



Tricycle (KEKE NAPEP) Loan Scheme AS A Strategy For Reducing Poverty Among Beneficiaries In Bauchi Metropolis, Bauchi State, Nigeria

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ABSTRACT

This study assesses the impact of the Bauchi State government's tricycle (KeKe NAPEP) loan scheme on the income level of beneficiaries in Maiduguri Metropolis. Anchored on the Elite theory as the theoretical framework the study posits that the ruling elites the ruling elite constituted by the few establishes and legitimizes an exploitative poverty system, through which it determines the allocation of opportunities, income and wealth, relying on the use of elite power, including the use of oppressive state agents such as the police and armed forces. The study adopted a survey design, and primary was collected through questionnaire which was administered on the beneficiaries of the tricycle loan scheme in Bauchi Metropolis. Interview was also conducted with the leader of the Tricycles Riders Association (TRA) to ascertain the processes involved in assessing the loan by beneficiaries. Secondary data was obtained from both TRA and Bauchi State Ministry of Cooperatives and Poverty Alleviation respectively. A total of 210 questionnaires were randomly administered to the beneficiaries, out of which 199 were retrieved as valid and used for data analysis. Chi- square was used to test the hypotheses of the study. The study revealed that the income level of beneficiaries significantly improved after obtaining the loan. It was discovered that at different the tricycles were allocated on the basis of political patronage. The study concluded that the Bauchi state government's tricycle loan scheme has improved the income level of beneficiaries in Bauchi metropolis. The study recommended that more tricycles should be bought and deployed under the loan scheme by Bauchi state government so as to increase the income level of more citizens in Bauchi metropolis. The study also recommended that deployment of tricycle to residents of Bauchi metropolis by the Bacuchi state government should be based on need.

Keywords: Tricycle, loan scheme, metropolis, elite, government

INTRODUCTION

The phenomenon poverty and how it can be alleviated, have been one of the greatest challenges to global development and also occupies the centre stage in the developmental agenda of most countries. More so, there seems to be a consensus that poverty has become a phenomenon that is mostly associated with developing countries with particular reference to Africa where the scourge appears to be more glaring by all indices of measurement. This is because the performance of African countries towards the eradication of extreme poverty has been worse than other regions. However, there are some conscious and pragmatic efforts made by some African leaders to alleviate the menace of poverty, which has resulted into a steady decline of poverty on the average rate in their countries. In Nigeria, despite the enormous resources committed to eradicating poverty as evident in the number of numerous poverty alleviation programmes

that have been implemented, the country does not seem to record much success. According to the 2019 report of National Bureau of Statistics (NBS, 2019), the North Eastern part of Nigeria stands as the poorest region in the country. The economic situation and poverty level of the North Eastern part of Nigeria, where Bauchi state is situated has further been worsened by Boko Haram insurgency that engulfed the whole region since 2009.

The report of National Bureau of Statistics (NBS, 2019) has ranked the poverty profile of Bauchi State as 73% out of the people living in the state as poor. This shows that poverty has deeply affected the people of the state, and this may be as a result of the inability of the people to utilize the enormous natural resources in the state. This situation has made most people to rely on the government for their incomes, thereby making the higher population of the environs to remain poor. The report of National Bureau of Statistics (NBS 2019) reveals an alarming poverty rate in Bauchi State which indicated that 54.1% of the people in the state fall under food poverty while 73% are absolutely poor. Also, 83.7% of the people in the state are poor based on the household per capita income and for income inequalities, and only 8.7% of the people in the state are non-poor.

In response to the rising level of poverty in Bauchi metropolis, the Bauchi state government put in place several strategies to curb this menace and one of such strategies is the introduction of Keke NAPEP loan scheme which in a way is domestication of the Youth Empowerment Programme (YES) of the National Poverty Eradication Programme (NAPEP) of the Federal Government that seeks to empower the teeming youth population in Nigeria. The state's Ministry of Cooperatives and poverty alleviation is in responsible for its implementation.

