

Contributions of Selected Sachet Water Enterprises to Poverty Reduction in Yola, Adamawa State

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Abstract

Over the years successive governments in Nigeria have recognized the importance of Micro Small and Medium Scale Enterprises (MSMEs) in ensuring sustainable growth and developing in the economy. Like many other developing nations, Nigeria government has introduced various programmes such as Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Bank of Agriculture (BOA), Community Banking Scheme (CBS) and Poverty Alleviation Programme (PAP) among others to support SMEs growth in order to enhance job creation and further reduce poverty level. The extent to which these programmes have reduced the level of poverty in Nigeria remains a thing of intense debate in the academic discourse. Hence, this study assesses the contributions of selected sachet water enterprises to poverty reduction in Yola metropolis, Adamawa State, north eastern part of Nigeria. Hypothesis was formulated to guide and direct the study. The researchers used a survey design and data were collected using an instrument referred to as SAWAFPOR instrument from 132 sachet water firms that were randomly selected from 200 Sachet water firms in Yola metropolis of Adamawa State. Data was analyzed using regression analysis. The study revealed that sachet water enterprises in Yola metropolis had a small significant impact on poverty reduction level especially in the areas of creating jobs; increase in investment opportunities for entrepreneurs and improving the socioeconomic status of the inhabitants. The study concluded that sachet water enterprises have caused a small reduction in poverty level in Yola metropolis. The study recommended that governments and non-governmental organizations should create an enabling environment for the establishment and sustainability of sachet water MSMEs in view of their potential to aid poverty reduction.

Keywords: Sachet Water MSMEs, Poverty Reduction, Yola metropolis, Government Funding Interventions.

1. Introduction

One of the major concerns of leaders and development practitioners in developing economies in recent years has been not only the promotion of economic growth but also the provision of a formidable framework for establishing and sustaining viable Small and Medium Enterprises (SMEs) as a strategy for sustaining poverty reduction among people (Abubakar, and Yahya, 2013). Poverty is one of the greatest challenges affecting the transformation and development of any country today. The condition of poverty in Nigeria has grown so worse that an urgent attention needs to be given. By 2010 the figure of people living in poverty increased to 112.5million which means about 69% of the country's population lived below the poverty level (National Bureau of Statistics, 2012). Also according to the National Bureau of Statistics (2016), Adamawa State (74.2% poverty rate) was the third on the list of 10 poorest states in Nigeria with over 70% poverty rate. Therefore, the continuous existence of poverty Worldwide is a major challenge of the 21st century. In Nigeria, the task of poverty reduction requires a huge amount of efforts thus making the country to vacillate attempting several programmes.

The approach of using entrepreneurship to reduce poverty is a recent development. Compared with the failure of other attempts made at reducing poverty globally, a number of studies scored entrepreneurship as a viable yardstick for poverty reduction. In developing countries like Nigeria where the level of poverty is so intense, placing MSME's sachet water firms businesses at the centre of governance effort will play a crucial role in wealth creation and job generation. The largest employers of labour are the MSME's because they provide over 80% of the Nigeria's labour force and Sachet water firms forms the major part of Micro, Small and Medium scale Industries (MSMI's) in Nigeria (Akunyili, 2003). Studies have long recognized micro small-to-medium sized enterprises (MSMEs) as a major engine of economic growth. As such direct government financial support to MSMEs sachet water firms can boost economic growth and development and hence all the sachet water firms' potentials may serve as a tool for poverty reduction (Beck, Dermirguc-Kunt and Levine, 2005).

In an attempt to proffer solution to water problem, it was estimated that 1.2 billion people around the world do not have access to clean water and about 2.5 billion people are not provided with adequate sanitation (Third World Water Forum, 2003). Majority of the affected people that lack access to clean, safe water and adequate sanitation are located in the developing countries because the standard industrialized global model for safe water delivery and sanitation technology is not affordable (Gadgil and Derby, 2003). In Nigeria, the supply or provision of public drinking water is not reliable (Egwari and Aboaba, 2002). As a result, this has adversely affected the good health of Nigerians most especially during the dry season (Mustapha and Adam, 1991).

