small and medium scale businesses that will improve their income.

5.2 Conclusion

The study after careful review of the results, discussions and relevant literature conclude as follows: That the positive and insignificant impact of investment in agricultural sector on poverty alleviation in Taraba State implies that, higher investment in the agricultural sector does not bring a commensurate lower rate of poverty. The study concludes that investment in agriculture is insignificant in explaining the variation in unemployment rate of Taraba state.There is a negative and significant impact of investment in small and medium scale enterprises on poverty alleviation in Taraba state; we therefore conclude that investment in small and medium scale enterprises majorly explains the variation in unemployment rate of Taraba state.

Jobs created by the National Directorate of Employment shows a positive and insignificant impact on poverty alleviation in Taraba state. This implies that high level of jobs created by the NDE, do not yield a corresponding higher rate of employment and by extension poverty alleviation is still a dream. The study concludes that jobs created by the NDE cannot explain the variation in poverty alleviation in Taraba state.

5.3 Recommendations

In the light of the analysis and findings, the following recommendations are proffered for the successful implementation of TSEEDS in Taraba state;

i) Investment in the agricultural sector should be properly monitored in order to avoid diversion of funds meant for the agricultural sector, to other purposes.

ii) Taraba state Government should organize seminars and workshops to enlighten the people on the benefits of small and medium scale businesses.

iii) The National Directorate of Employment should ensure that it keeps creating jobs for the people of Taraba state, and be sure they target those that are involuntarily excluded from the socio economic affairs of the state, as this will help keep the rate of poverty low in the state.

5.4 Suggestion for Further Research

The study only makes use of data for Taraba state, similar studies can be conducted in the remaining states of the federation and can also be conducted at the regional and national levels. Again, similar studies can be conducted using other variables such as education, health and entrepreneurship.

References

Abimiku, (2006). *An Appraisal of Poverty Alleviation Programs In Nigeria: A Case study of Benue Nasarawa and Plateau states 1986-2003.* A Ph.D Thesis submitted to the Department of Economics, University of Jos

Aganga, O. (2010). Ministry of Finance Country Portfolio Review, *Business Day, Thursday 8th July 2010.*

Aigbokhan, B.E. (2000). Poverty, growth and income inequality in Nigeria: A case study. *African Economic Research Consortium, Research Paper 102.*

Aiyedogbon.J,Owhofasa.O (2012). Poverty and youth Unemployment in Nigeria, 1987-2011.*International Journal of Business and Social Science Vol. 3 No. 20 [Special Issue – October 2012] P.276*

Ajakaiye and Adeyeye (2002). Concepts, Measurement and Causes of Poverty. CBN Economic & Financial Review, Vol. 39 N0. 4,,2002

Akaahan (2000). Financing Agriculture for Poverty Alleviation in Rural Nigeria in the 21st Century. Department of Economics, University of Jos, Nigeria. Series/Report Volume 2; Number 1, P.9

Akeem,O.(2013). The Trend of Poverty Alleviation Programs and the Development of Small and Medium Scale Enterprises (SMSs) as Pinnacle for Change in Nigeria. *Paper presented at The International Conference on Poverty Alleviation and Income Redistribution. Published by SM&BS, Lagos State Polytechnic, Ikorodu. P.83*

Akinwale, Y. (2012). Empirical Analysis of Resource Curse in Nigeria, *International Journal of Economics and Management Sciences Vol. 1, No. 6, 2012, pp. 19-25*

Aluko M. (2003). Strategies for Poverty Reduction in Nigeria. Department of Sociology and Anthropology, Obafemi Awolowo University, Ile-Ife, Nigeria

Aliyu, (2008). *Entrepreneurship Development and Poverty Alleviation in Nigeria*. Joyce Graphic Printers & Publishers. SS5 Nasarawa Road Kaduna p 181-188.

Ango, .A.(1994). *Agriculture in Nigeria's Political Crisis* in Mahdi A, Kwanashi G. A, Yakubu A.M, (Eds), State of the Nation and the Way Forward. Kaduna, ABU Press. P.131-141

Appadurai, A. (2004). *The Capacity to Aspire: Culture and the Terms of Recognition*, in Rao *et al*, Culture and Public Action, Stanford, CA: Stanford University Press, pp. 59–84.

2013 Appropriation Bill, Budget Office of the Federation Federal Ministry of Finance, Page 1 of 10

Babatunde.O,Valerie.R,and James.S,(2010). *Quantitative Analysis of Rural Poverty in Nigeria* International Food Policy Research Institute. International Center for Soil Fertility and Agriculture Development No.6/ Plot 1413 Ogbagi Stree Off Oro-Ago Crescent Cadastral Zone 11, Garki, Abuja Nigeria.www.ifpri.org

Bamiduro J.A &Babatunde S.T (2006). (NEEDS). *Prospects And Challenges For Nigeria*. Journal of Economics and Financial Studies, Departments of Economics, Banking and Finance, AdekunleAjasin University, Akungba- Akoko. Published by logos-universal publishers inc, .Suite E8 Oluwatobi Shopping Complex Akure, Ondo State,Nigeria. P.123

Bambale, A. J. (2011). National Economic Empowerment Development Strategy & Poverty Reduction in Nigeria: A Critique. Economics and Finance Review 1(1): 15-24, March, 2011. www.efr.businessjournalz.org

Barry, B. (2002). *Social Exclusion, Social Isolation, and the Distribution Of Income,* in Hills, Le Grand and Piachaud (eds.).

Bakare, A. S (2012). *Does Economic Growth Reduce Poverty in Nigeria?* Paper presented at the International Conference on Poverty Alleviation and Income Redistribution. Published by SM&BS, Lagos State Polytechnic.Ikorodu P.54

Bello, M.A, Roslan, A. (2009). Future of Millennium Development Goals in Nigeria: A Doctoral Research paper presented at the Faculty of Economics, University Utara Malaysia.

Boone, P., (1996). Politics and the Effectiveness of Foreign Aid, *European Economic Review, Vol. 40 (February), pp. 289–329.*

Bugaje, Hamalai and Indabawa (2002). *The Industrial Potentials of Northern Nigeria.* Center for Historical Research and Documentation, Arewa House Kaduna

Business Day, 25th Oct 2010, Vol. 19 No 200, *Distribution of Bank Loans in Nigeria*. P.1

Busiinge, C. (2010). The Impact of Donor Aided Projects through NGOs on the Social and Economic Welfare of the Rural Poor. Case study: Kabarole Research & Resource Centre, Uganda Martyrs University

Burchardt, T., J. Le Grand and D. Piachaud. (2002). Degrees of exclusion: Developing a Dynamic, Multidimensional Measure. Pp. 30-43 in Hills, Le Grand and Piachaud (Eds.).

Burnside, Craig, and Dollar, (1998). *Aid, the Incentive Regime, and Poverty Reduction, Policy Research Working Paper 1937 (Washington: World Bank).*

Bradshaw,.T.K (2006). *Theories of Poverty and Anti-Poverty Programs in Community Development.* Working Paper Series. RuralPoverty Resesarch Center,Oregon State University 213, Ballard Hall,Corvallis, USA.

