

Original Article

Effect of Rivers Entrepreneurs and Investors Forum on Poverty Reduction and Income Distribution in Rivers State

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Abstract - This study examined the role of Rivers State Entrepreneurship and Investors Forum (REIF) in the socio-economic advancement of Rivers State. The objectives were to determine the contributions of REIF on poverty reduction and addressing the problem of income inequality. The instruments used for eliciting the data required for the analysis were questionnaires and personal interviews. Descriptive statistics were employed in analyzing the data. The findings indicate that the activities of REIF substantially contributed to reducing the population of the poor in Nigeria. It was evident from the results that the intervention of REIF increased the population of those living above the poverty line from 69 (19.44%) in the pre-intervention period to 197 (58.81%) in the post-intervention period. It was further discovered that REIF helped in improving the income of 256 (76.42%) members of the affiliated groups. These findings suggest that REIF has substantially contributed to taking the majority of its affiliated group members out of the poverty line and improve their income level, thus leading to the conclusion that REIF is an important agent of economic development. From the findings, it was recommended that entrepreneurship development that offers to enable environment for the success of businesses and self-reliance should be given adequate attention in the programs of REIF in order to ensure that its affiliated group members are empowered economically.

Keywords - Poverty Reduction, Income Inequality, REIF, Economic Development

I. INTRODUCTION

In view of the growing levels of poverty and income inequality in developing countries, including Nigeria, it is obvious that government alone cannot take necessary actions capable of reducing the intensity of poverty and widening the income gap. Consequently, the involvement of the private sector in finding practical solutions to these socio-economic challenges has been advocated. This is because the

private sector, especially non-governmental organizations (NGOs) or non-profit organizations (NPOs), tend to display transformational leadership by having a social responsibility that is not entrusted to them but they choose to undertake. As key players in the socio-economic process, the third sector, also known as NGOs, has remained an alternative institutional mechanism for transferring resources and improving the livelihood of the people.

In Nigeria, civil society groups, especially NGOs and NPOs, can be generically classified as transformational organizations considering their roles in offering practical solutions to critical issues bordering on poverty and income inequality as well as advancing the means of livelihood for rural dwellers. More importantly, the roles played by these organizations are highly commendable as they complement Government's efforts and, in some instances, create new opportunities that improve the livelihood of the population. The efforts of some of these organizations are very visible in some states. For instance, the Rivers Entrepreneurs and Investors Forum (REIF), an indigenous Entrepreneur of various long-standing interests, has remained a key player in the socio-economic development process in Rivers State, Nigeria.

As a non-profit organization, REIF has remained focused on the economic advancement of Rivers State by positioning investors and entrepreneurs based in the state to be drivers of the local economy rather than the government. This is because empirical pieces of evidence have identified Small Medium Enterprises (SME) as key players in the rapid socio-economic development process across the globe. Given that one of the developmental issues in Rivers State is improving the livelihood of the poor. Consequently, the activities of REIF have expanded enormously by accommodating more programs that promote poverty reduction and income distribution in the state.



Although some past studies (Brown and Korten, 1991; Salamon, 1994 and Haider 2013) show that NPOs are instrumental in improving the livelihood of the population through poverty reduction and social change, controversies still surround the non-inclusiveness and inadequacy of their activities in addressing the increasing developmental challenges and ability to reach the grassroots where incidences of poverty and income gap are high. In spite of identifying REIF as a development partner in Rivers State, questions such as: Is REIF a better institutional option for sustained poverty reduction? Have the activities of RIEF helped in reducing the income gap? What are the contributions of REIF in improving the livelihood of Rivers State? Continue to emerge from different quarters. In view of the foregoing, this study is designed to understand how REIF programs could be helpful in poverty reductions and income distribution in Rivers State. The broad objective of the paper was to examine the roles of REIF in poverty alleviation and income distribution in Rivers State. The specific objectives were to: Examine the nature and volume of activities of REIF. Analyze the demographic composition of the target respondents. Examine the contributions of REIF to sustained poverty reduction in Rivers State, Determine the contributions of REIF to income distribution in Rivers State and examine the challenges that constrain effective contributions of REIF to the socio-economic development process in Rivers state.

II. LITERATURE REVIEW

The section reviewed both the theoretical framework and empirical Literature. The classical theory was adopted in the course of this study.