With the numerous presence of sachet water MSMEs in Nigeria, it is expected that the country should easily meet its essential needs, notably in the area of poverty reduction, job creation, economic and industrial

growth. But currently reverse is the situation as the country now exhibits a population with poverty, unemployment, inequality of income among others. Despite the numerous studies that existed on MSME's contribution, there are still many evident cases of MSME's failure in terms of poverty reduction, inability to tackle unemployment, inequality of income and developing a sound and vibrant economic and industrial system. This has further aggravated the poverty situation of the country. Therefore, this study reports a survey undertaken in Yola metropolis to look into the contribution of selected small and medium sachet water enterprises to poverty reduction.

1.1 Objective of the study

To determine the extent to which small and medium scale sachet water enterprises have contributed to poverty reduction in Yola metropolis.

1.2 Research Question

In line with the objective of the study, the below research question was developed:

To what extent have sachet water MSMEs contributed to poverty reduction in Yola metropolis?

1.3 Hypothesis of the Study

To provide answer to the research question, hypothesis was formulated and stated in the null form as written below:

Small and medium scale sachet water enterprises do not significantly contribute to poverty reduction to any extent in Yola metropolis.

2. Literature Review

Micro Small and Medium Enterprises (MSMEs) have been defined by different scholars and authors, based on the purpose, objective and use (Omolar, 2012). But there is no uniform or universally accepted definition of MSMEs (Investment Climate Assessment (ICA), 2009) due to a variety of models and set of indicators (like annual sales, total assets, registered capital and labour, and total credit facilities) used in classifying small and medium enterprises. However, the most common indicator in differentiating companies is the number of employees, due to its measurability and relevance. A review of the literature on Micro, Small and Medium Enterprises (MSMEs) shows that the definition of MSMEs significantly varies from country to country depending on factors such as the country's state of economic development, the strength of the industrial and business sectors, the size of MSMEs and the particular problems experienced by MSMEs (Harabi, 2003). In Nigeria, parameters such as asset base (excluding land), the number of workers employed and the annual turnover are used for the classification of MSMEs. Thus, Small and Medium Enterprise (MSMEs) refers to "any enterprise with a maximum asset base of N200 million excluding land and working Capital and with the number of staff employed not less than 10 or more than 300". This is invariably the definition adopted in the implementation of the Small and Medium Industries and Equity Investment Scheme (SMIEIS) launched in August 2001 (Sanusi, 2003).

Poverty has to do with absence of resources to command means of livelihood. Over time, there has been no agreed definition of poverty due to its multi-dimensional nature. By using the standard of living as a criterion for poverty, World Bank (1990), Central Bank of Nigeria (1999), Ifamose (2001) and Magaji (2002) all see poverty as a condition in which resources of individuals or families are grossly inadequate to provide a socially acceptable standard/condition of living. Edoh (2003) states that there are two issues that have been consistent in an attempt to define poverty. These are the issues of who are the poor and at what level? Central to the problem of poverty, according to (Vandenberg, 2006) is the unavailability of employment. The description of Nigeria as a paradox by the World Bank (1996) has continued to be confirmed by events and official statistics in the country. This assertion implies that the poverty level in Nigeria contradicts the country's numerous resources. Among other things, the country is enormously endowed with human, agricultural, petroleum, gas, and large untapped solid mineral resources. More worrisome is that the country earned over US\$300 billion from petroleum during the last three decades of the twentieth century. Rather than record remarkable progress in socio-economic development, Nigeria retrogressed to become one of the 25 poorest countries at the threshold of twenty-first century whereas she was among the richest 50 in the early 1970s.