Bryman, A. (1988). *Quantity and Quality in Social Research* London Rutledge P. 134

Brian, B. (2002). *"Social Exclusion, Social Isolation and the Distribution of Income"*

Chowdri, Mamun, Hasan and Arif (n.d). The Correlation between Micro-Credit and Poverty Alleviation in Bangladesh: An Empirical Analysis

CBN (2005). Micro finance policy, Regulatory and Supervisory Framework for Nigeria. Onitsha, Adzogo Ltd, (Press Division). 5 O'Connor Street, Onitsha P.4

Dogarawa, A, B. (2006). *Combating Poverty through Self Reliance*: The Islamic Approach. Journal Article: University Library of Munich, Germany, MPRA Paper 01/2006

Dogarawa ,A.B (2009). *Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana* Being Text of Paper Presented at the First National Muslim Summit ,Held at Radach Memorial Centre, Lamashegu, Tamale, Ghana on Saturday, 3rd October, 2009 1

Dogarawa, A.B. (2009). *Islamic Microfinance as a Means of Poverty Reduction*, One-Day Microfinance Investors‟ Forum, Kano State, Organised by the Central Bank of Nigeria P.6

Donald.A, Lucy.C, Asghar.R (2002). *Introduction to Research in Education* Wadsworth/Thompson Learning, 10 Davies Drive, Belmont, C.A 94002-3098, USA P.97

Edwards, Michael, and Hulme, (1997). Too Close for Comfort? The Impact of Official Aid on NGOs, in *NGOs, States and Donors: Too Close for Comfort?* ed. by Edwards and Hulme (London: Pergamon Press).

Enyi, (2014). Rural and Community Development in Nigeria: an Assessment Arabian Journal of Business and Management Review (Nigerian Chapter) Vol. 2, No. 2, 2014

Engler, M. (2009). From Microcredit to a World without Profit, Dissent, Vol.56, no.4, pp, 81-87.

Falaki, I. & Ilu, I (2005). *Prospects of improving crop production in small scale farms in Nigeria:* a case study of Sasakawa Global 2000. Nigeria Project. in Mahmud H, Vincent O (Eds), National Conference on Agricultural Development in Northern Nigeria Problems and Prospects. Institute of Developmental Research,,Zaria, A.B.U Press. P.479-487

Ferroni and Kambur (1990). Poverty and DevelopmentThe World Development Report, Working Papers, Development EconomicsOffice of the Vice President the World Bank March 1991WPS 618

Gani,B, Adeoti,A. (2011). Analysis of Market Participation and Rural Poverty among Farmers in Northern Part of Taraba State. Journal of Economics, 2(1): 23-36 (2011)

Gauri, Varun, and Anna Fruttero, (2003). Location Decisions and Nongovernmental Organization Motivation: Evidence from Rural Bangladesh, Policy Research Working Paper 3176 (Washington: World Bank).

Green & Maia (2006). *Representing Poverty and Attacking Representations:* Perspectives on Poverty from Social Anthropology, Journal of Development Studies .P:1108–1129

Grondona& Mariano (2000). *A cultural Typology of Economic Development*, in Harrison, et al, Culture Matters, New York, NY: Basic Books, pp. 44–55.

Giorgi,K. (2013). Impact of Donor Organizations' Intervention on Agricultural Banking in Africa Proceedings of European Business Research Conference Sheraton Roma, Rome, Italy, 5 - 6 September 2013, ISBN: 978-1-922069-29-01

Gylfason, T., 2001. Natural Resources, Education and Economic Development. European Economic Review. Volume 45, pp 847-859

Hadjimichael, Michael T., and others, (1995). *Sub-Saharan Africa: Growth, Saving, and Investment, 1986–93*, IMF Occasional Paper No. 118 (Washington: International Monetary Fund).

Hans. L, Sherman. R (2004). *Public Spending, Growth, and Poverty Alleviation in Sub-Saharan Africa: A Dynamic General Equilibrium Analysis*. Paper presented at the Seventh Annual Conference on Global Economic Analysis, Trade, Poverty, and the Environment, organized by the World Bank and the Center for Global Trade Analysis, held at The World Bank headquarters in Washington, D.C., June 17-19, 2004

Harrison. (2000). *Promoting Progressive Cultural Change*, Culture Matters, New York, NY: Basic Books, pp. 296–307.

Hamalai, L (2002). *Industry Survey in Northern Nigeria* in Bugaje, U. Hamalai, L and Indabawa,S (Eds) Industrial Development of Northern States of Nigeria P.11-22

Hamalai.L (1994). *Distribution of Industries in Nigeria and National Unity* in Mahdi A, Kwanashi G. A, Yakubu AM, (Eds) State of the Nation and the Way Forward Kaduna, ABU Press. P.343-356.

Humphreys, M., Sachs, J., and Stiglitz, J. (2007). Escaping the Resource Curse. 2nd ed. New York: Columbia University Press

Husain, M. (1988). *Credit for the Alleviation of Rural Poverty: the Grameen Bank in Bangladesh*. Washington Dc, IFPRI, Research Report No 65

Ibrahim, Mahmood and Umar (2011). *Access To Land, Quality Of Life And Emigration On The Mambilla Plateau, Taraba State Nigeria;* Journal of Agriculture and Veterinary Sciences, December 2011, p3

Idachaba, F.S (2006). *Repositioning Agriculture to Realize Millennium Development Goals,Wither Nigeria, Agriculture in the Obasanjo Reform Agenda*. 40th Annual Conference of the Agricultural Society of Nigeria (ASN), National Root Crops Research Institute. Umudike 17th Oct.2006

Igbuzor, I. (2006). The Millennium Development Goals: Can Nigeria Meet the Goals in 2015. Abuja: A Paper presented at a Symposium on Millennium Development Goals and Nigeria: Issues, Challenges and Prospects, organized by the Institute of Chartered Accountants of Nigeria (ICAN), 27th July.

Irobi, N.C. (2008). Micro Finance and Poverty Alleviation: a Case study of Obazu Progressive Women Association Mbieri, Imo State.

Jonker.J and Pennink. B (2010). *The Essence of Research Methodology* Springr –Verlag Heidelberg, 2010

Keith,.F (2005). *Introduction to Social Research Quantitative and Qualitative Approaches*. Sage Publishers Ltd,1 Oliver's Yard, 55 City Road, London EC1Y 1SP P.38

Khandekar, S. (1998). *Fighting Poverty through Micro Credit*. Dhaka, Bangladesh University Press.

Ledgerwood,J (1999). Sustainable Banking for the Poor Project. (World Bank Report) south Asia.