In July 2012, the government of Bauchi state approved the purchase of an initial Two Hundred and Three (203) units of tricycle (Keke NAPEP) to be distributed to beneficiaries in Bauchi metropolis at a rate of Three Hundred and Twenty thousand naira (₦320,000), repayable in 18 to 24 months (Report of Bauchi State 2015 Transition Committee). It has been about nine years since implementation of the scheme began. Therefore, it is imperative to determine whether the tricycle (Keke NAPEP) loan scheme as a poverty reduction strategy has increased the level of income among beneficiaries in Bauchi metropolis.

Objective of the Study

The objective of this study is to determine whether the Bauchi state governments' tricycle (Keke NAPEP) loan scheme has significantly improved the income level of beneficiaries in Bauchi metropolis.

Hypothesis

This study tested the null hypotheses "H₀: Tricycle (Keke NAPEP) loan scheme has not significantly improved the income level of beneficiaries in Bauchi metropolis".

The study is restricted to the impact of the Bauchi state government's tricycle (Keke NAPEP) loan scheme on income level of the beneficiaries in Bauchi Metropolis. The study covers the period of eight years (2012- 2020). This period represents the time for implementation the Keke NAPEP loan scheme in Bauchi Metropolis, and it is the same period that the condition of poverty among the people of Bauchi state has deteriorated (NBS, 2019).

METHODOLOGY

This paper adopted survey design. Data were gathered from both primary and secondary sources of data. The primary data was obtained with questionnaire which was administered to the beneficiaries of Keke NAPEP loan scheme in Bauchi metropolis, and interview was conducted with the leader of Tricycle Riders Association in Bauchi Metropolis. Secondary data in the form of register containing the number of beneficiaries of Keke NAPEP loan scheme in Bauchi metropolis, and Guidelines for assessing Keke NAPEP loan were obtained from Tricycle Riders Association and Bauchi State Ministry of Cooperatives and Poverty Alleviation respectively.

The population of the study consist Four Hundred and Forty-Five (445) beneficiaries of the Bauchi state government's tricycle loan scheme in Bauchi Metropolis. The study adopted multi-stage sampling technique. The beneficiaries of the Keke NAPEP loan scheme were stratified according to five wards of:

Dawaki, Hardo-Dan'iya, Majidadi A, Majidadi B, and Makama Sarkin Baki. To this end, a simple random technique was used to select (42) respondents from Dawaki, (42) from Hardo-Dan'iya, (42) from Majidadi A, (42) from Majidadi B and (42) from Makama Sarkin Baki, making the total sample size to be (210) respondents. Taro Yamane formula (1969) was used to determine the sample size of $n = 210$ respondents. However, out of 210 questionnaires administered only 199 were retrieved in good condition, and this formed the actual sample size.

The data obtained from the respondents were organized, collated, analyzed and presented using frequency distribution table, mean and standard deviation (descriptive), and hypothesis were tested using chi-square. The analysis of the data was based on the valid questionnaires returned, and a measure of a significant relationship is based on 5% equal 0.05 level of significance. Data obtained from interview was used to strengthen the responses obtained through questionnaire.

Literature Review and Theoretical Framework

Poverty

Poverty, like many other concepts, is very difficult to define. It is indeed a multidimensional social phenomenon whose definition varies by gender, age, culture, status, location and other social and economic contexts. Aboyade (1987) held the view that there seems to be a general agreement that poverty is a difficult concept to handle, and that it is more easily recognized than defined. Many writers have pointed out the difficulties involved in defining poverty Some of the difficulties are associated with the fact that those defining poverty are usually not the poor themselves, (Iyayi, 2005). The same view was expressed by Magaji (2004) who noted that poverty could never be defined unless one passed through it. This is due to the fact that one can only define it well, when he felt it and not when he sees it. Despite the difficulty of defining the concept, various scholars and researchers have attempted its definition from different perspectives.

Townsend (1970) explained poverty in terms of relative deprivation that can be identified by assessing exactly how resources are distributed among a population and by what different ranking systems; and assessing what diets, activities, and living conditions are customary in society as a whole from which the poor tend to be excluded. In his analysis of poverty, Townsend (1970) raised three points of argument: First he argued that poverty of deprived nations can be attributed to the system of international social stratification arising from the hierarchy of societies with vastly different resources in which the wealth of some is linked historically and contemporaneously to the poverty of others. Secondly, poverty of individuals and of families is related to the form of social stratification within nations that tend to be based on the distribution of resources which is understood in a much broader sense than income – cash income, capital assets, employment benefits, public social service benefit and private benefits. Thirdly, he argued that the possession by individuals and families of relatively low resources does not automatically mean they are in poverty unless they are unable to have the types of diets, participate in the activities and have the living conditions and amenities that are customary in that society. Thus, according to him, poverty can be seen as inequities in the distribution of resources including income, capital assets, occupational fringe benefits, current public services and current private services.

