



THE IMPACT OF KWAPRENEUR EMPOWERMENT SCHEME ON SOCIO-ECONOMIC WELLBEING OF BENEFICIARIES IN KWARA STATE, NIGERIA¹

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Abstract. *One of the major issues that governments in most developing nations have had to tackle over time is the challenge of increasing poverty. In Nigeria, the reality of poverty is real as reliable statistics have shown. Thus, successive administrations at both the federal and state levels have initiated programmes targeted at combating the increasing poverty and improving people's social wellbeing. Consequently, Kwara State Government introduced the Kwara State Social Investment Programmes (KWASSIP) in 2020. The programme was intended to be a poverty eradication initiative with several empowerment components and Kwapreneur scheme is one of them. However, despite the fact that, the agency has run numerous editions of the scheme, there are yet to be dedicated empirical studies targeted at assessing the impacts of the scheme. This study therefore examined the impact of the Kwapreneur scheme on the socio-economic wellbeing of beneficiaries. The study adopted survey as the research design; the population of the study consists of selected 660 existing beneficiaries of the scheme; multi-stage sampling approach was used to select 256 respondents as the study sample. The questionnaire was used as instrument of data collection and the data collected for the study were analysed using descriptive and inferential statistical tools. The study revealed that, Kwapreneur empowerment*

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scheme has significant effect on beneficiaries' ability to afford food, decent housing and raise business capital. On the other hand, findings also revealed that the Kwapreneur empowerment scheme does not have significant effect on beneficiaries' ability to expand their business scope. Based on the findings, the study made relevant recommendations that will further assist government and policy makers to gain deeper insights on how the scheme would be increasingly used to eradicate poverty and ensure improved wellbeing of all and sundry within the state.

Keywords: *Empowerment, Kwapreneur, Poverty Alleviation, Social Investment.*

JEL CODE: I38; I32

1. Introduction

One of the major responsibilities of government across the world is to cater for the welfare of citizens and improve socio-economic wellbeing (Sambo, 2019). At the 2015 United Nations General Assembly (UNGA), world leaders came together to approve a new global agenda for sustainable development. The agenda, with the overall objective of ending poverty in the world, aims to achieve 17 Sustainable Development Goals (SDGs) by 2030. The 17 SDGs recognize that ending poverty and all other forms of deprivations must be in line with strategies that improve health and education, mitigate social inequality and boost economic growth and wellbeing (Lykketoft, 2015).

In Nigeria, successive administrations have made dedicated efforts to combat poverty and enhance socio-economic wellbeing of the people by putting up institutional mechanisms (Sambo, 2019; Ayub & Gbaa, 2020). These poverty eradication measures come in various forms. These include, empowerment with vocational materials, sponsorship of skills acquisition trainings, distribution of funds to support petty businesses, small and medium enterprises, special investment in agriculture, provision of temporary employments, among others (Lamidi & Igbokwe, 2021).

At the Federal level, the National Social Investment Programme (NSIP) is one of the most recent government-led efforts to stamp out poverty among the Nigerian people, especially the youth. The components of NSIP are N-Power, Conditional Cash Transfer (CCT), Government Enterprise and Empowerment Programme (GEEP), among others, which seek to address socio-economic inequalities and reduce poverty among Nigerians (Ogundapo, 2023). This Federal Government led initiative has been domesticated in Kwara State as a strategy to eradicate poverty and bolster enterprises (Alabi, 2022). A law was passed in 2019 to establish the Kwara State Social Investment Programme (KWASSIP), which has various components which include but not limited to *Kwapreneur*, *Owo Arugbo*, (Support for the Elderly) Digital Kwara, *Owo Isowo* (Business Capital).

The *Kwapreneur* programme has successfully run four editions, disbursing business loans to start-ups and other businesses within the Micro, Small and Medium Enterprises (MSMEs) landscape (Brimah, 2021; Olododo, 2023). *Kwapreneur* offers non-interest loan ranging between 200,000 naira and 3 million naira to young people between the ages of 18 and 35, after a rigorous screening exercise. The programme requires minimal documentation with no strict collateral. (Olododo, 2023).

Researchers have since shown keen interest in studying the operations of empowerment programmes, especially vis-à-vis their socio-economic impacts on the people. Some of these existing studies include Sambo (2019) which examined the relationship between the *Tradermoni* scheme and poverty reduction in Nigeria; Olateju (2021) which investigated the impact of *Tradermoni* on business growth and profit of petty traders in Lagos State, Nigeria; Ayub & Gbaa (2020) which conducted a study on the impact of N-Power programme on the socio-economic livelihoods of beneficiaries in Ibadan North Local Government Area of Oyo State.

Notwithstanding these efforts, a gap has been created by the empowerment and social investment programmes recently established by the Kwara State Government. The programmes have not received dedicated academic attention. There are no empirical studies to show their impacts or otherwise on beneficiaries and society. What is available are comments by officials of government and politicians which may not be totally objective. This study, therefore, made an attempt to cover this gap and contribute to literature by focusing on one of the social investment programmes of the state, which is the *Kwapreneur* empowerment scheme. As an empirical research work, the study is aimed at achieving some specific objectives which are to: examine whether beneficiaries of *Kwapreneur* empowerment scheme could afford decent housing after the programme, examine whether beneficiaries of *Kwapreneur* empowerment scheme could afford decent food after the programme, examine whether beneficiaries of *Kwapreneur* empowerment scheme were able to raise business capital after the programme and examine whether beneficiaries of *Kwapreneur* empowerment scheme were able to expand their business scope after the programme.

