

Social Intervention and Poverty Reduction among Youths in Conflict-Affected Regions: Evidence from the N-Teach Programme in Borno State, Nigeria

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ABSTRACT

Poverty reduction continues to be a major policy priority in Nigeria, considering the country's rapidly expanding youth population and ongoing socioeconomic difficulties. Despite several government initiatives designed to tackle youth unemployment and poverty, yet the poverty level is still high, particularly in conflict affected areas such as Borno State. This study examines Social Intervention and Poverty Reduction among Youths in Conflict-Affected Regions: Evidence from the N-Teach Programme in Borno State, Nigeria. A cross sectional survey design was used and focused on beneficiaries drawn from Selected Local Government Areas. A representative sample was determined, and valid responses were elicited. The data were analyzed using descriptive statistics and simple linear regression. The findings revealed that before joining the programme, many beneficiaries earned very low monthly incomes and depended largely on family support. After participating in the programme, a considerable number reported higher monthly earnings, reflecting a clear improvement in income levels. The regression results indicated a positive and statistically significant relationship between participation in the N-Teach Programme and beneficiaries' income, which led to the rejection of the null hypothesis. Though, the income levels have increased and yet many beneficiaries still considered their earnings as inadequate to cover basic needs or allow for savings and investment. The study concludes that the N-Teach Programme has significantly improved the income levels of youths in Borno State, thereby contributing to poverty reduction and youth empowerment. Beneficiaries experienced better earnings after participation compared to their low-income conditions before joining the programme and the study recommends that the Federal Government of Nigeria, through the Federal Ministry of Humanitarian Affairs and Poverty Reduction, should review and increase the monthly stipends of N-Teach beneficiaries to reflect the current economic realities.

Keywords: Income levels; N-Teach Programm; Poverty reduction; Social Intervention; Conflict-Affected Regions.

1.0 INTRODUCTION

Poverty reduction has long been a central social objective of successive administrations, aimed at creating opportunities for disadvantaged populations to participate in socioeconomic development and to realize the vision of a prosperous population, a strong nation, a fair democracy, and a civilized society. Nigeria has the largest youth population in Africa. According to the United States Census Bureau, approximately 40% of Nigeria's population is under the age of 25. The 2020 Global Youth Development Index (YDI), which measures youth development across countries, assigned Nigeria a score of 0.515, ranking it 141st out of 183 countries. Specifically, Nigeria ranked 157th in health and education and 156th in jobs and opportunities. Poverty remains a major challenge affecting young people in Nigeria, contributing to increased militancy, violent crime, kidnapping, social unrest, and other forms of anti-social behaviors. Addressing these pressing policy issues is essential. Nigeria's global competitiveness will largely depend on its ability to harness the potential of its youthful population. If effectively developed and utilized, this large youth population could become a productive labor force, significantly contributing to economic growth and national development (Dauda, 2019).

Evidence from Nigeria, particularly Borno State, indicates a rising trend in poverty over time. For example, the proportion of people living in poverty increased from 39% to 41%, according to the 2021 edition of the World Poverty Clock. The 2021 economic assessment further highlights Nigeria's high poverty rate, which is concerning for a resource-rich country with a large trade-dependent population. Income inequality also worsened, rising from 0.43 to 0.49 between 2018 and 2021. Additionally, poverty in rural areas of Borno State is more widespread and severe than in urban areas, increasing from 72.4% in 2016 to 73.6% in 2021 (NBS, 2022). Many residents struggle to meet their basic needs, including food, shelter, and clothing, while also fulfilling social and financial obligations. Due to insurgency, unemployment, and persistent poverty, many people lack access to education, healthcare, clean water, sanitation facilities, and other critical social and economic infrastructure necessary to improve their welfare and contribute meaningfully to the state and national economy.