Liman, M (1994). *The State of the Nation: The Role of Agriculture* Mahdi A, Kwanashi G. A, Yakubu A.M, (Eds) "State of the Nation and the Way Forward" Kaduna, ABU Press. P.161-168

Lindsay, S (2000). Harrison, Lawrence E.; Huntington, Samuel P,eds., *Culture Matters*, New York, NY: Basic Books, pp. 282–295.

Mahmood H. (2011). *Agro-Allied Industries and Rural Development: the Mambilla Experience*; Journal of Agriculture and Veterinary Sciences p3, December 2011

Midgley J (2008). Microenterprise, Global Poverty and Social Development. International Social Work, Vol. 51,no.4,pp. 467-479.

Mosley, Paul, John H, and Vershoor, (2004). Aid, Poverty Reduction and the New Conditionality, *The Economic Journal*, Vol. 114 (June), pp. F217–F243.

Ndagi, J.O (1999). *The Essentials of Research Methodology for Educators*. University Press plc Ibadan, P81

Newman & Katherine S. (1999), *Falling From Grace,* Berkeley and Los Angeles, CA: University of California Press.

NEEDS (2004). NIGERIA: National Economic Empowerment and Development Strategy, Abuja, Nigerian Capital Territory: Published by National Planning Commission. p. 19.

NNDP (2002). The *Industrial Potentials of Northern Nigera*, Arewa House Kaduna

Nwachukwu, Ifeanyi, Ezeh, and Chima I. (2007). Impact of Selected Rural Development Programmes on Poverty Alleviation in Ikwuano LGA, Abia State, Nigeria. African Journal of Food, Agriculture, Nutrition and Development, Kenya , Vol. 7, No. 5 (2007): pp. 1-17.

Obike, Ukoha and Nwajiuba (2007). Poverty Reduction among Farmers in Nigeria: The Role of the National Directorate of Employment. Agricultural Journal, 2: 530-534.

Omotere T. (2001). The Challenges Facing the Implementation of Youth Empowerment Programmes/economic and Development strategy (needs) in Northern Nigeria:EgoBooster Books, Ogun State, Nigeria. e.Book Identification No: 20110122

Olalekan, A. (2013). *Poverty Alleviation, Income Redistribution and Rural Development in Developing Countries: a Meta-Analysis*. Paper presented at the International Conference on Poverty Alleviation and Income Redistribution. Published by SM&BS, Lagos State Polytechnic.Ikorodu

Oseni, Ogunlade, Oyetunji, &Sanni (2012). *Groping In the Dark (Poverty): The Nigerian Experience*. European Journal of Humanities and Social Scinces, Vol 17,No 1,2012, P. 843

Obadan M.I, (2002). Poverty Reduction in Nigeria: The Way Forward. CBN Economic & Financial Review, Vol. 39 N0. 4, 2002

Paden, J. (1986). riaValues and Leadership in Northern Nigeria ,*Ahmadu Bello Sardauna of Sokoto*.Alhudahuda Publishing Company, Zaria Nigeria P252-271

World Bank Report, May 31, 1996

Obadan M. (1996). Poverty Reduction in Nigeria: The Way Forward. CBN Economic & Financial Review, Vol. 39 N0. 4

Ravalion and Bidani (1997). *Decomposing Social Indicators using Distributional Data*, Journal of Econometrics, Elsevier, vol. 77(1)

Rank, Yoon and Herschel, (2003). *American Poverty as a Structural Failing: Evidence and Arguments*, Journal of Sociology and Social Welfare 30(4):3

Rahman, O (2013). *Enhancing Local Agricultural Produce in the Rural Area through a Physical Distribution Strategy: Opportunities & Challenges.* Paper presented at the international conference on poverty alleviation and income redistribution. Published by SM&BS, Lagos State Polytechnic.Ikorodu

Reichel, Richard, (1995). Development Aid, Savings and Growth in the 1980s: A Cross-Section Analysis, *Savings and Development*, Vol. 19, No. 3, pp. 279–96.

Robinson, (1997). Privatising the Voluntary Sector: NGOs as Public Sector Contractors, in *NGOs, States and Donors: Too Close for Comfort?*, ed. by Michael Edwards and David Hulme (London: Pergamon Press).

Rodney (1972). How Europe Under developed Africa, 2009 edition,Panaf Publishing,Inc. POWA Complex,AYA,Asokoro, Abuja,Nigeria

Rufa'I, S. Yahya, Z. Abdullahi and Haruna, M. (2012). *Impact of Ifad Poverty Intervention Program on Rural Poverty Reduction in Selected Lga's of Sokoto State,* Department of Economics, UsmanuDanfodiyo University, Sokoto, Nigeria

Schiller, B.R. (1989). *The Economics of Poverty and Discrimination*. Englewood Cliffs, N .J: Prentice Hall

Sen,A. (1999). *Development as Freedom* New York Anchor.

Soludo.C(2007). *Preserving Stability and Accelerating Growth*www.centralbankofNigeria.org.

Soludo, C. (2007). Nigeria's Financial System Strategy 2020 plan: Our Dream. FSS 2020 International conference, Abuja, Nigeria. Pp.1- 45.

TSEEDS (2004). Taraba State Economic Empowerment and Development Strategy, a Comprehensive Poverty Reduction, Growth and Sustainable Development Strategy for Taraba state.

TENDE S. (2013). Entrepreneurship and Economic Development in Developing Countries: An Empirical Study of Small and Medium Scale Enterprises and Microfinance in Nigeria. Sokoto Journal of Management Studies Studies 2013; 4(1): 11-24.

UNDP 2006 Report, Methodology for the Participatory Formulation of Local Government Economic Empowerment and Development Strategy (LEEDS).

Vision Report (1997). Report of the Vision 2020 Committee: Main Report (September) [Brochure]. Abuja,Nigerian Capital Territory: Published by Economic Affairs Office, Federal Secretariat, The Presidency.

Wahid, N. M. (1994). The Grameen Bank and Poverty Alleviation in Bangladesh: Theory, Evidence and Limitations American Journal of Economics and Sociology Volume 53, Issue 1, pages 1–15, January 1994

Weinthal, E., and Luong, P. (2006). Combating the Resource Curse: An Alternative Solution to managing Mineral wealth. Perspectives on Politics Journal. Volume 4, pp 35-53. (online). Available at: http:// www.jstor.org/stable/3688625.

World Development Report, (1990), Ibadan, Oxford University Press and associated Companies. P.1-6, 42-45

www.undphdi 2006 GDP Data and country Report, Global Finance Files

Website of the UNDP in Nigeria, at http://www.ng.undp.org

www.bglgroupng.com The Nigeria's Paradox of Growth amidst High Poverty Incidence

Yazid. I (1994). *The Role of Agriculture in the Development of Nigeria* in Mahdi A,Kwanashi G. A, Yakubu AM, (eds) "State of the Nation and the Way Forward", Kaduna, A. B. U Press. P.142-159

Yunus, M. (2007). Credit for the poor: poverty as a distant history. Harvard International Review, Vol.29, no.3, pp. 20-24.