2. Literature review

Brief review of literature is done to assess the state of research on the topic of study.

2.1. The concepts of poverty, poverty eradication, social investment and empowerment

Poverty is a prominent term that is used in day-to-day economic and social analyses. It has a wide but diverse usage across contexts. The concept of poverty has not only evolved with new developments, it has also been viewed differently, especially with respect to the realities of each society. In other words, the way and manner poverty is seen and measured in a society differ from the other. The divergence in views Notwithstanding, poverty is a social reality that is constant in all societies (Watkins & Quattri, 2019). One of the popularised definitions of poverty given by the World Bank (2020) reads: “Poverty is pronounced deprivation in

wellbeing”. It is pertinent to stress that there are standards that measure wellbeing in each society. People who are not able to meet these thresholds with their income are agreed to be poor. These thresholds, which are key indicators of wellbeing and welfare, include feeding, housing, health and clothing (Daskyes & Plangshak, 2019).

Essien (2004) believes poverty is a situation where there is both low standard of living and low income. *The European Commission in its Joint Report on Social Inclusion (2004) stated thus: “People are said to be living in poverty if their resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live”. This definition illustrates a preceding perspective that poverty is mostly defined by each society; it is a societal construction, as each society pronounces who it considers to be poor and what is considered to be poverty.

Anyawu (1997) posited that poverty is a situation where people do not have the capacity to meet basic needs including food, healthcare, education and shelter. Adebayo (2018) argues that what constitutes basic needs has over the years expanded beyond food, shelter, water, housing, to include education, healthcare, security, dignity, credit and participation in the political process. Sambo (2019) notes that poverty is usually evident in lack of job, food insecurity, vulnerability, insecurity, lack of access to healthcare, potable water and quality education, and shortage of infrastructure that make living comfortable. The World Bank (2020) also notes that poverty could be tied to specific indices, including feeding, housing, health among others; such that when an individual cannot meet the threshold of decent feeding, it is food-poverty, same way it is housing-poverty when the threshold on housing could not be met.

In ensuring a more robust understanding of the concept of poverty, scholars have also made attempts at classification and typology. The most prominent classification of poverty divests into absolute and relative. While the former has been described to mean a situation where an individual or a household has a low income compared to the amount required to meet basic personal needs, the latter is a situation where an individual or a household has an income that barely meets minimum standard of living, and is low when compared to other people or households in the same society and at the same time. How relative poverty is defined varies from one society to the other because there are different yardsticks for minimum standard of living (Daskyes & Plangshak, 2019).

Poverty eradication has been used interchangeably with poverty reduction, poverty elimination, and poverty alleviation. The concept describes measures by which an individual or a group of

people are relieved of hardships that come with poverty, and are provided with basic facilities for good living. Poverty eradication is synonymous with development and progress (Nwachukwu, 2001). Ayoo (2022) conceives of poverty eradication as involving the processes, efforts and procedures through which people are lifted out of poverty. In Ayoo's view, poverty eradication can be achieved by stimulating economic growth to increase incomes and expand employment opportunities for the citizens, and undertaking economic and institutional reforms to enhance efficiency and improve the utilization of resources. Ita, Effiong & Edet (2018) opine that poverty eradication is one of the foremost goals of development strategies in modern societies, and is on the agenda of every global development institution, including the World Bank, United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), among others.

One of efforts usually put up to eradicate poverty in modern societies is the through social investment. The concept of social investment has a long history in public policy and has interchangeably been described as social protection, social safety net, social intervention, among other terms. All these concepts are a key highlight of the welfarist state, where government pays premium attention to the welfare and wellbeing of the citizenry. The objective is to reduce the rate of poverty by investing funds in programmes and policies that empower the people at the lowest part of the social ladder (Vliet, Bakker & Doorn, 2021).

According to Holmes & Jones (2010), social investment is a common term used in social, political and economic contexts. It describes mechanisms and measures taken to reduce poverty and protect the poor from degenerating deeper into poverty so as to control their number and presence in society. Onyishi & Ogbu (2019) posits that social investment is a form of social intervention which covers all public and private initiatives that provide transfer of income to the consumption of the poor, protect vulnerable people from livelihood risks and elevate the social status of people who are marginalised and underserved in the society. The overall goal of this social intervention is to reduce the economic and social vulnerability of the poor masses, vulnerable and marginalised persons, and shattering the barriers which prevent these categories of people from accessing basic economic and social services. Onyishi & Ogbu further elaborated that these actions are not limited to the state alone, they can be undertaken by non-state actors including the private sector, informal institutions, community-based groups and even individuals.

Olateju (2021) notes that social investment and protection programmes have assumed an important position in global developmental agenda. It is contained in the Sustainable Development Goals (SDGs) and has helped to reduce the rate of extreme poverty across nations. Social investment is believed to be a way of providing short-term assistance to individuals and households so that they can be empowered to be independent (Mushunje, 2017). The World Bank (2012) defines social protection programmes as an intervention, usually public, that assist individuals, household and communities to better manage risk, with people at the bottom of the social pyramid as main beneficiaries. As societies across the globe continue to tend toward liberalism and liberal democracy, social investment programmes are becoming popular as a potent tool to empower the people and eradicate poverty, which is believed to be a major social problem.