Despite various government interventions aimed at reducing unemployment and poverty such as the Rural Infrastructure Development Scheme (RIDS), Open Apprenticeship Programme (OAP), National Poverty Alleviation Programme (NAPEP), Youth Empowerment Scheme (YES), National Economic Empowerment and Development Strategy (NEEDS), Subsidy Reinvestment and Empowerment Programme (SURE-P), and You Win (Nwosu, 2018) poverty among Nigerian youth has not significantly declined. According to the National Bureau of Statistics (2017), the incidence of poverty increased from 65.6% in 2004 to 69% in 2016. In Borno State, unemployment, poverty, Boko Haram insurgency, drug abuse, and crime particularly among youth have escalated. Income levels remain low, while malnutrition, infant mortality, and illiteracy rates are high. These challenges are compounded by limited access to employment opportunities and essential social services such as quality education, potable water, electricity,

and modern healthcare facilities. The state also faces infrastructural decay, low economic and commercial activities, and increased rural-urban migration to the state capital. Many of these problems are linked to inadequate vocational and employable skills among young people, limiting their ability to become self-reliant and economically independent (Bala, 2019).

In response to these challenges, the Buhari administration introduced N-Teach under the broader N-Power initiative as part of the National Social Intervention Programmes. The scheme was designed to promote job creation, poverty reduction, and youth empowerment through volunteer-based engagements. It is open to both graduates and non-graduates and targets Nigerian youths between the ages of 18 and 35 (FGN, 2018). The programme aims to reduce unemployment, facilitate the acquisition of entrepreneurial, technical, and employability skills, and support public service delivery and economic diversification efforts.

Several empirical and theoretical studies have examined the N-Power Programme and its role in poverty reduction. For example, Umearukwu and Ilias (2022) evaluated poverty alleviation policies with specific reference to Nigeria's N-Power Programme. Bisong (2019) investigated the impact of the N-Power Scheme on job creation, economic well-being, and skill enhancement in Cross River South Senatorial District. Edem (2019) conducted a comparative study of the N-Power Programme and unemployment in Akwa Ibom State. Nuhu (2020) examined the impact of the N-Power Programme on poverty alleviation among youth in Kano State, while Adeyemi, Mohammed, and Olayiwola (2021) assessed the training needs of N-Power Agro beneficiaries in Kwara State.

However, there is a paucity of research specifically focusing on the N-Teach component of N-Power as a social intervention programme. Moreover, previous studies have not adequately examined income levels of beneficiaries in Borno State. Therefore, this study seeks to fill this gap by assessing the impact of social intervention on poverty reduction among youths in conflicted affected regions with evidence from N-Teach Programme in Borno State.

2 LITERATURE REVIEW

2.1 Concept of Poverty Reduction

Scholars and theorists have conceptualized poverty reduction in various ways. This understanding is rooted in the recognition that poverty is multidimensional, involving not only insufficient income but also limited access to education, healthcare, housing, and social inclusion (Sen, 1999). According to the World Bank (2002), poverty reduction initiatives seek to improve living standards by addressing both income-based and non-income deprivations. These measures may include direct interventions such as cash transfers, as well as broader investments in infrastructure and employment generation.

Early poverty reduction strategies were largely welfare-oriented, relying heavily on donor assistance and government subsidies. However, these approaches were criticized for encouraging dependency and failing to address structural inequalities (Chambers, 1997). Contemporary

strategies have shifted toward more comprehensive and participatory frameworks that emphasize capacity building, skills development, and access to credit to promote sustainable livelihoods (Todaro & Smith, 2015). For example, microfinance initiatives have shown that small loans can empower low-income households by fostering entrepreneurship and increasing household income (Yunusa, 2015).

Poverty reduction is closely linked to global development priorities, particularly the United Nations Sustainable Development Goals (SDGs), which prioritize the eradication of extreme poverty by 2030 (United Nations, 2015). Achieving this objective requires a multi-sectoral approach involving governments, civil society, private sector actors, and local communities (Banerjee & Duflo, 2011). Interventions must also be context-specific and adapted to the socio-economic, cultural, and political realities of target populations. For instance, poverty strategies in rural areas may focus on improving agricultural productivity, while urban interventions may prioritize housing and employment opportunities (World Bank, 2002).

Perspectives on poverty reduction have evolved from short-term relief measures to long-term empowerment strategies. Scholars emphasize that effective approaches must go beyond addressing income shortages to confront structural causes of poverty, strengthen social inclusion, and enhance resilience to economic shocks (Sen, 1999; Banerjee & Duflo, 2011). Thus, poverty reduction aims not only to lift individuals out of poverty but also to prevent them from falling back into it.

