Employment Generation and Poverty Alleviation: The Effect of Entrepreneurship Development Programmes in Southwest Nigeria

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Abstract

The study examined the various entrepreneurship development programmes that can be accessed by the Business Cooperative Societies and further investigated the factors influencing the effectiveness of EDPs in generating employment to alleviate poverty in Southwest Nigeria. Purposive sampling technique was used to select one Local Government Area (LGA) each from the six southwest states in Nigeria which has the highest concentration of Business Cooperative Societies from each of the states. Yamane (1967) formula was used to obtain a sample size of 380 from a total population of 8500 registered members of business Cooperative Societies. Proportionate sampling technique was used to select 67 respondents from Ekiti State (Ado-Ekiti LGA), 65 from Lagos State (Ikorodu LGA), 54 from Ogun State (Abeokuta North LGA), 65 from Osun State (Osogbo LGA) and 64 from Oyo State (Ibadan North LGA). Primary data was used for the study through the administration of questionnaire to elicit information on various entrepreneurship programmes with respect to poverty alleviation and employment generation. Data collected were analyzed using mean, percentages and t-test statistics. The results showed that Structural Adjustment Program ranked highest among the EDPs with mean $(\bar{x} = 4.35)$ followed by Operation Feed the Nation $(\bar{x} = 4.14)$; Directorate of Foods, Road and Rural Infrastructures (\bar{x} = 4.11); Green Revolution (\bar{x} = 3.93); Better Life for Rural Women $(\bar{x}=3.91)$; Family Economic Advancement Programmed $(\bar{x}=3.76)$; Natural Poverty Alleviation Programmed (\bar{x} = 3.67) and National Economic Empowerment and Development Strategy ($\bar{x} = 3.56$). The results further showed that factors influencing the effectiveness of EDPs in generating employment to alleviate poverty were; creation of more employment opportunities (t = 6.37, $\rho > 0.05$), skills development in Agriculture (t = 5.23, $\rho < 0.05$), improved standard of living (t = 4.59, $\rho < 0.05$), use of entrepreneurship to alleviate poverty (t = 4.33, $\rho < 0.05$), improved general social welfare (t = 3.14, $\rho < 0.05$), enhanced capacity building (t = 5.81, $\rho < 0.05$), all-inclusive poverty reduction (t = 8.04, $\rho < 0.05$) opportunities for education (t = 2.11, $\rho < 0.05$) and increased business bargaining (t = 2.85, $\rho < 0.05$). The study concluded that existence of Entrepreneurship Development Programmes had significant influence on reducing poverty alleviation among members of business cooperative societies in South-western Nigeria.

Key Words: Employment generation, Poverty alleviation, Entrepreneurship development.

Introduction

The widening gap between the rich and the poor worldwide is a major threat to global security and economic integration. About half of the planet's population are poor, living on less than two dollars a day (UNIDO, 2003). Poverty is a vicious circle, being both the major cause and the effect of a situation, in which no opportunities seem to exist for the poor to help themselves. It is a major challenge facing both developing and underdeveloped countries of the world. It

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has become pandemic as a result of the high and increasing rate of unemployment thus now constitutes a topical issue for every tier of government. Although the dimension and magnitude of poverty and unemployment have been observed to be different within and across nations, it still remains the major glitch to development hence, forms the cardinal point of government policy. About fifty three percent (53%) of Nigeria's population resides in rural areas. The rural areas are characterized by limited access to social services and infrastructures such as drinking water, electricity supply, decent accommodation, well-equipped schools, motor-able roads and modern healthcare facilities. Despite its abundant of human and natural resource endowments, poverty is widespread in Nigeria. Several surveys have established that majority of Nigerian people live below the national poverty line and possess little or no formal education, land and other resources with which to earn a decent living and extricate themselves from the vicious grip of poverty.

Poverty is considered in the following context Ravallion and Bidani (1994) refer to poverty as a lack of command over basic consumption needs, which means that there is an inadequate level of consumption, giving rise to insufficient food, clothing and shelter (Aluko, 1975). (Sen, 1987) defined poverty as the lack of certain capabilities, such as being unable to participate with dignity in society. In the World Development Report, (1990) poverty has been defined as the inability to attain a minimum standard of living. World Bank (2009) says "poverty is hunger, poverty is lack of shelter, and it is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job. It is fear of the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom (World Bank, 2009). Meanwhile, the government at its different tiers has developed several strategies to annihilate the scourge of hunger, unemployment, low literacy level, and inadequate infrastructure that often characterise poverty. In attempts to overcome poverty in Nigeria, government has initiated at different times varying policies and structural programmes between 1977 till date. The different programmes have always centered on capacity building, microfinancing, and infrastructural development. These programmes include: Directorate of Food, Roads and Rural Infrastructure (DFRRI); Better Life Programme (BLP); National Directorate of Employment (NDE); People' Bank of Nigeria (PBN); Community Bank (CB); Family Support Programme (FSP); Family Economic Advancement Programme (FEAP); Poverty Eradication Programme (PEP); National Poverty Eradication Programme (NAPEP); and National Economic Empowerment and Development Strategy (NEEDS). The main objectives are to ameliorate the suffering of the people by providing them employment opportunities and access to credit facilities to enable them establish their own businesses via entrepreneurship development programmes.

