

INFLUENCE OF N-POWER SCHEME ON HOUSING POVERTY REDUCTION OF PARTICIPANTS IN THE EGOR LOCAL GOVERNMENT AREA, EDO STATE, NIGERIA

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Abstract

This study was carried out to find out the impact of the N-Power programme in reducing housing poverty, given the promise made by ex-President Muhammadu Buhari to lift 100 million Nigerians out of extreme poverty before the year 2023 through the tools of social and welfare programmes. The study adopted empowerment theory as the framework of analysis. The population of the study comprised the N-Power enrollees who served in the Egor Local Government Area of Edo State. It relied on a mixed method of data collection to collect data from the designated respondents. The study's major findings showed that the N-Power Programme had a positive influence on the housing poverty reduction of participants in the study area over the non-beneficiaries of the scheme. It concluded that the N-Power Programme was instrumental in improving welfare conditions and reducing housing poverty of beneficiaries in the studied area. The study recommended, based on the impact of the N-Power programme on housing poverty reduction, that the incumbent regime of Bola Ahmed Tinubu should expand the scope of the programme to benefit more Nigerians and increase the monthly stipends from #30,000 to #70,000 to reflect the new national minimum wage so that the purchasing power of beneficiaries can be improved.

Keywords: *Egor Local Government Area, Edo State, Housing Poverty, Influence N-Power Scheme.*

Introduction

As a way out of the unending poverty and unemployment plaguing the Nigerian Nation, the Federal Government of Nigeria under the leadership of ex-President Muhammadu Buhari in the year 2016 introduced different Social Safety Net programmes called the National Social Investment Programme as an instrument to lift millions of Nigerians out of absolute poverty that have eaten deep into the fabric of the Nigerian Nations. The National Social Investment Program (NSIP) consists of four major components. These are the National Home-Grown School Feeding Programme (NHGSF), the Conditional Cash Transfer (CCT) Programme, the Government Enterprise Empowerment Programme (GEEP), and the Job Creation and Youth Empowerment (N-Power) Programme (Aliogo, 2019; Bisong, 2019 & Danladi, Sunday, & Atsiya, 2023).

The N-Power programme is a poverty alleviation programme that falls under the Job Creation and Youth Empowerment Programme of the National Investment Programme, where meant to engage youth for two years, during which they were paid a Monthly stipend of thirty thousand

Naira Only (#30,000). With the overall goal of using it to reduce extreme poverty of beneficiaries (Robert, Michael, & Okon, 2023).

Further, extreme poverty takes various forms, including "lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion" (Gordon, 2005).

Housing is recognised worldwide as one of the necessities of life and a prerequisite to the survival of man (Onibokun, 1993; United Nations, 1992; Salau, 1990). A house is a place which it provides the physical framework in which human, social, economic and cultural resources are realised, enriched and integrated. In the traditional African setting, in particular, housing is, in fact, one of the most cherished material properties. This is because the other functions a house performs in traditional society include the protection of family cohesion and values, taking care of the aged through the extended family and the protection of ancestral values, among others (Waziri & Roosli, 2013). Thus, the importance of providing adequate housing in any country cannot be overemphasised. Housing also encompasses the rehabilitation, maintenance and re-modelling of existing structures to cater for accommodation, relocation and resettling of individuals in a society (Baba, Achoba & Otaro, 2015).

Housing poverty, on the other hand, refers to a situation where individuals or households lack access to safe, affordable, and decent housing, leading to inadequate living conditions, financial strain and negative impacts on their well-being and life opportunities.

Given the importance of housing to sustainable national development and the dire need to eradicate housing poverty. The Federal Government of Nigeria (FGN) promulgated the National Housing Policy NHP in 1991. This was aimed at alleviating housing poverty and housing problems by providing a legal framework for the achievement of a national housing scheme (Festus & Amos, 2015). Another goal of the NHP was to proffer a solution to the housing crisis through the provision of affordable, accessible and long-term housing to accommodate Nigerians. This is to be achieved by taking into consideration vital concerns such as safety, health, finance, social infrastructure, locally sourced building materials, maintenance, repair and policy reforms (Festus & Amos, 2015; Ogu & Ogbuozole, 2004).