However, poverty according to Jegga (2002) is the totality of a state of being where individuals, households or communities are unable to fulfil the basic necessities of life such as food, including water, clothing and shelter as well as other economic and social obligations. It connotes “a situation when the resources of individuals or families are inadequate to provide a socially acceptable standard of living Johnson (1996).” In other words, the individuals live below the conventional poverty line demarcating the poor from the non-poor. From the definitions of poverty we observed that most of the perceptions of the concept concentrate on the economic/financial aspect of individuals' lives that indicate their ability to maintain a given standard of living.

This is to say that, their perceptions are narrow as other indicators such as health and education which form part of the living standard are not adequately taken care of. However, Iyayi (2005), sees poverty as a

state of deprivation in the means needed to sustain life at some level of human dignity. According to Alubo (2005), Poverty refers to life experience/existence in which people lack food (either because they have none at all or they eat whatever they can to keep alive), shelter (as defined by the standard in the community), clothing as well as opportunity to respond to challenges. FOS (1992), defined poverty as "not having enough to eat, a high rate of infant mortality, a low life expectancy, low educational opportunities, poor water, inadequate healthcare, unfit housing and a lack of active participation in the decision-making processes. These definitions are of course broader in scope as they embrace other issues apart from the economic aspects of poverty such as issues of participation in decision making and educational issues.

Poverty denotes more than a condition of material scarcity and is characterized by unemployment, low per capita income, low-calorie intake, high incidence of child labour, high level of infant and maternal mortality and low life expectancy (Imam, 2001). This perception captures some of the visible variables in the definition of poverty including absence of opportunities, accompanied by high levels of undernourishment, hunger, illiteracy, lack of education, physical and mental ailment, emotional and social instability, unhappiness sorrow and hopelessness of future (Ramon, 2002).

In the same vein, the African Development Bank (ADB) (1995) sees poverty as the state of deprivation of fundamental needs and expectations. Among these are the shelter, good health, long life, knowledge and the capacity to provide materially for oneself and family through the productive endeavour. Poverty therefore is far more than lack of income, although that is the most typical measure. Poverty can thus be said to be a state of deprivation, in terms of both economic and social indicators, such as income, education, healthcare, and access to food, social status, self-esteem and self-actualization.

Tricycle Loan Scheme and Income Level of Beneficiaries

Income is the consumption and savings opportunity gained by an entity or individual within a specified timeframe, which is generally expressed in monetary terms. However, for households and individuals, "income is the sum of all the wages, salaries, profits, interest payments, rents, and other forms of earnings received in a given period of time. In economic term, is the return accruing for a person, or a nation, derived from the "factors of production" rental income, wages generated by labour, the interest created by capital, and profits from entrepreneurial ventures, from labour services, as well as ownership of capital.

Income refers to the accumulation of both the monetary and the non-monetary consumption-ability of any given entity, such as a person or a household. According to Nicolas (2004) income is the sum of the market value of rights exercised in consumption and the change in the value of the store of property rights. Since the consumption potential of non-monetary goods, such as leisure, cannot be measured, monetary income may be thought of as a proxy for full income. In practice money income as a proportion of total income varies widely and unsystematically. Non-observability of full-income prevents a complete characterization of the individual opportunity set, forcing us to use the unreliable yardstick of money income. Income per capita has been increasing steadily in almost every country. Many factors contribute to people having a higher income such as education, globalization, and favourable political circumstances such as economic freedom and peace. Increase in income also tends to lead to people choosing to work fewer hours (Nicolas, 2004).

Some scholars have come to the conclusion that material progress and prosperity, as manifested in continuous income growth at both the individual and the national level, provide the indispensable foundation for sustaining any kind of morality. This argument was explicitly given by Adam Smith in his Theory of Moral Sentiments, and has more recently been developed by Harvard economist Benjamin M. Friedman in his book The Moral Consequences of Economic Growth.