Entrepreneurship development contributes to poverty reduction as it creates employment through the start-up of new entrepreneurship or the expansion of existing ones and they increases social wealth by creating new markets, new industries, new technology, new institutional forms, new jobs and net increases in real productivity, increases income which culminates in higher standards of living for the population (White, 2005). Then, it is logical to state that if the number of entrepreneurs of any given country increases, the poverty indicators will decrease and vice versa. World Bank's statement on understanding poverty says: 'Poverty is hunger, poverty is lack of shelter, and it is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom' (World Bank, 2009).

Farmer's Cooperatives would be a sure way of developing the entrepreneurial skills of the people and of making the intervention get to the beneficiaries. Successive governments in Nigeria have introduced various poverty reduction programmes. These programmes include - the Family Economic Advancement Programme (FEAP), Structural Adjustment Programme (SAP), Green Revolution Programme (GRP), Directorate for Food, Road and Rural Infrastructures (DFRRI), and the National Poverty Eradication Programme (NAPEP), that recorded marginal impact, despite large budgetary allocations. Most of these aforementioned programmes failed to achieve their objectives, because of poor design and implementation the expected beneficiaries - the poor are not benefited. Farmers are entrepreneurial in developing new skills and functional capabilities in order to be competitive as the development of entrepreneurship means also a change in quality of management in the process of farming (Firle, 2001). Inspite of the potential of agriculture in the Nigerian economy, poverty and hunger constitute serious threats and obstacles to the development of the entire economy (Mbam et al 2010). This gives rise to coming together of farming groups to form cooperative societies.

The popularity of cooperative business model, especially in the area of "farmers' Cooperative" in recent years have been of considerable impact. One important reason for this is that the cooperative model has shown relatively strong resilience during the recent financial and economic crises (Birchall, Hammand & Ketilson, 2009). Cooperative enterprises have been seen as beacons by clients and society in general. Specific features in the cooperatives have contributed to relatively good performance, which have been neglected in the past decades. Cooperative enterprises can make a valuable contribution to poverty reduction, and the improvement of economic structures. Cooperative are found in many economic sectors, ranging from agriculture to retail of consumer - goods, housing, health care, energy, insurance etc. their significance varies in each country and each sector. In cooperative, consumers, small entrepreneurs and self-employed professionals collaborate to buy consumer goods and inputs, to market their products and services, or to provide inputs, services, business finance and insurance. Today, cooperatives are undeniably important elements of the economy of the society in many countries.

In spite of the laudable programs, projects and polices to the development of micro, small and medium enterprises (MSMEs) sector of the Nigerian economy, yet, poverty rate is on the increase. The efforts of Nigeria Agricultural Cooperative and Rural Development Bank (which is an amalgamation (2007) of some of the previous programs like NADB, NACDB, PBN, and FEAP) are with the objectives of promoting peasant Agriculture, enhanced mechanized training, cooperative development rural integration and micro-credit financing. The small and medium Enterprises Development Agency of Nigeria (SMEDAN) was established by the SMEDAN Act of 2003 to promote the development of micro, small and medium enterprises (MSMEs). The objective of these major programs and policies is to stimulate and coordinate the development of the MSME sector, serving as vanguard for rural industrialization, poverty eradication, job creation and to enhance sustainable livelihood. There is a need to examine the EDPs that are promising towards poverty alleviation among farmers' cooperative groups in the South-western States of Nigeria. The benefits of economic growth generated by a handful of modern industries do not necessarily trickle down to those business sectors where the largest proportion of the population is engaged, and not at an acceptable pace. Most Least Developed Countries (LDCs) and sub-Saharan African countries are characterized by a polarized industrial system of a handful of large enterprises owned by either the state, foreign investors or a few rich local entrepreneurs and a large number of micro enterprises, mostly in the informal sector.

Only a few of these businesses have the capacities to respond to the emerging opportunities from the export sector and the changing international economic regime.

Studies are uncountable on entrepreneurship; most of these studies are based on creation of small and medium scale businesses of farmers. The threshold of entrepreneurship development among farmers is spurred from the opportunities made available through entrepreneurship development programmes. If the facilities in the rural areas are improved in the bid to reduce poverty, there will be employment for young school leavers. This will in turn reduce the rural-urban drift as a result of farming career (Oladele, 2006). The problem of interest on loans, is removed when the farmers formed themselves into cooperative societies. This will make the benefit of entrepreneurial interventions to get to these farming groups. The need for beneficiaries' involvement in agricultural development programmes has been stressed. This led to new approaches to extension services, which involves the farmers groups. Working through farmers' group to reach the beneficiaries (Williams, 1996). Ekong (2003) refer to farmers' groups as instrumental to social groups which are formed to accomplish specified objectives. Despite the numerous poverty alleviation strategies introduced in Nigeria over the years, poverty alleviation still remains an issue

Scope of the Study

The study was carried out in the six states of the Southwest Nigeria which includes Oyo, Ondo, Osun, Ogun, Ekiti, and Lagos States. The Southwest is one of the six geopolitical zones in Nigeria. The reason was based in the Southwest region because of the number of entrepreneurship qualities of agriculture friendly climate, fertile soil favourable to both cash and food crop cultivation, and high population density. The local government areas that will be involved in the study will be six, one from each state in the Southwest, Nigeria.