Yunusa, M..L (1998). *The Community Banking System in Nigeria.* Publication of Urban Management Program (UMP), UNDP Regional Office for Africa Dakar - Senegal

APPENDIX 1

AUGMENTED DICKEY FULLER TEST

TSEEDS @LEVEL

Null Hypothesis: TSEEDS has a unit root
Exogenous: Constant
Lag Length: 1 (Automatic based on SIC, MAXLAG=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.644763	0.0075
Test critical values:	1% level	-3.540198	
	5% level	-2.909206	
	10% level	-2.592215	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(TSEEDS)
Method: Least Squares
Date: 05/26/15 Time: 06:01
Sample (adjusted): 1954 2015
Included observations: 62 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
TSEEDS(-1)	-0.227245	0.062348	-3.644763	0.0006
D(TSEEDS(-1))	0.461339	0.113737	4.056207	0.0001
C	4.487972	1.281187	3.502981	0.0009

R-squared	0.286449	Mean dependent var	0.144990
Adjusted R-squared	0.262261	S.D. dependent var	4.027336
S.E. of regression	3.459149	Akaike info criterion	5.367100
Sum squared resid	705.9770	Schwarz criterion	5.470025
Log likelihood	-163.3801	Hannan-Quinn criter.	5.407511
F-statistic	11.84252	Durbin-Watson stat	2.112514
Prob(F-statistic)	0.000047		

AGRIC @ LEVEL

Null Hypothesis: AGRIC has a unit root
Exogenous: Constant
Lag Length: 10 (Automatic based on SIC, MAXLAG=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-0.687597	0.8408
Test critical values:	1% level	-3.560019	
	5% level	-2.917650	
	10% level	-2.596689	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(AGRIC)
Method: Least Squares
Date: 05/26/15 Time: 06:03
Sample (adjusted): 1963 2015
Included observations: 53 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
AGRIC(-1)	-0.597996	0.869689	-0.687597	0.4956
D(AGRIC(-1))	-1.223112	0.840519	-1.455187	0.1532
D(AGRIC(-2))	-1.500152	0.799174	-1.877128	0.0676
D(AGRIC(-3))	-1.755142	0.753260	-2.330061	0.0248
D(AGRIC(-4))	-2.374696	0.699118	-3.396701	0.0015
D(AGRIC(-5))	-2.667260	0.633012	-4.213601	0.0001
D(AGRIC(-6))	-2.312092	0.536418	-4.310242	0.0001
D(AGRIC(-7))	-1.884231	0.429779	-4.384187	0.0001
D(AGRIC(-8))	-1.716570	0.343798	-4.992957	0.0000
D(AGRIC(-9))	-1.371499	0.252547	-5.430672	0.0000
D(AGRIC(-10))	-0.630145	0.132611	-4.751841	0.0000
C	1389222.	1760363.	0.789168	0.4346

R-squared	0.898813	Mean dependent var	-47459.79
Adjusted R-squared	0.871666	S.D. dependent var	2176080.
S.E. of regression	779553.3	Akaike info criterion	30.16694
Sum squared resid	2.49E+13	Schwarz criterion	30.61304
Log likelihood	-787.4239	Hannan-Quinn criter.	30.33849
F-statistic	33.10840	Durbin-Watson stat	2.226383
Prob(F-statistic)	0.000000		

AGRIC @ FIRST DIFFERENCE

Null Hypothesis: D(AGRIC) has a unit root
Exogenous: Constant
Lag Length: 9 (Automatic based on SIC, MAXLAG=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-9.255609	0.0000
Test critical values:	1% level	-3.560019	
	5% level	-2.917650	
	10% level	-2.596689	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(AGRIC,2)
Method: Least Squares
Date: 05/26/15 Time: 06:05
Sample (adjusted): 1963 2015
Included observations: 53 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(AGRIC(-1))	-21.50266	2.323203	-9.255609	0.0000
D(AGRIC(-1),2)	18.70724	2.242831	8.340902	0.0000
D(AGRIC(-2),2)	16.67768	2.075126	8.036945	0.0000
D(AGRIC(-3),2)	14.43962	1.847135	7.817306	0.0000
D(AGRIC(-4),2)	11.63648	1.565421	7.433449	0.0000
D(AGRIC(-5),2)	8.613518	1.230074	7.002436	0.0000
D(AGRIC(-6),2)	6.032693	0.892398	6.760096	0.0000
D(AGRIC(-7),2)	3.954365	0.599291	6.598400	0.0000
D(AGRIC(-8),2)	2.103737	0.340439	6.179477	0.0000
D(AGRIC(-9),2)	0.656000	0.126367	5.191234	0.0000
C	181191.9	109897.1	1.648742	0.1067

R-squared	0.971579	Mean dependent var	-48129.60
Adjusted R-squared	0.964813	S.D. dependent var	4129613.
S.E. of regression	774645.2	Akaike info criterion	30.14067
Sum squared resid	2.52E+13	Schwarz criterion	30.54960
Log likelihood	-787.7278	Hannan-Quinn criter.	30.29792
F-statistic	143.5802	Durbin-Watson stat	2.261564
Prob(F-statistic)	0.000000		

SME @ LEVEL

Null Hypothesis: SME has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic based on SIC, MAXLAG=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-10.31356	0.0000
Test critical values:	1% level	-3.538362	
	5% level	-2.908420	
	10% level	-2.591799	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(SME)
Method: Least Squares
Date: 05/26/15 Time: 06:06
Sample (adjusted): 1953 2015
Included observations: 63 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SME(-1)	-1.270342	0.123172	-10.31356	0.0000
C	4.02E+08	54682371	7.352318	0.0000

R-squared	0.635537	Mean dependent var	1746032.
Adjusted R-squared	0.629562	S.D. dependent var	5.02E+08
S.E. of regression	3.06E+08	Akaike info criterion	41.94559
Sum squared resid	5.70E+18	Schwarz criterion	42.01362
Log likelihood	-1319.286	Hannan-Quinn criter.	41.97235
F-statistic	106.3695	Durbin-Watson stat	1.899299
Prob(F-statistic)	0.000000		

NDE @ LEVEL

Null Hypothesis: NDE has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic based on SIC, MAXLAG=10)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-9.007052	0.0000
Test critical values:	1% level	-3.538362	
	5% level	-2.908420	
	10% level	-2.591799	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(NDE)
Method: Least Squares
Date: 05/26/15 Time: 06:06
Sample (adjusted): 1953 2015
Included observations: 63 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NDE(-1)	-1.136184	0.126144	-9.007052	0.0000
C	71908686	8745963.	8.221929	0.0000

R-squared	0.570806	Mean dependent var	519047.6
Adjusted R-squared	0.563770	S.D. dependent var	44433485
S.E. of regression	29347286	Akaike info criterion	37.25853
Sum squared resid	5.25E+16	Schwarz criterion	37.32657
Log likelihood	-1171.644	Hannan-Quinn criter.	37.28529
F-statistic	81.12698	Durbin-Watson stat	1.982825
Prob(F-statistic)	0.000000		