However, many years after the enactment of the policy, the provision of qualitative and quantitative housing needs of the populace remains a source of national embarrassment. Currently, access to housing in Nigeria remains a persistent challenge, exacerbated by an inefficient mortgage industry, a burgeoning population, inflation, diminishing income, and poverty, among other factors (Okpara, 2023). The housing deficit in Nigeria has surged from 14 million units in 2010 to a staggering 28 million units in 2022, marking a remarkable 100% increase over the past 1.2 decades. Alarming data from the Central Bank indicates that only 10% of Nigerians aspiring to own homes can afford to do so, underscoring the magnitude of this issue (Okpara, 2023). As of 2023, the housing deficit stands at 28 million units, requiring an estimated 21 trillion Naira to rectify the situation.

To change the ugly narrative of housing poverty arising from the above, the past regime of ex-President Muhammadu Buhari inaugurated a nationwide N-Power Programme. The N-Power programme has also been implemented in the Egor Local Government Area of Edo State, Nigeria. However, the quest to find out how the N-Power programme has reduced the housing poverty of participants in the Egor Local Government Area of Edo State necessitated this study. Therefore,

the specific objective of this study is to appraise whether the N-Power programme reduced housing poverty in Egor LGA of Edo State or not.

Literature Review

Conceptual Issue

N-Power Programme

N-Power Programme is a Social Intervention Programme introduced by the administration of former President Muhammadu Buhari. The scheme involved the temporary recruitment of unemployed graduates and non-graduates between the ages of 18 to 35 years to work as teachers, healthcare workers and agricultural extension workers, among others, during which they were paid monthly stipends of Thirty Thousand Naira (#30,000) (Nwannekanma & Musa, 2022). The prime goal of the intervention programme was to help the federal Government decrease youth unemployment, housing poverty and other social vices inimical to the advancement and development of Nigeria. Beneficiaries of the scheme were drawn from the thirty-six (36) States of the Federation, including the Federal Capital Territory (FCT), seven hundred and seventy-four (774) Local Government Council Areas in Nigeria (Nwannekanma & Musa, 2022; Sanni, 2020).

Housing Poverty

Housing poverty refers to a situation where individuals or households lack access to safe, affordable, and decent housing, leading to inadequate living conditions, financial strain, and negative impacts on their well-being and life opportunities. A basic characteristic of housing poverty is unaffordability. A house becomes unaffordable to inhabitants when the housing cost exceeds 30% of household income. Overcrowding is another visible characteristic of housing poverty. Overcrowding is a condition whereby more than one person lives in a room. However, inadequate maintenance, safety hazards, or lack of basic amenities or access to water, sanitation, electricity, or heating are other characteristics of housing poverty. Substandard housing is not left out in this array of housing poverty. Substandard housing is a type of housing that does not meet minimum health and safety standards (Leicester, Shire, Ruthland Statistics & Research, 2024)

Consequences of Housing Poverty

Poor housing conditions are associated with a wide range of health problems, one such is the increased risk of respiratory diseases, mental health issues, and other health concerns. Financial strain is another consequence of housing poverty. Financial strain occurs when there is a high financial burden in securing accommodation, which in turn leads to a decrease in disposable income and a debt crisis on the part of the individual. Housing poverty can also limit access to education, employment and social services. It can promote social exclusion and isolation and can perpetuate poverty across generations (Krieger; Higgins, 2002).

Empirical Review

Okunmahie and Ovenseri (2023) examined how the N-Power scheme has worked to reduce income poverty among participants in Ikpoba Okha Local Government Area of Edo State, Nigeria. The study utilised the empowerment theory as the framework of analysis. The population of the study cut across all enrollees who served in the Ikpoba Okha Local Government of Edo State. The study's major result revealed that the N-Tech components of the N-Power scheme had a strong positive impact on housing poverty reduction among participants in the Egor Local Government Area of Edo State. The study concludes that the N-Teach Components of the N-Power scheme

largely contributed to the reduction of housing poverty among participants in the Egor Local Government Area of Edo State. Consequently, the study recommends that successive governments in Nigeria that will take over from the administration that birthed the scheme should consolidate and deepen the N-Power Scheme so that unemployed Nigerian youth can benefit from the scheme. The authors are commended for throwing up a study that examined how N-Power were able to reduce income poverty in the Ikpoba Okha Local Government Area. However, this study will take a swipe to see how well the N-Power programme was able to impact the housing poverty of beneficiaries in the Egor Local Government Area of Edo State.