Literature Review

Poverty

Poverty is a multidimensional concept. While the World Bank (2000) defines it as 'pronounced deprivation in well-being', Haughton and Khandker (2009) maintains that poverty describes a state of 'lack of key capabilities. Published by Canadian Center of Science and Education 177 which may be income or education, or poor health, or insecurity or low self-confidence or a sense of powerlessness, or the absence of rights such as freedom of speech.' In empirical literature, poverty has been measured in terms of consumption or level of income. A person is therefore regarded poor if she/he lives below a certain level of consumption or income. The World Development Report (2008) reported that 71% of Nigerians are living below the international poverty line of \$1 per day while 92% are below the \$2 a day poverty line. This can be contrasted with Ghana that has 45% and 78% of her population living below the \$1 and \$2 poverty lines respectively. One important contributory factor to poverty is the dearth of formal employment to absorb the rural-urban migrants as well as graduates from the educational system that are unemployed and seeking wage work in the urban informal sector (Eglama and Bamidele, 1997). For most of the developing nations, the rate of unemployment has been on a rise while various policy measures aimed at restructuring the economy has destroyed more jobs than it created. The global economic crisis has also worsened the employment situation as massive layoff became inevitable as aggregate demand plummeted. An important implication of high unemployment rate in the formal sector is the rapid growth of the informal labour market that is characterised by earnings flexibility and hence high absorptive capacity for labour. In other words, both earnings and employment level in the informal sector behave in the neo-classical tradition and this makes the sector an employer of last resort for most workers who would have otherwise remained unemployed in the formal

sector. Thus, the informal sector has become a source of employment generation, and hence a means of fighting poverty by many innovative micro-entrepreneurs in developing countries (Debrah, 2007, Faridi, et.al. 2011).

Poverty reduction programmes are aimed at raising people's incomes and increasing the power of low-power group so that it nearly equates that of the high-power group. Mbaegbu (2008) argued that one of the goals of economic development strategy pursued by successive Nigeria governments has been the reduction of poverty through dolling out of money, distribution of machinery and equipment's amongst others to the poor. A good number of these poverty reduction policies over the years have failed to adopt sound strategy of developing local entrepreneurs through entrepreneurial skills and wealth creation processes which increases purchasing power and demand for goods and services. When employment increased, it creates resources and the market is flood with goods and services that reduced inflation; create wealth and eradicate poverty.

Entrepreneurship Development in Nigeria

Nigeria is naturally blessed with entrepreneurship opportunities; however, the realization of the full potential of these opportunities has been dampened by the adoption of inappropriate industrialization policies at different times by different administrations. Policy interventions aimed at stimulating entrepreneurship development through small and medium scale enterprises promotion based on technology transfer strategy have failed to achieve the desired goals. As it led to the most indigenous entrepreneurs becoming distribution agents of imported products as opposed to building in-country entrepreneurial capacity for agriculture which translates to the soul of any national. Recent developments in the previously less-explored areas of telecom, transport, hospitality, entertainment and food processing has a high probability of success, hence, the need for a concerted effort by government and an organized private sector to create the enabling environment to support the exploration of opportunities in these areas (Thaddeus, 2012). Government efforts towards entrepreneurship development and economic growth rates are often attributed to the role of the duo of government and entrepreneurs which is complementary and not mutually exclusive. In Nigeria, like some other economies, the government helps to encourage entrepreneurship development. Furthermore, the government provides security to safeguard life and property; maintaining law and order and the freedom to do business.

The role of government in entrepreneurship development in Nigeria became significant only after the Nigeria civil war (1967-70). Since the mid-1980s there has been an increased commitment of government to entrepreneurship development especially after the introduction of the Structural Adjustment Program (SAP) in 1986. Added to this is the establishment of the National Directorate of Employment (NDE), National Open Apprenticeship Scheme (NOAS) and, the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN). Fundamentally the Nigerian government promotes entrepreneurial culture through initiatives that build business confidence, positive attitude, pride in success, support and encouragement of new ideas, social responsibility, providing technological supports, encouraging inter-firm linkages and promotion of research and development. In the early 2000s, entrepreneurship studies were introduced into the Nigerian educational system especially in higher institutions as a mandatory course (Thaddeus, 2012). The Centre for Entrepreneurship Development (CED), which has the objective of teaching and encouraging students of higher institutions (especially in science, engineering and technological (SET)) to acquire entrepreneurial, innovative, and management skills, was established. The Centre's goal is to make the graduates self-employed, create job opportunities for others and to generate wealth.

As a complement to its microfinance policy and also to ensure the sustained supply of skilled entrepreneurs to take advantages available to Micro, Small and Medium Enterprises (MSMEs), the Central Bank of Nigeria [CBN] in 2006 initiated plans to support the efforts of the Small and Medium Enterprises Agency of Nigeria (SMEDAN), National Directorate of Employment (NDE), National Poverty Eradication Programme (NAPEP), Industrial Training Fund (ITF) etc. by establishing or strengthening one Entrepreneurship Development Centre [EDC] in each of the six geo-political zones in Nigeria. It placed advertisements in the Nigerian dailies of 11th to 13th September, 2006, calling for bidders that would be supported to foster private sector led, commercially oriented and sustainable entrepreneurship development programmes in the zones by establishing viable entrepreneurship development centres. This is to encourage private entrepreneurship, self-employment, job creations, income growth, poverty eradication and economic development.