Addressing poverty remains a major priority at both national and international levels. Its multidimensional nature spans economic, social, and political spheres. The term refers to policies, strategies, and initiatives intended to reduce both the incidence and severity of poverty (UNDP, 2023). Poverty is understood not merely as income deprivation but also as the denial of essential capabilities, including access to education, healthcare, and participation in decision-making processes (Sen, 1999). This broader perspective has shaped modern poverty reduction frameworks, which emphasize inclusive and sustainable development rather than narrow economic expansion. While economic growth is widely recognized as contributing to poverty reduction through job creation and improved living standards (Ravallion, 2020), growth alone is insufficient, particularly in context of high income inequality.

Research indicates that poverty reduction is more effective when economic growth is inclusive and its benefits are equitably distributed (World Bank, 2017). Conditional cash transfer (CCT) programs have emerged as effective social protection mechanisms in many developing countries. Programs such as Brazil's Bolsa Família and Mexico's Prospera have demonstrated positive effects on household income, school enrollment, and health outcomes (Fiszbein & Schady, 2009). These examples illustrate the growing consensus that poverty reduction strategies must address both immediate needs and long-term constraints on human capital development.

International organizations highlighted the importance of the Sustainable Development Goals, particularly Goal 1, which aims to eliminate poverty worldwide by 2030 (UNDP, 2023). Achieving this target requires integrated policies that combine macroeconomic stability with

investment in human capital, equitable distribution of resources, and empowerment of marginalized populations. However, strategies must remain context specific. Although microfinance has been credited with promoting economic empowerment, its impact varies across regions and demographic groups. Similarly, the outcomes of infrastructure projects, educational reforms, and agricultural modernization depend on governance quality, institutional capacity, and socio-cultural factors (Thorbecke, 2013).

Poverty is therefore a complex and multidimensional challenge that extends beyond economic growth to encompass social and institutional transformation. Current debates acknowledge the limitations of growth-centered models and advocate for inclusive, holistic, and sustainable approaches. Effective poverty reduction requires not only well-designed policies but also equitable and sustained implementation. Poverty alleviation is often used interchangeably with poverty reduction, which refers to a comprehensive set of policies, programs, and interventions aimed at reducing both the prevalence and impact of poverty within society. Scholars and institutions define the concept differently, reflecting varied disciplinary perspectives and priorities (Borum, 2004). Jordan (2004) emphasizes that poverty reduction extends beyond income thresholds to include multidimensional deprivations such as inadequate education, poor health, and low living standards. This aligns with Sen's (1999) capability approach, which focuses on expanding individuals' freedoms and choices. Poverty reduction therefore involves enhancing the well-being of disadvantaged populations through sustained income growth, equitable resource distribution, and improved access to essential services (World Bank, 2002).

Ravallion (2020) describes poverty reduction as an evolving process influenced by economic growth, social protection, and structural reforms aimed at addressing inequality and vulnerability. He stresses that interventions must be tailored to local conditions. Similarly, the UNDP (2023) views poverty reduction as addressing not only the symptoms of poverty but also its underlying causes, including exclusion, discrimination, and lack of representation, through empowerment and community resilience. Banerjee and Duflo (2019) highlighted the importance of evidence-based approaches, advocating rigorous evaluation methods such as randomized controlled trials to assess long-term effectiveness.

Furthermore, poverty reduction is inherently multidimensional, encompassing improvements in education, healthcare, social well-being, and overall quality of life (Sen, 1999; Alkire & Foster, 2011). Sen's capability framework conceptualizes poverty as the deprivation of fundamental capabilities that prevent individuals from living lives they value. In line with this perspective, the UNDP (2023) underscores the importance of combining economic and social strategies to expand opportunities and choices. This reinforces the central role of sustainable development, inclusive growth, and equitable access to resources in comprehensive poverty reduction.

Poverty also has structural dimensions. Scholars argue that effective reduction strategies must address systemic inequalities rather than focusing solely on individual-level changes. Keet (2005) emphasizes integrated approaches that combine infrastructure development, healthcare, education, and market access, particularly in low-income countries. Similarly, Todaro and Smith

(2020) stress the importance of institutional reforms, good governance, and participatory development processes for achieving sustained poverty reduction. In recent years, increased attention has been given to social protection programs, especially conditional cash transfers.