In the 1980s, the Nigeria level of poverty was just 27.2 per cent and was then a better place to survive compared with some countries in the same region and others in other continents. It has been proved that the country is presently one of the extremely poor countries in the world considering the level of development (World Bank, 2014). This is evident in the report of National Bureau of Statistics (NBS) (2010) and Central Bank of Nigeria (CBN) (2013) over the period of 1980- 2012 in Table 2. From the Table, the incidence of poverty was quite high from 1996 to 2003, 65.5% to 70%, and then it dropped to 54.4% in 2004 and to 54.0% in 2005 which was maintained until 2009. It increased to 69.0% in 2010 and went up again to 71.5%. The report shows that it dropped to 67.1% in 2012.

Though the economic growth has been on the increase during these years, it slowed down to 6-7% recently; this has not impacted enough on the poverty level. The economy must grow at the rate of 8.56% per

annum for it to trickle down and alleviate poverty to an acceptable level (National Planning Commission (NPC), 2012). The report further noted that the incidence of poverty is higher in the rural areas than the urban areas. Similarly, Nigeria's rank in the Human Development Index in the year 2008 remained low (0.47), being the 158th among the 182 countries (African Development Bank (ADB), 2010). Some of these macroeconomic policies introduced to fight poverty appear to be adding to the poverty level of the country.

Based on states of the federation, states that have a poverty rate of over 70 per cent include Katsina, 74.5 per cent; Adamawa, 74.2 per cent; Gombe, 74.2 per cent; Jigawa, 74.1 per cent; Plateau, 74.1 per cent; Ebonyi, 73.6 per cent; Bauchi, 73 per cent; Kebbi, 72 per cent and Zamfara, 70.8 per cent. This shows that instead of the programmes and the policies to reduce the poverty level, the reverse is the case in the country's situation. It equally implies that the latter are causing the country and the states to be poorer due to several factors such as corruption, high rate of unemployment and poor implementation of policies among others which are not peculiar to other countries in which the programmes or policies have yielded positive result.

Poverty reduction becomes the most difficult challenge facing the developing countries of the world, especially in Nigeria.

2.1 Poverty Reduction Programmes in Nigeria: A Review

Over the years, Nigeria government has taken several measures and strategies to improve the SMEs subsector being a tool that can cushion poverty level in Nigeria. According to Oni and Daniya (2012), governments over the years have formulated several policies with a view to developing SMEs. A number of programmes with seemingly varying objectives had been undertaken by most underdeveloped nations in an effort to either ameliorate or nip the scourge of poverty in the bud (National Planning Commission 1994 and 1995; World Bank, 1996). The advent of the Structural Adjustment Programme (SAP) in 1986 necessitated the introduction of policies and programmes to alleviate poverty and provide safety nets for the poor. There are about 16 poverty cushioning programmes and/or schemes between 1980s to 1998 designed for different sectors of the economy: The National Directorate of Employment, which consists of four main programmes: the Vocational Skills Development Programme, the Special Public Works Programme, the Small Scale Enterprises Programme, and the Agriculture Employment Programme; the Directorate of Food, Roads and Rural Infrastructure, which supports mainly rural infrastructure projects; and the Better Life Programme which supports a multitude of programmes targeted at women, including agriculture and extension services, education and vocational training, cottage industries and food processing, primary health care delivery and enlightenment/awareness and cooperatives. It was replaced by Family Support Programme. There are various MSMEs programs initiated by Nigeria Government in different sectors of the economy such as Agriculture, Health, Education, Transport, Financial, Manufacturing and other sectors.