The Centres would be expected to provide physical structures, training materials, equipment, human resources and other facilities that would assure internationally competitive, effective and sustainable services capable of meeting the needs of MSMEs in the zones. The CBN would conceptually provide a significant part of the initial take off capital but each centre would, in addition, provide counterpart funding and show evidence on how the Centre would be self-financing over time. The programme will commence with a pilot phase which will be implemented with effect from January, 2008 in three locations, Onitsha (South East), Kano (North) and Ota (South West). The pilot phase shall be for a period of 18 months and evaluation shall be conducted on quarterly basis, with six monitoring and evaluation reports. The final report shall provide insight into the challenges faced and provide recommendation for extending the programme to the remaining three geopolitical zones. The programme for the other three zones namely, North East, North Central and South would commence at the end of the first year of the pilot. Thereafter the programme would run in the six zones concurrently.

Poverty and Development in Nigeria

Broadly defined, development refers to advancement through progressive changes in economic, social, cultural, technological and political conditions of a society, leading to an improvement in the welfare of the citizens. No society can develop if there is a high level of poverty, unemployment, illiteracy, malnutrition, child mortality, political instability and inequity in income distribution. Nigeria has been involved in development planning since 1962. The first national development plan covered the period from 1962 -1968. From 1970 to 1985, three five-year development plans were designed and implemented. During the 1990s, the rolling plan approach has been adopted and a number of three-year rolling plans have been executed. The country is, therefore, not lacking in ideas in terms of what constitutes development. The outcomes of the various development efforts, however, indicate that, there have been serious problems with the implementation of development plans considering the social and political aspects of poverty, which had impacted on the people very severely.

At the community level, poverty is a state of general socio-economic deprivation arising from environmental and natural resources degradation, inadequate access to social services and basic infrastructure, inadequate local employment and income generating opportunities and general appearance of physical decay and wasting of community assets. At the household or individual levels, poverty is the inability to gain access to basic necessities of life, such as food, clothing, decent shelter and so on, inability to fulfil basic economic and social obligations and a general lack of self-esteem. Inadequate income to meet basic needs, lack of skill or opportunity for gaining employment, lack of access to productive assets and social constraints of selfimprovement are some of the underlying factors in the incidence of poverty. Poverty may be chronic (structural) or transitory (conjuncture). It may also be absolute or relative. Chronic poverty is a long term, persistent poverty, the cause of which are largely structural; transitory poverty on the other hand is temporary transient and short-term in nature. Absolute poverty has been characterised as the lack of access to resources required for obtaining the minimum necessities required for the maintenance of physical efficiency. Relative poverty is on the other hand, the inability to attain a given minimum comparable standard of living. Poverty indicators are used as measures of poverty in evidence and depth. They summarise the income, living standard and social condition of the poor. But because poverty is multi-dimensional, the type and range of indicators required to capture the overall degree of poverty are wide. They can however, be broadly categorised into income and social types of indicators.

Income indicators are often expressed in terms of household income, income distribution and consumption patterns. Social indicators, which are used to compliment income/consumption indicators generally, measure the degree of access to social services and infrastructure. Key social indicators include: life expectancy, infant mortality, nutrition, and access to such social amenities as drinking water, sanitation, health services, education, transport, decent shelter and so on. If possible all these income and social indicators may be captured by one measure of poverty threshold, which can be used to separate the poor from the non-poor. This threshold measures is the poverty line, which is cut off level of living below which a person is regarded as being poor. However, it is not easy to capture all the wide-ranging economic and social dimensions of poverty in one all-inclusive poverty line, hence poverty line is often expressed simply as an income or expenditure threshold. All these translate to the entire standard of living which hinge basically on food security, health, education, and infrastructural development.

Successive Federal Governments of Nigeria had initiated several development programmes, which were aimed at reducing and alleviating rural poverty. Some of these programmes as noted since the 70s include the OFN, Green Revolution, DFRRI, Better Life for Rural Women, Family Support (FSP), Family Economic Advancement Programme (FEAP), National Directorate of Employment (NDE), Poverty Alleviation Programme (PAP), National Poverty Eradication Programme (NAPEP) and lately National Economic Empowerment and Development Strategy (NEEDS) among others Although several claims of successes of these programmes by their initiators and cronies are evident, it is the view of this researcher that emphasis should be laid on the failures of these programmes so as to identify the whys, etc in order to reinforce current programmes aimed at poverty alleviation especially rural development and sustainable activities for the improvement of quality of life.

Challenges of Poverty Alleviation Programmes in Nigeria

In spite of all the attention the Federal Government seems to be giving to the alleviation of poverty in the country through its numerous agencies, poverty continued to rise. Some of the factors militating against the smooth operations of government poverty alleviation measures are:

- Virtually all the programmes lack targeting mechanisms for the poor and do not focus directly in the poor.
- Frequent policy changes and inconsistent implementation have prevented continuous progress and created a climate of uncertainty, resulting in most operators having very short run perspective of the objectives of the programme.
- Severe budgetary allocation, mismanagement and bad governance have afflicted the programmes, resulting in facilities/infrastructure not being completed or even established.

