

**GOVERNMENT INTERVENTION PROGRAMME AS A TOOL FOR REDUCTION  
OF YOUTH UNEMPLOYMENT IN KADUNA STATE: THE CASE OF SURE-P 2012-  
2018.**

**BY**

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**SEPTEMBER, 2018.**

## **DECLARATION**

I hereby declare that this research work entitled “Government Intervention Programme as a Tool for the Reduction of Youth Unemployment in Kaduna state: The Case of SURE-P 2012-2018” has been carried out by me in the Department of Economics, Ahmadu Bello University, Zaria. The information derived from the literature has been duly acknowledged in the text and a list of references provided. To the best of my knowledge, the work has not been presented anywhere for the award of Bachelor of Science or Masters of Science Degree in any institution of learning.

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## CERTIFICATION

This thesis entitled “*GOVERNMENT INTERVENTION PROGRAMME AS A TOOL FOR THE REDUCTION OF YOUTH UNEMPLOYMENT IN KADUNA STATE: THE CASE OF SURE-P*” by HadizaBadamasiAliyu meets the regulations governing the award of the degree of Master of Science in Economics of the School of Post Graduate Studies, Ahmadu Bello University, Zaria and is this day approved for its contribution to knowledge and literary presentation

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## **DEDICATION**

This thesis is dedicated to the memories of my beloved parents; AlhajiBadamasiAliyu and Hajiya Khadija BadamasiAliyu , May Allah continue to bless them Amen. Till we meet again.

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## **ABSTRACTs**

*The study examines government intervention programme as a tool for reducing youth unemployment in Kaduna State using descriptive statistics and logistic regression. The problem of the study is youth unemployment and the objectives are to examine the impact of government intervention programme on youth unemployment and to examine the effect of socio-economic characteristics on youth unemployment in Kaduna State. The study found that 54.4% of the respondents have been employed in various businesses and 36.9% of the unskilled are employed. The study also found that candidates of all education qualification have provided employments except primary education holders and more males provided more employment than females. The study concluded that SURE P has made a great impact on youth unemployment. The study therefore recommended among others that government should ensure that starter packs are given to all participants and should be well equipped. The government should ensure that take off grants are also given to all beneficiaries and participants should be given desired area of interest. Government should provide a long lasting solution to the epileptic power supply problem for enhancement.*

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## **LIST OF ABBREVIATIONS**

1. B. ED – Bachelor of Education
2. CAP – Capacity Acquisition Program
3. CDP – Credit Delivering Program
4. FEAP – Family Economic Advancement Program
5. GAP – Graduate Attachment Program
6. HND – Higher National Diploma
7. MAP – Mandatory Attachment Program
8. MSME – Micro, Small and Medium Enterprise
9. NAPEC – National Poverty Eradication Council
10. NAPEP – National Poverty Eradication Program
11. NCE – National Certificate of Education
12. NDE – National Directorate of Employment
13. NEEDS – National Economic and Empowerment Strategy
14. NPC – National Population Commission
15. SMEDAN – Small and Medium Enterprise Development Agency
16. SURE-P – Subsidy Re-investment and Employment
17. SYOB – Start Your Own Business
18. YES – Youth Employment Scheme
19. YOU-WIN – The Youth Enterprise With Innovation in Nigeria



# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 BACKGROUND TO THE STUDY**

Nigeria's population is said to have reached about 167 million people in 2012 (National Bureau of Statistics, 2012). The National Population Commission (NPC, 2013) states that about half of the population is made up of youth, defined as individuals between 15 and 34 years of age. Unfortunately, as the youth population grows, so does the unemployment rate. In fact, unemployed youth numbered about 11.1 million in 2012. According to Doreo partners (2013) unemployment rate in Nigeria is growing at the rate of 16% per year with the youth impacted the most and accounting for three times the general unemployment.

Nigeria has an average unemployment rate of 23.9% between 2006 to 2015; specifically, Kaduna state has an unemployment rate of 25.7% well above the national average and has the second highest incidence of poverty in the North western zone with 52.4% as core poor and 38.2% as moderately poor (African outlook online). A world Bank study in 2009 revealed that Kaduna state ranks among the top six cities in Nigeria with the highest unemployment rate.

The origin of unemployment in Nigeria can be traced back to the oil boom era of 1970s. During the period, Nigerian government and individuals abandoned agriculture which was the mainstay of the economy. This led to rural urban migration as people attempted to reap from the windfall from oil. Production of agricultural commodities for export declined. Since then unemployment set in and Nigerian government started working tirelessly to achieve youth independence and improve economic status through several reforms and/or programs.

One of the recent programs is the Subsidy Reinvestment and Empowerment Program (SURE-P) which was established by the Federal Government on January 2012. It was established in order to encourage wealth creation and provide much needed palliatives in the area that would bring visible and immediate impact on the teeming populace. It is more or less a whole range of activities and programmatic scheme. The implementation of the program at the state level (Kaduna State) was preceded by the formation of a committee to identify programs, project and activities to be undertaken. The committee identified six different sectors to intervene namely education, health, infrastructure, agriculture, youth empowerment and security. For the purpose of this study the researcher focuses on infrastructure, agriculture and youth empowerments because it is in these sectors that youth were provided with employment opportunity.

In the infrastructural sector intervention was made in order to reduce unemployment rate by taking youth off the streets. Government purchased and distributed vehicles and tricycles worth ₦763,411,422.00. Vehicle like brand new Nissan, Tata luxuries buses, haice mini buses were distributed. About 775 beneficiaries at 5% subsidy were given vehicles and payment to be done in 12 and 24 months. (State house, 2012).

In the agricultural youth and woman empowerment scheme Kaduna state trained 7600 youths in 50 different businesses. They were given starter packs and take off grant of ₦10,000 (State house, 2012). Under agriculture, 2,300 youth were empowered in the following area bee keeping, cassava production, cattle fattening, fishery, ginger production, rice production, maize production, poultry, piggery, sheep/goat, honey processing, animal husbandry, vegetable processing and sugar cane production.

Moreover, in the agricultural sector the bank of agricultural was given ₦500,000,000.00 as counterpart fund to enable small scale farmers in the state to benefit from credit facilities. About 1669 small and medium scale farmers have

received the total sum of ₦437,655,000.00 as loan under the scheme. There was also another counterpart funding to the bank of industry. The sum of ₦ 500,000,000 was granted by the government to the bank of industry in order to provide credit facilities to micro, small and medium enterprises (State house,2012). Through which they will increase the number of employees in their enterprises.

Furthermore, the youth empowerment scheme equipped 2300 youth across the 23 local government areas with gainful and self-employable skills in block making bricklaying/masonry, GSM repairs, leather work, photography, plumbing work and printing. The sum of ₦42 918 700 and ₦211,898,205.00 (State house,2012) were expended to train the youths as well as in the procurement of starter parks respectively. A number of youth were also provided with community based service in their respective wards at a monthly allowance of N10,000 to each participant under the youth empowerment scheme.

In the women empowerment sector 1,500 beneficiaries received training in beauty and cosmetology, hair dressing, tie and dye, catering and event management.

The program in Kaduna state has achieved employment through its activities mentioned above like provision of vehicle to individual providing community based services to individuals (youth),equipping youth with some skills to be more employable.

## **1.2 STATEMENT OF THE PROBLEM**

Youth unemployment has been a source of worry for governments all over the world. The youth usually constitute larger share of the population of countries. Employed youth contribute their quota to productivity of a nation, earn income they use to feed themselves, their dependants and even source of tax revenue to the government. On the other hand, unemployed youths are liabilities to their families, society and even

the country at large. They sometimes pose threat to security of lives and properties as the adage goes '*an idle mind is the devils workshop*'. They also discourage productivity because no meaningful development can take place in a chaos environment.

The Federal Government of Nigeria has made several attempts to curb youth unemployment in the various states of Nigeria including Kaduna state. These attempts are mostly in terms of intervention programs such as Subsidy Reinvestment Program (SURE-P), National Poverty Eradication Program (NAPEP) and Youth With innovationProgram (YouWin).For example, the federal government has spent much on intervention programs like SURE-P ₦3,831,699,088.75 was spent in the year 2012, 2013 and 2014 but youth unemployment does not seem to reduce in Kaduna State. At national level, unemployment rate increased from 11.70 percent in the fourth quarter of 2014 to 33.10 percent in the third quarter of 2017.

It appears that little is done on the impact of SURE-P on youth unemployment in Kaduna state. So this work is out to look at the impact of SURE-P on youth unemployment in Kaduna state. This is the gap existing in the literatures that this research work intend to fill.

### **1.3.RESEARCH QUESTIONS**

- 1) What is the impact of government intervention program on youth unemployment in Kaduna State?
- 2) What is the effect of some socio-economic/demographic characteristics on the youth employment in Kaduna state?

#### **1.4.OBJECTIVES OF THE STUDY**

The general objective of the study is to evaluate government intervention program as a tool for reducing youth unemployment in Kaduna state. The study seeks to achieve the following specific objectives.

- 1) To examine the impact of government intervention program on youth unemployment.
- 2) To examine the effect of socio-economic characteristics on youth employment in Kaduna state.

#### **1.5 JUSTIFICATION OF THE STUDY**

Musa (2013) conducted a study on effectiveness of government intervention strategies and youth unemployment on Kogi state. He used chi-square and regression. He found that interventionist programs of Kogi state government played positive impact and they have been very effective in the development of the state.

Amupitan (2011) carried out a research on an assessment of the role of the National Directorate Employment (NDE) in reducing graduate unemployment in Kaduna state. He used average mean score method. He found that inadequate awareness and poor funding of the activities of NDE in Kaduna state undermined its activity and skill acquisition is an effective tool in reducing graduate unemployment.

These studies failed to look at the impact of SURE-P on youth unemployment in Kaduna State. So this study is out to investigate the impact of SURE-P in Kaduna.

#### **1.6 SCOPE OF THE STUDY**

Basically the study is concern with government intervention programs toward reducing youth unemployment in Nigeria. The study will cover five years from 2012-2017 SURE-P. Kaduna state shall be the study area.



## **1.7 ORGANIZATION OF THE STUDY**

This study is organized into five chapters, chapter one which is the introductory part; the background to the study, the statement of the research problem, the objectives of the study, justification of the study and scope of the study are discussed. Chapter two will deal with the literature review. The research methodology shall be examined in chapter three. Data presentation, analysis and interpretation will be covered in chapter four while concluding part of the research work will be chapter five where in a nutshell the summary, conclusion and the recommendations would be discussed.

## CHAPTER TWO

### 2.1 AN OVERVIEW OF GOVERNMENT INTERVENTION PROGRAMS.

Successive government had initiated several programs which were aimed at reducing the rate of unemployment. Some of these programs as noted since the 80's include National directorate of Employment (NDE), Family Economic Advancement Program (FEAP), National Poverty Eradication Program (NAPEP), Small and Medium Enterprise Development Agency (SMEDAN), National Economic and Empowerment Strategy (NEEDS), Subsidy Reinvestment and Empowerment Program (SURE-P) and The Youth Enterprise With Innovation in Nigeria (YOU-WIN)among others.

Unemployment was not a serious problem in Nigeria, until the 1980's when global recession took its toll on the country. Inherent witnesses were noticed in the nation's economy. The need for the creation of NDE is also traced to the drastic reduction in oil prices and the resultant economic policies at the time.

The worldwide economic depression of the early 1980's caused a rapid deterioration in Nigeria's economy. Industrial output shrank to an all time low and commercial activities were consequently reduced, leading to the loss of employment opportunity for many Nigerians. According to the NDE brochure, by the end of 1985 the unemployment situations in Nigeria had reached desperate and alarming proportion (about 85%). In the urban areas, where the educated tend to congregate, the unemployment rate was especially high. In the rural areas, it was no less severe. Deviant behavioursexpressed in crimes and other anti-social behaviours were frequent among the frustrated youths. It was in line with that president Babangida appointed a committee on 26 March 1986 to deliberate on strategies for dealing with the mass

unemployment. Based on this the National Directorate of Employment (NDE) was established on November 22, 1986. The NDE was established with the function of combating mass unemployment through skill acquisition, self-employment and labour intensive program, (NDE Brochure, 2006). Under this program four practical programs were established which are

- a. National Youth Employment and Vocational skill Development Program.
- b. Small scale industries and graduate employment program.
- c. Agriculture sector employment program.
- d. Special public works program.