Odalanu and Adigu (2023) examined the impact of N-Power on youth empowerment in Enugu, Nigeria. Their study leverages social surveys as the method of data generation, and it was established from the research findings that the N-Power programme faced a mirage of challenges, such as no linkage to job opportunities after the two years of the scheme, no startup capital after the completion of vocational training, among others. The study recommended permanent employment of beneficiaries after a two-year programme, granting free interest loans to beneficiaries, among others. The authors are commended for the excellent study of revealing some of the challenges the N-Power programme faced in Enugu State, which will serve as policy items for the promoters of the scheme to look into. However, this study will take a different swipe to see how well N-Power has reduced Housing poverty in Egor Local Government of Edo State.

Abdullahi, Musa and Usman (2022) dwell on the assessment of the implementation of the N-Power programme on poverty reduction among beneficiaries in Gombe State, Nigeria. The crux of their study where to examine the extent to which N-Power funding affects youth employment and poverty reduction in the State. Utilising a mixed method of data collection. The study adopted the meta-theory of empowerment. The study found that funding of the N-Power programme has a significant positive effect on youth empowerment and poverty reduction in Gombe State. Consequently, it was recommended that N-Power funding should be revisited to ensure prompt payment of monthly stipends to the beneficiaries in the study State. This study will assess how well N-Power has impacted housing poverty alleviation using Edo State as a focal point.

Theoretical Framework

This study makes use of empowerment theory, as propounded by Barbara Solomon (1976), as a framework that aims to promote social justice and equity by empowering marginalised and oppressed groups. The theory is, however, hinged on the following assumptions:

Empowerment theory assumes that there is a power imbalance between dominant and marginalized groups, leading to social injustice and inequality; the theory assumes that marginalized groups internalize their oppression, leading to feelings of powerlessness and how self-esteem; empowerment; empowerment is seen as a process of consciousness-raising skill-building, and collective action to challenge and change existing power dynamics (Solomon, 1976).

Further to the above, the theory is embedded with some strengths as it highlights the importance of addressing power imbalance in promoting social justice and equality; the theory also emphasizes the need for collective action and solidarity among marginalized groups; the theory also recognizes that empowerment is a process that requires time, effort, and support (Solomon, 1976). On the flip side, the theory has been criticized that it places too much emphasis on individual empowerment, neglecting the role of structural and institutional factors in perpetuating oppression; the theory does not provide clear outcomes or metrics for measuring empowerment, making it difficult to evaluate its effectiveness; the theory can be co-opted by

dominant groups, who may use the language of empowerment to maintain their power and privilege (Solomon, 1976).

Consequently, the theory found usefulness in this study as it is predicated on the fact that empowerment serves as a tool that enables the very poor, the disadvantaged, the vulnerable, the oppressed, and the socially excluded people in society to receive a good education, exercise their rights, gain access to resources, and actively engage in the expansion and improvement of society (Luttrel, Quiroz, Scrutton & Bird, 2009). The immediate past administration of former President Muhammadu Buhari introduced the N-Power scheme to empower the underprivileged, reduce lower income inequality, and enable those without a valid source of income to realise their full potential and become self-sufficient, self-assured, and solution providers. N-Power, as a social protection programme, has helped greatly to reduce housing poverty, housing poverty inequality, homelessness and social exclusion. Participants of this programme were able to put their savings together from their monthly stipends to have a roof over their heads and now live in decent accommodation. All these have contributed positively to their overall local economy and the general economic growth at large.

Methodology

This study used a mixed research methodology that included gathering primary qualitative data by way of interviews and quantitative data that involved the use structured questionnaire and a comprehensive review of secondary data about Nigeria's N-Power program. The study population, from which the basic data for the research were derived, comprises N-Power participants from batches A and B who were deployed to the Egor Local Government Area in Edo State. The researcher arrived at the ideal sample size of 333 N-Power participants by applying Taro Yamane's scientific methodology.

Table 1: Population and Sample Distribution Table

S/n	N-SIP	N-Power Beneficiaries	Proportional sample size using the Taro Yamni approach for each of the Batches
1	Batch A	800	133
2	Batch B	1200	200
	Total	2000	333

Source: Edo State NSIP & Field Survey, 2024

The statistical technique of Pearson correlation was used to evaluate the hypothesis following a basic percentage analysis of the main data obtained from the field via surveys. Furthermore, the interview data were analysed in a way that allowed the study's aims to be presented through the discussion of themes that were supported by secondary source material.

Results and Discussion

N-Power scheme and housing poverty reduction among participants in Egor L. G. A. of Edo State

Table 2: The N-Power programme has greatly helped in the housing poverty reduction of Beneficiaries in Egor L. G. A. of Edo State.