III. CLASSICAL THEORY

Value and distribution are critical areas of economics emphasized by classical economists. They typically assume that the outcomes of the exchanges taking place in the marketplace are efficient, and hence wages faithfully reflect individual productivity. In their words, poverty is mainly seen as a consequence of poor individual choices that affect productivity negatively. These wrong choices made by individuals may lead them to find themselves in a poverty or welfare trap. Welfare programs are perceived as a potential cause for or reinforcement of poverty. Esping-Andersen (1990) argued that the classical views on poverty correspond for the most part to the market-espousing, laissez-faire principle that tends to attribute responsibility for the outcomes of individuals, such as their well-being, to their own economic decisions. Hence, in this view, people are to be held accountable for their experiences of poverty, which are ultimately linked to purely individual deficiencies. Rank et al. (2003) point out that these individual characteristics can

range from "the lack of industrious work ethics or virtuous morality to low levels of education or competitive market skills.

IV. EMPIRICAL LITERATURE

Mategeko and Sanni(2010) investigated the contribution of non-governmental organizations on poverty reduction in Kabale District, focusing Buhara Sub-county. The sample population is both males and females of the Buhara Sub-county in all the parishes. The study employed survey methods based on the questionnaire method of data collection. The questionnaire was administered to beneficiaries and non -beneficiaries, both males and females of the Buhara Sub-county in all the parishes. Focus group discussions and interviews were also employed by the researcher. The study established that the interventionists NGO's are to perceive the communities in a self-help development project to reduce poverty. The study further revealed that it is when the notion is firmly rooted in them that they can use their interventions in the form of technical, financial, and material aids to stimulate the benefiting communities to participate actively in the promotion of poverty reduction in the district. Wakili (2013) assessed the effects of the Local Empowerment and Environmental Management Programme (LEEMP) on rural community development in Adamawa State. His study assessed the socioeconomic status of some of the beneficiary communities in nine (9) Local Government Areas of the State. Thirty (30) communities were selected using a simple random sampling technique. Data was collected using the instrument of the questionnaire, oral interview, observation, and Focus Group Discussion (FGD). Descriptive statistics, chi-square, and student - t-test were used to analyze the data. The findings revealed an appreciable improvement in the quality of life of the people after LEEMP intervention in water supply, health, education, roads, and others.

Emmanuel (2012) investigated the activities of community-based organizations (CBOs) in Ilaje Local Government Area of Ondo State, Nigeria, in alleviating the poverty of residents. A survey design was employed in the research. 230 copies of a questionnaire containing open and close-ended questions were administered to household heads. Stratified random sampling was applied to select settlements for the study using existing political wards as strata, while systematic sampling was further employed to select particular households for investigation. The analysis was carried out with combinations of descriptive and inferential statistics. Among others, findings revealed a greater dependence on loans by residents as a measure to mitigate poverty and a correspondingly high level of affiliation with cooperative societies in the

communities. As implied from findings, recommendations include the need for CBOs to expand their scope for sourcing funds beyond membership contributions in order to achieve the aim of poverty alleviation.

The studies reviewed have focused mainly on the efforts of NGOs in reducing poverty amongst their clients and in their target areas. Studies such as Onugu and Onuoha (2015), Yusufet. al. (2017), Mago, Nyathi, and Hofisi (2015), and Oke and Adeyemo (2007) explored the effectiveness of NGOs and NPOs alike in alleviating poverty with little or no emphasis on the distribution of income among the beneficiaries of NGOs activities. This has remained a major gap in the literature as it constraints a broad understanding of the developmental roles of NGOs in their various areas of operation. This study, therefore, seeks to improve on past studies and fill the gap in the literature by focusing on how Rivers Entrepreneurs and Investors Forum have helped in both poverty alleviation and income distribution as core developmental objectives.

V. MATERIALS AND METHODS

This section showed the methodology adopted in this study. The research design/population and the method of data analysis.

VI. RESEARCH DESIGN/POPULATION OF STUDY

This study adopted a survey research design. The area of the study is Rivers state. The population of the state based on the National Census (2006) report is 5,185,400 people. The total population of the study is 88,230 members and affiliate groups of Rivers Entrepreneurs and Investors Forum. The population mainly comprises of 10 Trustees of Rivers Entrepreneurs and Investors Forum, 20 Micro Small and Medium Enterprises (MSMEs) coordinating groups, seven affiliates comprising 15000 Ikoku Traders Association, 20,000 Mile one Market Associations, 5600 Timber Association, 5600Abattoir Association, 12000 Town Market Association, 21000 Abia State Traders Association and 21000 Leather Product Manufacturing Association.