The concept of empowerment is closely associated with social investment because they share similar goals. In fact, social investment could be categorised as a form of empowerment. Salami (2013) defines empowerment as any process that supports people to overcome obstacles that can prevent them from achieving their potential. According to Nweke, Onyeoku, Ezeh & Nwankwo (2018), the need to empower people arises from their inability to attain potentials due to artificial barriers created by some other groups; they opine that empowerment is often adopted as means by which people are assisted to boost their capacity. Thus, empowerment involves processes that boost the capacity of individuals and groups, and thereby transform their livelihood (World Bank, 2014). Akpan (2006) suggested that for empowerment to take place, the root causes of poverty, deprivation and marginalisation must be investigated, then complimented with actionable plans on how to overcome the problem and realise growth.

2.2. An Overview of Kwapreneur empowerment scheme

PA activities are among the most significant HRM exercises in establishments. *Kwapreneur* is an empowerment programme established by the Kwara State Government in 2020. The programme is exclusively designed for and dedicated to young people who are between the ages of 18 and 35. The state-funded initiative to support businesses and business ideas of young entrepreneurs has successfully run four (4) editions so far from 2021 through to 2023. Most of the businesses that get support from the scheme are within the micro, small and medium enterprises (MSMEs) circle (Brimah, 2021; Olododo, 2023). According to a report in the Nigerian Tribune (2023), *Kwapreneur* offers financial support ranging from N3 million downward to businesses owned by young people of the state's origin.

Tejidini (2023) argues that the *Kwapreneur* scheme is making significant impacts in the spread of prosperity among the Kwara youth, many of whom do not have collateral to access bank facilities. This means that the scheme provides an alternative for young people to get financial support without the hurdles and hassles of the banking system, which requires strict documentations, including collateral and interest. For its part, the *Kwapreneur* scheme is a non-interest loan, which only requires excellent pitch of business ideas with minimal documentation for applicants to scale through as beneficiaries (Brimah, 2021).

Kwapreneur has benefitted no less than 1,120 young people and businesses altogether across editions. Most of these businesses operate within the SME circle. The first edition (*Kwapreneur* 1.0) had 170 beneficiaries; while the second edition (*Kwapreneur* 2.0) had 100 beneficiaries. Similarly, the third edition (*Kwapreneur* 3.0) had 490 beneficiaries, the highest so far; while the fourth and most recent edition (*Kwapreneur* 4.0) had 367 beneficiaries (KWASSIP Registry, 2024). The programme commences with the call for applications, after which applications undergo screening and qualified applications are shortlisted. Thereafter, a panel is constituted by KWASIP management for qualified applicants to present and pitch their business ideas. This is the stage at which beneficiaries are selected and some emerge as star winners getting millions of naira to support their businesses (Olododo 2022; Tejidini, 2023). is going by the proposition of Zikmund *et al.* (2010).

2.3. Empirical review

Given that *Kwapreneur* is a novel empowerment initiative of a subnational government in Nigeria, there is hardly a study in the body of literatures available to this researcher that inquired into the impacts of the scheme on socio-economic wellbeing of its beneficiaries. This is the gap that this study seeks to cover. However, there are related studies that investigated the impacts of other social investment schemes and poverty reduction/empowerment programmes and policies of government, especially at the central, on the socio-economic wellbeing of the beneficiaries. These studies are thus reviewed in this sub-section as part of the research proposal.

Sambo (2019) conducted an investigation into *tradermoni* micro-credit scheme and poverty reduction in Nigeria. He adopted a secondary data in his analysis, with most of the data obtained from newspaper publications, government reports, publications of foreign organisations, among others. His interest to conduct the study was buoyed with the high rate of poverty in Nigeria and the innovativeness of the *tradermoni* scheme. He found out through data collected and

collated that the implementation of the *tradermoni* scheme is embroiled in controversies and the capacity of beneficiaries to pay back is not properly verified. Sambo therefore concluded that the *tradermoni* scheme of former President Muhammadu Buhari is fraught with politicization and poor profiling which make it difficult for real beneficiaries to be reached in the empowerment scheme.

Similarly, Olateju (2021) conducted an empirical study on *tradermoni* by assessing the impact of *tradermoni* on business growth and profit of petty traders in Lagos State Nigeria. Like Sambo (2019), Olateju was also moved by the persistent rise in poverty rate in Nigeria to conduct the study. She conducted a survey to gather data, using 418 Lagos petty traders as sample, randomly drawn. Of the 418 petty traders, 258 were used to serve as the treatment group; while 160 were used as the control group. Questionnaire was used to take relevant data from respondents. The data were analysed through Propensity Score Matching (PSM) Technique. The result from the analysis showed that the loan/empowerment programme increased the profit and expanded the business of petty traders that benefitted in the programme above those petty traders that did not benefit in the study area. Consequently, the study recommended that more premium should be placed on empowerment programmes like the *tradermoni* to assist traders and lubricate the nation's economy.