- Many intervention programmes are developed on the rather erroneous assumption that the poor generally constitute a homogenous group and therefore relatively uniform prescription could be applied across broad. However, studies have proved that the contrary is the case. So, strategy to alleviate poverty would not be the same.
- Fraudulent activities and mismanagement resulting in wastage of resources and failure to achieve cost effective results. Funds earmarked for programmes are not judiciously utilized and they are either misapplied within the programme or diverted to other uses outside the programme.

In attempting to alleviate poverty, it must be realized that poverty is a dynamic phenomenon and so its alleviation. As such, it is only alleviated if the intervention is sustained. According to poverty alleviation experts, there is no single intervention scheme that has been generally accepted or adopted as the only scheme for poverty alleviation, different appropriate schemes must be designed, implemented and maintained before any meaningful success can be achieved in poverty alleviation. Therefore, alleviating poverty in the society requires a logical systematic, sometimes confrontational and sustained approach in order that persons, groups or societies that were thought to have been alleviated do not relapse into poverty. Furthermore, scholars agree that for poverty alleviation programmes to be effective, it could be on short or long-term basis depending on the degree and level of poverty intended to be alleviated.

Methodology

The study was carried out in the South-western States of Nigeria which include Oyo, Ondo, Osun, Ogun, Ekiti, and Lagos States considering the socio-economic similarities of the people in the region and the target population for the study was farmer co-operators in the South-western Nigeria. One local government was selected from each State using simple random sampling technique of balloting and in the end, six local government areas constituted the sample size for the study. The sample size for the study was 380 business co-operators. These business co-operators were selected from the population of 8,500 registered members of the business cooperative societies using purposive random sampling technique from each Local Government Area. Purposive sampling technique was used to select one Local Government Area (LGA) having the highest concentration of business cooperative societies from each of the States. Questionnaire was used as research instrument for the study to elicit information on various entrepreneurship programmes with respect to poverty alleviation and employment generation. Data collected were analysed using mean, percentages and t-test statistics.

| De 1: Percentage Distribution of Questionnaires | | | | | | | |
|---|-----------------|--------------|---------------|-----------------|--|--|--|
| C | tities/location | Distribution | Questionnaire | Return rate (%) | | | |
| | | | returned | | | | |
| (| Osun | 65 | 56 | 81.7 | | | |
| (| Оуо | 64 | 37 | 74.0 | | | |
| (| Ondo | 65 | 62 | 84.3 | | | |
| (| Ogun | 54 | 45 | 75.0 | | | |
| I | Ekiti | 67 | 60 | 87.5 | | | |
| Ι | Lagos | 65 | 55 | 91.7 | | | |
| | Fotal | 380 | 315 | 82.9 | | | |
| | | | | | | | |

Data Analysis and Interpretations Table 1: Percentage Distribution of On

Source: Field Study, 2016

Table 1 showed the distribution of the questionnaire to the six locations/cities that were sampled for the study. The distribution was guided by the population of members of business cooperative societies per local government in each state as found in the report of registered cooperators. In total, three hundred and eighty copies of the questionnaire were administered across the 6 locations, out of which three hundred and fifteen copies were returned and analysed for this study. Thus, this puts the total response rate to about 83 percent overall, which represent an acceptable threshold in Entrepreneurship literature, especially in developing countries like Nigeria.

| Criteria | Measurement | Percentage (%) | | | |
|-------------------|-----------------|----------------|--|--|--|
| Employment status | Working | 80.1 | | | |
| | Non-working | 12.9 | | | |
| | Retired | 7.0 | | | |
| | Total | 100.0 | | | |
| Employment mode | Public | 58.0 | | | |
| | Private | 24.6 | | | |
| | Personal | 17.4 | | | |
| | Total | 100.0 | | | |
| Source of income | Salary | 70.1 | | | |
| | Pension | 5.8 | | | |
| | Trading profit | 17.5 | | | |
| | Pocket money | 5.2 | | | |
| | Social grant | 1.3 | | | |
| | Total | 100.0 | | | |
| Income per month | Less N5,000 | 2.3 | | | |
| - | N5,000-20,000 | 17.7 | | | |
| | N21,000-50,000 | 48.5 | | | |
| | N51,000-100,000 | 27.9 | | | |
| | Over N100,000 | 3.6 | | | |
| | Total | 100.0 | | | |

Table 2: Socio-Demographic characteristics of the Entrepreneurs as it relates to employment and Income generation

Source: Field Study, 2016

Data in Table 2 showed the employment status of the respondents shows that 80% of the Entrepreneurs belong to working class while about 13% of them were non-working and the remaining 7.0% were reported to be retirees. The results further showed that 58.0% of the respondents were public workers, 24.6% of the respondents were private workers, while 17.4% of the respondents were self-employed. Sources of income were noted to be majorly through salary earning, which stood at about 70% of the respondents, this was followed by 17.5% which generates income through some form of trading. Other means of generating income reported were found to be through pensions (5.8%), pocket money (5.2%) and social grants (1.2%). The research also gathered data on the total income generated by each of the Entrepreneurs on a monthly basis. It was found that average earning (48.5%) stood in the category between