The objectives of the NDE were clearly stated in Decree No. 24 of 1989 (i.e. NDE Decree (1989) section 2 of the Decree. These objectives are

- i. To design and implement programs to combat mass unemployment
- ii. To articulate policies aimed at developing programs with labour – intensive potentials.
- iii. To obtain and maintain a data bank of unemployment and vacancies in the country with a view to acting as a clearing house to link job seekers with vacancies
- iv. To implement any other policies as may be laid down from time to time by the board established under section 3 of its enabling act.

Based on its success, the NDE has so far created thousands of jobs. From 2005 to 2009, 1015 unemployed graduates benefited from the scheme in Kaduna state with 207 graduate registered under the start your own business scheme of the NDE and 150 of them were successfully trained, 20 graduate were selected for professional create pupilage scheme that is in 2005. In 2006, 200 graduates were registered for the start

your own business (SYOB) and 198 were successfully trained. 117 graduates were registered for Graduate Attachment Program (GAP). And 75 got placements in various participating organization 183 registered for SYOB, 100 were successfully trained 91 out of the 345 that reregistered for GAP got placement in various institutions in 2008, 16 were successfully trained and 103 graduates were placed. In 2009, 130 benefited from the SYOB scheme and 148 got placement in various participating organization.

The challenges or problems faced by the program are.

1. Resource constraint thereby leading to inadequate monitoring. There are cases of poor funding and untimely remittance of money from the headquarters.
2. There are instances of loan diversion that is, loans given to beneficiaries are not used for the specific purpose they were given.
3. Poor repayment status of disbursed loans beneficiaries delay or are reluctant in loan repayment.
4. Non-availability of state of the art facilities like computer sets, functional radio message equipment, cameras, training workshop, and public address system has caused a strain on their activities.

Ozo-Eson (2007) observed that NDE has not significantly improved job creation in the country due to a number of factors mention above.

The FEAP was established by decree No 11 of 1997 during the late Gen. SaniAbacha's regime in a quest for a way out of unemployment, as this was the period that marked Nigerian relapses into the global bracket of been the 25 poorest nations. This program existed for two years during which it received the funding to the tune of ₦7 billion out of which about ₦3.3billion was disbursed as loan to about 21,000 cooperative

societies nation-wide that were production oriented. Such project targeted for assistance induced poultry production, garri making, soap making and animal husbandry.

Beneficiaries of the programs loan scheme said they are now gainfully employed and this mark part of its success. One of its failures is that the loans were not fully disbursed by the bank.

The National Poverty Eradication Program (NAPEP) is another intervention program established in 2001 to address the challenge of poverty in Nigeria. The program serves as the secretariat of the National Poverty Eradication Council (NAPEC), the apex body for formulation of policies on poverty in the country. The NAPEP goals include training youths in vocational trades, to support internship, to support micro-credit, create employment in the auto mobile industry. In other to achieve its objectives, NAPEP designed the following schemes like:-

Youth Employment Scheme (YES); This consists of Capacity Acquisition Program (CAP) designed to enable youths acquire skills with which they can establish business of their own, Mandatory Attachment Program (MAP) and Credit Delivering Program (CDP). Their main functions and aims are focusing on areas of training, and technology acquisition, credit delivery, technology development and enterprises promotion. The CAP, MAP and CDP under (YES) basically are made for the empowerment of youth and women towards improvement in productivity.

From January 2001, NAPEP has intervened in a number of projects. So far, about 140,000 youths have been trained in more than 190 practical hand-on trades over a period of three months. Also under the Mandatory attachment program for unemployment graduates, 40,000 beneficiaries were attached in 2001, each of whom was pad a monthly stipend of N10,000. Mohammad (2014).

Some of the challenges faced by the program are poor co-ordination of activities, absence of effective continuous policy formulation, lack of sustainability of programme and project, absence of monitoring, evaluation and impact assessment, collaboration and complementation between the agencies and among the three tiers of governments, and duplication of functions with a resulting unnecessary rivalry among the institutions.

The small and medium Enterprises Development Agency in Nigeria (SMEDAN) was established by the SMEDAN Act of 2003 to promote the development of the Micro, small and Medium Enterprise (MSME) sector of Nigeria. There aims are to have the mandate of stimulating, monitoring and coordinating the development of the MSME subsector in Nigeria for the ultimate goal of employment generation, they initiate and articulate policy ideas for small and medium enterprises growth and development and promoting and facilitating development programs instruments and support services to accelerate the development and modernization of MSME operations thus providing job opportunities.

Its success can be seen in the number of employed persons where 15,641,460 were employed by micro enterprises in 2013. One of its challenges is that the micro enterprises are informal and populated by people at the bottom of the pyramid. (Nweze, 2018).

NEEDS was launched on May 29, 2004. It is meant to “create a new Nigerian citizen” who would realized and value the importance of hard work at the same time encouraging them to be up and doing while the government on its part will initiate the necessary machinery to bring about reorienting values, poverty reduction, creation of wealth and generate employment for the people (NEEDS 2004). The broad based objective of NEEDS according to the National Planning Commission document is about Nigerian people, their welfare, health employment, education, political power, physical security

and empowerment. One of its success is one in which the youths are involved in the sale of GSM handsets and spare parts.

It was found that NEEDS as initiated by the chief Obasanjo's administration is a robust promise for all Nigerians as designed to alleviate poverty of the citizens as well as create vibrant country but implementation became the only impediment which has made the program not achieve much of its objectives especially it concerns to job creation, security agriculture, infrastructural development.(Iyere and Stanley 2014).

SURE-P was introduced in January 2012 and focuses on management and investment of federal government saving derived from proceeds accruing from the partial removal of subsidy. The politics and absence of trust in SURE-P mode of operations are the major challenges faced by SURE-P in youth employment in Nigeria.(Chukwuma and Emmanuel 2014).

YOU-WIN program was designed to create job opportunities specifically for graduates of tertiary institutions that elect into business as entrepreneurs. Simply put, participants are required to develop and execute their own business ideas that will provide jobs for themselves and other unemployed youth. Their objectives are;

- I. Attract ideas and innovations from young entrepreneurial aspirants from universities, polytechnics, technical colleges and other post-secondary institutions in Nigeria.
- II. Provide a one-time equity grant for 120 selected aspiring entrepreneurs to start or expand their business concepts and mitigate start-up risks
- III. Generate 80,000 to 110,000 jobs for currently unemployed Nigerian youths over the three years during the three cycles will be implemented among others ([www.youwin.org.ng](http://www.youwin.org.ng))

A total of 268 jobs were created by the You-win beneficiaries. This is indeed a great success kayode (2016) some of the challenges faced by the You-win is non-implementation of the business plan by the beneficiaries, rivalry between mentors and mentees and skepticism of the BPC by Nigerians. Kayode (2016).

Despite all these program youth unemployment remains a major challenge to the development process of the Nigerian economy. The public perception is that there has been little job creation despite the efforts to stem the rising wave of unemployment Ajakaiye (2007) observed the poor performance of the economic programs in creating jobs toward poverty alleviation is due to a number of factors among which are:

- i. Lack of proper coordination and continuity.
- ii. Policy inconsistency and poor governance
- iii. Ineffective targeting of the poor
- iv. Corruption at all level of governance
- v. Inadequate control mechanism for effective program development and implementation
- vi. Poor funding and
- vii. Inappropriate sequences of implementation of key aspect of program.

## **2.2 CONCEPTUAL LITERATURE REVIEW**

The concept of unemployment: like others in the fields of human endeavor has received various definitions and descriptions. This is because human beings view things from different perspectives. Therefore, this sub-section is meant to review some of the definitions of unemployment given by scholars and then, try to agree on working definition of unemployment.



Keynes (1935) stated that the term employment is used to apply in literal sense to all persons without work.

Agueue (1991) defined unemployment as the number of people in the population who are willing and offer themselves for employment but could not be employed because of lack of vacancies for them. These two definitions fail to tell us whether the persons are eligible and willing to get a job.

According to Nicholas (2000) a person is unemployed if he or she is eligible for work but does not have a job. This definition lacks the ability to give us the number of the unemployed.

Volkova (1986) maintained that an unemployment situation is in other words called mass - unemployment when the number of qualified man power who are unemployed is considerably enough or out number that of those in gainful employment. This definition fails to explain what the unemployed lacks though it has told us the number of the unemployed.

According to Volkova and Volkova (1986: 226), employment is to be left without means of sustenance, without an opportunity to eat food and have decent housing, it means to lose confidence in today and hope for tomorrow. To a lay man, Volkova's definition has gone a long way to enlighten on what employment looks like. This definition did not explain whether the person is actively looks for job at the time or not.

Lampman(1974). He said that unemployment is a social – economical situation in which persons that have no work and are able and willing to work and also actively seeking for work but no work.

Lampman (1974) observed that there is considerable controversy concerning the number and nature of persons that should be counted as unemployed in a country

at a particular moment in time. In answer to this controversy, Lampman (1974) stated the most appropriate definition that only those persons not at work for more than a specified minimum of time and who are able and are willing to work and also actively seeking for work are generally considered as unemployed.

According to the Eight international Conference of Employment statisticians, *Statistique de population Active inactive Geneva, International Labour office* (Report No. 14, 1954) people legally considered unemployed fell under the following groups.

- a) Workers available for employment whose contract of employment has terminated or been temporarily suspended and who are without a job and seeking paid employment.
- b) Persons never previously employed, whose most recent status was other than that of employee, together with persons who had been in retirement who were available for work during specific period (except for reason for non – malignant illness) and were seeking paid employment.
- c) Persons without a job and currently available for work who have made arrangement to start a new job at a date subsequent to the specified period.
- d) Person temporarily or indefinitely laid-off without pay.

### **2.2.1. Causes of unemployment in Nigeria**

Lampman (1974), in his research on unemployment and its causes found that a good research on the effect of unemployment and an intelligent approach to public policy aimed at preventing or reducing it and would demand some understanding of the causes of unemployment in a given society.

Hanson (1977) carried out a research on the root cause of the economic setback in the post-colonial West Africa, with six countries, which included Nigeria, Algeria, Ghana, Kenya, Tunisia and Ivory Cost. In his result, the researcher discovered that the utter neglect paid on agricultural development in a bid towards the realization of industrial economic ambition in the undeveloped Africa is responsible for their employment problems. The researcher maintained that in any economy where adequate attention is paid to agriculture, that almost everybody is self, employed and that the number of the unemployed is easy to control.

According to Lampman (1947) report on the causes of unemployment stated that Agriculture is the taproot of our economy. He warned that any attempt to give of, any nation would sooner or later create an unemployment situation.

Investigations into Nigerians sources of revenue in the 1960 and early 1970 showed that agricultural product were the chief source of income to the country. But with the neglect of agriculture due to oil boom, the economy late failed and has resulted into unemployment.

The second factor according to Lampman (1974) was the degree of unemployment in the developing countries were due to the neglect of indigenous technology and inadequate patronage received by local industries from the consumers and the government as well as the rate of profit reinvestment in the foreign owned industries in the country. He observed that in any economic system where indigenous technology and local industries were not encouraged and patronized, there tend to be a decrease in the production capacity and an increase in the dumping of the country's wealth in foreign countries in the name of purchasing foreign goods. The situation he concluded is found to cause unemployment.

The picture portrayed by Lampman, about was actually what happened in Nigeria, more especially during oil boom periodic that was resulted to unemployment situation in the country.

Keynes (1935) in his book “The general theory of employment, interest and money” found that the amount of money industrialists and business men tried to held out from investment causes unemployment. Instead of expanding industries with the acquired profit to create employment opportunities, they lavish them unnecessarily.

Besides the neglect of indigenou technology and lack of patronage to local industries, Teriba (1977) pointed out that the poor management of our public industries and the unpatriotic attitude of Nigerians towards work and public property was a great factor causing unemployment problems. They maintained that Nigerian industrialists rely much on purchasing and processing much of the raw materials abroad.

Achebe (1983) in his comparative analysis study on “The Trouble with Nigeria” discovered that lack of patriotism among Nigerians have contributed very much to our unemployment situation. He pointed out that the evidence in the past showed that unpatriotic act of most Nigerians in public industries on public properties, consideration of “self first,” the sweeping destruction of public property worsened Nigeria unemployment situation.