VII.SAMPLING METHOD/SAMPLE SIZE DETERMINATION

This study employed a purposive stratified random sampling procedure. This is based on the selection of Rivers Entrepreneurs and Investors Forum as the focus NPO and the disaggregation of its members into various sub-groups. The sample size was determined from the population using the Taro Yamane procedure as:

$$n = N/1 + N(e^2)$$

Where: n = sample size

N = population of the study

e = error margin

Taken the conventional 5 percent (0.05) as the error margin, the sample size is determined using the formula in equation (3.1) as:

$$n = 88230/1 + 88230(0.05)^2$$

n = 398 respondents

VIII. NATURE/SOURCE OF DATA

Primary data collected from the respondents were used for the analysis. Data were equally gathered from some secondary sources, especially articles published in some reputable journals, both local and international. The questionnaire covered (i) the socio-economic background of the respondents, (ii) the nature and volume of the activities of Rivers Entrepreneur and Investors Forum, and (iii) the constraints that limit the effective contributions of Rivers Entrepreneur and Investors Forum to the socio-economic development process in Rivers State.

IX. METHOD OF DATA ANALYSIS

Descriptive statistics and analysis of Variance served as the statistical tool for data analysis. Specifically, frequency distribution, simple percentage, and mean ratings formed the basis for achieving the objectives. The hypotheses formulated for this study were tested with the application of the Analysis of Variance (ANOVA) method.

X. RESULTS AND DISCUSSION

This section focused on the data and results presentation as well as a discussion of results.

XI. QUESTIONNAIRE DISTRIBUTION AND COLLECTION

Following the sample size, 398 copies of the questionnaire were distributed among the study sample comprising the Trustees, MSMEs groups, and affiliate groups of REIF. The distribution of the copies of the questionnaire across and rate of return are reported in Table I.

Table 1. Copies of the questionnaire distributed and returned across the study sample

Classification	Questionnaire distributed	Percentage (%)	Questionnaire Returned	Percentage (%)
Trustees	10	2.51	10	2.51
MSMEs Group Coordinators	20	5.03	20	5.03
Affiliate Groups	368	92.46	335	84.17
Total	398	100	365	

Source: Author's computation based on data from Field Survey

Table I shows that out of 398 copies of the questionnaire distributed among the study sample, 365 copies representing 91.71% of the study sample were completed and returned, while 33 copies representing 8.29% of the study sample were not returned. This is indicative that the majority of the respondents cooperated.

XII. SOCIO-ECONOMIC BACKGROUND OF THE STUDY SAMPLE

The distribution of the study respondents across the key socio-economic indicators is presented in Table II.

Table 2. Distribution of the respondents based on their socio-economic background

Socio-economic characteristic	
Gender:	Male Female
Age:	20-29 years 30-39 years 40-49 years 50-59 years 60years and above
Educational status:	Primary education Secondary education Tertiary education Higher university degree
Marital status:	Single Married Divorced Widow Widower

Source: Author's computation based on data from Field Survey

Table II shows the socio-economic background of the respondents. It is found that 217 (59.45%) respondents are male; this is suggestive of the important role men play in advancing economic and social aspects of society, while 148 (40.55%) respondents are female. This is a pointer that males are more actively engaged in various means of livelihood compared to their female counterparts. On the age distribution of the respondents, it was

observed that the majority of the respondents are middle-aged, considering that 164 (44.93%) respondents are between 40 and 49 years. The result also shows that 47 (12.88%) and 60 (16.44%) are between 20 and 29 years and 30 and 39 years respectively, while 84 (23.01%) and 31(8.49%) respondents are respectively between 50 and 59 years and 60 years and beyond. Thus, it is evident from the findings that large proportions of the study sample are within the active population (15-60 years); this is also indicative that a large proportion of the respondents constitute the labor force. Thus making their opinion suitable for a deeper understanding of the roles of REIF in the economic advancement of Rivers State. The educational level of the respondents is noteworthy as all of the respondents had access to formal education, with the majority 151(41.37%) completing their secondary education. This helped in their understanding of each of the contents of the questionnaire as little or no difficulties were encountered in the distribution of the questionnaire. More so, the academic qualification of the respondents is distributed across various levels, with some of the respondents, especially the Trustee members having a higher university education. This suggests that they are better equipped to initiate policies that will generate better outcomes in terms of promoting entrepreneurship development and improving the environment for direct foreign investments in Rivers State.

XIII. FUNCTIONAL AREAS OF REIF

The various functional areas of REIF as observed from the opinion of the Trustees and MSMEs group coordinators are reported in Table III.