COINTEGRATION

Date: 05/26/15 Time: 06:12
Sample (adjusted): 1955 2015
Included observations: 61 after adjustments
Trend assumption: Linear deterministic trend
Series: TSEEDS AGRIC SME NDE
Lags interval (in first differences): 1 to 2

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.637659	112.2305	47.85613	0.0000
At most 1 *	0.407512	50.30525	29.79707	0.0001
At most 2 *	0.178721	18.37636	15.49471	0.0179
At most 3 *	0.099098	6.365896	3.841466	0.0116

Trace test indicates 4 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.637659	61.92527	27.58434	0.0000
At most 1 *	0.407512	31.92888	21.13162	0.0011
At most 2	0.178721	12.01047	14.26460	0.1103
At most 3 *	0.099098	6.365896	3.841466	0.0116

Max-eigenvalue test indicates 2 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Unrestricted Cointegrating Coefficients (normalized by b'*S11*b=I):

TSEEDS	AGRIC	SME	NDE
-0.022477	9.31E-07	-6.17E-09	8.09E-08
-0.039098	3.54E-06	6.88E-09	-1.06E-07
0.126403	1.50E-07	3.83E-09	4.34E-09
0.084279	2.11E-06	-6.45E-09	-1.40E-08

Unrestricted Adjustment Coefficients (alpha):

D(TSEEDS)	1.130548	0.611590	-1.298677	-0.297742
D(AGRIC)	-479093.3	7982.456	-13845.92	-70429.63
D(SME)	-1.89E+08	-48039379	-27578063	25239305
D(NDE)	-16330465	10161539	-1532168.	853392.8

1 Cointegrating Equation(s): Log likelihood -3387.496

Normalized cointegrating coefficients (standard error in parentheses)

TSEEDS	AGRIC	SME	NDE
1.000000	-4.14E-05	2.75E-07	-3.60E-06
	(2.0E-05)	(5.6E-08)	(6.3E-07)

Adjustment coefficients (standard error in parentheses)

D(TSEEDS)	-0.025411
	(0.01089)
D(AGRIC)	10768.41
	(1341.65)
D(SME)	4256184.
	(603130.)
D(NDE)	367054.2
	(64915.6)

2 Cointegrating Equation(s): Log likelihood -3371.531

Normalized cointegrating coefficients (standard error in parentheses)

TSEEDS	AGRIC	SME	NDE
1.000000	0.000000	6.54E-07	-8.91E-06
		(1.1E-07)	(1.0E-06)
0.000000	1.000000	0.009164	-0.128248
		(0.00153)	(0.01404)

Adjustment coefficients (standard error in parentheses)

D(TSEEDS)	-0.049323	3.22E-06
	(0.02151)	(1.7E-06)
D(AGRIC)	10456.31	-0.417578
	(2691.49)	(0.21851)
D(SME)	6134443.	-346.3304
	(1171515)	(95.1096)
D(NDE)	-30244.83	20.78577
	(113346.)	(9.20202)

3 Cointegrating Equation(s): Log likelihood -3365.526

Normalized cointegrating coefficients (standard error in parentheses)

TSEEDS	AGRIC	SME	NDE
1.000000	0.000000	0.000000	4.65E-07
			(1.7E-07)
0.000000	1.000000	0.000000	0.003111
			(0.00384)
0.000000	0.000000	1.000000	-14.33385
			(1.03707)

Adjustment coefficients (standard error in parentheses)

D(TSEEDS)	-0.213480	3.02E-06	-7.74E-09
	(0.05917)	(1.6E-06)	(4.4E-09)
D(AGRIC)	8706.142	-0.419649	0.002958
	(8005.31)	(0.21858)	(0.00060)
D(SME)	2648481.	-350.4555	0.732036
	(3447547)	(94.1312)	(0.25707)
D(NDE)	-223916.1	20.55659	0.164833
	(336073.)	(9.17608)	(0.02506)

REGRESSION RESULT

Dependent Variable: TSEEDS
Method: Least Squares
Date: 05/18/15 Time: 23:13
Sample (adjusted): 1999Q3 2014Q4
Included observations: 62 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.722392	2.516581	1.479147	0.1451
D(AGRIC)	1.59E-07	5.62E-07	0.283241	0.7781
NDE	2.82E-08	2.44E-08	1.154651	0.2535
SME	-4.70E-09	1.87E-09	-2.519878	0.0148
TSEEDS(-1)	1.264531	0.121752	10.38612	0.0000
NDE(-1)	4.71E-09	2.68E-08	0.175510	0.8614
SME(-1)	-1.08E-09	2.05E-09	-0.528792	0.5992
TSEEDS(-2)	-0.463576	0.124086	-3.735923	0.0005
NDE(-2)	2.11E-09	1.80E-08	0.117128	0.9072
SME(-2)	-4.48E-10	2.81E-09	-0.159525	0.8739

R-squared	0.810049	Mean dependent var	19.50429
Adjusted R-squared	0.777173	S.D. dependent var	7.263916
S.E. of regression	3.428898	Akaike info criterion	5.449045
Sum squared resid	611.3818	Schwarz criterion	5.792131
Log likelihood	-158.9204	Hannan-Quinn criter.	5.583749
F-statistic	24.63946	Durbin-Watson stat	2.083621
Prob(F-statistic)	0.000000		

BREUCH-GODFREY CORRELATION

Breusch-Godfrey Serial Correlation LM Test:

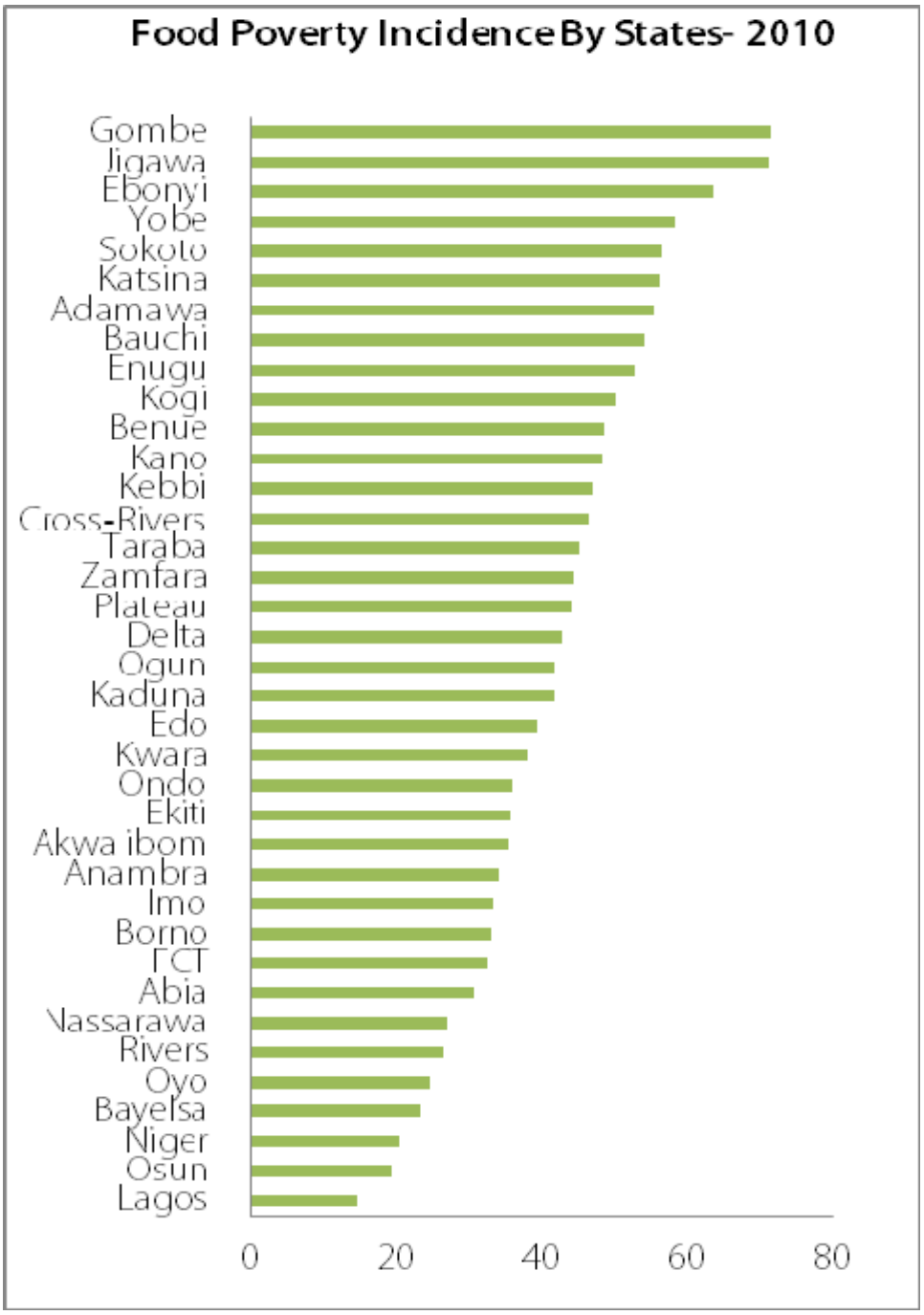
F-statistic	1.413123	Prob. F(10,42)	0.2080
Obs*R-squared	15.60871	Prob. Chi-Square(10)	0.1114

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 05/18/15 Time: 23:16
Sample: 1999Q3 2014Q4
Included observations: 62
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.059832	4.479043	0.906406	0.3699
D(AGRIC)	-1.59E-07	5.67E-07	-0.280807	0.7802
NDE	6.37E-09	2.49E-08	0.255606	0.7995
SME	3.46E-10	2.00E-09	0.173069	0.8634
TSEEDS(-1)	0.497085	0.677268	0.733956	0.4671
NDE(-1)	-3.03E-08	3.33E-08	-0.911877	0.3670
SME(-1)	2.20E-09	3.98E-09	0.552032	0.5839
TSEEDS(-2)	-0.675792	0.628036	-1.076039	0.2881
NDE(-2)	-4.18E-09	2.04E-08	-0.205320	0.8383
SME(-2)	7.95E-10	3.45E-09	0.230115	0.8191
RESID(-1)	-0.526857	0.732015	-0.719735	0.4757
RESID(-2)	0.066896	0.351811	0.190147	0.8501
RESID(-3)	0.440253	0.245450	1.793659	0.0801
RESID(-4)	0.150946	0.249160	0.605821	0.5479
RESID(-5)	0.432479	0.231661	1.866861	0.0689
RESID(-6)	0.289388	0.212396	1.362491	0.1803
RESID(-7)	0.212573	0.182661	1.163758	0.2511
RESID(-8)	-0.334326	0.162617	-2.055915	0.0460
RESID(-9)	0.059589	0.154570	0.385518	0.7018
RESID(-10)	-0.029684	0.154038	-0.192704	0.8481

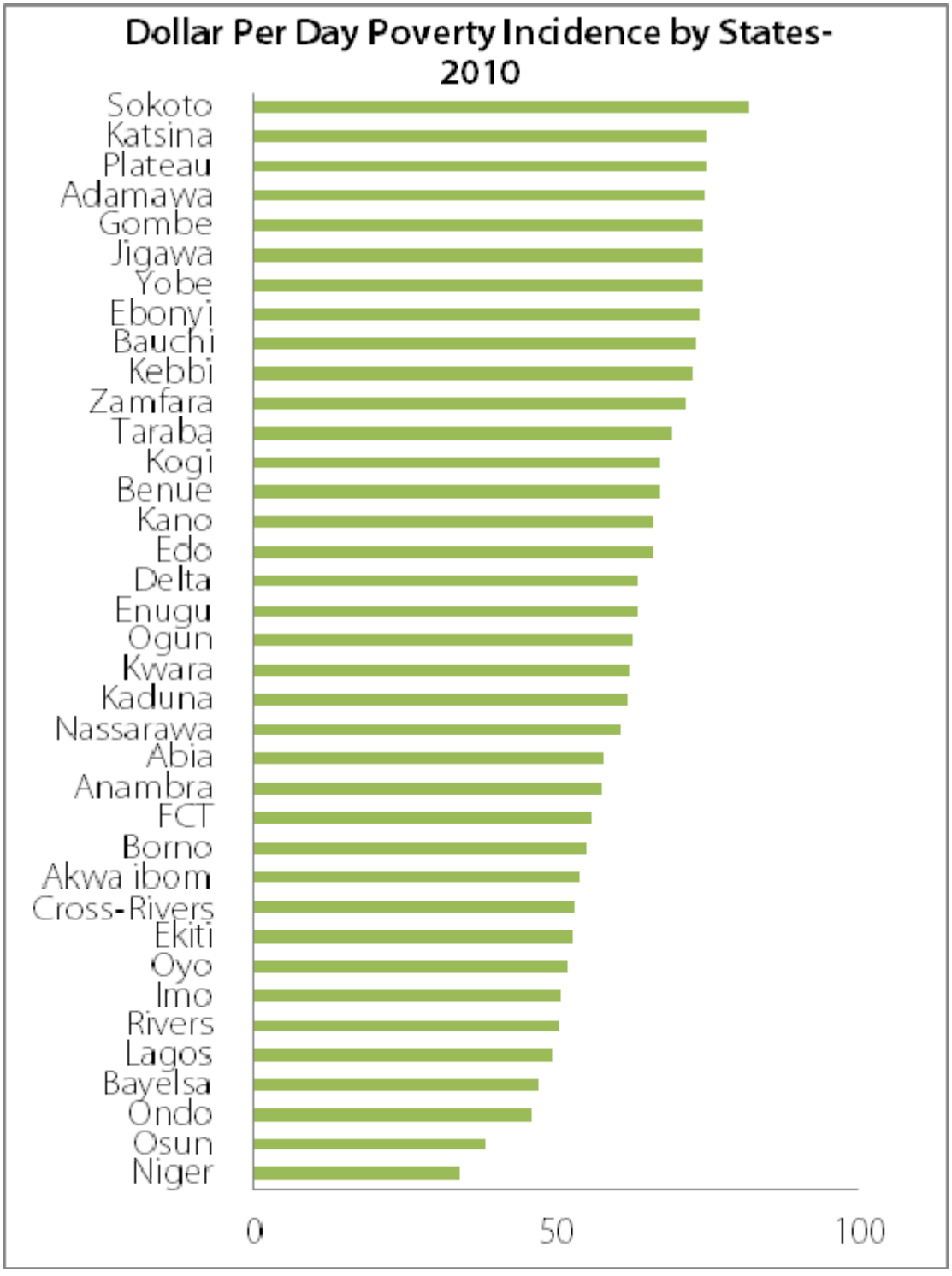
R-squared	0.251753	Mean dependent var	4.29E-15
Adjusted R-squared	-0.086739	S.D. dependent var	3.165857
S.E. of regression	3.300304	Akaike info criterion	5.481603
Sum squared resid	457.4644	Schwarz criterion	6.167775
Log likelihood	-149.9297	Hannan-Quinn criter.	5.751012
F-statistic	0.743749	Durbin-Watson stat	2.003994
Prob(F-statistic)	0.753772		