Volkova et al., (1986) in his search for further reasons for the poor economic condition of the third world countries discovered that the on-going brain-drain in developing countries as a result of unpatriotic among Nigeria third world specialists

whose special knowledge were needed to improve the economy, has aggravated the unemployment situation in Nigeria.

Rodney (1971) and Todaro (1982) have reported their research result on the utility of the educational system introduced to us by the colonial masters as being the cause of unemployment among our graduates. Rodney (1971) in his findings on the nature of African society and the nature of Educational system introduced to us by the colonial masters pointed out that the educational system was non-functional. He stated that his findings on the educational system and the growth of our economy, compared with that of Europe, the colonial masters revealed our educational system as institution of unemployment.

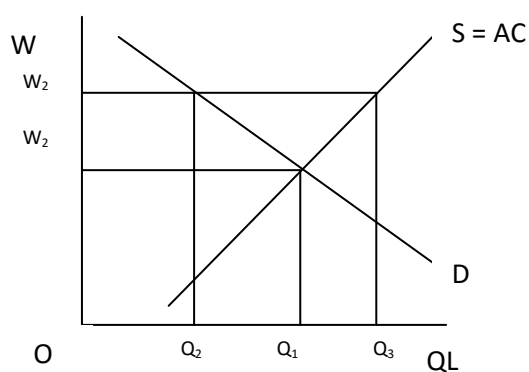
Ojukwu (1989) while analyzing the cause of unemployment in Nigeria in his book, "I am involved" concluded that the production of much graduates was not responsible for the unemployment caused by the inversely proportional pattern of education and economic advancement. He blamed the impropriety on the psychological "blindness of our economic planners in the oil boom days than on "over production" of graduates.

Finally, the greatest unemployment causing factor in Nigeria has been identified to the ineptitude, corruption, fraud and general failure of leadership.

Achebe (1983) in one of the findings in his book "The Trouble with Nigeria" emphasized that the cult of corruption formed by our rulers and their insatiable quest to loot the national treasury has sailed us into the "ocean" of economic confusion and unemployment. In his observation, it is true that a Nigeria free from corrupt rulers would be Nigeria freed from unemployment.

### 2.2.2.Theories of Causes

The classical economist emphasizes supply-side factors as the main cause of unemployment. They argue that demand deficient unemployment tends to be only short ter. The classical believe that the causes of unemployment occur when wages in a competitive labour market are pushed above the equilibrium. Wages could be pushed above the equilibrium level by minimum wages or trade unions. This is sometimes known as “disequilibrium” employment.



If  $W_2$  is the minimum wage or wage for labour in the economy, where supply of labour ( $Q_3$ ) is greater than demand for labour ( $Q_2$ ) this causes unemployment because the wage is above the equilibrium. So if the wage is put below or at equilibrium, unemployment will be eliminated.

#### **The Keynesian.**

According to John Maynard Keynes, believed that the root cause of unemployment is the desire of investors to receive more money rather than produce more products, which is not possible without public bodies producing new money. This theory focuses on recurrent shocks that suddenly reduce aggregate demand for

goods and services and thus reduce demand for workers. Demand for most goods and services falls, less production is needed and consequently fewer workers are needed.

### **2.2.3.TYPES OF UNEMPLOYMENT**

Economists have distinguished between various types of unemployment which include cyclical unemployment, frictional unemployment, structural unemployment, and classical unemployment (Kofi 2006). The aforementioned types are the most widely accepted by scholars. Other additional types that are occasionally mentioned are seasonal unemployment, hardcore unemployment and migrated unemployment.

#### **Cyclical or Keynesian Unemployment**

Cyclical or Keynesian unemployment is also known as Demand deficient unemployment. It occurs when there is not enough aggregate demand in the economy. Cyclical unemployment exists when the number of workers demanded falls short of the number of persons supplied (labour force). ([www.google.com](http://www.google.com)) it get its name because it varies with the business cycle which consist of alternating periods of booms and depressions. It is during the downsizing of business cycle that income and output fall leading to widespread unemployment. This isn't a case of mobility between jobs or even job seekers and services and thus for labour. Robert Frank and Ben Bernanke (2001) said it could be likened to the most familiar always less than the number of players.

The great depression of the 1930's is a striking example of cyclical unemployment. Another example can be found in Nigerian economy where there are few available jobs for institutions in the country.

Keynes (1936) argued that this type of unemployment exists due to inadequate effective aggregate demand. When demand for most goods and services fall, less production is needed and consequently fewer workers are needed wages do not fall to meet the equilibrium level and mass unemployment results.

### **Frictional Unemployment**

Frictional unemployment occurs when a worker moves from one job to another. The time period between jobs is considered “frictional unemployment” ([www.google.com](http://www.google.com)). Frictional unemployment is an example of a productive part of the economy, increasing both the workers long term welfare and economic efficiency and is also a type of voluntary unemployment.

In other words, short term unemployment that is associated with the process of matching workers with jobs is called frictional unemployment. The function of the labour market is to match available jobs with available worker, if all jobs and workers were the same, or if the set of jobs and workers were static and unchanging, the matching process would be quick and easy. But the real world is more complicated in that the jobs and workers are highly heterogeneous. ‘Thus, because of the labour market is heterogeneous and dynamic, the process of matching jobs with workers often takes time.

Frictional unemployment is always present in an economy. So the level of involuntary unemployment is probably the unemployment rate minus the rate of frictional unemployment, which means that increases or decreases in the unemployment are normally under-represented in the simple statistics ([www.econlog.org/archives/2009](http://www.econlog.org/archives/2009)).



To schiller (2004) the thrice factors which distinguish frictional unemployment from other kinds of unemployment are as follows:

1. Enough jobs exist for those who are frictionally unemployed, that is, there is adequate demand for labour.
2. Those individuals who are frictionally unemployed have the skills required for available jobs
3. The periods of job search are relatively short.

No one knows for sure just how much of our unemployment problem is fractional; however, most economist agree that friction alone is responsible for an unemployment rate of 2 to 3 percent.

### **Structural unemployment**

Structural unemployment occurs when the numbers of jobs in a labour market are unable to provide substantial jobs for everyone who wants one, Hailstones (1970).

For many job seekers, the period between are longer basically because they do not possess the skills that employers required an example of this is the predicament that befall railway workers in Nigeria. During the 70' and 80's the railway industry was a major means of transportation and employed various skilled and unskilled workers. Gradually, the industry came to a standstill, which led to the laying off of its workers and thousands of people lost their jobs. Most of these workers had a decade or more experience and substantial skill, unfortunately, the skills they had perfected were no longer in demand thereby making it difficult for them to fit in other organization. These workers could be said to be victims of structural unemployment.

In Nigeria victims of rural – urban migration are more likely to suffer from structural unemployment in that most of these migrants are poor and have inadequate education, few job- related skills and little work experience, from their perspective, almost all decent jobs are “out of reach” as a result most of them remain unemployed for longer than can be explained by frictional forces

A major difference between structural and frictional unemployment according to Hailstone (1970) may also be encourage to rise by persistent cyclical unemployment, that is, if an economy suffers from long-lasting low aggregate demand, it thereby leads to many unemployed becoming disheartened, while their skills including (job searching skills) becomes “old and obsolete”. Debts are likely to increase which eventually leads to a fall into the vicious circle of poverty. This means that they may not likely fit the job vacancies that are created when the economy recovers.

To Jhingan (2004), structural unemployment results from variety of causes, this range from lack of co operant factors of production to changes in the economic structure of the society. To him the word “structural” implies that the economic changes are massive, extensive, deep-seated, amounting to transformation of an economic structure and most specifically”, it refers to changes which are large in the particular area, industry or occupation.

Factors which contribute to structural unemployment include the following.

- i. A lack of skills, language barriers or discrimination keeps some workers from finding stable, long-term jobs.
- ii. Economic changes sometimes create a long-term mismatch between the skills some workers have and the available jobs

- iii. And finally, structural unemployment can result from structural features of the labour market that act as barrier to unemployment

### **Classical Unemployment**

Classical or real-way unemployment occurs when real wages for a job are set above the market clearing level, causing the number of job-seekers to exceed the number of vacancies.

To Hayek in the constitution of liberty, unemployment increases the more the government intervenes into the economy to try to improve the condition of those with jobs. For example, minimum wage laws raise the cost of laborers with few skills to above the market equilibrium, resulting in people who wish to work at the going rate but cannot as wage enforced is greater than their value as workers becoming unemployed. Alain (2006) opined that they believed that laws restricting layoffs made business less likely to hire in the first place, as hiring becomes more risky, leaving many young people unemployed and unable to find work.

Economist like Murray Ruthbard in the American Great depression suggest that even social taboos can prevent wages from falling to the market clearing level. Some economist believe that this type of unemployment can be reduced by increasing the flexibility of wages (abolishing minimum wages are employee protection) to make the labour market more like a financial market. This suggestion unfortunately, will lead to massive exploitation on the part of employers must especially in developing countries.

## **Seasonal unemployment**

Schiller (2003) of the view that some joblessness is virtually inevitable as long as we continue to grow crops, build houses, or go skiing at certain seasons of the year. At the end of each season thousands of workers go searching for new jobs, thereby experiencing some seasonal unemployment in the process.

Similarly in Nigeria, during the raining season, farmers are actively employed to plough, make ridges, sow, cultivate and harvest crops. These include both the aged and young it is very common to see rural-urban return to their rural villages to cultivate during the raining season. And once harvest is over they return to towns to search for menial jobs to cater for their needs.

## **Long – term unemployment**

The European Union statistic defines long-term unemployment as “unemployment lasting for longer than one year.” Unfortunately, this situation is prevalent in developing countries like Nigeria.

## **Hidden Unemployment.**

Hidden or cover unemployment is the unemployment of potential workers that is not reflected in official unemployment statistics due to the way the statistics are collected. In many countries only those who have no work but are actively looking for work (and /or qualifying for social security benefits) are counted as unemployed. Those who have given up looking for work (and sometimes those who are in government retaining programs) are not officially counted among the unemployed, even though they are not employed. Alain (2006).

Also the statistics does not count those who are underdeveloped; those with part time or seasonal jobs would rather have full-time jobs. Hence as a result of the hidden unemployed, official statistics often under estimated unemployment rates.

## **2.3 THEORETICAL LITERATURE REVIEW**

The study reviewed three major theories of unemployment such as; the classical view, the Keynesian view and Marxian theories of employment.

### **2.3.1 THE CLASSICAL VIEW OF UNEMPLOYMENT**

The classical approach to unemployment assumes the existence of invisible hands and the labour market is seen as though it was single market characterized by perfect competition and behaves in the idealized supply and demand model. Walrasian general equilibrium model appears to be the bases for their claim, where wages flexibility being the major factor in ensuring equilibrium in the market. The classical Economist explain further, that unemployment occurs either when real wages for labour are set above the market-clearing level, causing the number of applicants to exceed the number of openings or when there are distortions in the form of intervention with the workings of the market mechanics. In their view, the market is the ultimate and should be left alone.

Surpluses or shortages of labour are corrected in the labour market by the movement of wages to either downward direction. And as such, the only unemployment that can exist in the classical point of view is voluntary or frictional types.

“The classical theory of unemployment has been criticized on numerous grounds amongst these are, it ignores so many exogenous factors such as the activities

of the organized labour unions in the form of minimum wage/salary and over simplifying the relationship of wages and unemployment.

### **2.3.2 THE KEYNESIAN VIEW OF UNEMPLOYMENT**

The Keynesian approach to unemployment also known as demand deficient unemployment rejected the classical view of unemployment. The justification for this was based on market failure. The market mechanism was unable to restore equilibrium of employment level and output during the great depression of the 1930s. Wages flexibility was also rejected by Keynesian on the ground that workers are assumed not to be willing to accept wage slash to secure more employment although may accept slash in real wages brought about by rising prices at constant money wages.

Keynes based his argument on government intervention to influence aggregate demand in the economy. The macroeconomics goal of full employment and output level can only be achieved in an economy through government policies and programs targeted at aggregate demand and not through the classical ideology of wages flexibility and the market mechanism. He seems to be among the demand-side economists, who believed in the control of aggregate demand to ensure full employment and equilibrium in an economy. He also believed wages to be inflexible especially in the downward direction because workers tend not accept wages reduction through their union. Although in some cases, products or goods prices may have fallen in the same direction leaving real wages the same.