According to the World Bank (2002), poverty reduction is framed within its Twin Goals strategy of ending extreme poverty and promoting shared prosperity, requiring both macroeconomic stability and grassroots empowerment. Chambers (2014) highlights the importance of community participation, whereby local populations actively design and implement interventions to ensure ownership and long-term sustainability. However, critics such as Jamil and Audu (2019) caution that sustainable solutions must account for the broader political and economic environments in which poverty reduction programs operate.

Poverty reduction is best understood as multidimensional, participatory, and context-specific, integrating economic, social, and political dimensions. While income growth remains important, lasting progress depends on reducing inequality, strengthening human capital, and ensuring that marginalized groups have access to resources and decision-making processes. It is regarded as policies, programmes, and strategies designed to reduce both the incidence and severity of poverty within populations.

2.2 Concept of Social Intervention

Social intervention is a complex phenomenon which is understood differently within the circles of the disciplines, which represents its universal applicability in addressing social and developmental issues. In a general sense, it refers to purposely designed, organized, and often multi-faceted interventions carried out in specific social contexts which have impact on economic, health, and social performance. Scholars of the past describe social intervention as structured activities aimed at creating quantifiable effects of wellbeing by a strategic reaction to defined issues in society. The interventions in this perspective are generally well informed with evidence, culturally contextualized, and designed to operate within the complex systems of the social world to promote positive change (Agbiokoro, 2010).

From the behavioral science perspective, social intervention is understood as an overall framework of steps that are taken to influence the behavioral determinants to achieve the desired social or health outcomes (Ukeame, 2015). In the literature of the development and the field of public health, it has been defined as coordinated policies, programmes and initiatives which aim to address the social and environmental determinants of health, prevent disease and improve the overall quality of life (World Health Organization, 2010). Similarly, social protection frameworks understand social intervention in the form of a set of policies and programmes that aim to prevent and mitigate poverty, vulnerability, and social exclusion at life cycle stages.

In economics and the analysis of public policy, social interventions are often established as policy tools such as cash transfer programs, labour-market measures, and social insurance programmes against risk, social inclusion and human capital, as observed by World Bank in 2012. Beyond short-term relief goals, other academics develop a transformative approach where social interventions may also respond to a structural injustice, revise social relations, and deal with the root causes of power inequity that perpetuate vulnerability. The child-centred views are

also backed by international development agencies, and this additionally characterizes the social intervention as policy-based action that aims at safeguarding the rights of children to survive, grow, participate, and protect (Tesoriero, 2010).

In sociology and community development studies, social intervention is usually seen as the organized, joint action to address the socio-economic inequalities, marginalization and dislocation patterns of societies. In social work practice, it is conceptualized as a premeditated plotted transformation procedure that is intended to address the needs of people, groups, and communities and improve their abilities to operate effectively in society. Criminological approaches, in their turn, place more emphasis on preventive types of intervention, which are community-based programs focused on the reduction of risk factors and enhancement of protective conditions to reduce crime and social instability among the risk groups (Giddens, 2009).

Public policy analysts also describe social interventions as intentional tools such as regulatory actions, subsidies and mechanisms used to deliver public services that are initiated by the government and other non-governmental organizations, to control social behaviour and the social consequences. In the framework of the evaluation and implementation science, social interventions are perceived as the adaptive processes that involve systematic design, experimentation, as well as modification of programmes, which are introduced into social systems to elicit mechanisms in a particular contextual environment. Despite the differences in discipline, these approaches have several common ground aspects which are planned, organised, situational and focused on enhancing equity and social welfare (Howlett & Ramesh, 2003).

In this research, social intervention is regarded as collection of policies or programmes which are designed to enhance the welfare of the population, reduce susceptibility and enhance sustainable socio-economic development guided by the state or institutions concerned.

2.3 N-Teach Programme and Income levels of Beneficiaries in Borno State

Through the development of entrepreneurial skills and activities, the N-Teach programme has significantly empowered many young people by enhancing human capital development. Nigeria is often described as operating at a low productivity level due to its limited human capital supply and inadequate utilization (Bala, 2019). In response, the N-Power initiative demonstrates a strong commitment to restructuring the formal education system to promote job creation. The programme also encouraged many young people to establish their own businesses, which contributed to increased income among beneficiaries in Nigeria.