In recent years, a set of programmes and policies have been introduced such as:

Poverty alleviation programme (PAP), Natural resources development and conservation scheme (NRDCS). The study therefore, suggests the following strategies that should be undertaken by policy makers to facilitate poverty reduction tendencies of MSMEs sachet water firms in Yola metropolis. Promotion of core hygiene values by Regulatory body to enhance desired improvement such as general cleanliness of storage environment and vendor container in order to reduce all drinkable water related diseases. Also, end-product verification should be enhanced by NAFDAC through proper assessment of the water source, validation of the drinking water treatment and enhanced operational and routine monitoring for sachet water production in the metropolis. Furthermore, given the intermittent supply and low coverage of utility network in the metropolis, Government should provide enabling environment through provision of required infrastructural facilities to encourage the production of MSMEs sachet water manufacturing firms in order to create more employment opportunities in the metropolis. Credit facilities provided through the Micro finance bank should attract single digit interest rate which would in turn reduce cost of production and make fund available to other development. In addition, Government should focus on due process rather than bureaucratic process in the establishment of the firms to encourage interested youth and women in the establishment of the firm in order to create more employment opportunities. Lastly, Government should create commercial sachet water scheme which will handle the credit management available to the sachet water manufacturing firms in the state in order to reduce inaccessibility of fund experienced from micro finance institutions.

2.1 Theoretical Framework

The study adopted the theory of development impact of MSMEs as its theoretical underpinning. The theory states that the potentials of MSMEs to impact on growth and poverty alleviation are the rationale for the global interest and support in MSMEs development (SEAF, 2004). The study stands this theory since it shows the contribution of sachet water firms' to reducing poverty in Yola metropolis.

3. Methodology

The researchers used a survey design to assess the contributions of selected small and medium scale sachet water

enterprises on poverty reduction in Yola metropolis, Adamawa State. The population of the study consists of 200 small and medium scale sachet water enterprises in Yola metropolis. However the figure above excludes those that have stop functioning due to either management problem or capital or otherwise. As seen in research advisors (2006), Ghyoot (1994:12-16), Krejcie and Morgan table was used to determine the sample size of 132 small and medium scale sachet water enterprises. A probability sampling technique in the form of purposeful random sampling was adopted since the population is homogeneous and thus the goal is credibility, and ability to generalize. The study employed the use of a well-structured questionnaire (SAWAPORQ) to gather information from the study respondents. The questionnaire was in Likert scales of 1 to 5 with 1 as strongly disagree and 5 as strongly agree.

Content validity test was used to ensure the validity of the instrument. Experts were asked to judge the rate of necessity of each item (based on the relevancy and irrelevancy of each item); therefore, those items with CVI score of 0.70 and above were considered satisfactory. The content validity index for the questionnaire was computed as shown below:

$$CVI = \frac{R}{Total}$$

where *CVI* = content validity index, *R* = relevant questions, *Total* = *IR* + *R* and *R* = irrelevant questions.

Table 1: Description of Content Validity Index Computation

Variable	No. of items	Relevant (R)	Irrelevant (IR)	$CVI = \frac{R}{R + IR}$
Contributions of small and medium scale sachet water enterprises	15	12	3	0.80
Poverty reduction	25	18	7	0.72

Source: Field Survey, 2016

Cronbach Alpha method was used to measure the internal consistency and the questionnaire reliability. The standard is taken from Nunnally (1978), who suggests that in the early stages of research on predictor tests or hypothesized measures of a construct, reliabilities of 0.70 or higher will be sufficient. The result of Cronbach's Alpha obtained was 0.78. Therefore, the internal consistency for this instrument is considered high. The data collected for the study was analyzed using both descriptive and inferential statistical analysis. The descriptive part provides a summary of the demographic data of the respondents while the inferential statistics used regression analysis for testing hypothesis. Analysis of data obtained was performed using the Statistical Package for Social Sciences (SPSS), version 16.

4. Data Presentation and Analysis

4.1 Socio-Demographic Analysis of Respondents

Table 2: Gender distribution of respondents

	Frequency	Percentage (%)
Gender		
Male	88	74.5
Female	30	25.4
Total	118	100.0

Source: Field Survey, (2016)

Table 2 showed the gender distribution of the respondents. From the table it can be seen that 74.6% of the respondents were male that is 88 male respondents out of the 118 questionnaires returned while only 30 respondents representing 25.4% were female. This implies that the respondents were made up of more men than women managers/owners of sachet water MSMEs in Yola metropolis.