He advocated for aggressive government spending in the form of deficit budgetary spending on public works targeted at aggregate demand in the economy to deal with the problem of involuntary unemployment. Schumpeter (1934) pointed out that Keynes theory is not applicable to every socio-economic setup. It is only

applicable to advanced democratic capitalist economist. He went further by illustrating Keynes theory as foreign seed which cannot be transplanted, if done, dies and before the, become poisonous. Jhingan (2003), Pointed out that the efficacy of Keynes theory of unemployment is rather doubtful in developing countries like Nigeria for the following reasons.

Firstly, his theory of unemployment is based on the existence of cyclical unemployment resulting from deficiencies in aggregate demand, which can be removed, by increase in aggregate demand but the type and nature of unemployment in developing countries especially Nigeria is chronic in nature in which it is as result of deficiencies or ineffective use of capital resources. Secondly, his theory of unemployment was on open unemployment and not disguised type of unemployment that exists in Nigeria with different magnitudes. Thirdly, his theory of unemployment is based on the assumption of closed economics but developing countries especially Nigerian economy is not closed but open. It depends heavily on exportation of crude oil and agricultural produce and in return, it imports capital goods.

But nonetheless, in the struggle and fight to reduce unemployment problems in the country in 1980's and subsequent time Nigeria subscribed to Keynes Theory.

### **2.3.3 THE MARXIAN VIEW OF UNEMPLOYMENT**

Marxism approach or view was on the relations between owners and the workers, whom it claims, the owners pit against one another in a constant struggle for jobs and higher wages. The unemployment produced by this struggle is said to benefit the system by reducing wage costs for the owners.

According to Marx "the only way to permanently eliminate unemployment would be to abolish capitalism and the system of forced competition for wages and then shift to a socialist or communist economic system "(Wikipedia). The Marxists

further explained that the existence of persistent unemployment is a proof of the inability of capitalism to ensure full employment. In his view, unemployment is inherent within the unstable capitalist system and periodic crises of mass unemployment are to be expected.

Furth D, Heertze. A and Van Der Veen R.Y. (1978) criticized the theory by saying “It was demonstrated that Marx’s prediction of wide and lasting unemployment was based largely on assumptions regarding the nature and speed of technical change”.



## 2.4 EMPIRICAL LITERATURE REVIEW

Author and Coverage	Objectives	Variables	Theories/Theoretical Framework	Methodology/Method	Finding/Conclusion Recommendation
Musa (2000-2010)	The objective of the study is to evaluate the various unemployment strategies in Kogi State and their effectiveness or otherwise	Government intervention strategy is the independent variable. Youth unemployment is the dependent variable.	The work was anchored on the crisis theory	The study used both primary and secondary sources to collect data. Data were analyzed using frequency tables, percentages, regression analysis and chi-square	The interventionist programs of the Kogi State government played positive impact and they have been very effective in the development of the state. One of the recommendation is that government programs towards youth unemployment should be open to all segments of the society irrespective of their political inclination or that of their parent
Amupitan (2005-2009)	The work aim at determining the cause and effect of graduate unemployment in Nigeria, highlight various policies and programs put in place by the government to curb unemployment, assess the National Directorate of Employment and find out problems (if any) hindering the	The graduate unemployment as the dependent variable while the role of National Directorate of Employment as the independent variable	The system theory was adopted	130 <sup>th</sup> primary and secondary data were used. Average mean score method was used to test the hypothesis	It was discovered that inadequate awareness and poor funding of the activities of the National Directorate of employment undermined its activity, and skills acquisition is an effective tool in reducing graduate unemployment. It has been recommended that skill acquisition scheme should be included in the curriculum of post-secondary schools.

	effective performance of the directorate and provide possible solutions				
Akande (2014)	His aim is to look at the state of youth unemployment in Nigeria			Us used secondary data to gather his information	He found that programs like SURE-P, you win, and Osun State Empowerment Scheme (OYES) have worked best in tackling the problem of youth unemployment
Ekong and Ekong (2016)	The aim of the study is to investigate how unemployment problem is tackled through skill acquisition by the National Directorate of Employment (NDE) in Akwalbom State	Skill acquisition as the independent variable while unemployment reduction as the dependent variable	The study used primary and secondary data		They found that positive link exist between skill acquisition by NDE and unemployment reduction in Akwalbom State. They recommend that more spread of NDE Training Centers to all the local government areas in the state for more benefits to be realized among others
Godspower (2012-2015)	The aim of the study is to evaluate the impact of subsidy re-investment and empowerment program (SURE-P) in unemployment in Nigeria	Unemployment as the dependent variable. The impact of SURE-P as the independent variable		The study used the methodology of historical research and documentary analysis	The major findings of the study is the implementation of SURE-P has reduced unemployment in Nigeria within the period of 2012-2015. The recommendation among other things that government should reduce risk of SURE-P employment program fielding graveness by themselves

Dova'I and Hvozdkova (2016)	The work aim at illustrating the size of the problem of youth unemployment in Slovakia based on the recent development influenced by the latest crisis. It further assesses the efficiency of one of the graduate practice program	Effective programs as the independent variables while youth unemployment as the dependent variable			They found that graduate practice program has a positive impact on youth unemployment
Mustapha and Abdullahi (2017)	The aim of the study is to examine impact of SURE-P on women empowerment in Kaduna State			The study used primary data	They found that a number of women have been trained in vocational skills, majority of the respondents agree that the scheme has created self-reliance and improved their socio-economic activities. The study recommends the need for involvement of local people in identification and design of project

Musa (2013) conducted a study on effectiveness of government intervention strategies and youth unemployment in Kogi State. He used chi-square and regression and found that interventionist programs of the Kogi State Government played positive impact and they have been very effective in the development of the state.

Amupitan (2011) carried out a research on a assessment of the role of the National Directorate of Employment (NDE) in reducing graduate unemployment in Kaduna State. He made use of both primary and secondary data. He discovered that inadequate awareness and poor funding of the activities of the National Directorate of Employment in Kaduna State undermined its activity and skill acquisition is an effective tool in reducing graduate unemployment.

Dova'i'ova G. and Hvozdkova V. (2016) conducted a research on the need of implementing more effective programs to reduce youth unemployment. A case of Slovakia. He concludes that from the cost benefit analysis graduate practice programme has a positive impact on youth employment.

Ekong and Ekong (2016) carried out a research on skill acquisition and unemployment reduction in Nigeria. The study investigates how unemployment problem is tackled through skill acquisition by the National Directorate of Employment (NDE) in AkwaIbomState. They found that position link exist between skills acquisition by NDE and unemployment reduction in AkwaIbom.

Akande (2014) the title of the study is youth unemployment in Nigeria: A situation Analysis. The method use to gather information was secondary data. He found that programs like SURE-P, YOU-WIN in Nigeria and Osun State Youth Employment Scheme (OYES) have worked best.

Godspower I. (2018) conducted a research on the impact of Subsidy Re-investment and Empower Program (SURE-P) on unemployment in Nigeria (2012-

2015). He used secondary data. The major findings of the research are; the implementation of SURE-P has reduced unemployment in Nigeria within the period 2012-2015; poor policy implementation is a challenge to SURE-P towards unemployment reduction in Nigeria and finally the effectiveness of SURE-P in tackling unemployment reduction in Nigeria has been hampered by corruption and politicization of the programme.

## **2.5 Gap in the literature**

In the literatures reviewed, there are a lot of works on government intervention program and youth unemployment. It appears that little is done on the impact of SURE-P on youth unemployment in Kaduna state. So this work is out to look at the impact of SURE-P on youth unemployment in Kaduna state. This is the gap existing in the literatures that this research work intends to fill.

## CHAPTER THREE

### 3.0. INTRODUCTION

In this chapter is presented the methodology and the framework for the research work. It is basically about the overall design, how to realize the objectives of the study, the theoretical framework, source of data as well as the procedures.

### 3.1 LOCATION OF POPULATION OF THE STUDY

Kaduna state lies on latitude  $10^{\circ} 20^{\circ}$  North and Longitude  $7^{\circ} 45^{\circ}$  East and covers an area of 45,711.2 square kilometers. It has a population of 6,066,562 (NPC, 2006) and a population density of 130 people per square kilometers. It accounts for 4.3% of Nigeria's total population. Kaduna State was originally part of the Northern region in the three region structure of 1954. In 1967 with the creation of twelve states, Kaduna state became part of the north-central states. In 1976, the government brought the number of states to twenty-one and Kaduna was divided into Kaduna and Katsina states. The main cities and towns in the states includes; Kaduna (capital city), Zaria, Kagoro, Kafanchan, Kachia and Zankwa. Kaduna state has twenty three Local Government areas which can also be divided into three senatorial zones. Zone one include Zaria, Sabon-gari, Kudan ,Makarfi, Ikara, Soba, Kubau and Lere. Zone two includes Giwa, Birni-gwari, Igabi, Kaduna north, Kaduna south, Chikun, Kaura, Jema'a and Sanga. Zone three includes Jaba, Jema'a, Kachia, Kagarko, Kaura, Kauru Sango and Zangonkataf. Also Kaduna state is one of the seven boundaries with Niger state to the West, Zamfara, Katsina and Kano state to the North, Bauchi and Plateau state to the East and FCT Abuja and Nassarawa state in the south.

Despite the various government intervention programme in the state like SURE-P and YOU-WIN among others the youth unemployment is still at the increase. With regard to youth unemployment, unemployment rate was 21.73 percent

in 2014. It increased to 29.5 percent in the second quarter of 2017 and 33.10 percent in the third quarter of 2017 reaching an all time high. (National Bureau of Statistics). Although SURE-P was able to train 7600 youths in fifty different businesses in Kaduna state (State House, 2012). Its failure is in the lack of trust in its operation and the YOU-WIN program was able to generate 268 jobs in Kaduna state (Kayode, 2012). The challenges faced by the programme are non implementation of the business plan by the beneficiaries, frequent request for relocation, rivalry between mentors and mentees.

### **3.2 THEORETICAL FRAMEWORK**

Keynes theory of unemployment came into being as a result of an economist John Maynard Keynes (1883-1946) he recommends government interventions designed to increase demand for workers; these can include financial stimuli, publicly funded job creation, and expansionist monetary policies. (Wikipedia)

This research work is underpinned to the Keynesian theory of unemployment. It advocates for government intervention and that there is a major role for the government in economic management.

This can be seen in the SURE-P which is used as a case study for this study. SURE-P was an intervention programme which shows the role of government in economic management.

Here the governments try to influence the aggregate demand in the economy. The macro economics goal of full employment and increase in output level can only be achieved in an economy through government policies and programmes targeted at aggregate demand not through the classical ideology of wages flexibility and the market mechanism. The theory seems to be among the demand-side economists, who believed in the control of aggregate demand to ensure full employment and

equilibrium in an economy. Keynes believed wages to be inflexible especially in the downward direction because workers tend not to accept wages reduction through their union. Although in some cases, products and goods prices may have fallen in the same direction leaving real wages the same.

He advocated for aggressive government spending in the form of deficit budgetary spending on public works targeted at aggregated demand in economy to deal with the problem of involuntary unemployment. This is also seen in the SURE-P where public works were given to some individuals like community based services in their respective wards.

### **3.3 Theoretical Model**

#### **Keynesian Unemployment**

The basic model goes thus:

Let  $y$  be real output, let real investment demand be fixed at  $I$  and let real consumption demand be given by a linear consumption function,  $C(y)=cy$ .

For equilibrium in output market, the demand for output equals the supply of output:

$$Cy + I = y \quad (1)$$

Hence, the equilibrium level of output is given by

$$y = \frac{I}{1 - C} \quad (2)$$

Suppose that  $m$  identical firms produce output from labour through standard neoclassical production function, in a symmetric equilibrium, we have

$$mf(\ell) = y = \frac{I}{1 - c} \quad (3)$$



The aggregate demand for labour is thus

$$L = m\ell \quad (4)$$

If I is “too small”, L can easily be less than N. The result is unemployment.