APPENDIX 2



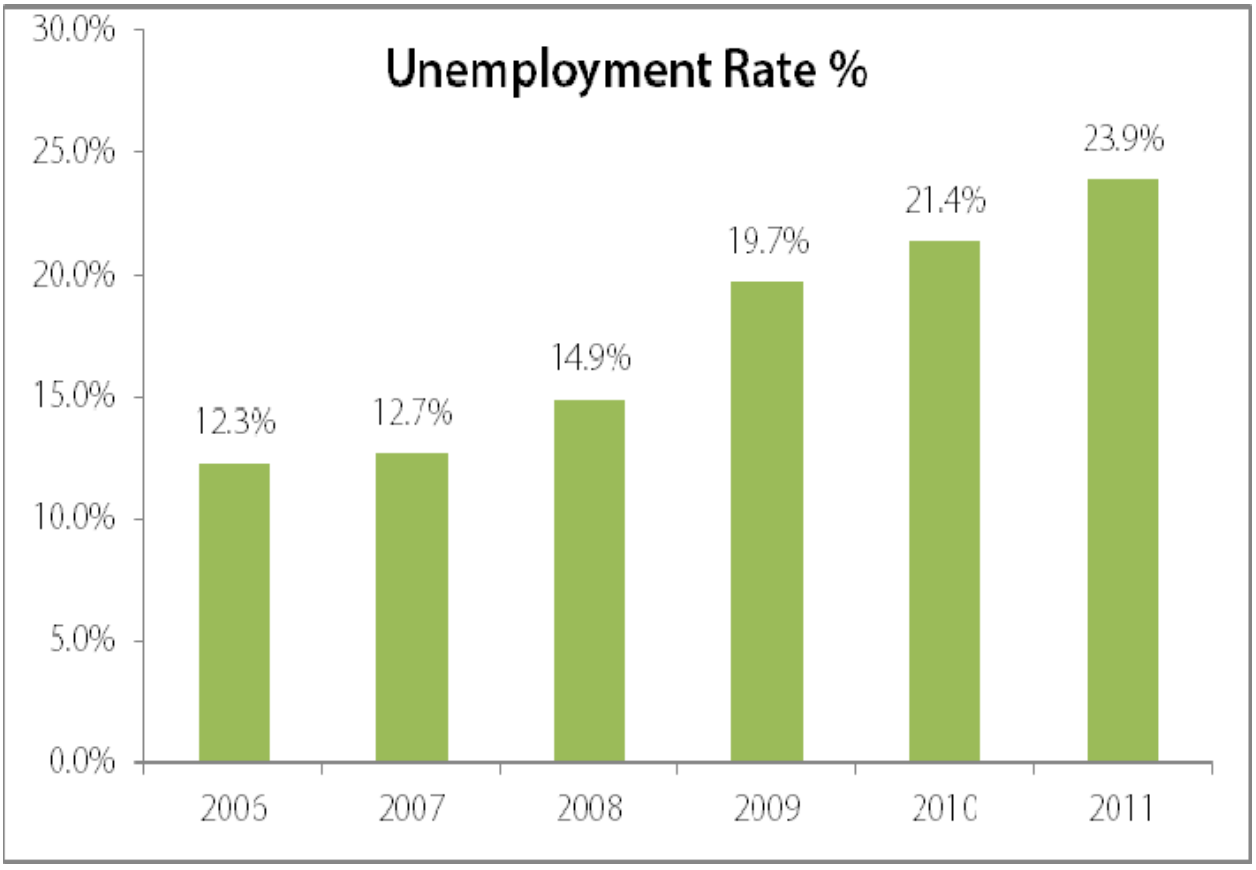
Source: National Bureau for Statistics 2011

APPENDIX 3



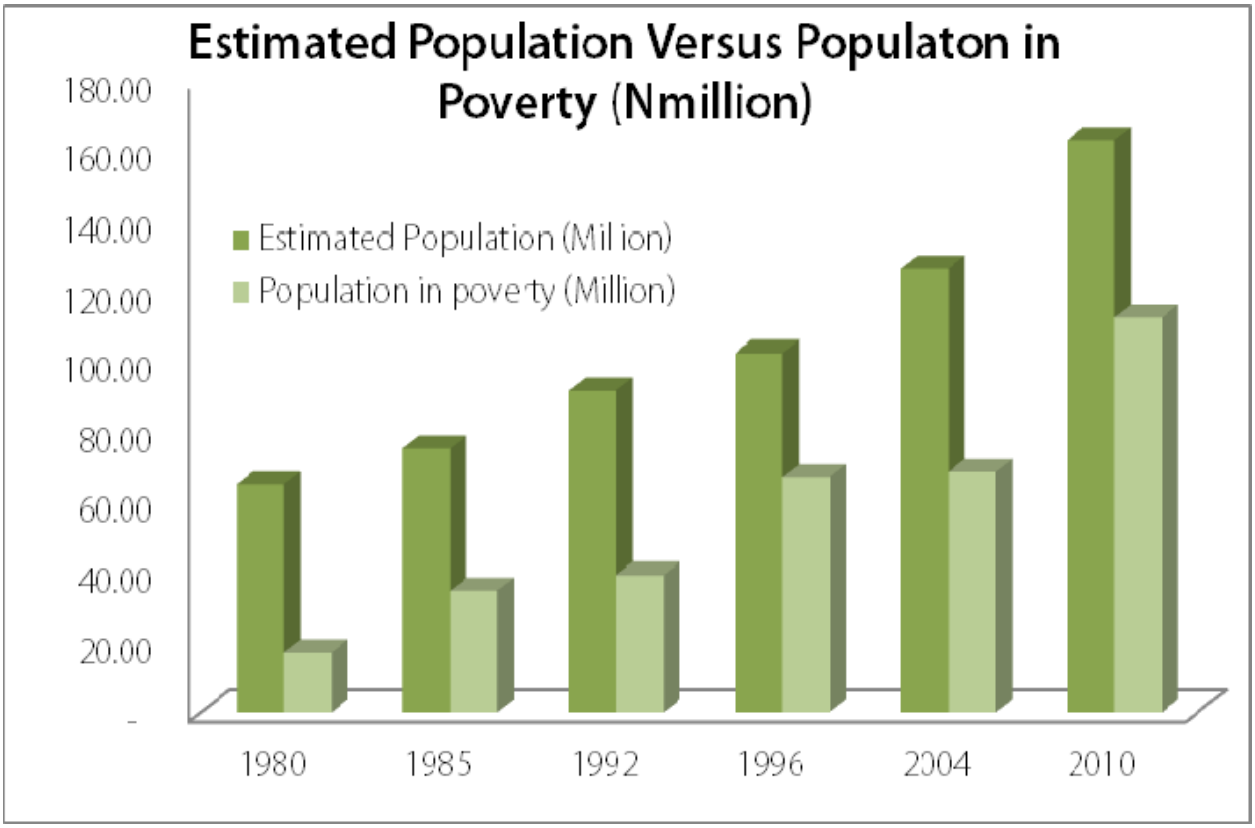
Source: National Bureau for Statistics 2012