Lamidi & Igbokwe (2021) also studied the various social investment programmes in Nigeria, including previous and prevailing ones by engaging their impacts and challenges. Some of the social investment programmes focused on include: The Structural Adjustment Programme (SAP), Better Life Programme (BLP), Family Support Programme (FSP), Poverty Alleviation Programme (PAP), National Poverty Eradication Programme (NAPEP), Subsidy Re-Investment Programme (SURE-P), National Social Investment Programme (NSIP), among others. The study relied on secondary data for data and analysis. It agreed that social investment programmes have made impacts in the lives of its beneficiaries, including in the areas of employment generation, provision of enabling business environment, prioritisation of agriculture and discouragement of brain-drain. The study identified key challenges of the social investment programmes to include policy inconsistency, unwieldy scope of programmes, and inadequate funding. It recommended for the government to intensify efforts on social investment programmes for the purpose of youth empowerment and employment generation.

There is also Daskyes & Plangshak (2019) who conducted a study on the impact of National Social Investment Programmes on poverty and youth employment in Plateau State, 2016 –

2019. They used both secondary and primary data obtained from the state office of NSIP and two major markets in Jos North and South Local Government Areas respectively. Their findings indicated inconsistencies in the implementation of the programme, as they noted it was characterised by sharp practices on the part of government officers in charge of disbursement of funds, cumbersome bank process in accessing the *marketmoni* component of the NSIP, and non-involvement of market officials for adequate flow of information. The study then recommended a less cumbersome and more transparent process to check corrupt practices and other excesses of the officials.

In the same vein, Ayub & Gbaa (2020) assessed the impact of the N-Power Programme on socio-economic livelihoods of beneficiaries. They adopted Oyo State as their research setting. A total number of 250 N-Power beneficiaries were selected through simple random sampling technique, where 249 turned out to be respondents. Following analysis of the data collected, the study posits that the N-Power programme has had enormous impacts on the socio-economic livelihoods of the beneficiaries, including access to basic and daily needs, catering for relatives, ability to enrol for further studies, among others. The study recommended for successive administrations to sustain the programme and prioritise timely payment of stipends.

From the foregoing, varying findings and positions could be deduced from the studies so far on the impacts of social investment programmes across different settings. This study will contribute to the body of literatures by conducting an empirical investigation into the impact of a subnational social investment programme (*Kwapreneur*) on the socio-economic wellbeing of beneficiaries. The justification of this study is that, *Kwapreneur* is a relatively new social investment programmes, and as such, this study will serve as a resourceful material on the subject matter of the empowerment programme and other associated issues including poverty reduction strategies and social investment for academic reference.

3. Material and methods

The research design adopted by this study is the survey design because it is the most prominent research design fit for the nature of the study. The population of this study are the beneficiaries of the first and third editions of the *Kwapreneur* empowerment scheme respectively. As of the time of this study, four editions of the scheme have held but the beneficiaries of the second and fourth editions were left out because the second edition was specially made as grant to beneficiaries while the fourth edition only recently held. Olododo (2023) revealed that while

170 young business owners benefited in the first edition, 490 businesses were captured as beneficiaries in the third edition. Taken together, the total population unit of this study was 660. The sample size of this study was 40 percent of the total population. This translated to 264 beneficiaries of both the first and third editions of *Kwapreneur*. The sampling techniques used to reach the study sample was the multi-stage sampling approach comprising both the purposive, proportional and snowball techniques respectively. The study adopted the purposive sampling technique to pick few publicized and known beneficiaries, who were then leveraged on to get fellow beneficiaries through the snowball technique. Proportional sampling technique was further used to award proportion to each edition so that beneficiaries from both editions are adequately represented. This is further shown in table 1.

Table 1. Distribution of beneficiaries by population and sample size

Edition	Population	Sample
First Edition	170	90
Third Edition	490	174
Total	660	264

Source: Researcher’s compilation 2024

The questionnaire was the instrument used for data collection. The questionnaire was categorised into three sections. The first section titled section A included questions regarding the socio-demographic data of the respondents. The second section named section B was used to raise questions on the *Kwapreneur* empowerment scheme which formed the independent variable of the study. The third section entitled section C asked questions relating to socio-economic wellbeing which is the dependent variable of the study.

Since the instrument that was used in retrieving data from the respondents was the questionnaire, the analysis was done quantitatively with the use of statistics. Therefore, the simple percentage and frequency count as descriptive statistical tools were used to analyze the descriptive aspects of the data. In the case of the inferential aspects of the data, the regression analysis was used. The regression output was calculated with the aid of the Statistical Package for Social Sciences (SPSS). The study paid utmost attention to ethical issues, especially as relating to the respondents. Their responses were treated with high confidentiality and anonymity. To this extent, the questionnaire which is the instrument of the research did not include name or address or contact that can make the respondents traceable.

4. Results

This section of the research report contains the presentation and analysis of data gathered on the field through the questionnaire. The presentation and analysis of data is very relevant in achieving the aims and objectives of the study. The analysis of data collected also assisted in providing answers to the questions raised to guide the study. Essentially, this section of the report indicated whether the independent variable of the study (*Kwapreneur* empowerment scheme) has significant effect on the dependent variable (socio-economic wellbeing). In analyzing the descriptive aspects of the data generated through the questionnaire, frequency count and simple percentage were used. On the other hand, in analyzing the inferential aspects of the data generated through the questionnaire, the regression analysis was utilized.

4.1. Descriptive analysis of socio-demographic characteristics of respondents

This sub-section of the study is employed to present and analyze the socio-demographic characteristics of the respondents vis-à-vis age, religious affiliation, marital status, educational qualification, among others.