Where N is denote as aggregate supply of labour

### 3.4 NATURE AND SOURCE OF DATA

The research employed primary source of data because they are original and relevant to the topic, so the degree of accuracy is very high. The primary data are drawn from structured questionnaire that are administered to SURE-P beneficiaries.

### 3.5 POPULATION AND SAMPLE SIZE

The populations of the study are those trained under the SURE-P in Kaduna State which is a total of 7,600. The research employed the Yamane’s formula to get the sample size because it provides a simplified formula to calculate sample size. The formula is

$$n = \frac{N}{1+Ne^2} \quad \text{----- (1)}$$

Where n = sample size, N = Total Population, e = Level of Significance

$$n = \frac{7600}{1+7600 (0.05)^2} \quad \text{----- (2)}$$

$$n = 380 \quad \text{----- (3)}$$

This means that we needed a sample size of 380 trainees under the SURE-P. The research could only have access to 103 respondents where 39 were trained but not practicing the business and the remaining 64 are practicing the business.

### **3.6 SAMPLING TECHNIQUE**

The research used purposive sampling technique because the individuals in the population are contacted through the phone. Some may pick and some may not pick. The purposive is more suitable as the research will use anyone available.

### **3.7 RESEARCH INSTRUMENT**

The research used questionnaire because it is more reliable, quick and easy to collect information from a large sample. The questionnaire includes open and close ended questions.

### **3.8 DATA ANALYSIS**

In order to estimate or analyze the result, the study employed frequency and percentage to analyse the socio-economic characteristics of the respondent, descriptive statistics to examine the impact of SURE-P on youth and type of employment and logistic regression to analyse the effect of socio-economic characteristics on employment.

### **3.9 MULTINOMIAL LOGISTIC REGRESSION**

To examine the effect of socio-economic variables on youth employment in Kaduna state, the study employed Multinomial Logistic Regression (MNL) analysis which is an extension of binary logistic regression with multiple explanatory variables. The MNL is also referred to as the Multinomial Logit as well as the Polytomus Logistic Regression, since it is used to model the relationship between a polytomous response variable and a set of independent variables. The polytomous response could be ordinal (ordered categories) or nominal (unordered categories).

The MNL model permits the comparison of more than one contrast simultaneously. In both MNL and ordinary logistic regression, the impacts of predictor variables are explained in terms of the odds ratio. In logistic regression, the categorical response has only two values.

Generally, 1 is for success and 0 for failure. Logistic regression uses a logit function to link the probability of success and predictors, and applies maximum likelihood estimation method to estimate parameters. The multinomial logit compares multiple groups through a combination of binary logistic regressions. This allows each category of the dependent variable to be compared to a reference category. Normally, the category with the highest numeric score is chosen as the reference category. As a general rule, when there are, say,  $n$  possible levels of the dependent variable, the MNL model will consist of  $n - 1$  equations.

The logistic regression extends to models with multiple predictors. For example, the model with  $\pi(x) = P(Y=1)|x_1, x_2, \dots, x_k$  is given by:

$$\text{Logit}(\pi(x)) = \log \left[ \frac{\pi(x)}{1-\pi(x)} \right] = \alpha + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_p x_p \dots \dots \dots (4)$$

The parameter  $\beta_i$  refers to the effect of  $x_i$  on the log odds that  $Y=1$ , controlling the other  $x_j$ . For example,  $\exp(\beta_i)$  is the multiplicative effect on the odds of a 1-unit increase in  $x_i$ , at fixed levels of other  $x_j$ . A predictor can be qualitative, using dummy variables for categories.

The alternative formula, directly specifying  $\pi(x)$ , is given by:

$$\pi(x) = \frac{\alpha + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_p x_p}{1 + \exp(\alpha + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_p x_p)} \dots \dots \dots (5)$$

Also, if there are  $n$  independent observations with  $p$  predictors and the qualitative response variable has  $k$  categories, then one of the categories must be chosen as the reference level, and all other logits in the multinomial case will be constructed relative to this reference level. Pretty much, any category can be selected as the base or reference level. Since there is no ordering, we would select category  $k$  as base level. In this case,  $\pi_j$  will denote the multinomial probability of an observation falling in the  $j$ th category. The multiple logistic regression model below will now depict the relationship between this multinomial probability  $\pi_j$  and the predictors  $X_1, X_2, \dots, X_p$ .

$$\log \left[ \frac{\pi_j x_i}{\pi_k x_i} \right] = \alpha_{01} + \beta_{1j} x_{1j} + \beta_{2j} x_{2j} + \dots + \beta_{pj} x_{pj} \dots \dots \dots (6)$$

Where  $j = 1, 2, \dots, (k-1)$ ;  $i = 1, 2, \dots, n$ . Since  $\sum \pi_j(x) = 1$ , the model reduces to;

$$\pi_j(x_i) = \frac{\exp(\alpha_{01} + \beta_{1j} x_{1j} + \beta_{2j} x_{2j} + \dots + \beta_{pj} x_{pj})}{1 + \sum_{j=1}^{k-1} \exp(\alpha + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_p x_p)} \dots \dots \dots (7)$$

Here  $\pi_j(x) = \text{Prob}(Y = j \mid x_1, x_2, \dots, x_p)$  at a fixed setting  $x$  for predictors.

## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.0. Introduction

This chapter aims at presenting the research findings. The chapter presents analysis and interprets respondent's opinions that have been collected for the purpose of this study. The data analysis was based on the responses from the questionnaires administered across the population in the study area. Three hundred and eighty (380) was the sample size but only one hundred and three (103) were accessible. The analysis was based on the responses from the questionnaires. Frequencies, percentage, cross tabulation and logistic model were used in the analysis of the result.

#### 4.1 SURE-P and Youth Unemployment in Kaduna State.

This section tries to look at impact of SURE-P on youth unemployment using descriptive statistics or analysis.

**Table 4.1 How many people including yourself did you employed in the first 1-3 years of business**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
1-5 people	53	51.5	91.4	91.4
6-10 people	1	1.0	1.7	93.1
>10people	4	3.9	6.9	100.0
Total	58	56.3	100.0	
Missing				
System	45	43.7		
Total	103	100.0		

Table 4.1 above shows that about 53 of the respondents employed individual between 1 to 5 people, 1 employed between 6 to 10 people while 4 of the respondent employed 10people. This shows how the programme has provided employment opportunities to various individuals.

**Table4.2 How many people including yourself did you employed after the third year of the business**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5people	53	51.5	91.4	91.4
Valid 6-10 people	1	1.0	1.7	93.1
Valid > 10people	4	3.9	6.9	100.0
Total	58	56.3	100.0	
Missing System	45	43.7		
Total	103	100.0		

Table 4.2 above shows that the employment is still the same after the 3<sup>rd</sup> year of business. It shows that the employment is reliable.

**Table 4.3.What is the skill of the people you have employed**

	Frequency	Percent
Valid Skilled	18	17.5
Valid Unskilled	37	36.9
Total	55	53.4
Missing System	47	46.6
Total	103	100.0

Table 4.3 shows most of the employed are unskilled with 36.9% who have undergone training from the employers. While 17.5% are skilled who do not need to undergo any training. This shows that the programme has improved the skill of the employee.

**Table 4.4 What is the type of employment**

		Frequency	Percent
Valid	Permanent	29	28.2
	part time	20	19.4
	Seasonal	4	3.9
	Irregular	2	1.9
			1.0
	Total	55	53.4
Missing	System	47	46.6
Total		103	100.0

Table 4.4 shows the type of employment given to the employee. Those with permanent employment are 28.2% which is the highest among those employed and it shows a great achievement for the programme. 19.4% have a part time employment, 3.9% have seasonal employment and 1.9% with irregular employment. Those employed outnumbered those who did not go into business with 7.4%. This shows that it has created a sustainable employment.

**Table 4.5 what is the age category of people employed**

		Frequency	Percent
Valid	<15 years	1	1.0
	15-25 years	45	44.7
	26-35 years	6	5.9
	>35 years	3	2.9
	Total	56	53.4
Missing	System	47	46.6
Total		103	100.0

Table 4.5 shows the age category of people employed where most of them are youths ranging from 15-25, 26-35 with 44.7% and 5.9% respectively. This shows the effectiveness of the programme in reducing youth unemployment.

Table 4.6 what is the source of raw materials you utilize

		Frequency	Percent
Valid	Local	62	60.2
	Abroad	1	1.0
	Others	1	1.0
	Total	64	62.1
Missing	System	39	37.9
Total		103	100.0

Table 4.6 shows most of the raw materials are gotten from within Nigeria i.e.local with 60.2% which has provided employment for those providing the raw materials. It provided employment to not only those trained but also to the providers of raw material making a chain of employment. This increases the GDP and the standard of living. This shows that it has provide employment to people beyond SURE-P. Only 1.0% raw materials are source from abroad which are insignificant compare to the percentage source for locally. 37.9% are those that did not go into any business after the training.

Table 4.7 What is the nature of business

		Frequency	Percent
Valid	Retail	56	54.4
	Wholesale	8	7.8
	Total	64	62.1
Missing	System	39	37.9
Total		103	100.0

Although the beneficiaries which are wholesalers are just 7.8% but they have provided employment to the retailers buying from them and this led to a chain of employment.



Table 4.8 Sector of the economy on which you engaged your activities

		Frequency	Percent
	Production	26	25.2
	Services	30	29.1
Valid	Trade	2	1.9
	Agriculture	6	5.8
	Total	64	62.1
Missing	System	39	37.9
Total		103	100.0

Table 4.8 shows 29.1% of the respondents provide services to individuals, 25.2% deal with production, 6% deal with agriculture while only 1.9% deals with trade. As there is a high number of beneficiaries engaged in production this led to employment of numerous individuals in the production process.

## 4.2 Effect of socio-economic characteristics on employment.

This section tries to show the effect of socio-economic characteristics on employment.

**Table 4.9**Parameter Estimates for Multinomial Logistic Regression on Socio-economic Variables of the Employers and those Employed in the First 3 Years.

How many people including yourself did you employed in the first 1-3 years of business <sup>a</sup>	B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)		
							Lower Bound	Upper Bound	
1-5 people	Intercept	34.450	7107.733	.000	1	.996			
	[Sex=Male]	-1.384	1.222	1.283	1	.257	.251	.023	2.749
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-16.603	2666.889	.000	1	.995	6.159E-008	.000	. <sup>c</sup>
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	17.406	5274.297	.000	1	.997	36269827.115	.000	. <sup>c</sup>
	[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Edu=Quranic E]	.000	8434.334	.000	1	1.000	1.000	.000	. <sup>c</sup>
	[Edu=Informal Edu]	-1.668	11452.705	.000	1	1.000	.189	.000	. <sup>c</sup>
	[Edu=Secondary Edu]	.110	6864.941	.000	1	1.000	1.116	.000	. <sup>c</sup>
	[Edu=Diploma/NCE]	-.579	6864.941	.000	1	1.000	.560	.000	. <sup>c</sup>
	[Edu=Degree/B.ED/HND]	17.306	10706.839	.000	1	.999	32799401.855	.000	. <sup>c</sup>
	[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	-15.741	3241.104	.000	1	.996	1.458E-007	.000	. <sup>c</sup>
[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.	
6-10ple	Intercept	15.364	12068.876	.000	1	.999			
	[Sex=Male]	15.292	5058.778	.000	1	.998	4376464.006	.000	. <sup>c</sup>
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-29.686	4559.316	.000	1	.995	1.281E-013	.000	. <sup>c</sup>
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.

[Marital Status=Single]	29.400	11082.370	.000	1	.998	5867619379783.3	.000	. <sup>c</sup>
						23		
[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.
[Edu=QuranicEdu]	.000	.000	.	1	.	1.000	1.000	1.000
[Edu=Informal Edu]	-.233	16312.248	.000	1	1.000	.792	.000	. <sup>c</sup>
[Edu=Secondary Edu]	1.667	11504.441	.000	1	1.000	5.299	.000	. <sup>c</sup>
[Edu=Diploma/NCE]	.630	11434.109	.000	1	1.000	1.878	.000	. <sup>c</sup>
[Edu=Degree/B.ED/HND]	33.808	14115.508	.000	1	.998	48152633405608	.000	. <sup>c</sup>
						4.200		
[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
[Loc=Rural]	-16.750	5874.068	.000	1	.998	5.314E-008	.000	. <sup>c</sup>
[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.