	Frequency	Valid Percent	Cumulative Percent
Strongly Agree	110	33	33
Agree	159	48	81
Disagree	41	12	93
Strongly Disagree	20	7	100.0
Total	330	100.0	

Source: Fieldwork, 2024

Table 2 revealed that 33% strongly agreed that the N-Power scheme has greatly helped in housing poverty reduction of participants, 48% of the sampled respondents agreed, 14% respondents disagreed, while the remaining 8% strongly disagreed that the N-Power scheme has greatly helped in housing poverty reduction of beneficiaries. The analysis thus established that the majority of the sampled respondents agreed that the N-Power programme has greatly helped in the housing poverty reduction of participants.

Correlations

	N-power Programme	Income Poverty Reduction
N-power Programme	Pearson Correlation	1
	Sig. (2-tailed)	.892**
	N	330
Housing Poverty Reduction	Pearson Correlation	.892**
	Sig. (2-tailed)	1
	N	330

**. Correlation is significant at the 0.01 level (2-tailed).

Table 3 revealed a positive relationship between the N-Power programme and housing poverty reduction in Edo State due to the high rate of *R* coefficient, which is 0.892, hence signifying a

strong relationship between the N-Power programme and housing poverty reduction in Edo State. The data from Table 3 also reveal a p -value ($\text{sig} = 0.000$) which is < 0.01 , indicating that the researcher rejects the null hypothesis which states that there is no significant relationship between the N-Power programme and housing poverty reduction in Edo State, and accepts the research hypothesis which states that there is a significant relationship between N-Power programme and housing poverty reduction in Edo State. The study established that the N-Power programme has a strong significant influence on the housing poverty reduction of participants against the non-beneficiaries in Egor L. G. A. of Edo State, with a strong correlation coefficient R -value of .892, with the p -value ($\text{Sig} = 0.000$) less than ($<$) 0.01. It is revealed that the N-Power initiative was not left out in pulling beneficiaries out of squalor and chanting. The result in Table 2 shows that 33% and 48% of the total respondents who participated in the study strongly agreed that the N-Power programme has helped a great deal in reducing the housing poverty of beneficiaries in Edo State. Consequently, an enrollee stated that he is a beneficiary who resides in Gombe State. I have an Almajiri friend who visited me from Jigawa State. I encouraged him to go to school. Fortunately, he heeded my advice and started primary school. After completion, I motivated him to push further to secondary school, which he obliged. He thereafter enrolled in a distance learning programme, an affiliate of the University of Maiduguri in Gombe State, upon completion of his post-primary education. He eventually obtained a Diploma Certificate and got engaged for N-Power Batch B stream 2. As I speak, he owns a big provision store in Gombe metropolis. He got married and has a roof over his head as a result, his housing problem was permanently solved (Okah, 2021). This view was supported by an interviewee who posited that:

A beneficiary of N-Power Batch 'A' told me that if there is anything that he can confidently point to that he achieved with N-Power money is the fact that he was able to use the money judiciously to improve and put into the house he inherited from his late dad. He said he was able to do some plastering, fix aluminium sliding windows, and iron doors, and build and sink a borehole in the compound which made the house more comfortable and habitable, and that the problem of open defecation he previously faced became a thing of the past (IDI, N-Power Schedule Officer, Egor Local Government Area, 14th September, 2024).

In a similar vein, Hina and Sohail (2003) argued that empowerment programmes are major interventions in reducing housing poverty in developing economies. The above views were subscribed to by an interviewee (N-Power enrollees) who declared thus:

I refurbished my old set of furniture chairs and bought a new mattress and other household items in my apartment through N-Power monthly proceeds. Before this was achieved, I was sleeping on a tattered mattress, and the furniture was in a very terrible state. N-Power intervention suppressed my housing poverty for good (IDI, N-Power Coordinator Egor Local Government Area, 5th October 2024).

A friend of mine told me that his younger brother, a batch 'A' beneficiary who graduated from university five years before the N-Power job came his way and was living in an uncompleted building with his parents, was able to detach from their apron string by renting an apartment and taking care of himself. This is something he could not achieve until he started receiving a stipend from N-Power Social Government Intervention. To him N-Power programme reduced his housing poverty (IDI, N-Power Schedule Officer, Egor Local Government Area, 25th October 2024).