APPENDIX 4



Source: National Bureau for Statistics 2011

APPENDIX 5



Source: National Bureau for Statistics 2011

APPENDIX 6

Distribution of Poverty Incidence by type (2010)

Zone	Food Poor	Absolute Poor	Relative Poor	Dollar Per Day
North Central	38.60	59.50	67.50	59.70
North East	51.50	69.00	76.30	69.10
North West	51.80	70.00	77.70	70.40
South East	41.00	58.70	67.00	59.20
South-South	35.50	55.90	63.80	56.10
South west	25.40	49.80	59.10 5	0.10
Average	40.63	60.48	68.57	60.77

Source: NBS 2011

APPENDIX

AHMADU BELLO UNIVERSITY, Z

Department of Business Administra

VICE-CHANCELLOR:
Professor Abdullahi Mustapha
B.Sc. (Hons) Pham (A.B.U.), Ph.D (London), FPSN

ADDRESS:
P.M.B. 1013, Zaria, Nigeria
e-mail: bizadmin@abu.edu.ng
Tel: 07064271216, 08098080584

HEAD OF DEP
Dr Bello Sab
B.Sc. Hons. (ABU
Ph.D (ABU), FCAI
e-mail: sabobello

M.Sc/ADMIN/32370/09-10

21st October, 2

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION: RABIU ISMAIL AGWARU

The above named student is a student of Master of Science (M.Sc) of Busi Administration programme of this university. As one of the requirements for the aw of the degree, he is expected to submit a thesis. The title of the thesis approved for is **EVALUATION OF ECONOMIC EMPOWERMENT PROGRAMME POVERTY ALLEVIATION IN TARABA STATE.**

For the above purpose, we urge your organization to assist him with the necessary and information for the thesis. The Department has given instruction to the student data and information be used only for the purposes of research.

You may wish to accord him any assistance he might require from you.

Thank you in anticipation of your kind consideration.

Yours faithfully

G.S Masoud
M.Sc Cor-ordinator)
For : Head of Department.

Appendix 8

QUARTERLY ALLOCATION ON ECONOMIC EMPOWERMENT AND DEVELOPMENT STRATEGY IN TARABA STATE FROM 1999 TO 2014				
	Budgetary Allocation on TSEEDS	**Disbursement by Agricultural Schemes**	**Disbursement on SME's**	**Disbursement by the NDE**
1	380000000	2549139	220000000	37800000
2	470000000	2141276	9007200	65700000
3	660000000	1841497	250000000	34200000
4	710000000	1620518	10008000	42000000
5	430000000	1620000	5000000	73000000
6	520000000	1506600	730000000	38000000
7	740000000	1431270	120000000	60000000
8	790000000	2400320	200000000	50000000
9	2200000000	1769834	840000000	50000000
10	2200000000	500000	230000000	50000000
11	2200000000	4895369	930000000	150000000
12	8400000000	476112	22074000	50000000
13	3300000000	3100000	290000000	65000000
14	2500000000	1250000	220000000	50000000
15	6100000000	450000	250000000	50000000
16	8800000000	2000000	280000000	50000000
17	400000000	2676596	230000000	39690000
18	490000000	2248340	9457560	68985000
19	700000000	1933572	260000000	35910000
20	750000000	1701543	10508400	44100000
21	450000000	1701000	5250000	76650000

22	550000000	1581930	770000000	39900000
23	770000000	1502834	130000000	63000000
24	830000000	2520336	210000000	52500000
25	2300000000	1858326	880000000	52500000
26	2400000000	525000	240000000	52500000
27	2400000000	5140137	970000000	160000000
28	8900000000	499918	23177700	52500000
29	3500000000	3255000	310000000	68250000
30	2600000000	1312500	230000000	52500000
31	6400000000	472500	260000000	52500000
32	9300000000	2100000	290000000	52500000
33	440000000	2906019	250000000	43092000
34	530000000	2441055	10268208	74898000
35	750000000	2099307	280000000	38988000
36	810000000	1847390	11409120	47880000
37	490000000	1846800	5700000	83220000
38	590000000	1717524	830000000	43320000
39	840000000	1631648	140000000	68400000
40	900000000	2736365	230000000	57000000
41	2500000000	2017611	950000000	57000000
42	2600000000	570000	260000000	57000000
43	2600000000	5580721	1100000000	170000000
44	9600000000	542768	25164360	57000000
45	3800000000	3534000	330000000	74100000
46	2900000000	1425000	260000000	57000000
47	6900000000	513000	280000000	57000000

48	10000000000	2280000	310000000	57000000
49	460000000	3033476	260000000	44982000
50	560000000	2548119	10718568	78183000
51	790000000	2191382	290000000	40698000
52	850000000	1928416	11909520	49980000
53	510000000	1927800	5950000	86870000
54	620000000	1792854	870000000	45220000
55	880000000	1703211	150000000	71400000
56	940000000	2856381	240000000	59500000
57	2600000000	2106102	990000000	59500000
58	2700000000	595000	270000000	59500000
59	2700000000	5825489	1100000000	180000000
60	10000000000	566573	26268060	59500000
61	4000000000	3689000	350000000	77350000
62	3000000000	1487500	270000000	59700000
63	7200000000	535500	300000000	63500000
64	11000000000	2380000	330000000	70500000