Table 2. Socio-demographic characteristics of respondents

1	Age Category	Frequency (N=264)	Percentage (100)
	18 – 24	98	37.1
	25 – 31	122	46.2
	32 – 35	44	16.7
2	Religion	Frequency (N=264)	Percentage (100)
	Islam	184	69.7
	Christianity	80	30.3
	Others	0	0
3	Business Status	Frequency (N=264)	Percentage (100)
	About to be established	85	32.2
	Already established	179	67.8
4	Educational Qualification	Frequency (N=264)	Percentage (100)
	Primary	25	9.5
	Secondary	58	21.9
	Tertiary	181	68.6

Source: Researcher's survey 2024

Table 2 presents the distribution of the respondents by age. The table reveals that 98 (37.1%) of the respondents fall within 18 – 24 years’ age bracket; 122 (46.2%) of the respondents are within 25 – 31 age bracket; and 44 (16.7%) of the respondents fall within 32 – 35 age bracket. According to Brimah (2021), the *Kwapreneur* empowerment scheme is dedicated to young business owners who are between ages 18 and 35. From the table, it could be deduced that most of the respondents fall within the age bracket of 25 – 31. Item 2 of table 2 shows the distribution of the respondents by religious affiliation; it shows that 184 (69.7%) of the respondents practice Islam; while 80 (30.3%) of the respondents are Christians. There was no representation for other religions in the table. therein, it could be stated that the predominant religions in Kwara State Nigeria are Islam and Christianity. Meanwhile, respondents who practice Islam are in the majority.

Item 3 of table 2 presents the distribution of the respondents by business status. The table shows that while 85 (32.2%) of the respondents have businesses that are about to be established as of the time of applying for the *Kwapreneur* empowerment scheme; 179 (67.8%) of the respondents have businesses that have already been established. From the table, respondents with already established businesses as of the time of applying for the scheme are in the majority. The fourth item on the table highlights the distribution of the respondents based on educational qualification. The table shows that 25 (9.5%) of the respondents have primary education qualification; 58 (21.9%) of the respondents have secondary education qualification; and 181 (68.6%) of the respondents have tertiary education level qualification. In this study, tertiary education level includes all post-secondary education such as NCE, ND, HND, BSc, MSc and so on. From the table, respondents with tertiary education level qualification are the highest.

4.2. Descriptive analysis of of Kwapreneur elements

This sub-section of the study is used to present and analyze data pertaining to the independent variable of the study, which is Kwapreneur empowerment scheme.

Table 3. Responses relating to some dynamics of the Kwapreneur scheme

1	Rating on integrity	Frequency (N=264)	Percentage (100)
	High	241	91.3
	Low	23	8.7
2	Means of knowing	Frequency (N=264)	Percentage (100)
	Through media	176	66.7

	Through friend	58	21.9
	Through agency's staff	30	11.4
3	View on seamlessness	Frequency (N=264)	Percentage (100)
	Yes	98	37.1
	No	166	62.9

Source: Researcher's survey 2024

Table 3 is generally used to show respondents' responses on some dynamics of the scheme. In the table, item 1 on the represents the distribution of respondents' rating of the integrity of *Kwapreneur* empowerment scheme. The table indicates that, 241 (91.3%) of the respondents rated the integrity of the programme high; 23 (8.7%) of the respondents rated the integrity of the programme low. It could however be inferred from the table that majority of the respondents rated the integrity of the *Kwapreneur* empowerment scheme high. Item 2 on the table represents the distribution of respondents based on the means of knowing about the *Kwapreneur* empowerment scheme. The table indicates that 176 (66.7%) of the respondents knew about the scheme through the media, 58 (21.9%) of the respondents knew about the scheme through a friend; while 30 (11.4%) of the respondents knew about the scheme through staff of the agency (KWASSIP). From the table, it is understood that majority of the respondents knew about the *Kwapreneur* empowerment scheme through the media. The media is therefore a veritable platform for information dissemination. On the seamlessness of the scheme in terms of its accessibility, the third item on the table highlights the distribution of respondents' views on whether or not the requirements to access the *Kwapreneur* empowerment fund were difficult. The responses show that while 98 (37.1%) of the respondents believed the requirements were difficult; 166 (62.9%) of the respondents believed the requirements were not difficult. Respondents who believed the requirements were not difficult are in the majority. This aligns with Brimah (2021) who opined that qualification for *Kwapreneur* is not rigid and it involves minimal documentation.

4.3. Descriptive analysis of socio-economic wellbeing elements

This sub-section of the study is used to present and analyze data pertaining to the dependent variable of the study, which is socioeconomic wellbeing. Socioeconomic wellbeing in this study is measured in terms of affordability of decent housing, affordability of decent food, availability of capital, and business expansion.