Table 3. Categorized Functional Areas of REIF

Functional area	Frequency (N=30)	Percentage (%)
Promoting for education	0	0
Entrepreneurship development	30	100
Environmental protection	0	0
Providing enabling environment for local investors	30	100
Attracting Direct Foreign Investment	30	100
Community development	0	0

Source: Author's computation based on data from Field Survey

Table III shows the distribution of the respondents' opinions based on the areas of activities of REIF. From the responses, it was found that the REIF actively engage in entrepreneurship development, providing an enabling environment for

local investors and mobilizing Direct Foreign Investment to Rivers State. This is evident in the respondents' opinion as they collectively consented to their participation in the three activities of entrepreneurship development, providing an enabling environment for local investors and mobilization of Direct Foreign Investment to Rivers State. These findings are an indication that REIF activities are focused on the economic advancement of Rivers State.

XIV. FUNDING OF REIF

The funding options available for REIF and the contributions of each option to the financial position of REIF based on the responses of the Trustees and MSMEs group leaders are presented in Table IV.

Table 4. Distribution of REIF Sources of Funding

Source of funding	Frequency (N=30)	Percentage (%)
Donation from Trustees	30	100.00
Foreign donations	16	53.33
Registration fee by Affiliate groups	14	46.67
Financial support from the government	0	0
Loans from Deposit Money Banks	0	0
Donations from philanthropists	30	100.00

Source: Author's computation based on data from Field Survey

The statistics in Table IV show the distribution of the funding of REIF across various sources. It was evident from the findings that REIF is majorly financed by donations from the Trustee members as all the sampled 30 (100%) respondents are of this opinion. Donations from philanthropists are identified as an important source of funding for REIF as 30 (100%) respondents agreed to this. It was equally gathered that 14 (46.67%) and 16 (53.33%) of the funds available to REIF are sourced from foreign donations and Registration fees by Affiliate groups. However, there are no financial supports from the government and loans from banks to REIF. Therefore, government and financial institutions are not helpful in funding the activities of REIF.

XV. CONTRIBUTIONS OF REIF TO ECONOMIC ADVANCEMENT OF RIVERS STATE

The roles played by REIF in ensuring that Rivers State progress economically are presented in Table V.

Table 5. Contributions of REIF to Economic Advancement of Rivers State

Area of contribution	Frequency (N=30)	Percentage (%)
Employment generation	30	100
Reduction in crime rate	9	30
Improving the living standard of the people of Rivers State	21	70
Building self-reliance and determination	30	100
Promoting the safety of lives and properties	0	0

Source: Author's Computation based on Data from Field Survey

Table V shows the contributions of REIF to the economic advancement of Rivers State. It was observed that 30 (100%) respondents believe that REIF provides opportunities for employment generation and helps in building self-reliance and determination. 21 (70%) respondents are of the viewpoint that REIF plays an important role in improving the living standard of the people of Rivers state, while 9 (30%) respondents believe that the activities of REIF are good for reducing the rate of crime in Rivers State. It, therefore, follows that REIF plays an important role in advancing Rivers State economically.

XVI. CONTRIBUTIONS OF REIF TO POVERTY REDUCTION IN RIVERS STATE

The poverty threshold of US\$ 1.9 per day was considered in determining whether the activities of REIF have helped in reducing the poverty level of the members of the affiliate groups. The opinions of the respondents on their daily expenditure on basic needs before and after the intervention of REIF are presented in Tables VI and VII.

Table 6. Daily Expenditure before the Intervention of REIF

Daily spending	Frequency (N=335)	Percentage (%)
Less than ₦350	46	13.73
₦351 - ₦470	149	44.48
₦471 - ₦580	71	21.19
₦581 - ₦950	52	15.53
₦951 - ₦1350	17	5.07

Source: Author's Computation based on Data from Field Survey

Table 7. Daily Expenditure after the Intervention of REIF

Daily spending	Frequency (N=335)	Percentage (%)
Less than ₦350	17	5.07
₦351 - ₦470	10	2.99
₦471 - ₦580	111	33.13
₦581 - ₦950	109	32.54
₦951 - ₦1350	88	26.27

Source: Author's computation based on data from Field Survey

As reported in Tables VI and VII, the intervention of REIF has helped in reducing the incidence of poverty in Rivers State, considering the improvement in the income of its affiliate groups. Prior to the intervention of REIF, 266 (79.4%) members were living below the poverty threshold of US\$1.9 while only 69 (19.44%) affiliate group members live above the poverty line as their daily expenditure varied between ₦581 - ₦950 and ₦951 - ₦1350. More importantly, the result shows that the intervention of REIF increased the population of those living above the poverty line from 69 (19.44%) in the pre-intervention period to 197 (58.81%) in the post-intervention period. This shows that the activities of REIF have helped in moving an additional 39.37% of the population of the affiliate groups out of poverty. Consequently, the proportion of the affiliate group members living on less than US\$1.9 per day decreased from 79.4% in the pre-intervention to 41.19% in the post-intervention era.