N21,000 -N50,000 only, while 27.9% of them earn over N50,000 but less than N100,000. Although a few (3.6%) of them earn over N100,000 as a fair number (17.7%) still earn below N20,000. Putting all these all together, it appears that over 95% of the Entrepreneurs still earn far less than N100,000 per month, which is about N3,333 per day which translates to less than \$11 per day, which is about the average pay per hour in Europe and America.

| Criteria | Measures | Percentage (%) |
|------------------|--------------------|----------------|
| Age | 21 - 30yrs | 30.8 |
| 0 | 31 - 60yrs | 61.7 |
| | 61yrs above | 7.5 |
| | Total | 100.0 |
| Family Size | 1 | 10.4 |
| | 1-4 | 48.6 |
| | 5-6 | 25.5 |
| | above 6 | 15.5 |
| | Total | 100.0 |
| Ethnicity | Hausa | 4.5 |
| | Yoruba | 84.1 |
| | Igbo | 11.4 |
| | Total | 100.0 |
| Education | No Education | 1.4 |
| | Primary education | 6.1 |
| | Secondary | 25.8 |
| | education | |
| | Tertiary education | 66.8 |
| | Total | 100.0 |
| Marital status | Single | 26.2 |
| | Married | 69.6 |
| | Divorced | 3.6 |
| | Others | 0.6 |
| | Total | 100.0 |
| Mode of business | Part time | 26.8 |
| | Full time | 34.9 |
| | Casual | 25.0 |
| | Others | 13.2 |
| | Total | 100.0 |

| Table 3. Socio- | Demographic | characteristics |
|-----------------|--------------------|-------------------|
| | Demographic | chui acter istics |

Source: Field Study, 2016

The size of the family was also investigated. This was to ascertain information regarding the total dependants and helpers that are present in each family. The results showed that 10.4% of the respondents had no family members, 48.6% of the respondents had 1-4 family members, 25.5% of the respondents had 5-6 family members, while 15.5% of the respondents had above

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6 family members. There are a lot of diversities in Nigeria, ranging from ethnicity, language, religion among others. To this end, this research thus collected data on Ethnicity in order to investigate the diversities of the respondents. The results showed (Table 4.3) a good number (84.1%) of the respondents were largely Yoruba tribe; this is followed by Igbo which stood at 11.4% and 4.5% for Hausa, representing the major tribes in Nigeria. the highest percentage being Yoruba is understandable because, this research was carried out in South-western Nigeria which is home to Yoruba's. On Education, the results showed that 1.4% had no education, 6.1% had primary education, and 25.8 had secondary education, while 66.8% had tertiary education who participated in the research. This indicates that introducing any innovation into the business which may come through learning or training, will not be much of a challenge, since a good number of the Entrepreneurs are literate and educated. About their marital status, it was found that about one out of every four (26.2%) were single, 69.6% were married, and 3.6% were divorced. Also the mode of business revealed the status of their commitment of their time to the business, it was found that 26.8% of the respondents were involved in - part time farming and other forms of business, 34.9% of the respondents were involved in full time, while 25.0% were involved in casual form of businesses. Some others were noted to be involved in other types of farming and non-farm business which were not captured in our category, this stood at 13.2% of the respondents.

| Items | ble 4: Various EDPs that are in Existence in South V Statement | Strongly | Agree | Disagree | Strongly | Undecided | | | |
|-------|--|-----------|-----------|----------|----------|-----------|------|-------------------|------------------|
| items | Statement | Agree | C | - | Disagree | | | | |
| | | F (%) | F (%) | F (%) | F (%) | F (%) | Mean | Std. Deviation | Rank |
| | Structural Adjustment Program(SAP) | | | | | | | | |
| 1 | SAP will lead to high employment rate and consequently reduced poverty level, with better standard of living. | 124(44.3) | 138(49.3) | 12(3.8) | 3(1.1) | 3(1.1) | 4.35 | 0.71 | 1^{st} |
| 2 | The primary goal of SAP in economic planning in Nigeria is the attainment of rapid increase in the nation's productive capacity with a view to improving the living standards of the people". | 86(30.7) | 152(54.3) | 40(14.3) | 1(0.4) | 1(0.4) | 4.15 | 0.69 | 2 nd |
| 3 | SAP is meant for creating ample employment opportunities as a means of containing the unemployment problem | 77(27.4) | 165(58.7) | 34(12.1) | 2(0.7) | 3(1.1) | 4.11 | 0.71 | 4 th |
| | Operation Feed the Nation(OFN) | | | | | | | | |
| 4 | OFN is aimed at empowering the resource poor especially in the rural areas to take responsibility for their businesses and have more freedom to their business | 86(29.4) | 144(49.1) | 51(17.4) | 5(1.7) | 7(2.4) | 4.01 | 0.87 | 5 th |
| 5 | OFN is a programme to encourage entrepreneurial development that will lead to poverty reduction | 85(30.9) | 157(57.1) | 22(8.0) | 9(3.3) | 2(0.7) | 4.14 | 0.75 | 3 rd |
| 6 | OFN intervention attends to the employment demands to reduce poverty level Green Revolution | 83(30.1) | 122(44.5) | 64(23.2) | 6(2.2) | 1(0.4) | 4.01 | 0.81 | 5 th |
| 7 | The Green Revolution is targeted at food production, rural development, rural infrastructures, skill acquisition and micro business development. | 80(28.5) | 107(38.1) | 70(24.9) | 18(6.4) | 6(2.1) | 3.84 | 0.98 | 9 th |
| 8 | Green Revolution is mandated to train unskilled young Nigerians towards skill acquisition and entrepreneurship development. | 92(30.8) | 123(41.1) | 64(21.4) | 12(4.0) | 8(2.7) | 3.93 | 0.96 | 6 th |
| 9 | The programme was basically directed at entrepreneurial development of the rural dwellers using participatory approach. | 82(29.2) | 99(35.2) | 69(24.6) | 17(6.0) | 14(5.0) | 3.78 | 1.09 | 11 th |