Table 4. Respondents' view on whether Kwapreneur enhances their wellbeing

1	View on business funding	Frequency (N=264)	Percentage (100)
	Yes	235	89.1
	No	29	10.9
2	View on business expansion	Frequency (N=264)	Percentage (100)
	Yes	212	80.3
	No	52	19.7
3	Apartment status pre-scheme	Frequency (N=264)	Percentage (100)
	Rented single room	25	9.5
	Rented self-contained	187	70.8
	Rented flat	32	12.1
	Living with parent/others	20	7.6
	Self-owned apartment	0	0
4	Take on apartment change	Frequency (N=264)	Percentage (100)
	Yes	189	71.6
	No	75	28.4
5	View on quality feeding pre-scheme	Frequency (N=264)	Percentage (100)
	Yes	218	82.6
	No	46	17.4
6	Feeding status post-scheme	Frequency (N=264)	Percentage (100)
	Better	198	75
	Same	60	22.7
	Worse	06	2.3
7	View on wellbeing of co-beneficiaries post-scheme	Frequency(N=264)	Percentage (100)
	Yes	217	82.2
	No	47	17.8

Source: Researcher's survey 2024

Table 4 generally shows the distribution of respondents on their state of wellbeing before and after receiving empowerment fund from the scheme. In the table, item 1 revealed respondents' view on whether or not they were able to fund their businesses after the *Kwapreneur* empowerment scheme. The table shows that 235 (89.1%) of the respondents indicated that they were able to

fund their businesses better after enjoying the scheme; 29 (10.9%) of the respondents indicated that they were not able to fund their businesses. Responses from the table implied that many of those who enjoyed the empowerment scheme were able to use it improve funding of their businesses. Item 2 on the table highlights the distribution of respondents' responses on whether or not they were able to expand their business scope after enjoying *Kwapreneur* empowerment scheme. The responses revealed that while 212 (80.3%) of the respondents agreed to witnessing expansion in their businesses after the scheme; 52 (19.7%) of the respondents indicated that they did not witness expansion in their businesses after the scheme. From the table, it could be stated that majority of the respondents witnessed expansion in their businesses after enjoying the *Kwapreneur* empowerment scheme. While trying to measure the impact of enjoying the scheme on the wellbeing of the beneficiaries, question was raised to assess the apartment status of the participants before and after the scheme.

Item 3 on the table shows the distribution of respondents based on apartment status before the *Kwapreneur* empowerment scheme. The responses show that 25 (9.5%) of the respondents live in rented single room apartment; 187 (70.8%) of the respondents live in rented self-contained apartment; 32 (12.1%) of the respondents live in rented flat apartment; and 20 (7.6%) of the respondents live with parents or other persons. There was no respondent living in self-owned apartment. The table further reveals that respondents who live in rented self-contained before the *Kwapreneur* empowerment scheme dominate the frequency chart. Similarly, respondents were further asked about their accommodation status after enjoying the loan of the scheme, item 4 on the table indicates that 189 (71.6%) of the respondents changed to a better apartment after the *Kwapreneur* scheme; 75 (28.4%) of the respondents did not change to a better apartment after the scheme. From the table, it could be stated that majority of the respondents changed to a better apartment after the *Kwapreneur* empowerment scheme.

Item number 5 on Table 4 presents the distribution of respondents' takes on whether or not they had a quality feeding pattern before the *Kwapreneur* empowerment scheme. The responses show that while 218 (82.6%) of the respondents indicated that they had a quality feeding pattern before the *Kwapreneur* scheme; 46 (17.4%) of the respondents did not have a quality feeding pattern before the scheme. Now, trying to assess the impact of *Kwapreneur* on feeding quality of the respondents, item 6 on Table 5 highlights the distribution of respondents based on quality of feeding after the *Kwapreneur* empowerment scheme. The table shows that 198 (75%) of the respondents indicated that they had a better feeding pattern after the scheme; 60 (22.7%) of the respondents indicated that their feeding pattern remained the same; and 06 (2.3%) of the

respondents indicated that their feeding pattern had gone worse after the programme. From the table, it could be stated that majority of the respondents had a better feeding pattern after the *Kwapreneur* empowerment scheme.

Respondents were also asked of their views on whether enjoying the *Kwapreneur* empowerment scheme has improved the wellbeing of the beneficiaries generally. Item number 7 on the Table 5 highlights the distribution of respondents' view on wellbeing of fellow beneficiaries after the *Kwapreneur* empowerment scheme. The table shows that 217 (82.2%) of the respondents believed that the wellbeing of fellow beneficiaries improved after the scheme; while 47 (17.8%) of the respondents believed that the wellbeing of fellow beneficiaries did not improve after the scheme. From the table, it could be deduced that respondents who believed that the wellbeing of fellow beneficiaries improved after *Kwapreneur* are in the majority.

4.4. Testing of hypotheses

This sub-section is used to test the hypotheses raised by the study. The simple regression analysis was the inferential statistical tool that aided the exercise. Four hypotheses were raised by this study, and they include:

Ho_i: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to afford decent housing.

Ho_{ii}: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to afford decent food.

Ho_{iii}: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to raise business capital.

Ho_{iv}: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to expand business scope.

4.4.1. Testing hypothesis one

Ho_i: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to afford decent housing.

The aim here is to test if *Kwapreneur* empowerment scheme (independent variable) has significant effect on the ability of beneficiaries to afford decent housing (dependent variable). The output of the regression analysis is hereby presented.