However, as an empowerment programme, N-Power faced criticism. Many beneficiaries were unable to generate sufficient income to invest in sustainable, income-generating ventures that would support them after the programme ended. After the two-year programme period, many participants returned to the labour market and remained unemployed (Dauda, 2019). Similarly, Haruna (2021) argued that the N-Power Programme did not significantly improve beneficiaries' income levels because the monthly stipends were insufficient to meet their basic needs, let alone

support savings or investments. These limitations reduced the programme's overall effectiveness, particularly in Delta State.

Odey and Sambe (2019) assessed the impact of N-Power on beneficiaries' income levels in Delta State. The regression indicated that the programme had a significant impact on recipients' income levels. However, interviews and field observations revealed that N-Power activities were largely concentrated in the state capital, with no offices in local government areas. Furthermore, some respondents expressed the view that the schemes had not made a meaningful contribution to improving income levels. This limited statewide coverage reduced the programme's effectiveness in Delta State. The minimal impact on income levels was attributed to several factors, including the small proportion of beneficiaries in the state relative to the population, limited personnel managing the programme, financial constraints, and logistical challenges.

Brana (2018) examined the income levels of N-Teach beneficiaries before and after participation in the programme. The findings showed a significant increase in the average monthly income of participants after completing the programme, with many working as teachers or engaging in other income-generating activities.

A longitudinal study by Dauda (2019) also investigated the long-term effects of the N-Teach programme on income and economic empowerment. The results revealed a steady increase in beneficiaries' income over time, particularly among those who pursued self-employment and entrepreneurial activities. Haruna (2021) conducted a qualitative study to understand how N-Teach participants perceived and experienced the programme's impact on their livelihoods and income. The study found that participants gained practical skills and qualifications that enabled them to secure employment or start businesses, thereby improving their income and financial stability.

Similarly, focus group discussions conducted by Garcia (2019) highlighted the socioeconomic factors influencing beneficiaries' income levels. The findings emphasized the importance of family support systems, access to financial resources, and market demand for skilled labour in shaping income outcomes. The implementation of N-Teach programme has also published impact assessment reports containing comprehensive data and analysis of programme outcomes, including its effects on income levels. These reports typically include quantitative indicators such as average income before and after participation, employment rates, and income distribution among beneficiaries. Additionally, studies conducted in specific communities where the programme has been implemented provide detailed insights into low income effects, challenges, and success stories related to economic empowerment.

N-Teach beneficiaries receive capacity building and skills development in areas such as teaching, vocational training, and entrepreneurship. Through the programme, participants acquire practical skills and certifications that improve their employability and ability to engage in

income-generating activities, thereby enhancing their earning potential. Many beneficiaries secure employment as teachers in their communities or vocational centres, enabling them to earn regular wages and contribute to their household income. Some participants also establish their own businesses, utilizing the skills and knowledge gained during the programme. These entrepreneurial opportunities promote self-reliance and reduce dependence on formal employment. The programme contributes to improved financial stability for beneficiaries and their families by providing stable employment or income-generating opportunities. As a result, participants are better positioned to escape poverty and withstand economic shocks (Dauda, 2019).

Moreover, participation in the N-Teach programme enhances beneficiaries' competitiveness in the labour market by improving their skills and competencies. These enhanced qualifications increase their attractiveness to employers, leading to higher earning potential and better career opportunities. Beyond individual benefits, the programme positively impacts communities. Skilled and educated individuals contribute to community development initiatives, fostering social cohesion, economic growth, improved educational outcomes, and overall improvements in living standards and income levels (Bala, 2019).

2.4 Theoretical Framework

This study is anchored on Human Capital Theory, propounded by Theodore Schultz (1961) and later expanded by Gary Becker (1964). The theory posits that investment in education, training, skills acquisition, and health enhances individuals' productive capacity, employability, and income, thereby promoting economic growth and poverty reduction. It views human beings as valuable assets whose development yields both personal and societal benefits.