Source: Field Study, 2016, Note: F= Frequency, %= Percentage N= Total of Respondents

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Data in Table 4 indicated that 49.3% of respondents agreed that SAP will lead to high employment rate and consequently reduce poverty level with improved standard of living. In the same vein, 44.3% strongly agreed, 49.3% agreed 3/8% disagreed, 1.1% strongly disagreed, while 1.1% were undecided. The results of the analysis in Table 4 showed that 54.3% of respondents agreed that the primary goal of SAP in economic planning in Nigeria is the attainment of rapid increase in the nation's productive capacity with a view to improving the living standards of the people, 30.7% strongly agreed, 14.3% disagreed, 0.4% strongly disagreed, while 0.4% were yet to decide. The result in Table 4, showed further that 58.7% of respondents agreed that SAP is meant for creating ample employment opportunities as a means of containing the unemployment problem, 27.4% strongly agreed, 12.1% disagreed, 0.7% strongly disagreed, while 1.1% were yet to decided. The mean is 4.11 ± 0.7 , from this it can concluded that the unemployment situation worsens the poverty situation, especially when the poor beneficiaries could not access fund through the normal banking system, which has been highly collateralised. This problem of hindrance to credit facilities will be removed when the members embrace cooperative enterprises. The results in Table 4 showed further that 49.1% of respondents agreed that OFN is aimed at empowering the resource poor beneficiaries especially in the rural areas to take responsibility for their businesses and have more freedom to their business, 29.4% strongly agreed, 17.4% disagreed, 1.7% strongly disagreed, while 2.4% were yet to be decided. The mean is 4.01 ± 0.9 , from this it can be concluded that the Operation Feed the Nation (OFN) programme was home grown, but targeted at food production and self- sufficiency at the rural areas. The results of analysis of the early EDPs as shown in Table 4 revealed that 57.1% of respondents agreed that OFN is a programme to encourage entrepreneurial development that will lead to poverty reduction, 30.9% strongly agreed, 8.0% disagreed, 3.3% strongly disagreed, while 0.7% were yet to decided. The mean is 4.14 ± 0.8 , from this it appears that the advent of Green Revolution, on the heels of OFN was indicative of the inadequacy of this programme to address the food production problems and allied activities meant to improve the living standards at rural level. The result as further shown in Table 4 indicated that 44.5% of respondents agreed that OFN intervention attends to the employment demands to reduce poverty level, 30.1% strongly agreed, 23.2% disagreed, 2.2% strongly disagreed, while 0.4% were yet to decide. The mean is 4.01 ± 0.8 , from this one may deduce that Entrepreneurship Development contributes to poverty reduction when it created employment through the start-up of new entrepreneurship or the expansion of existing ones and they increased social wealth by creating new markets, new industries, new technology, new institutional reforms, new jobs and net increases in real productivity, increases income which culminates in higher standards of living for the population Data in Table 4 revealed further that 38.1% of respondents agreed that the Green Revolution is targeted at food production, rural development, rural infrastructures, skill acquisition and micro business development, 28.5% strongly agreed, 24.9% disagreed, 6.4% strongly disagreed, while 2.1% were yet to decided. The mean 3.84 ± 0.9 indicated that entrepreneurship is one of the means of reducing unemployment in developing countries like Nigeria and it forms the bedrock of economic development in every nation. Data in Table 4 further showed that 41.1% of respondents agreed that Green Revolution is mandated to train unskilled young Nigerians towards skill acquisition and entrepreneurship development, 30.8% strongly agreed, 21.4% disagreed, 4.0% strongly disagree, while 2.7% were yet to decided. The mean is 3.93 ± 0.9 , from this it can be concluded that entrepreneurship is also considered to be an important mechanism for reducing poverty through employment generation, and innovation.