Also, Showk and Adie (2017) observed in their empirical studies "the impact of empowerment on housing poverty reduction in rural areas. Findings from the research show that there is a strong correlation between empowerment and housing poverty reduction. Also, an N-Power beneficiary in an interview hinted as follows:

Before I got the N-Power job, my siblings and I were living in darkness and doing open defecation in the bush close to my house, which I inherited from my late father. I saved N-Power money to connect the light to the house and constructed a toilet with modern soak-away facilities. This attracted tenants to the empty rooms and started collecting rent from them. For me, the N-Power intervention scheme reduced my housing poverty drastically (IDI, N-Power Coordinator, Uhumwode Local Government Area, October 27th 2024).

Consequently, Getinet (2020) established that empowerment has a positive effect on housing poverty reduction among economically empowered persons. The study revealed further that empowerment shows huge capacity in closing the housing poverty index, contributes to the economy by promoting growth in the housing sector, reduces housing instability and overpopulation, and promotes healthy habitation and sustainable development. Aligning with these findings, a respondent (N-Power beneficiary) asserted in an interview that:

I was able to save N-Power stipends to rent my apartment. Before I raised this money, I was squatting with my cousin in his two-room apartment that was overpopulated. I had no privacy of my own, and I was subjected to stringent conditions such that I was not permitted to invite friends to the apartment. I was unhappy with myself until I was enrolled in the N-Power programme as an N-Power Teach. I am grateful to the authority of N-Power for solving my housing challenge (IDI, N-Power Coordinator, Egor Local Government, 19th October 2024)

Also, Hina and Sohail (2003) argued that empowerment schemes, either from government or non-governmental organisations, represent a viable weapon for reducing housing poverty. The above premise re-echoes the thrust of empowerment that empowerment initiatives are important in a society because they give individuals, especially the vulnerable poor, the downtrodden and socially excluded citizens, the capacity to mobilise assets and capabilities to overcome challenges for improved well-being and decent livelihood. Assets include things like savings, decent housing, educational capital and so on (Meili, 2018). Furthermore, a beneficiary hinted that: N-Power programme made me a Landlord. I channelled the savings from my stipends to improve my farm produce. Thereafter, I established a business in health service provision. The proceeds from all these investments are what I used to build my house. I also got married, and the union is blessed with three lovely children. All I have to say now is May God Almighty bless the Federal Republic of Nigeria (Okah, 2021). More so, a beneficiary also applauded the programme as follows: N-Powe made me a Landlord. I channelled the savings from my stipends to improve my farm produce. Thereafter, I established a business in health service provision. The proceeds from all these investments are what I used to build my house. I got married, and the union is blessed with three lovely children. All I have to say now is May God Almighty bless the Federal Republic of Nigeria (Okah, 2021). The above idea was supported by N-Power beneficiaries who stated as follows:

A fellow N-Agro batch 'A' beneficiary, who we were both deployed to Egor Local Government Area, told me that the money he saved from N-Power is what he used in roofing his 3-bedroom bungalow flat at Use community and that the savings helped him a lot in reducing his housing poverty problem (IDI, N-Power Coordinator, Egor Local Government Area, 24th October 2024).

The above views align with the thrust of empowerment that traditional societies that hitherto embraced archaic ways of doing things will have their housing poverty trajectory reduced as they become empowered via government social welfare intervention projects and the adoption of modern housing facilities, translating to improved welfare and reduction of housing poverty for beneficiaries.

Conclusion

The study showed that the social protection programme of the N-Power scheme is very potent in the reduction of housing poverty, housing poverty inequality, and homelessness among other participants over non-participants of the programme. Many of the beneficiaries who before the N-Power job through the stipends were able to acquire household gadgets like furniture and electronics, among others. Moreover, other beneficiaries were also able to carry out a substantial renovation in their apartment that culminated in improved living conditions. Homelessness among many became a thing of the past as those who were previously living in shanties and as squatters became owners of personal accommodation and houses, and all these were achieved through savings made from N-Power monthly stipends.

Recommendations

Going by the findings of the study and its subsequent conclusion. The study recommended the need for the scope of the programme to be expanded by the current administration of President Bola Ahmed Tinubu. More so, other levels of government are also called on to come up with their empowerment initiatives so that more Nigerians who are currently unemployed can benefit, as this will help in reducing the various forms of housing poverty and other associated housing challenges confronting the nation. Additionally, the Federal government should increase the monthly stipends of N-Power beneficiaries from #30,000 to #70, 000 to reflect the current economic situation and boost the purchasing power of beneficiaries as well as the institutionalisation of social empowerment programmes

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