Empirical Studies

A lot of studies have been carried out by various researchers on poverty from so many perspectives. However, the attempt here is to review some of the studies with the aim of identifying the gap that this study was conducted to fill.

Haruna (2013), carried out a study on the "Effect of the Distribution of Tricycle (Keke NAPEP) as a Poverty Reduction Strategy in Maiduguri metropolis". The study examined the criteria used in the distribution of the tricycle loan and the level of compliance to the set criteria, both primary and secondary sources of data were used in the study and elite model was adopted as the theoretical framework. The study revealed that the level of compliance to the criteria for the distribution of tricycle to beneficiaries was poor.

Another study on poverty alleviation was conducted by Saleh (2014) entitled "An assessment of the administration of the National Poverty Eradication Programme (NAPEP) in some selected northern states of Nigeria". The study examined the contribution of NAPEP's administration towards the success or failure of alleviating poverty in Bauchi and Kaduna state respectively. The total population of the study was 3,051 with a sample size of 393. The researcher used systems theory as a theoretical framework, and analyzed data qualitatively. The study discovered that there was ineffectiveness in the coordination and monitoring of activities of NAPEP and other poverty alleviation institutions of governments in Bauchi and Kaduna states.

Shake (2010) in a study entitled "Impact of a Tricycle on Poverty Alleviation" used stratified random sampling to select a total of 200 respondents. Primary data were obtained through questionnaires administered to tricycle beneficiaries from 10 local government areas of Bauchi state. Data were analysed using mean, percentage, and gross margin. Socio-economic characteristics of the respondents were evaluated with the use of Pearson's correlation coefficient. The result of the study showed that, majority of the tricycles are owned by individuals who are not really poor. It was also discovered that many people in the rural areas of the state are not aware of opportunities for poverty alleviation provided through the tricycle loan scheme. In this study, the following conclusion emerged. The study recommended that awareness policy makers should increase the level among the people rural areas to enable them take advantage of opportunities for empowerment provided through the tricycle loan scheme.

Therefore, it can be concluded from the empirical studies reviewed that while Haruna (2013) focuses on the criteria used in the distribution and the level of compliance among the beneficiaries, while this study is set to assess the effect of KEKE NAPEP loan on income level of the beneficiaries. Similarly, Saleh (2014) focuses on the contribution and administration of NAPEP generally towards reducing poverty which has failed to assess its effect on specific variables like income, which this study seeks to assess. Furthermore, shake (2010) also focuses on the impact of a tricycle on poverty alleviation which has also failed to assess the effect of the programme on the level of income of the beneficiaries, however this study will focus on this variable.

Theoretical Framework

This study has adopted Elite Theory as the theoretical framework. The exponents of this theory include Vilfredo Pareto, Geatano Mosca, Robert Michael, James Burnham, Joseph Schumpeter, Raymond Aron, Giovanni Sartori, and Karl Mannheim (.....). The elite theory of poverty posits that the structure of political power in society determines the resources among the population. In this case, the ruling elite constituted by the few establishes and legitimizes an exploitative property system, through which it determines the allocation of opportunities, income and wealth, relying on the use of elite power, including the use of oppressive state agents such as the police and armed forces.

Poverty is a socio-economic phenomenon whereby the resources available to society are used to satisfy the wants of the few while the many do not have their basic needs. So people are poor because certain political, economic and social structures have been imposed on them to be poor and not that they are lazy or choose to be poor. Taking a look at the various poverty alleviation programmes in Nigeria since

independence, they have left much to be desired because the elites who have been in charge of the governance of the country enunciate and implement policies that are not realistic.

The masses for which the programmes are meant are not adequately consulted and are not given the opportunity to take an active part in issues that affect them. In Nigeria, only a negligible clique who finds their ways into positions of authority put policies in place for the people. More so, given that the country was under military rule for a long time, policies were just foisted on the people. As such, the poverty alleviation programmes remain fundamentally defective either in policy conception or in the process of their implementation.