From table 4.9 above there is 0.251 less likely that the employers in the first 1-3years of 1-5people are malewhich means must of the employers are females. There is 6.159E-008 less likely those employers are of the ages between 15-35years. This shows that most of the employers are >35years in the 1<sup>st</sup> 3 years. There is 3629827.115 more likely that those employers are single. This shows that most of the employers of employees between 1-5 people in the 1<sup>st</sup> 3 years are single.

There is 1.000 more likely that the employers are quranic education holders, 0.189 less likely that the employers are pre-primary and informal education holders, 1.116 more likely that the employers are secondary education holder ,0.560 less likely that the employers did not attend school while 32799401.855 more likely that the employers are degree/ B.ED / HND holders. So this shows that most of the employers for the 1<sup>st</sup> 3 years are degree/ B.ED/ HND holders.

There is 1.458E-007 less likely that the employers are from the rural area. This shows that most of the employers in the 1<sup>st</sup> 3 years are from urban areas.

There is 437646.006 more likely that the employers of 6-10 people in the 1<sup>st</sup> 3 years are male. There is 1.281E-013 less likely that the employers of 6-10people in the 1<sup>st</sup> 3 years are >35years.

There is5867619379783.323 more likely that the employers are single. This means that most of the employers in the 1<sup>st</sup> 3 years are male, between the ages 15-35 and single.

There is 1.000 more likely that the employers of 6-10 people in the 1<sup>st</sup> 3years are quranic education holders, 0.792 less likely that the employers of 6-10 people in the 1<sup>st</sup> 3 years are pre-primary and informal education holders, 5.299 more likely that the employers of 6-10 people in the 1<sup>st</sup> 3years are secondary education holders, 1.878 more likely that they are diploma/NCE holders and 481526334056084.200 more likely that the employers of 6-10 people are degree/

B.ED/HND holders. This shows that the highest employers of 6-10 people in the 1<sup>st</sup> 3years are degree/ B.ED/HND holders.

There is 5.314E-008 less likely that the employers are from the rural area. This means most of the employers in the 1<sup>st</sup> 3years from the urban area.

Conclusively, for 1-5people most of the employers are female,>35years and single. The employers are quranic education holders, secondary education holders and degree/B.ED/HND holders. The employers are from urban areas. For the 6-10 people most of the employers are male, 15-35 years and single. The employers for 6-10 people are quranic education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders.

Table 4.10 Parameter Estimate for Multinomial Logistic Regression on Socio-economic Variables of the Employers and those Employed after the 3<sup>rd</sup> year of Business.

How many people including yourself did you employed after the third year of the business <sup>a</sup>		B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
								Lower Bound	Upper Bound
1-5 people	Intercept	34.450	7107.733	.000	1	.996			
	[Sex=Male]	-1.384	1.222	1.283	1	.257	.251	.023	2.749
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-16.603	2666.889	.000	1	.995	6.159E-008	.000	. <sup>c</sup>
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	17.406	5274.297	.000	1	.997	36269827.115	.000	. <sup>c</sup>
	[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Edu=QuranicEdu]	.000	8434.334	.000	1	1.000	1.000	.000	. <sup>c</sup>
	[Edu=Informal Edu]	-1.668	11452.705	.000	1	1.000	.189	.000	. <sup>c</sup>
	[Edu=Secondary Edu]	.110	6864.941	.000	1	1.000	1.116	.000	. <sup>c</sup>
	[Edu=Diploma/NCE]	-.579	6864.941	.000	1	1.000	.560	.000	. <sup>c</sup>
	[Edu=Degree/B.ED/HND]	17.306	10706.839	.000	1	.999	32799401.855	.000	. <sup>c</sup>
	[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	-15.741	3241.104	.000	1	.996	1.458E-007	.000	. <sup>c</sup>
[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.	
6-10 people	Intercept	15.364	12068.876	.000	1	.999			
	[Sex=Male]	15.292	5058.778	.000	1	.998	4376464.006	.000	. <sup>c</sup>
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-29.686	4559.316	.000	1	.995	1.281E-013	.000	. <sup>c</sup>
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.

[Marital Status=Single]	29.400	11082.370	.000	1	.998	5867619379783.3	.000	. <sup>c</sup>
						23		
[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.
[Edu=QuranicEdu]	.000	.000	.	1	.	1.000	1.000	1.000
[Edu=InformalEdu]	-.233	16312.248	.000	1	1.000	.792	.000	. <sup>c</sup>
[Edu=SecondaryEdu]	1.667	11504.441	.000	1	1.000	5.299	.000	. <sup>c</sup>
[Edu=Diploma/NCE]	.630	11434.109	.000	1	1.000	1.878	.000	. <sup>c</sup>
[Edu=Degree/B.ED/HND]	33.808	14115.508	.000	1	.998	48152633405608	.000	. <sup>c</sup>
						4.200		
[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
[Loc=Rural]	-16.750	5874.068	.000	1	.998	5.314E-008	.000	. <sup>c</sup>
[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.

From table 4.10 above there is 0.251 less likely that the employers after the 3<sup>rd</sup> year are male and employ 1-5 people. This means that most of the employers are female. There is 6.159E-008 less likely those employers are of the ages between 15-35 years. This shows that most of the employers are > 35 years.

There is 36269827.115 more likely that the employers after the 3<sup>rd</sup> year are single. This shows that most of the employers of 1-5 people are single.

There is 1.000 more likely that the employers are Quranic education holders 0.189 less likely that the employers are pre-primary and informal education holders 1.116 more likely that the employers are secondary education holders 0.560 less likely that the employers did not attend school while 32799401.955 more likely that the employers are degree B.ED or HND holders. This shows that the highest employers are degree /B.ED/HND that is more of such education holders should be empowered

There is 1.458E-007 less likely that the employers are from the rural area. This shows that most of the employers are from the urban area.

There is 4376464.006 more likely that the employers of 6-10 people are male. So most of the 6-10 people employed are male. There is 1.281E-013 less likely that the employers of 6-10 people are 15-35 years. That is most of the employers of 6-10 people are >35 years.

There is 58676193783.323 more likely that the employers are single. This means that most of the employers are not married.

There is 1.000 more likely that the employers of 6-10 people are Quranic education holders, 0.792 less likely that the employers of 6-10 people are pre-primary and informal education



holders, 5.299 more likely that the employers of 6-10 people are secondary education holders, 1.878 more likely that the employers are diploma/NCE holders and 481526334056084.200 more likely that the employers of 6-10 people are degree/ B.ED/HND holders. This shows that the highest employers of 6-10 people are degree/B.ED/HND holders.

There is 5.314E0-008 less likely that the employers are from the rural area. This means most of the employers are from the urban area though the effect is minimal.

Conclusively, the employers for 1-5 years after the 3<sup>rd</sup> year of business are female, 15-35 years and single. The employers are mostly quranic education holders, secondary education holders, diploma/NCE education holders and degree/B.ED/HND education holders. The employers are mostly from the urban area. For 6-10 people most of the employers are male, >35 years and single. The employers for 6-10 people are quranic education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders. The employers are mostly from the urban area.

**Table 4.11 Parameter Estimates for Multinomial Logistic Regression on Socio-economic Variables of the Employers on the Skill of the People Employed**

What is the skill of the people you have employed <sup>a</sup>	B	Std. Error	Wald	Df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
							Lower Bound	Upper Bound
Skilled	Intercept	-19.959	6891.593	.000	1	.998		
	[Sex=Male]	-.783	1.220	.412	1	.521	.457	.042 4.993
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.
	[Age=15-35]	.371	.845	.193	1	.660	1.450	.277 7.597
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.
	[Marital Status=Single]	1.699	1.075	2.498	1	.114	5.470	.665 45.002
	[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.
	[Edu=QuranicEdu]	20.102	6891.593	.000	1	.998	537096261.999	.000 . <sup>c</sup>
	[Edu=InformalEdu]	-1.165	.000	.	1	.	.312	.312 .312
	[Edu=SecondaryEdu]	18.110	6891.593	.000	1	.998	73324747.589	.000 . <sup>c</sup>
	[Edu=Diploma/NCE]	18.031	6891.593	.000	1	.998	67722767.798	.000 . <sup>c</sup>
	[Edu=Degree/B.ED/HND]	20.360	6891.593	.000	1	.998	695552042.601	.000 . <sup>c</sup>
	[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.
	[Loc=Rural]	.551	1.063	.268	1	.605	1.735	.216 13.944
	[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.

From table 4.11 above there is 0.457 less likely that the employers of the skilled people are male. That is most of the employers of the skilled people are female. There is 1.450 more likely that the employers of the skilled labour employers are between the ages 15-35years. This means most of the employers are youth. There is 5.470 more likely that the employers of the skilled people are single. This means most of the skilled labour employers are single There is 537096262.0, 73324747.59, 67722767.80, 695552042.6 more likely that the employers of the skilled labour are quranic education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders. This shows that most of the skilled labour employers are quranic education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders. This means that individual with such education qualification should be given more priority. There is 1.735 more likely that the employers of the skilled labour are from the rural area.

Conclusively, the employers for the skilled people are male, 15-35 years and single. The employers for the skilled people are quranic education holders, secondary education holders, diploma/NCE education holders and degree/B.ED/HND holders. The employers are from the rural area.

**Table 4.12 Parameter Estimates for Multinomial Logistic Regression on Socio-economic Variable of the Employers on Type of Employment of the Employed.**

What is the type of employment <sup>a</sup>		B	Std. Error	Wald	Df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
								Lower Bound	Upper Bound
permanent	Intercept	-30.047	9923.791	.000	1	.998			
	[Sex=Male]	3.504	1328.895	.000	1	.998	33.264	.000	. b
	[Sex=Female]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-15.549	3081.369	.000	1	.996	1.766E-007	.000	. b
	[Age=>35]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	1.888	4313.377	.000	1	1.000	6.605	.000	. b
	[Marital Status=Married]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Edu=QuranicEdu ]	.805	11798.479	.000	1	1.000	2.238	.000	. b
	[Edu=InformalEdu ]	46.185	10424.885	.000	1	.996	11424973720338 7470000.000	.000	. b
	[Edu=SecondaryEdu]	46.158	10113.585	.000	1	.996	11123194517899 6440000.000	.000	. b
	[Edu=Diploma/NC E]	12.480	8175.037	.000	1	.999	262989.644	.000	. b
	[Edu=Degree/B.E D/HND]	61.431	10793.442	.000	1	.995	47762276333318 3600000000000. 000	.000	. b
	[Edu=Did not attend sch]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	48.579	6527.987	.000	1	.994	12519446645214 71000000.000	.000	. b

	[Loc=Urban]	0 <sup>c</sup>	.	.	0	.	.	.	.
	Intercept	-30.124	9923.791	.000	1	.998			
	[Sex=Male]	2.071	1328.896	.000	1	.999	7.936	.000	b
	[Sex=Female]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-15.571	3081.369	.000	1	.996	1.728E-007	.000	b
	[Age=>35]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	2.123	4313.377	.000	1	1.000	8.360	.000	b
	[Marital Status=Married]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Edu=QuranicEdu ]	-15.441	12115.288	.000	1	.999	1.969E-007	.000	b
part time	[Edu=InformalEdu ]	29.336	11050.503	.000	1	.998	5502554219316. 523	.000	b
	[Edu=SecondaryE du]	45.604	10113.585	.000	1	.996	63931005806090 810000.000	.000	b
	[Edu=Diploma/NC E]	13.652	8175.037	.000	1	.999	849449.878	.000	b
	[Edu=Degree/B.E D/HND]	62.160	10793.442	.000	1	.995	99010088892940 1500000000000. 000	.000	b
	[Edu=Did not attend sch]	0 <sup>c</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	47.963	6527.987	.000	1	.994	67585040680466 8000000.000	.000	b
	[Loc=Urban]	0 <sup>c</sup>	.	.	0	.	.	.	.
Seasonal	Intercept	-16.438	11250.991	.000	1	.999			
	[Sex=Male]	19.650	.000	.	1	.	341800706.072	341800706.072	341800706.072

[Sex=Female]	0 <sup>c</sup>	.	.	0	.	.	.	.
[Age=15-35]	15.330	3165.404	.000	1	.996	4547486.097	.000	b
[Age=>35]	0 <sup>c</sup>	.	.	0	.	.	.	.
[Marital Status=Single]	1.277	5794.717	.000	1	1.000	3.585	.000	b
[Marital Status=Married]	0 <sup>c</sup>	.	.	0	.	.	.	.
[Edu=QuranicEdu ]	.000	14450.127	.000	1	1.000	1.000	.000	b
[Edu=InformalEdu ]	14.308	14255.286	.000	1	.999	1636702.138	.000	b
[Edu=SecondaryE du]	17.037	11509.359	.000	1	.999	25058424.860	.000	b
[Edu=Diploma/NC E]	-17.080	9849.466	.000	1	.999	3.823E-008	.000	b
[Edu=Degree/B.E D/HND]	2.224	11991.425	.000	1	1.000	9.248	.000	b
[Edu=Did not attend sch]	0 <sup>c</sup>	.	.	0	.	.	.	.
[Loc=Rural]	17.131	6540.969	.000	1	.998	27529921.536	.000	b
[Loc=Urban]	0 <sup>c</sup>	.	.	0	.	.	.	.