| Rank | Challenges of member of cooperative societies | N | Mean | Std. Dev |
|------|--|----|------|-------------|
| 1 | EDP need to be made more attractive | 99 | 4.42 | 0.54 |
| 2 | There is need for more from the international bodies and | 97 | 4.28 | 0.76 |
| | NGOs | | | |
| 3 | EDP created more Entrepreneur | 94 | 4.19 | 0.72 |
| 4 | Provision of facilities in rural is inadequate | 96 | 4.09 | 0.85 |
| 5 | EDP created more jobs | 95 | 4.01 | 0.76 |
| 6 | Corruption has negatively impacted the poverty | 95 | 3.86 | 0.87 |
| 7 | The grassroot has been impacted | 96 | 3.82 | 0.75 |
| 8 | You have to know somebody before you can benefit | 37 | 3.73 | 0.84 |
| 9 | Implementation of EDP is problematic | 97 | 3.51 | 0.94 |
| | Source: Field Study, 2016 | | | |

Table 5 Distribution of Respondents on the Challenges of Accessing the EDPS

Data in Table 5 presents the mean rank of the significant challenges facing the members of cooperative societies from accessing the EDPs. The table showed that the respondents agreed (4.42 ± 0.5) that the EDPs needs to be more attractive and accessible. This is an indication that the non-attractiveness of EDP has deterred people from giving it the right attention; this is also coupled with the fact that the stakeholders are not making it accessible as expected as well. The research further showed that the respondents agreed (4.28 ± 0.8) that there is need for international bodies and NGOs to contribute more to promoting EDP. This is indicative of the fact that the role of International bodies and NGOs cannot be overemphasized if EDP was to thrive. The results also showed a level of agreement (4.19 ± 07) of the respondents that EDPs created more entrepreneurs in agriculture. The results showed that the respondents agreed (4.09 ± 0.9) that provision of facilities in the rural areas is inadequate. This thus calls for attention in order to give EDP its rightful place. It confirms that EDPs are responsible for unemployment or contributing to job creation. Data in Table 5 thus showed that the respondents agreed (4.01+0.8) that EDPs created more job. The result in Table 5 further revealed that the respondents also agreed by mean of (3.86 ± 0.9) that corruption has negatively impacted the implementation of poverty alleviation intervention programs. In the same vein, some of the respondents agreed (3.82 ± 0.8) that the grass root has been impacted by the scheme. Surprisingly, knowing somebody before benefiting from EDP was also found to be a great deal, as the respondents have some levels of agreement (3.37 ± 0.84) on this assertion. Also, the respondents agreed (3.51 ± 0.9) that implementation of EDPs is problematic.

Conclusion

The study concluded that existence of Entrepreneurship Development Programmes (EDPs) had significant influence on reducing poverty, thereby generating employment among members of business cooperative societies in South-western Nigeria. The importance of evaluating the influence of Entrepreneurship Development Programmes (EDPs) and Poverty Alleviation among members of Business Cooperative Societies cannot be over-emphasized. It has to be continuous, due to the significance of influence of Entrepreneurship Development Programmes on Poverty Alleviation as discovered in the course of this study. Based on the research findings, it was concluded that co-operative societies have effect on member's welfare and the role of co-operative society in poverty reduction and capital formation cannot be overlooked in the development process of any country particularly the less developed countries like Nigeria. Education and training helps individuals to be empowered and escape poverty by providing them with the skills and knowledge to raise their output, income and wealth. Also, inaccessibility to credit facilities by the beneficiaries because of the highly collateralized banking system encouraged the entrepreneurs to come together to form cooperative societies, through which members could become benefited from the interventions through the EDPs. The intervention from the EDPs is accessible by the entrepreneurs through the cooperative societies. This turned out to strengthen the financial capacity of the entrepreneurs to own their business, create wealth and reduce unemployment and poverty level. Thus, entrepreneurship development has been considered as important vehicle for economic development. It was concluded that promotion of entrepreneurship will lead to economic dispersal and economic diversification activities that will eventually reduce unemployment and poverty rate.

Recommendations

Based on the finding and conclusion of the study, the following recommendations were made:

- i. The EDPs need to be made more attractive and easily accessible for the members of the cooperative societies, if the benefits from the intervention programs will get to the poor beneficiaries. Since provision of adequate infrastructures is a key element of development in the rural areas, to enhance the attainment of the objectives of the EDPs, therefore it is important to provide adequate infrastructures in the rural areas in other to attain the objectives of the EDPs.
- **ii.** It is crucial to stress and establish the knowledge and effective implementation of entrepreneurship development programmes, which will have great impact in alleviating poverty and reducing unemployment, mapping of these resources, to the members of the cooperative enterprises.
- **iii.** There is need to provide more facilities in the rural areas, as the inadequacy of this has been identified as one of the challenges limiting the development of EDPs in the south-western Nigeria.
- **iv.** There is the need for more EDPs support from the International Bodies and NGOs, therefore, soliciting for more aid from the international bodies and NGOs is recommended, in order to make the EDPs achieve its objective of alleviating poverty and improving the standard of living of the people.
- v. Furthermore, extra efforts are required in the area of eradication of corruption as this was found to be significant and have negative impact on the implementation of the entrepreneurship development programmes to alleviate poverty.
- vi. There is need for co-operative research and organization of symposium and public lectures with a view to enhance the efficiency of co-operative movement in Nigeria.
- vii. Government at all levels should improve on the level of awareness of the benefit of entrepreneurship to individual households as it relates to poverty alleviation.

In order to tackle the mentioned challenges, cooperatives should increasingly focus on directly enhancing socio-economic conditions of their members by engaging in value-added operations.

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