Table 3: Age of Respondents

	Frequency	Percentage (%)
Age		
Below 30years	46	39.0
31-35years	62	52.5
36years & Above	10	8.5
Total	118	100.0

Source: Field Survey, (2016)

Table 3 showed the ranges of age distribution of the owners/managers of the sachet water MSMEs under study. It shows that 39.0% of the respondents out the total sampled (which is 118 respondents) were less than 30years of age, 52.5% had an age that ranges from 30 – 35years and only 8.5% had an age that is above 36years. The implication is that high number of youth participates in sachet water MSMEs business in Yola metropolis. This may be attributed to high unemployment in the society.

Table 4: Forms of Businesses of the Respondents

	Frequency	Percentage (%)
Forms of businesses		
Partnership	19	16.1
Sole proprietorship	46	39.0
Company	53	44.9
Total	118	100.0

Source: Field Survey, (2016)

Table 4 elicits information about the forms of businesses of the sampled MSME`s sachet water firms in Yola Metropolis. The distribution of respondents by the ownership structure or business forms shows that 19 of the enterprises (representing 16.1%) are engaged in partnership business. Also 46 of the sachet water MSMEs business (representing 39.0%) were individually owned while 53 of the respondents (representing 44.9%) were company owned businesses. This implies that major forms of business in sachet water MSMEs are sole proprietorship and company owned business.

4.2 Descriptive Statistics

Table 5: Descriptive Statistics for variables in sachet water MSMEs contribution

	N	Mean statis	Std. deviati statistic	Standard error
The sachet water MSMEs help in increasing income level of people involved in the business	118	4.82	0.38	0.04
The sachet water MSMEs help in creating jobs for unemployed youths/women	118	4.60	0.49	0.05
The sachet water MSMEs has help to reduced poverty level	118	4.60	0.49	0.05

Source: Field Survey, (2016)

Table 5 showed the descriptive statistics for sachet water MSMEs contribution. The mean values for all the measuring variables in the table shows that the respondents agree and support all the facts raised. On 5-point scale, the mean values for all the constructs are more than the mid-point of the rating scale (that is 2.5). This indicates that most of the respondents strongly agreed on the fact that sachet water MSMEs help in increasing income level of people involved in the business. Also most respondents agreed that sachet water MSMEs help in creating jobs for unemployed youth/women. Not only that, most of the respondents also expressed the same views without doubt that sachet water MSMEs also help to reduce poverty level.

Table 6: Descriptive Statistics for variables in Poverty Reduction

	N	Mean statis	Std. deviation statistic	Standard error
The level of poverty has reduced drastically in your area.	118	2.63	1.66	0.15
Quite a number of people are living above one dollar per day in your area.	118	3.19	1.65	0.15
Government is living no stone unturned in the creation of wealth and employment generation to improve the living condition of her citizenry.	118	3.66	1.43	0.13
An average citizen in your area has at least something to do that makes him/her occupied.	118	3.30	1.53	0.14
As a result of poverty reduction, people's income in your area has appreciated.	118	2.76	1.47	0.13

Source: Field Survey, (2016)

In the same vein, Table 6 shows the descriptive statistics for poverty reduction. The first item with a mean of 2.63 depicts that most of the respondents have disagreed to the fact that the level of poverty had reduced drastically in your area. Most of the respondents also with a mean of 3.19 agreed to the notion that quite a number of people are living above one dollar per day in their area. In addition, item three with a mean of 3.66 signifies that respondents agreed on the fact that government are living no stone unturned in the creation of wealth and employment generation to improve the living condition of her citizenry. An average number of the respondents with a mean of 3.30 also agreed on the fact that an average citizen in their area had at least something to do that makes him/her occupied while 2.77 mean score of the respondents are lacking interest on the idea that people's income appreciates as a result of poverty reduction.