Table 5. Regression output for the effect of *Kwapreneur* empowerment scheme on affordability of decent housing

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	2.200	.188		1.695	.000
<i>Kwapreneur</i> empowerment scheme	.065	.076	.072	4.848	.000
a. Dependent Variable: Affordability of Decent Housing			Standard Error of Estimate: .479		
R: .296 ^a			No of Observations: 246		
R Square: .088					
Adjusted R Square: .068					

Source: SPSS computation

Table 5 presents the regression output for the effect of *Kwapreneur* empowerment scheme on affordability of decent housing by beneficiaries. The output indicates that there is a positive relationship between *Kwapreneur* empowerment scheme and the affordability of decent housing by beneficiaries given that the unstandardized coefficients is calculated at .065. This means that the higher the access of beneficiaries to the *Kwapreneur* empowerment scheme, the higher their abilities to afford decent housing. The output also shows that *Kwapreneur* empowerment scheme has significant effect on affordability of decent housing by beneficiaries because the significance value reads 0.000, a figure that is lesser than the p-value 0.05. Also, from the output, the computed t-test value is 4.848. The figure is greater than the critical value which yields 1.695. This output further strengthens the rejection of the null hypothesis raised by the study, and the alternative hypothesis is accepted. It can therefore be stated that *Kwapreneur* empowerment scheme has significant effect on the ability of beneficiaries to afford decent housing. This finding is in line with Ayub & Gbaa (2020) who found out that a similar government-led empowerment programme N-Power has significant impact on the livelihood of beneficiaries.

4.4.2. Testing hypothesis two

Ho_{ii}: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to afford decent food.

The aim here is to test if *Kwapreneur* empowerment scheme (independent variable) has significant effect on the ability of beneficiaries to afford decent food (dependent variable). The output of the regression analysis is hereby presented.

Table 6. Regression output for the effect of *Kwapreneur* empowerment scheme on affordability of decent food

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	1.326	.231		2.745	.000
<i>Kwapreneur</i> empowerment scheme	.192	.093	.170	6.055	.000
a. Dependent Variable: Affordability of Decent Food			Standard Error of Estimate: .390		
R: .199 ^a			No of Observations: 246		
R Square: .040					
Adjusted R Square: .019					

Source: SPSS computation

Table 6 represents the regression output for the effect of *Kwapreneur* empowerment scheme on affordability of decent food by beneficiaries. The result demonstrates that a positive relationship exists between the *Kwapreneur* empowerment scheme and affordability of decent food by beneficiaries since the unstandardized coefficients reads .192. This means that the higher the access of beneficiaries to *Kwapreneur* empowerment scheme, the higher their abilities to afford decent food. The result further shows that *Kwapreneur* empowerment scheme has significant effect on affordability of decent food by beneficiaries because the significance value which yielded 0.000 is lesser than the p-value 0.05. Furthermore, the t-test value in the output reads 6.055, which is higher than the calculated critical value of 2.745. The t-test value also strengthens the position that *Kwapreneur* empowerment scheme has significant effect on the ability of beneficiaries to afford decent food. Therefore, the null hypothesis raised by this study

is rejected, and the alternative hypothesis is accepted. Hence, *Kwapreneur* empowerment scheme has significant effect on the ability of beneficiaries to afford decent food. This finding aligns with that of Ayub & Gbaa (2020) who found out that beneficiaries of N-Power in Oyo State were able to cater for their daily needs including feeding as a result of the empowerment programme.

4.4.3. Testing hypothesis three

Ho_{iii}: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to raise business capital.

The aim here is to test if *Kwapreneur* empowerment scheme (independent variable) has significant effect on the ability of beneficiaries to raise business capital (dependent variable). The output of the regression analysis is hereby presented.

Table 7. Regression output for the effect of *Kwapreneur* empowerment scheme on ability to raise business capital

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	1.063	.196		1.414	.000
<i>Kwapreneur</i> empowerment scheme	.067	.079	.073	5.840	.000
a. Dependent Variable: Ability to raise capital			Standard Error of Estimate: .407		
R: .095 ^a			No of Observations: 246		
R Square: .009					
Adjusted R Square: .013					

Source: SPSS computation

Table 7 presents the regression output for the effect of of *Kwapreneur* empowerment scheme on ability to raise business capital by beneficiaries. The result demonstrates that a positive relationship exists between the *Kwapreneur* empowerment scheme and ability to raise business capital by beneficiaries since the unstandardized coefficients reads .067. This means that the higher the access of beneficiaries to *Kwapreneur* empowerment scheme, the higher their abilities to raise business capital. The result further shows that *Kwapreneur* empowerment

scheme has significant effect on ability to raise business capital by beneficiaries because the significance value which yielded 0.000 is lesser than the p-value 0.05. Furthermore, the t-test value in the output reads 5.840, which is higher than the calculated critical value of 1.414. The t-test value also strengthens the position that *Kwapreneur* empowerment scheme has significant effect on the ability of beneficiaries to raise business capital for their businesses. On this premise therefore, the null hypothesis raised by this study is rejected, and the alternative hypothesis is accepted. Hence, *Kwapreneur* empowerment scheme has significant effect on the ability of beneficiaries to raise business capital. Olateju (2021) had a similar finding with the study of the impact of *Tradermoni* among Lagos petty traders. Olateju discovered that the Federal Government-led scheme assisted traders to fund and expand their businesses.

4.4.4. Testing hypothesis four

Ho_{iv}: *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to expand business scope.

The aim here is to test if *Kwapreneur* empowerment scheme (independent variable) has significant effect on the ability of beneficiaries to expand business scope (dependent variable). The output of the regression analysis is hereby presented.