The theory is relevant to this study because the N-Teach Programme was established to equip youths in Borno State with teaching experience, vocational skills, and employable competencies. The findings revealed that beneficiaries experienced improved income levels after participation, indicating that investment in human capital can enhance productivity and reduce poverty. The theory also supports continuous training, improved stipends, and sustainable employment opportunities as necessary measures for long-term economic empowerment and social stability in conflict-affected regions.

3. METHODOLOGY

The population of the study comprised of all Youth who are beneficiaries of N-Teach Programme as a social intervention in Borno State, Nigeria. It consists all male and female participants aged 18–35 drawn from six selected Local Government Areas (LGAs) across the three (3) senatorial districts of the state. The selected LGAs were Maiduguri Metropolitan Council and Jere from Borno Central; Monguno and Mobbar from Northern Borno as well as Damboa and Gwozaf from Southern Borno. The total population of beneficiaries was 15,500 (Office of the Borno State Focal Person, 2025). A sample size of 356 respondents was initially

determined from the population of 15,500. To address potential non-response and ensure adequacy, an additional 10% (36 respondents) were added, making a total sample size of 392. The sampling procedure adopted was a multistage technique combining cluster and simple random sampling. First, the state was clustered into three (3) senatorial districts; thereafter, two LGAs were randomly selected from each cluster. The sample size determination was based on the formula developed by Taro Yamane (1967), which is widely used for calculating representative samples in survey research. The collected data were analyzed using tables, figures, frequency distributions, and percentages. To test the study's hypotheses, simple linear regression analysis was used.

Yamane's formular =

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = sample size

N = Population of the study

l = constant

e = level of significant

$$n = \frac{15,500}{1+17000(0.0025)}$$
$$n = \frac{15,500}{1+42.5} = \frac{15,500}{43.5}$$
$$=356.3$$

$$n =356$$

4 RESULTS AND DISCUSSION OF FINDINGS

A total of 392 questionnaires were distributed to a diverse group of beneficiaries living in various local government within Borno state and 384 successfully retrieved, of which were deemed valid for data analysis, out of the total administered. This section shows the percentages of responses using a five-point Likert scale to measure the influence of sources of Income before the Programme, Monthly earning before the programme, Monthly earning after the programme, sufficiency of the current earnings and savings as well as investment as indicators to which N-Teach Programme enhances income levels of beneficiaries in Borno State.

Table 4.1: Sources of Income before the Programme

Variables	Frequency	Percentage
Support from family	219	57.0
support from NGOs	17	4.4
Business	119	31.0
friends/ relatives	29	7.6
Total	384	100.0

Source: *Field Survey, 2026*

The table indicates that, prior to the implementation of the N-Teach Programme, the dominant sources of income among respondents in Borno State were family support, personal business activities, assistance from non-governmental organizations, and financial help from friends or relatives. Notably, family support constituted the most prevalent income source, with 57.0% of respondents depending primarily on their families for financial sustenance. About 31.0% reported earning income through their own business ventures, reflecting a moderate level of self-employment within the study population. In contrast, only 4.4% relied on support from NGOs, while 7.6% received assistance from friends or extended relatives. These findings provide important baseline insights into the pre-programme economic conditions of the communities, thereby establishing a reference point for evaluating the effects of the N-Teach Programme on beneficiaries' income levels.

Table 4.2: Monthly Earnings before Implementation of the Programme

Variables	Frequency	Percentage
5000 – 10000	204	53.1
11000 – 15000	97	25.3
16000 – 20000	40	10.4
21000 – 25000	29	7.6
26000 and above	14	3.6
Total	384	100.0

Source: *Field Survey, 2026*

Table 4.2 shows that respondents' monthly earnings prior to the implementation of the N-Teach Programme in Borno State were distributed across several income brackets. The data indicates that 53.1% of respondents earned between ₦5,000 and ₦10,000, representing the largest proportion. Another 25.3% earned between ₦11,000 and ₦15,000, while 10.4% reported earnings within the ₦16,000–₦20,000 range. A smaller share of 7.6% earned between ₦21,000 and ₦25,000, and only 3.6% reported earning ₦26,000 and above. Overall, the table suggests that most respondents were concentrated in the lowest income bracket (₦5,000–₦10,000), highlighting the generally low earnings profile of beneficiaries before participation in the programme.