4.3 Results

The results of the study were presented in line with the hypothesis formulated.

H_0 – Small and Medium Scale Sachet Water Enterprises do not significantly contributes to poverty reduction to any extent in Yola metropolis

**Table 7: Poverty Reduction Variables: Regression Estimate.
 Dependent Variable: Poverty Reduction**

Variables	B- coefficients	t-values	Sig.
MEANMSME	0.720	4.619	0.000
(Constant)	6.471	8.861	0.000
R ²	0.155		
Adjusted R ²	0.148		
F	21.336		
Std. Error of the estimate	0.58956		
Sig. of F	0.000		

Predictors: Sachet water MSMEs

Dependent variable: MEANPOVR

Source: Field Survey (2016)

In testing the hypothesis, the study regressed sachet water MSMEs contribution against poverty reduction. The value for adjusted R square is 0.148 which means sachet water MSMEs contribution explains 14.8% variance in poverty reduction. The remaining 85.2% of variability is due to other unexplained factors. The value of F is 21.336 at 0.000a significance level. Hence the null hypothesis is rejected. Thus sachet water MSMEs significantly contributes to poverty reduction to some extent in Yola metropolis.

Mathematically, an expression that shows the extent to which sachet water MSMEs have contributed to

reducing poverty level in Yola metropolis is shown as follows: $Y = b_0 + b_1X_1$ where Y is poverty reduction and X is sachet water MSMEs contribution, ' b_0 ' is a constant factor and ' b_1 ' is the value of coefficient. Therefore, $Poverty\ Reduction = 6.5 + (-0.72)MSME\ Contribution$ (sachet water MSMEs s contribution). This means that for every 100% changes in sachet water MSMEs contribution, poverty level changes by -72%.

4.4 Discussion of Findings

In testing the hypothesis, the study regressed sachet water MSMEs contribution against poverty reduction. The value for adjusted R square is 0.148 which means sachet water MSMEs contribution explains 14.8% variance in poverty reduction. This implies that there is existence of MSMEs sachet water firms' contribution which has helped to reduce poverty in Yola metropolis. It also means sachet water MSMEs contribution plays a significant role in reducing poverty in the metropolis.

This is in line with objective of various government programmes and interventions aimed at poverty reduction in Nigeria. The finding also supported the work of Omolara (2012) who found out that the MSMEs were making impact on alleviating the level of poverty in Osun State. Meanwhile, the impact is not only felt in Osun State, it is also applicable to Adamawa State based on the findings of this study. This study is also in line with the findings in Aremu and Adeyemi (2011), Sokoto and Abdulahi, (2013) who found that SMEs sector is the main driving force behind job creation, poverty reduction, wealth creation, income distribution and reduction in income disparities.

5. Conclusion

MSMEs generally remain the main engine of growth in any economy as their operations and investments cover all aspects of economic or business activities. This has been recognized in Nigeria as it is reflected in most government policies such as SAP, NEEDS, and MDGs among others. It is not sufficient to know the important roles of the SMEs when they have not been given full incentives for effective performance. However, studies have proven that MSMEs is one of the veritable tools to combat poverty in any nation. Analysis of the results showed a significant contribution of sachet water MSMEs to poverty reduction in Yola metropolis which will enhance job creations for unemployed youths and caused a marked increase in investment opportunities for entrepreneurs. Hence, sachet water MSMEs contribution has a significant role to play in reducing poverty among the sub-sectors of the metropolis. In other words, improvements in sachet water MSMEs activities lead to reduction in poverty level.

Sachet water MSMEs business is a viable business that can help to reduce poverty level in Yola metropolis; hence the study recommends that governments and non-governmental organizations should create an enabling environment for the establishment and sustainability of sachet water MSMEs in view of their potential to aid poverty reduction.

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