The consequence is widespread poverty in Nigeria while the negligible cabal amasses the wealth of the country for selfish interest. The few in possession of political power have continued to organize the system in such a way that it will continue to favour them, capitalizing on the weak economic system to perpetually enrich themselves, their family and their cohorts. On this note, the poor who are the majority lack the means (willpower) to fight or to restructure the system to their own advantage, as well as lack the revolutionary consciousness to resist the elite. This explains the reality of poverty alleviation efforts in Nigeria vis-à-vis Bauchi State, considering the distribution of tricycle (KEKE NAPEP) as loan to the beneficiaries is an elitist perspective; it was few who were in the corridor of power designed and implemented the programme without adequate consultation of the electorates on how to effectively tackle the menace of poverty in the state.

Applying Elite theory in assessing the impact of Bauchi state government's Keke NAPEP loan scheme on the income level of beneficiaries in Maiduguri metropolis suggests that the political elites occasionally alter the principles of the loan scheme by allocating the tricycles to their supporters whom in most cases do not need it.

PRESENTATION OF RESULTS

Respondents Income Level before the Tricycle Loan

Respondents were asked about their level of income before they accessed the tricycle loan. The essence of this is to know whether the scheme is targeted at the low-income earners or it is given to people of all class.

Table 1: Income Level of Beneficiaries before the Loan

| Income Level | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| N100 - N1000 | 144 | 72.4 | 72.4 | 72.4 |
| N1100 - N2000 | 26 | 13.1 | 13.1 | 85.4 |
| Valid N2100 - N3000 | 29 | 14.6 | 14.6 | 100.0 |
| N3100-4000 | 0 | 0 | 0 | 100.0 |
| Total | 199 | 100.0 | 100.0 | |

Source: Researcher's *Field Survey, 2021*

Table 1 shows that before accessing the tricycle loan scheme 144 respondents representing 72.4% of the total respondents are earning between N100 – N1,000, 26 respondents representing 13.1% earns between N1,100 – N2,000, 29 respondents (14.6%) were earning between N2,100 – N3,000. This shows that most of the respondents were more or less jobless with few of them who engaged themselves on some jobs with technical know-how, so their earnings are not much and often irregular.

Income Level of Respondents after Tricycle Loan

To ascertain whether there is an increase in the level income, respondents were asked whether there were positive increase in their income after the loan. This is to determine the extent to which the loan scheme impacted on the beneficiaries in Bauchi Metropolis.

Table 2: Income Level of the beneficiaries after the Loan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------------|-----------|---------|---------------|--------------------|
| N1000 - N5000 | 115 | 57.8 | 57.8 | 57.8 |
| N10000 - N15000 | 36 | 18.1 | 18.1 | 75.9 |
| Valid N20000 - N25000 | 1 | .5 | .5 | 76.4 |
| N30000 - N35000 | 47 | 23.6 | 23.6 | 100.0 |
| Total | 199 | 100.0 | 100.0 | |

Source: Researcher's *Field Survey, 2017*

From table 2, it was discovered that after the beneficiaries' access to the tricycle loan scheme, a total of 115 respondents (57.8%) are earning between N1,000 – N5,000, 36 respondents representing 18.1% earns between N10,000 – N15,000, 48 respondents were earning between N20,000 – N35,000. This shows that the tricycle loan scheme has improved respondent's level of income as against what they were earning before the loan.

Respondents Level of Savings after the Loan

To know whether the beneficiaries can be self-reliance after the loan, respondents were asked about their level of savings after the loan.

Table 3: Savings after the Loan Scheme

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| N10000 - N15000 | 99 | 49.7 | 49.7 | 49.7 |
| N20000 - N25000 | 56 | 28.1 | 28.1 | 77.9 |
| Valid 30000-35000 | 0.0 | 0.0 | 0.0 | 77.9 |
| N40000 - N45000 | 44 | 22.1 | 22.1 | 100.0 |
| Total | 199 | 100.0 | 100.0 | |

Source: Researcher's *Field Survey, 2021*

From table 4 it can be discerned that 100 respondents (50.2%) of the respondents were able to save between N20,000 – N45,000 per month. About 99 respondents representing 49.7% of respondents save between N10,000 – N15,000 in a month. This showed that the beneficiaries are able to save a certain amount apart from their daily expenditure with both necessities and luxuries inclusive. According to a research conducted by Rose (1999) income represents command over goods and services to meet minimum needs, so also lack of income also means poverty in terms of basic needs. Therefore, by implication improving on the schemes will likely improve the level of income of the beneficiaries and make them to be self-sufficient.