Table 4.3: Monthly Earnings after Implementation of the Programme

Variables	Frequency	Percentage
30000 – 40000	261	68.0
41000 – 50000	56	14.6
51000 – 60000	28	7.3
61000 – 70000	26	6.8
71000 and above	13	3.4
Total	384	100.0

Source: *Field Survey, 2026*

Table 4.3 indicates that, following the implementation of the N-Teach Programme, respondents' monthly earnings in Borno State increased markedly across all income categories. The distribution shows that 68.0% of respondents now earn between ₦30,000 and ₦40,000 monthly, representing the largest proportion. Additionally, 14.6% earn between ₦41,000 and ₦50,000, while 7.3% fall within the ₦51,000–₦60,000 range. A further 6.8% earn between ₦61,000 and ₦70,000, and 3.4% report earnings of ₦71,000 and above. Overall, the table demonstrates a substantial upward shift in beneficiaries' income levels after participation in the programme, indicating a significant improvement in their economic conditions.

Table 4.4 : Your Current Earnings are Sufficient to Meet Your Basic Needs

Variables	Frequency	Percentage
strongly agree	69	18.0
Agree	124	32.3
Undecided	43	11.2
Disagree	135	35.2
strongly disagree	13	3.4
Total	384	100.0

Source: *Field Survey, 2026*

Table 4.4 presents respondents' perceptions of whether their current earnings are sufficient to meet basic needs in Borno State. The results show that 18.0% of beneficiaries strongly agreed that their earnings are adequate, while 32.3% agreed. In contrast, 11.2% remained undecided, 35.2% disagreed, and 3.4% strongly disagreed. The findings indicate that a considerable proportion of respondents perceive their income as insufficient for meeting essential living requirements. Although earlier results demonstrate that income levels improved following participation in the N-Teach Programme, these perceptions suggest that increased earnings do not automatically translate into financial adequacy. Factors such as household size, rising living costs, debt obligations, or limited supplementary income sources may influence this outlook. Consequently, further analysis is necessary to identify the determinants of perceived income insufficiency and to determine whether additional policy support or complementary interventions are required to enhance beneficiaries' financial well-being.

Table 4.5: Your Current Earning Enables You to Save and Invest

Variables	Frequency	Percentage
Strongly agree	42	10.9
Agree	146	38.0
Undecided	34	8.9
Disagree	127	33.1
Strongly disagree	35	9.1
Total	384	100.0

Source: *Field Survey, 2026*

The table indicates respondents’ perceptions regarding whether their current earnings enable them to save and invest in Borno State. The results show that 10.9% of respondents strongly agreed and 38.0% agreed that their earnings allow them to save and invest. Conversely, 8.9% were undecided, while 33.1% disagreed and 9.1% strongly disagreed with the statement.

These findings suggest that although a combined proportion of respondents express confidence in their capacity to save and invest, a substantial segment either remains uncertain or perceives their earnings as insufficient for such financial activities. This pattern indicates that, despite observed income improvements following participation in the N-Teach Programme, many beneficiaries may still face financial constraints that limit their ability to accumulate savings or undertake investments. Such constraints could stem from high living costs, household responsibilities, limited financial literacy, or lack of access to formal financial services. Therefore, further analysis is necessary to identify the structural and socioeconomic factors influencing these perceptions and to design supportive measures that can strengthen beneficiaries’ financial resilience and long-term economic security.

4.1 Testing of Hypothesis

HO: There is no significant relationship between N- Teach program and the income levels of beneficiaries in Borno State.

Table 4.6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
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a. Dependent Variable: Income Level of Beneficiaries

b. Predictors: (Constant), N-Teach

Source: *Extracted from SPSS Output*

The ANOVA results presented in Table 4.6 indicate that the overall regression model is statistically significant, as reflected by the F-statistic value of $F(1, 382) = 21.015$ with a significance level of $p < .05$. The reported significance value of .000 ($p < .001$) demonstrates that

the model provides a statistically reliable fit for explaining the relationship between the N-Teach Programme and beneficiaries' income levels in Borno State.