From table 4.12 above there is 33.264 more likely that the employers of the permanent employment are male. There is 1.766E-007 less likely that the employers of the permanent employment are between the ages 15 and 35 years. This means that most of the employers are >35years.

There is 6.605 more likely that the employers are single. This means that most of the employers of permanent employment are single. There is 2.238 more likely that the employers of permanent employment are quranic education holders. There is 1.4776E+26, 1.112E+20, 262989.644 and 4.776E+26 more likely that the employers of permanent employment are pre-primary and informal education, secondary and diploma/NCE holders and degree/ B.ED/HND. This shows that most of the employers of permanent employment are pre-primary, secondary and degree/B.ED/HND and diploma/NCE holders. There is 1.252E+21 more likely that the employers of permanent employment are from the rural area.

For part time employment there is 7.936 more likely that the employers are male. There is 1.728E-00.7 less likely that the employers are 15-35years. There is 8.360 more likely that the employers of part time employment are single. This shows that most of the part time employers are male,>35 years of age and single.

From table 4.12 we will see that there is 1969E-007,5.503E+12,6.393E+19,849449.874 more likely that the employer of part time employment are pre-primary and informal education holders, secondary education holders, diploma/NCE and degree/ B.ED/HND holders. It means that all the part time employers are holders of the above qualification. There is 6.759E+20 more likely that employers for part time employment are from the rural area. This shows that the part time employers are from the rural areas.

For the seasonal employment there is 341800706.1 more likely that the employers for seasonal employment are male. This means most of the seasonal employers are male. There is 4547486.097 more likely that the employers for seasonal employment are from the ages of 15-35years. This shows that the employers are youth. There is 3.585 more likely employers for the seasonal employment are single. This shows that most of the employers are single. There is 1.000 more likely that the employers of seasonal employment are quranic education holders. There is 1636702.138 and 25058424.86 more likely for the employers of seasonal employment to be holders of pre-primary and informal education and secondary education. This means that most of the employers of seasonal employment are pre primary and informal education holders and secondary education holders.

It is 3.823E-008 less likely a diploma/NCE education holder and 9.248 more likely the employer to be a degree/ B.ED/HND holders. There is 275229921.54 more likely that the employers of seasonal employment are from the rural area. This means most of the seasonal employers are from the rural areas as they engage in farming during the raining season and do the business in other periods.

Conclusively, for employers of permanent employment most are male,>36 years and single. The employers for permanent employment are quranic education holders, informal education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders. The employers are from the rural area. For part time employers most of the employers are male,>35 years and single. The employers for part time employment are mostly informal education holders, secondary education holder, diploma/NCE holders and degree/B.ED/HND holders. The employers for part time employment are from rural areas. For seasonal employment the



employers are mostly male,15-35 years and single. The employers for seasonal employment are quranic education holders, informal education holders and degree/B.ED/HND holders. The employers for seasonal employment are from the rural area.

**Table 4.13 Parameter Estimates for Multinomial Logistic Regression on Socio-economic Variables of the Employers with Age Category of the Employed.**

what is the age category of people employed <sup>a</sup>		B	Std. Error	Wald	Df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
								Lower Bound	Upper Bound
<15 years	Intercept	-3.137	699.298	.000	1	.996			
	[Sex=Male]	10.202	352.564	.001	1	.977	26961.990	2.126E-296	3.419E+304
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-9.622	238.362	.002	1	.968	6.625E-005	8.450E-208	5.194E+198
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	1.527	361.722	.000	1	.997	4.604	5.817E-308	. <sup>c</sup>
	[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Edu=QuranicEdu]	33.005	645.487	.003	1	.959	21567643568955 4.880	.000	. <sup>c</sup>
	[Edu=InformalEdu]	18.746	870.940	.000	1	.983	138406132.395	.000	. <sup>c</sup>
	[Edu=Secondary Edu]	9.714	685.191	.000	1	.989	16544.646	.000	. <sup>c</sup>
	[Edu=Diploma/NCE]	20.207	674.299	.001	1	.976	596757712.362	.000	. <sup>c</sup>
	[Edu=Degree/B.ED/HND]	11.497	780.696	.000	1	.988	98403.757	.000	. <sup>c</sup>
	[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	-9.782	284.371	.001	1	.973	5.644E-005	4.946E-247	6.441E+237
[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.	
15-25 years	Intercept	.821	132.318	.000	1	.995			
	[Sex=Male]	10.506	126.162	.007	1	.934	36535.095	1.491E-103	8.953E+111
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-9.586	69.688	.019	1	.891	6.866E-005	3.298E-064	1.429E+055
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	1.645	187.052	.000	1	.993	5.180	3.128E-159	8.579E+159
	[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.

	[Edu=QuranicEdu]	29.827	.000	.	1	.	8986518154086.1	8986518154086.1	8986518154086.1
							91	91	91
	[Edu=Informal Edu]	27.731	307.509	.008	1	.928	1104767655932.3	1.954E-250	6.245E+273
							25		
	[Edu=Secondary Edu]	18.635	115.582	.026	1	.872	123847547.162	5.125E-091	2.993E+106
	[Edu=Diploma/NCE]	29.123	131.715	.049	1	.825	4446403040869.9	3.405E-100	5.806E+124
							76		
	[Edu=Degree/B.ED/HND]	20.041	213.221	.009	1	.925	505286034.321	1.621E-173	1.575E+190
	[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	-9.869	94.891	.011	1	.917	5.175E-005	8.753E-086	3.060E+076
	[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.
	Intercept	10.574	131.153	.007	1	.936			
	[Sex=Male]	1.082	174.300	.000	1	.995	2.950	1.274E-148	6.830E+148
	[Sex=Female]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Age=15-35]	-18.597	87.941	.045	1	.833	8.383E-009	1.169E-083	6.014E+066
	[Age=>35]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Marital Status=Single]	.965	217.478	.000	1	.996	2.624	2.002E-185	3.439E+185
	[Marital Status=Married]	0 <sup>b</sup>	.	.	0	.	.	.	.
26-35 years	[Edu=QuranicEdu]	.000	.000	.	1	.	1.000	1.000	1.000
	[Edu=Informal Edu]	7.745	349.350	.000	1	.982	2309.260	9.914E-295	5.379E+300
	[Edu=Secondary Edu]	-1.302	106.578	.000	1	.990	.272	5.194E-092	1.424E+090
	[Edu=Diploma/NCE]	18.129	94.060	.037	1	.847	74705047.986	6.450E-073	8.652E+087
	[Edu=Degree/B.ED/HND]	19.298	212.187	.008	1	.928	240399506.541	5.849E-173	9.880E+188
	[Edu=Did not attend sch]	0 <sup>b</sup>	.	.	0	.	.	.	.
	[Loc=Rural]	-9.881	131.148	.006	1	.940	5.112E-005	1.190E-116	2.196E+107
	[Loc=Urban]	0 <sup>b</sup>	.	.	0	.	.	.	.

From table 4.13 above there is 26961.990 more likely that the employers of <15 years are male. There is 6.625E-005 less likely that the employers of <15 years are between 15-35 years. There is 4.604 more likely that the employers of < 15years are single. This shows that most of the employers of <15 years are male, youth and single. There is 2.157E+14, 138406132.4, 16544.646, 596757712.4 and 98403.757 more likely that the employers of <15 years are holders of quranic education, pre-primary and informal education, secondary education, diploma/NCE and degree/B.ED/HND education. This means the employers of <15years cut across all the level of education except primary education.

There is 5.644E-005 less likely that the employers of < 15 years are from the rural area. This shows that the employers of <15 years are from the urban area.

For the 15-25 years, there is 36535.095 more likely that the employers are male. There is 6.866E-005 less likely that the employers are between 15-35 years of age. There is 6.180 more likely that the employers are single. This means that employers for 15-25 years employees are male, of the age >35 and single.

There are 8.987E+12, 1.105E+12, 123847547.2, 4.446E+12, 505286034.3 more likely that the employers of 15-25 years of age are quranic education holders, pre primary and informal education holder, secondary education holder, diploma/ NCE holder and degree/B.ED/HND education holder respectively it means the employers of 15-25years employees are holders of all the level of education above.

There is 5.175E-005 less likely that the employers are from the rural area which means most of the employers are from the urban area.

There is 2.950 more likely that the employers of the 26-35 years employees are male. There is 8.383E-009 less likely that the employers are between the ages 15-35. There is 2.624 more

likely that the employers are single. This means that employers for 26-35 years employees are male, of the age >35 and single.

There is 2309.260 more likely that the employers of 26-35 years employees are pre-primary and informal education holders. There is 0.272 less likely that the employers of 26-35 years employees are secondary school education holders. There are 74705047.99 and 240399506.5 more likely that the employers are diploma/NCE and degree/B.ED/HND holders of 26-35 years employees. This means that most of the employers of 26-35 years employees are pre-primary and informal education holders, diploma/ NCE holders and degree/B.ED/HND holders. There is 5.112E-005 less likely that the employers are rural dwellers. So it means most of the employers are urban dwellers.

Conclusively, the employers of < 15 years are male, >35 years and single. The employers for <15 years are quranic education holders, informal education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders. the employers for <15 years are from urban area. For employers of 15-25 years most of them are male, >35 years and single. The employers of 15-25 years are quranic education holders, secondary education holders, diploma/NCE holders and degree/B.ED/HND holders. The employers of 15-25 years are mostly from urban areas. The employers for 26-35 years are male, >35 years and single. The employers for 26-35 years are mostly informal education holders, diploma/NCE holders and degree/B.ED/HND holders. The employers for 26-35 years are mostly from the urban area.

#### **4.3 Discussion of findings**

There is a positive relationship between SURE-P and employment and the logistic regression found that most of the employers are male, >35 years and single. It also shows that candidate of all education qualification have provided employment expect primary education holders.

## CHAPTER FIVE

### Summary, Conclusion and Recommendation

#### 5.1 Summary of findings

The study investigated the Government Intervention program as a tool for reducing youth unemployment in Kaduna State. The case of SURE-P. The objectives were to examine the impact of government intervention programme (SURE-P) on Youth unemployment in Kaduna state and to examine the effect of socio-economic characteristics on youth employment in Kaduna state.

Using Descriptive Statistics the result of the study shows that 54.4% of the respondents have employed individuals in various businesses. This has showed a great impact of the government intervention programme (SURE-P) on Youth unemployment. On the type of unemployment it has addressed more of the unskilled unemployment as 36.9% of the unskilled unemployed got employment through the beneficiaries of SURE-P. They gave permanent employment to about 28.2% and part time employment to 20.4% while seasonal and irregular employment to 3.9% and 1.9% respectively. These add up to the 54.4% of the employment provided by the beneficiaries.

The logistic regression found that most of the employers are male, > 35 years and single. It has also found that most of the employers are quranic education holders, pre-primary and informal education holder, secondary education holders, diploma informal education/ NCE holders and degree/B.ED/HND holders. This shows that candidate of all education qualification can be empowered expect primary education holders.

Half of the employers are from the urban area and the other half are from the rural area.

## **5.2 Conclusion**

The findings of the study lead to the following conclusions

Firstly, the SURE-P has makes a great impact on youth and type of employment.