H0: Tricycle (KEKE NAPEP) loan scheme has not significantly improved the income level of beneficiaries

Result in Table 4 indicates the number of cases for each joint combination of values. The cross-tabulation of respondents earning before getting the loan and within the category of 1,000 - 5,000 are more compared to those who earn between 10,000 - 15,000 and the least among them after the loan ranges between 30,000 - 35,000. Although, there appears to be some relationship between the two variables as justified in table 4.

Table 4: Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|---------|----|-----------------------|
| Pearson Chi-Square | 175.719 | 6 | .000 |
| Likelihood Ratio | 173.733 | 6 | .000 |
| Linear-by-Linear Association | 122.877 | 1 | .000 |
| N of Valid Cases | 199 | | |

Source: Researcher's Field Survey, 2021.

Table 5 shows the test of independence between the column and row variables using Pearson chi-square and from the table the significance value (Asymp. Sig) is very low (0.000) and statistically significant. The value indicated the existence of a relationship between the two variables.

Table 5: Symmetric Measures

| | Value | Asymp. Std. Error | Approx. T ^b | Approx. Sig. |
|---|-------|-------------------|------------------------|--------------|
| Interval by Interval Pearson's R | .788 | .039 | 17.951 | .000 |
| Ordinal by Ordinal Spearman Correlation | .778 | .037 | 17.404 | .000 |
| N of Valid Cases | 199 | | | |

Source: Researcher's *Field Survey, 2021*

Decision Rule

Reject the null hypothesis if the calculated value is greater than the tabulated value and accept otherwise. At 5% level, the critical value corresponding to the sample size is 0.305. At 5% level of significance, $\chi^2_{\alpha, v} = \chi^2_{0.05, 6} = 12.592$. Therefore, since the calculated value (175.719) is greater than the tabulated value (12.592), we reject the null hypothesis and conclude that tricycle (KEKE NAPEP) loan scheme has significantly improved the income level of beneficiaries.

Also, the result showed that there is a strong and positive relationship between the loan scheme and the beneficiaries access to housing ($r = 0.778$; $P = 0.000$). By positive relationship, we mean an increase in one variable will lead to the increase in the other variable. That is to say the more the loan was given to the beneficiaries, the more the income level of the respondents will be increased.

DISCUSSION OF MAJOR FINDINGS

The study assessed the Impact of tricycle loan scheme on poverty reduction among beneficiaries within Bauchi metropolis using level of income as a basis for determining the extent to which the scheme has contributed in reducing poverty among the beneficiaries from the analysis and results showed the following.

Following interview carried out with members of the tricycle rider's association, their answers revealed that the people granted the tricycle loan have achieved a lot especially in uplifting their standard of living. This assertion is also in agreement with the results of the hypotheses which show that the tricycle loan scheme has significant impact on the income level of the beneficiaries within Bauchi metropolis, though it shows that improvement in income will lead to reduction of poverty which will lead to an increase in demand for more tricycle loan. This goes to say that one of the best options for empowerment is giving

out tricycle loan as it will ensure financial freedom and also better the standard of living of the beneficiaries of the tricycle loan scheme. Also, in agreement with the above statement, the hypothesis tested justifies that the loan scheme has significantly improved the beneficiaries' level of income. The hypothesis in results shows that the calculated value of 175.592 is greater than the tabular value of 16.919 which concludes that the tricycle loan scheme has significantly impacted on improving the income level of the beneficiaries in study area.

CONCLUSION AND RECOMMENDATIONS

The study concludes that the income level of the beneficiaries of the KEKE-NAPEP loan scheme has significantly improved through the loan they acquired but still the level of savings by most of the beneficiaries is still not impressive. However, it could be said that the tricycle loan scheme has significantly impacted in reducing the poverty level in Bauchi Metropolis, Bauchi State.

Based on the findings and conclusion of the study, the following recommendation was made; Government should allocate more funds for the tricycle loan scheme to enable the purchase of additional tricycles in Bauchi Metropolis and other major cities of the state which will help in reducing the level of poverty among beneficiaries of Keke NAPEB Scheme in particular and the citizens in general.

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