This statistical significance suggests that the independent variable (participation in the N-Teach Programme) meaningfully predicts variation in the dependent variable (income levels). In other words, the regression results provide strong empirical evidence that the model is valid and that the programme has a measurable effect on beneficiaries' income outcomes. Consequently, the null hypothesis of no relationship can be rejected, indicating that participation in the programme is significantly associated with changes in income levels.

Table 4.7: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	1.443	.194	7.444	.000
	N-Teach	.258	.051	.253	.000

a. Dependent Variable: Income Level of Beneficiaries

Source: Extracted from SPSS Output

The regression coefficients illustrated in Table 4.7 show a constant of 1.443 and a regression coefficient of 0.258 in respect of income levels. This is represented by the equation: $Y = \beta_0 + \beta_1 x + \epsilon$ where Therefore, $Y = 1.443 + 0.258$ income levels. This regression model indicates that a unit increase in N-Teach Program will lead to a 0.258 (25.8%) increase in income levels when all factors are held constant. There is thus a positive influence of N-Teach on income levels as illustrated by regression coefficient of 0.258. Similarly, the result reveals a positive t value of 5.101.

Decision:

The Hypothesis is tested at .05 level of significance with a rule to reject null hypothesis if the P value $\leq .05$. The P value for this study was .000 which was below .05, hence leading to a conclusion to reject null hypothesis that says there is no significant impact of N-Teach Program on income levels of beneficiaries in Borno State and accept alternate hypothesis. This implies that there was a statistically significant impact of N-Teach Program on income levels of beneficiaries in Borno State.

4.2 Discussion of Findings

Regression analysis was conducted to assess the impact of the N-Teach as a Social Intervention on beneficiaries' income levels in Borno State. The analysis revealed a statistically significant constant term and a positive regression coefficient for participants who had other sources of income prior to the programme, indicating that participation is associated with higher current earnings. However, the programme did not exhibit a statistically significant effect on monthly earnings when comparing pre and post-programme income levels.

Interestingly, beneficiaries with sufficient current earnings demonstrated a notable improvement in their capacity to save and invest. This suggests that, although the N-Teach Programme may not directly raise monthly income for all participants, it enhances overall financial stability by enabling individuals to manage resources more effectively and engage in saving and investment activities. In turn, this contributes to improved financial well-being and economic resilience among beneficiaries in Borno State.

These findings differ from those of Audu and Jamil (2019) and Audu (2019), who reported that the programme directly increased participants' income. Nonetheless, the present study highlights that the programme's impact is more pronounced in enhancing financial management and the sufficiency of current earnings, underscoring the importance of evaluating both income levels and financial empowerment outcomes when assessing the effectiveness of social intervention programmes.

5. CONCLUSION AND RECOMMENDATIONS

The study concludes that the N-Teach Programme has significantly improved the income levels of youths in Borno State, thereby contributing to poverty reduction and youth empowerment. Beneficiaries experienced better earnings after participation compared to their low-income conditions before joining the programme. However, many still found their income insufficient to meet basic needs, save, or invest. Therefore, while the programme has enhanced short-term livelihoods, stronger policy support, higher stipends, skills training, and sustainable exit strategies are needed to ensure long-term poverty reduction. Based on these findings, the study offers the following policy recommendations:

- I. The Federal Government of Nigeria, through the Federal Ministry of Humanitarian Affairs and Poverty Reduction, should review and increase the monthly stipends of N-Teach beneficiaries to reflect current economic realities and rising living costs. This will improve beneficiaries' ability to meet basic needs and reduce financial hardship.
- II. The Federal Government, through the Federal Ministry of Labour and Employment in collaboration with the National Directorate of Employment (NDE), should provide regular vocational, entrepreneurial, and digital skills training for beneficiaries. This will enhance employability, self-reliance, and income generation opportunities after the programme.
- III. The Federal Government, through the Federal Ministry of Youth Development and the Bank of Industry (BOI), should establish startup grants and soft loan schemes for exiting beneficiaries to enable them start or expand small businesses for sustainable livelihoods.
- IV. The Federal Government, through the Ministry of Education and relevant agencies, should strengthen the absorption of qualified N-Teach beneficiaries into permanent teaching positions in public schools, especially in underserved rural and conflict-affected communities.

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