XVII. PERCEPTION OF THE RESPONDENTS ON THE EXTENT OF IMPORTANCE OF REIF PROGRAMMES IN INCREASING THEIR DAILY EXPENDITURE

Table 8. Summary of Respondents view on the Relative Importance of REIF Programmes in Increasing their daily Expenditure

Program	Very Important	Important	Fairly Important	Unimportant	Total	
Promotion of education	4	26	138	167	335	1.60
Entrepreneurship development	117	198	12	8	335	3.27
Environmental protection	5	41	152	137	335	1.74
Providing enabling	95	188	39	13	335	3.09

environment for local investors						
Attracting Direct Foreign Investment	83	162	51	39	335	2.86
Community development	55	113	76	91	335	2.39

Source: Author's Computation based on Data from Field Survey

Table VIII shows the respondent's opinion on REIF's Programmes. With a mean criterion of 2.50, it was gathered that Entrepreneurship Development(3.27), Providing Enabling Environment for Investment(3.09), and Direct Foreign Investment(2.86) are the outstanding programs employed by REIF in advancing the economic prosperity of Rivers State. This is because the associated mean rating of these programs exceed the critical mean value of 2.50, with Entrepreneurship Development emerging as the most important program given its highest mean rating of 3.27

XVIII. CONTRIBUTIONS OF REIF TO INCOME REDISTRIBUTION IN RIVERS STATE

The role of REIF in reducing income inequality or promoting redistribution of income-focused on whether the activities of REIF have helped in improving the income level of the affiliate groups or not. The responses are summarized in Table IX.

Table 9. Change in Income of the Affiliate Groups

Change in income	Frequency (N=335)	Percentage (%)
Substantially increased	82	24.48
Increased	174	51.94
Decreased	61	18.21
Substantially decreased	18	5.37

Source: Author's Computation based on Data from Field Survey

Table IX shows the change in the income of the members of the affiliate groups as a result of the intervention of REIF. It was found that the intervention of REIF substantially increased the income of 82 (24.48%) members of the affiliate groups. Similarly, 174 (51.94%) members of the affiliate group witnessed an increase in their income due to the activities of REIF. On the contrary, the income of 61 (18.21%) respondents decreased while that of 18 (5.37%) substantially decreased as a result

of REIF intervention. Therefore, it was found that REIF, on average, has helped in improving the income of 256(76.42%) of its target group in Rivers

State. Hence REIF activities are good for narrowing the income inequality in Rivers State.

XIX. PERCEPTION OF THE RESPONDENTS ON THE LEVEL OF IMPORTANCE OF REIF PROGRAMMES IN IMPROVING THEIR INCOME LEVEL

Table 10. Summary of Respondents view on the Relative Importance of REIF Programmes in improving their Income Level

Programme	Very Important	Important	Fairly Important	Unimportant	Total	Mean Rating
Promotion of education	17	33	167	118	335	1.84
Entrepreneurship development	103	191	23	18	335	3.13
Environmental protection	25	76	85	149	335	1.93
Providing enabling environment for local investors	99	172	44	20	335	3.04
Attracting Direct Foreign Investment	70	181	54	30	335	2.87
Community development	54	103	149	29	335	2.54

Source: Author's Computation based on Data from Field Survey

It was observed from Table X that more than half of the outlined programs of REIF are important in mitigating the income inequality in Rivers State. Specifically, entrepreneurship development, providing an enabling environment for local investors, attracting Direct Foreign Investment, and community development are associated with high mean ratings, which exceeded the critical mean value of 2.50. The result also indicates that entrepreneurship development is the most relevant that has contributed substantially to the income of the affiliated group members. This is based on its corresponding mean rating of 3.13, which exceeds the critical mean value and the computed mean values of other outlined programs in Table XI.

XX. PERCEPTION OF THE RESPONDENTS ON THE EFFECTIVENESS OF REIF

The viewpoints of the affiliate groups on the effectiveness of REIF are summarized in Table 11.