Secondly, candidate of all education qualification provided employments except primary education holders. In addition single respondents provide more employment than those married and more males provided more employment than female.

## **5.3 Recommendations**

The SURE-P has made impact in the state though not satisfactory but for it to be satisfactory,

- i. Government should ensure that starter packs are given to all participant
- ii. Government should ensure that take off grants are also given to all beneficiaries
- iii. The starter packs should be well equipped
- iv. Participant should be given their desire area in order for them to find passion and continue with the business.
- v. A long lasting solution should be found for epileptic power situation in the country through increased generation and distribution capacities as unstable supply militates against the success.
- vi. The choice of candidate should cut across all education qualification except primary education holders.
- vii. More male should be enroll than female and more single should be enroll than married.

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[www.youwin.org.ng](http://www.youwin.org.ng)

[www.google.com](http://www.google.com)

## Questionnaire

Department of Economics

Faculty of Social Science

Ahmadu Bello University, Zaria

Dear Beneficiary of the SURE-P Intervention Programme,

I am a postgraduate student of the Department of Economics, Ahmadu Bello University, Zaria. I am currently undertaking a research on **“Government Intervention Programmes as a Tool for Reducing Youth Unemployment in Kaduna State, Nigeria: The Case of SURE-P.**

Please, kindly assist in answering the questionnaire by giving your honest and sincere view on questions asked. Your answers will be confidential and strictly for academic purpose.

### Section 1: BIO-DATE

1. Sex:

- a. Male [     ]
- b. Female [     ]

2. Age:

- a. <15 [     ]
- b. 15- 35 [     ]
- c. >35 [     ]

3. Marital Status:

- a. Single [     ]
- b. Married [     ]
- c. Divorced [     ]

4. Level of Education:

- a. Quranic Education [     ]
- b. Pre-primary and informal Education [     ]
- c. Primary [     ]
- d. Secondary [     ]
- e. Diploma/NCE [     ]
- f. Degree/B.ED/HND [     ]
- g. Masters and Above [     ]

5. Location

- a. Rural [     ]
- b. Urban [     ]

**Section 2: Business Profile**

6. What was your capital at start-up? -----
- a. As was granted by the SURE-P program [     ]
  - b. With additional private capital [     ]
  - c. All of the above [     ]

**7. How has your capital grown from the initial amount granted by the SURE-P program?-----**

- a. < 10,000 [     ]
- b. 10,000-50,000 [     ]
- c. 50,001 – 100,000 [     ]
- d. 100,000 and above [     ]

**8. What private capital have you invested into the business? -----**

- a. < 10,000 [     ]
- b. 10,000-20,000 [     ]
- c. 20,001 – 30,000 [     ]
- d. 30,001 - 40,000 [     ]
- e.>40,001 [     ]

**9. What was your asset at start-up?-----**

- a. Rented building [     ]
- b. Owner occupied [     ]
- c. Car [     ]
- d. Equipment (specify) ----- [     ]
- e. Others (specify) ----- [     ]

**10. What are your current assets?**

- a. Rented building for operation [     ]
- b. Own house for business [     ]
- c. Car [     ]
- d. Equipment (specify) ----- [     ]
- e. Others (specify) ----- [     ]

**11. What was your profit per month at start-up? -----**

- a. < 10,000 [     ]
- b. 10,000-20,000 [     ]
- c. 20,001 – 30,000 [     ]
- d. 30,001 - 40,000 [     ]
- e.>40,001 [     ]

**12. What is your profit per month now? -----**

- a. < 10,000 [     ]
- b. 10,000-20,000 [     ]

- c. 20,001 – 30,000 [ ]
- d. 30,001 - 40,000 [ ]
- e>40,001 [ ]

13 What is your capacity to save? -----

- a. < 10,000 [ ]
- b. 10,000-20,000 [ ]
- c. 20,001 – 30,000 [ ]
- d. 30,001 - 40,000 [ ]
- e>40,001 [ ]

**Section 3: Impact of Government Intervention Programme (SURE-P) on Youth and type of Unemployment in Nigeria**

14. How many people including yourself did you employed in first 1- 3 years of the business?  
---

- a. 1-5 people [ ]
- b. 6- 10 people [ ]
- c. >10 people [ ]

15. How many people including yourself did you employed after the third year of the businesses?

- a. 1-5 people [ ]
- b. 6- 10 people [ ]
- c. >10people [ ]

**16. What is the skill of the people you have employed?**

- a. Skilled [ ]
- b. Semi-skilled [ ]
- c. Unskilled [ ]

17. What is the type employment?

- a. Permanent [ ]
- b. Part time [ ]
- c. Seasonal [ ]
- d. Irregular [ ]

18. What is the age of category of people employed?

- a. < 15 years [ ]
- b. 15-25years [ ]
- c. 26-35years [ ]
- d. > 35 years [ ]

**19. What is the social relationship of the people you employed?**

- a. Friend [ ]
- b. Family members [ ]
- c. Others (specify) -----

**20. What is the source of rawmaterials you utilize?**

- a. Local [       ]
- b. Local with branches [       ]
- c. Abroad [       ]
- d. Others (specify) -----

**21. What is the nature of business?**

- a. Retail [       ]
- b. Wholesale [       ]
- c. Distributor [       ]
- d. Others (specify) -----

**22. Sector of the economy on which you engaged your activities?**

- a. Production [       ]
- b. Services [       ]
- c. Education [       ]
- d. Trade [       ]
- e. Agriculture [       ]

**Section 4: Optimal Design for the Intervention Programme**

**23. What was the nature of your training?**

- a. Workshop [       ]
- b. Seminar [       ]
- c. Model demonstrations [       ]

**24. What nature of training could have been the best for business?**

- a. Workshop [       ]
- b. Seminar [       ]
- c. Demonstration [       ]

**25. How is the frequency and duration of the training?**

- a. Frequency (often) -----
- b. Duration \_\_\_\_\_

**26. What do you think could have worked well for you?**

- a. Frequency (often) -----
- b. Duration \_\_\_\_\_

**27. Did the training content introduce you to adequate information about the businesses?**

- a. Yes [       ]
- b. No [       ]

**28. What was the content of the training?**

- a. Investment [       ]
- b. Production [       ]
- c. Sales [       ]
- d. Risk management [       ]
- e. Staff management [       ]

- f. Business management [     ]
29. Which of the component of the business do you think could have been highlighted?
- a. Investment [     ]
- b. Production [     ]
- c. Sales [     ]
- d. Risk management [     ]
- e. Staff management [     ]
- f. Business management [     ]
30. Are you monitored in the course of your business?
- a. Yes [     ]
- b. No [     ]
31. What form of monitoring do you currently receive?
- a. Supervision [     ]
- b. Mentorship [     ]
- c. Providing report [     ]
- d. Risk Management [     ]
32. What form of monitoring can you suggest for the business?
- a. Supervision [     ]
- b. Mentorship [     ]
- c. Providing report [     ]
- d. Risk Management [     ]

**Thanks for Your Time in Providing Answers to these Questions**

## Appendix

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
<b>Sex</b>		
Male	15	14.6
Female	88	85.4
<b>Total</b>	<b>103</b>	<b>100.0</b>
<b>Age</b>		
< 15	0	0
15-35	72	69.9
> 35	31	30.1
<b>Total</b>	<b>103</b>	<b>100.0</b>
<b>Marital Status</b>		
Single	25	24.3
Married	78	75.7
<b>Total</b>	<b>103</b>	<b>100</b>
<b>Level of Education</b>		
Quranic Education	3	2.9
Pre-primary and informal education	2	1.9
Secondary	37	35.9
Diploma and NCE	46	44.7
Degree/B.ED/HND	12	11.7
Did not attend school	3	2.9
<b>Total</b>	<b>103</b>	<b>100.0</b>
<b>Location</b>		
Rural	74	71.8
Urban	29	28.2
<b>Total</b>	<b>103</b>	<b>100.0</b>

Source: Field Survey, 2018

The table 4.1 above shows the demographic characteristic of the respondent which comprises of sex, age, marital status, level of education and location.



4.1.1. Sex; with respect to the sex distribution of the respondents, the study had more responses from the female. Table 4.1 shows that 85.4% of the respondents are female and 14.6% are male. The wide margin between the percentage of female to male respondents implies that more female are been attend to then male.

4.1.2. Age, one of the criteria of eligibility of the SURE-P is that beneficiaries should be youth that is 15-35 years. As such the age distribution of the respondents showed that majority of the respondents 69.9% are youth within the ages of 15-35 years and 31% are adult with the ages greater than 35. This shows that the younger generations who are the active labour force are getting more aid from the government intervention programme SURE-P.

4.1.3. Marital Status; The result on the marital status of the respondents shows 75.7% are married while 24.3% are single. This shows that the respondents are mostly responsible individuals and also there will be stability of the business established.

4.1.4. Level of Education; The result on table 4.1 shows 44.7% are Diploma/NCE holder, 35.9% are secondary school leavers, 11.7% are degree /B.ED/HND holders, 2.9% did not attend school, 2.9% have Quranic education while 1.9 with pre-primary and informal education. This shows that most of the respondents are diploma and NCE holders that are those with tertiary education are employed

4.1.5. Location, 71.8% of the respondents are located in the rural area which shows that most of the beneficiaries are rural dwellers and 28.2% are urban dwellers.

#### 4.2. To Examine the Growth Drivers of the SURE-P Business.

**Table 4.2: Crosstabulation between What was your capital at start-up and How has your capital grown**

		How has your capital grown				Total
		10000-50000	50000-100000	100000and above	none	
What was your capital at start-up	As granted by SURE-P	12	0	0	5	17
	With additional private capital	21	13	15	0	49
Total		33	13	15	5	66

Chi-square = 26.067, P (value) = .000 df = 3

In the table 4.2 21 of the respondent have said that they started the business with additional private capital and their capital has grown within the range of 10,000 to 50,000. Another 15 people from the respondents have said they have started the business with additional capital and their capital has grown by 10,000 and above. While 13 people from the respondents said they have also started with additional private capital and their capital have grown within the range of 50,000 to 100,000.

The chi-square calculated is greater than chi-square tabulated. This means there is a positive and significant relationship between the 2 variables .Looking at the P (value) we will see that there is a significant relationship between the two variables that is if additional capital is improved on the capital will grow and it will improve the business.

**Table 4.3: Crosstabulation between What was your asset at start-up and What is your current assets**

		What is your current assets			Total
		Rented building for operation	own house for business	Equipment	
What was your asset at start-up	Rented building	28	0	0	28
	owner occupied	2	34	2	38
Total		30	34	2	66

Chi-square = 58.358, P (value) = .000 df = 2

From table 4.3 above 34 persons from the respondent started with own occupied house for business and their current capital is his own house for business. For those with rented building for business 28 respondents said they started with rented building for business while only 2 started with owner occupied and currently using rented building for business which is a drawback.

The chi-square calculated is greater than chi-square tabulated meaning there is a positive and significant relationship between the two variables. The P (value) showed that there is a significant relationship between the two variables. That is if the asset at start up is improve on it will improve the future asset of the business and the business will continue to improve.

**Table 4.4: Crosstabulation between What was your profit per month at start-up and What was your profit per month now**

		What was your profit per month now						Total	
		< 10000	10000-20000	20000-30000	30000-40000	>40000	none		Loss
What was your profit per month at start-up	< 10000	26	9	1	0	0	2	2	40
	10000-20000	8	4	2	2	2	2	0	20
	20000-30000	0	0	0	0	1	0	0	1
	> 40000	0	0	0	0	1	0	0	1
	loss	0	0	0	0	0	4	0	4
Total		34	13	3	2	4	8	2	66

Chi-square = 73.985, P (value) = .000 df = 24

Table 4.4. above shows that 26 respondents started with a profit less than 10,000 and currently receiving a profit less than 10,000. There are 9 persons from the respondents that started with a profit less than 10,000 but having a profit between 10,000 and 20,000.

In addition 8 respondents started with profit between 10,000 and 20,000 but now getting a profit less than 10,000.

The chi-square calculated is greater than chi-square tabulated meaning there is a positive and significant relationship between the 2 variables. From the P (value) we can see that there is a significant relationship between the two variables. If the profit per month at start up is improved on it will improve their profit per month now.