Table 8. Regression output for the effect of *Kwapreneur* empowerment scheme on ability to expand business scope

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	1.093	.188		6.322	.000
<i>Kwapreneur</i> empowerment scheme	.098	.043	.049	1.989	.465
a. Dependent Variable: Ability to expand business scope			Standard Error of Estimate: .367		
R: .236 ^a			No of Observations: 246		
R Square: .056					
Adjusted R Square: .027					

Source: SPSS computation

Table 8 presents the regression output for the effect of *Kwapreneur* empowerment scheme on ability to expand business scope by beneficiaries. The output indicates that there is a positive relationship between *Kwapreneur* empowerment scheme and the ability to expand business scope by beneficiaries because the unstandardized coefficients is calculated at .098. This means that the higher the access of beneficiaries to the *Kwapreneur* empowerment scheme, the higher their abilities to expand business scope. The output also shows that *Kwapreneur* empowerment scheme does not have significant effect on ability to expand business scope by beneficiaries because the significance value reads 0.465, a figure that is greater than the p-value 0.05. Also, from the output, the computed t-test value is 1.989. The figure is lesser than the critical value which yields 6.322. This output further strengthens the acceptance of the null hypothesis raised by the study. It can therefore be stated that *Kwapreneur* empowerment scheme does not have significant effect on the ability of beneficiaries to expand business scope. This finding disagrees with that of Olateju (2021) who found out that a similar empowerment scheme of the Federal Government, *Tradermoni*, had significant effect on business expansion of petty traders in Lagos State.

5. Discussion of findings

The data analysis section has so far pointed up important findings in relation to the subject of the study, especially the independent and the dependent variables in line with the view of the respondents. The findings have also assisted the study to get answers to the questions raised; achieve its objectives and test the hypotheses. One of the important findings was that majority of the beneficiaries 179 (67.8%) of 264 had already established their businesses before applying for the *Kwapreneur* scheme. This shows that more young persons are becoming enterprising and business-focused. Data also revealed that most of the beneficiaries, 122 (46.2%) of 264, fall within the age category of 25 and 31. This age group comprises mid-age young people. Similarly, it was revealed through data analysis that most of the beneficiaries hold tertiary education qualifications, though there were also other beneficiaries who hold primary and secondary education qualification respectively. Majority of the respondents do not agree that the *Kwapreneur* empowerment scheme was politicized, a finding that is in contrast with that of Sambo (2019) who concluded in his study that a similar government empowerment scheme *tradermoni* is politicized. Findings also showed that most of the respondents changed their apartments after the *Kwapreneur* scheme, and the quality of their feeding also improved.

On the hypotheses raised, findings showed that while the independent variable has significant effect on three elements of the dependent variable, it does not have significant effect on a single element of the dependent variable. To put it more clearly, it was found out that Kwapreneur empowerment scheme has significant effect on the ability of beneficiaries to afford decent housing, decent food and raise capital, but it does not have significant effect on the ability of beneficiaries to expand their businesses. Meanwhile, all elements of the dependent variable showed positive relationship with the independent variable as the t-statistics revealed. In other words, the higher the access of beneficiaries to Kwapreneur empowerment scheme, the higher their abilities to afford decent food, afford decent housing, raise business capital and expand business scope. The testing of the hypotheses one to three agree with the findings of Ayub & Gbaa (2020) and Olateju (2021). Ayub & Gbaa found out that beneficiaries of N-Power, a similar government-led empowerment programme, in Oyo State were able to cater for their daily needs including feeding as a result of the empowerment programme. Olateju (2021) also concluded in her study that the Tradermoni scheme assisted petty traders in Lagos State to fund their businesses. However, the finding of this study on the fourth hypothesis is in contrast with that of Olateju who found out that Tradermoni supported business expansion for Lagos petty traders.

6. Conclusion/Recommendations

This study set out to investigate whether Kwapreneur empowerment scheme has significant effect on socio-economic wellbeing of beneficiaries in Kwara State, Nigeria and an empirical investigation was conducted to gather data which were analysed to test the four hypotheses raised by the study. The testing of the hypotheses led to the rejection of the first three null hypotheses raised, and acceptance of the last null hypothesis. In other words, it could be concluded from the findings that Kwapreneur empowerment scheme has significant effect on wellbeing of beneficiaries.

Based on the findings the following recommendations are made:

- i. Kwara State Government should put further interest in strengthening the operations of the scheme in the state. This could be achieved by allocating more funds to the Kwapreneur empowerment scheme, so that it can reach larger beneficiaries for maximum socio-economic impact. Furthermore, Kwara State Government should make the Kwapreneur empowerment scheme hold twice in a year to enable more Kwara youths benefit and make maximum impact through the programme. Strengthening the operations of the scheme could also be achieved.

Furthermore, though a legislation that established KWASSIP and makes it a state institution has already been passed, the Kwara State House of Assembly should amend the law to make the Kwapreneur component of the agency a mandatory item in the legislation for the purpose of sustainability irrespective of change in government.

ii. Since findings showed that Kwapreneur empowerment scheme has no significant effect on business expansion of beneficiaries, it presupposes that other factors of the economy might be responsible for business expansion. The Kwara State Government should therefore work on stimulating the economy of the state in other areas, and collaborate with the Federal Government to ensure stability in the economy, especially in the aspect of inflation. This can be achieved through economic policies that support local productivity content productivity.

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