Table 11. Respondents' view on the Effectiveness of REIF

Level of Effectiveness	Frequency (N=335)	Percentage (%)
Very effective	53	15.82
Effective	141	42.09
Less effective	96	28.66
Not effective	45	13.43

Source: Author's computation based on data from Field Survey

The responses of the affiliate groups on the effectiveness of REIF, as shown in Table XI, indicate that 5 (15.82) respondents believe that REIF

programs are very effective while 141 (42.09%) considered the program as effective. Contrarily, 96 (38.66%) and 45 (13.43%) respondents view the activities of REIF as less effective and not effective, respectively. Based on the foregoing, the activities are considered effective in meeting the needs of the affiliate groups.

XXI. WAYS OF IMPROVING THE ACTIVITIES OF EFFECTIVENESS OF REIF

The suggested measures of improving the activities of REIF by the affiliate groups are presented in Table XII.

Table 12. Measures of Improving the Activities of REIF

Outlined Measures	Frequency (N=335)	Percentage (%)
Building synergy with other stakeholders	51	15.22
Wider coverage of the programmes	102	30.45
Proper assessment of the needs of the target beneficiaries	63	18.81
Involvement of the affiliate groups in the decision-making	84	25.07

process		
Effective monitoring and evaluation of the programs	35	10.45

Source: Author's Computation based on data from Field Survey

From Table XII, it was found that 102 (30.45%) respondents are of the view that wider coverage of the programs of REIF is an important measure for a better outcome. Again, 84 (25.07%) suggested that the involvement of the affiliate groups in the decision-making process will help improve the activities of REIF while 51(15.22%) preferred the building synergy with other stakeholders. More so, proper assessment of the needs of the target beneficiaries and effective monitoring and evaluation of the programs are considered by 63 (18.81%) and 35 (10.45%) respondents, respectively, as measures improving the activities of REIF.

XXII. HYPOTHESES TEST

The hypotheses formulated for this study are tested using analysis of variance (ANOVA). The computation of the test statistic (F-statistic) is based on a 95% confidence interval. The two hypotheses are restated in the null forms as:

H₀₁: REIF does not significantly contribute to poverty reduction in Rivers State.

H₀₂: REIF does not significantly contribute to income distribution in Rivers State.

The ANOVA results for the hypotheses tests are summarized in Tables XIII and XIV.

Table 13. ANOVA Result for Hypothesis One Test

Source	DF	SS	MS	F-stat.	P-value
Factor	3	12482	4161	1.09	0.378
Error	20	76651	3833		
Total	23	89133			

Source: Author's Computation from SPSS

Table XIII shows the result of the analysis of variance for testing the null hypothesis that p-REIF does not significantly contribute to poverty reduction in Rivers State. From the result, the null is accepted at a 95% confidence interval given that the p-value (0.378) of F-stat. (1.09) is greater than 0.05. Hence, the programs of REIF have not significantly contributed to poverty reduction in Rivers State.

Table 14. ANOVA Result for Hypothesis Two Test

Source	DF	SS	MS	F-sta.	P-value
Factor	3	16986	5662	1.84	0.172
Error	20	61403	3070		
Total	23	78389			

Source: Author's Computation from SPSS

Table XIV shows the result of the analysis of variance for testing the null hypothesis that REIF does not significantly contribute to income distribution in Rivers State. The result reveals that the p-value (0.172) of F-statistics (1.84) exceeds 0.05, indicating that the null hypothesis cannot be rejected. Based on this finding, the contribution of REIF income distribution in Rivers state is not statistically significant at a 95% confidence interval.

XXIII. CONCLUSION

The role played by non-profit organizations in socio-economic development cannot be over-emphasized. This is because, as agents of economic development, non-profit provide platforms for SMEs and MSMEs to thrive and, by so doing, help in diversifying opportunities for sustainable and inclusive growth. This study examined the roles of REIF in poverty reduction and mitigating income inequality in Rivers State. The findings indicate that REIF has substantially contributed to taking the majority of its affiliated group members out of the poverty line and improve their income level. Given the findings, it is concluded that REIF is an important agent of economic development. Hence, the following recommendations are proffered:

1. The activities of REIF to its affiliated groups should prioritize the core objectives of economic development with emphasis on poverty reduction and better income distribution that engenders equity.
2. Entrepreneurship development, provision of enabling environment for the success of businesses, and improved opportunities for self-reliance should be given the utmost attention in the programs of REIF in order to ensure that its affiliated group members are economically empowered.

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