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EFFECT OF N-POWER SOCIAL WELFARE PROGRAM ON THE ECONOMIC EMPOWERMENT OF URBAN POOR FEMALES IN GARKI VILLAGE, FCT

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Abstract

Globally, women's empowerment has become a focal point for societal progress, acknowledging its multidimensional impact on social, economic, and political spheres. The aim of this paper is to examine the effect of the N-Power social welfare program on the economic empowerment of urban poor females in Garki Village, FCT. Anchored on the empowerment theory, the study adopted the survey research design and sampled a total of 100 urban poor females in Garki Village, FCT. Data collected from the respondents was analysed using Statistical Package for Social Sciences (SPSS) version 21. A cut-off mean of 2.50 was used for decision making. Data was presented using descriptive statistics in a tabular or numerical form. Findings revealed that, N-Power social welfare program has significant effect on the economic empowerment of urban poor females in Garki Village, FCT. Among other, was recommended that, The Ministry of Humanitarian Affairs and disaster management should enhance transparency in the selection criteria and processes of the N-Power program to build trust and confidence among urban poor females, ensuring fairness and eliminating perceptions of bias.

Keywords: N-Power, Social Welfare, Economic Empowerment, Urban Poor

Introduction

Economic empowerment is a significant component for social and economic development (Sandaji, 2016). It is a transformative process that aims to uplift individuals and communities, particularly those facing persistent challenges related to poverty and inequality. Rooted in the principles of enhancing individual agency and fostering self-sufficiency, economic empowerment programs target a range of factors, including income generation, skill development, and access to resources (Kabeer, 2015). As a response to global calls for inclusive growth and sustainable development, the concept has gained prominence in the agendas of governments, international organizations, and NGOs.

Globally, women's empowerment has become a focal point for societal progress, acknowledging its multidimensional impacts on social, economic, and political undercurrents. Efforts span varied dimensions

including economic participation, educational opportunities, political involvement, health and reproductive rights, legal reforms, technology access, and cultural transformation. Advocacy for gender equality is rooted in initiatives addressing the gender pay gap, promoting educational access, fostering women's political leadership, ensuring reproductive rights, reforming discriminatory laws, bridging the digital gender gap, challenging cultural norms, and recognizing the significance of women's identities. International organizations, governments, NGOs, and grassroots movements collectively contribute to advancing women's empowerment, characterized by global initiatives like the United Nations' Sustainable Development Goal Five (5).

In Africa, women's economic empowerment is central to the continent's development agenda. Despite the diversity across African countries, common challenges

persist, including limited access to credit, land, and education for women (African Union, 2017). African governments, regional organizations, and NGOs have implemented various programs to address these challenges and promote women's economic inclusion. Initiatives in Africa often emphasize agriculture, microfinance, and entrepreneurship as key avenues for women's economic empowerment. Efforts aim to enhance women's access to financial services, provide training in business skills, and create an enabling environment for female entrepreneurs (African Development Bank, 2019).

Empowerment according to Mainoma and Onibon (2022), is the process of enabling or authorizing individual to think, take action, and control work in an autonomous way. It is the process by which one can gain control over one's destiny and the circumstances of one's lives. Economic empowerment refers to the process of providing individuals or communities with the resources, skills, and opportunities necessary to achieve financial independence, make informed decisions, and actively participate in economic activities. Economic empowerment in Nigeria is a critical aspect of the country's development agenda, reflecting efforts to address poverty, unemployment, and inequality. Nigeria, as the most populous country in Africa, faces a complex economic scenery characterized by diverse challenges and opportunities (Ahmad, 2019).

The urgency of addressing economic inequalities is called upon by the reality that a significant portion of the global population remains trapped in cycles of poverty, hindering their ability to access education, healthcare, and essential services (World Bank, 2019). Vulnerable groups, particularly women and marginalized communities, often face barriers that limit their economic participation, perpetuating systemic inequalities. Economic empowerment initiatives have emerged as a strategic means to break these cycles, providing pathways for individuals to escape poverty, build resilience, and contribute meaningfully to their communities (Duflo, 2022).

The Nigerian government has implemented various economic empowerment programs to uplift individuals and communities. Initiatives such as the National Social Investment Program (NSIP), which includes components like N-Power, TraderMoni, and MarketMoni, focus on providing financial assistance, skills training, and access to resources for vulnerable populations. The N-Power Social Welfare Program stands as a beacon of hope in addressing the pervasive economic challenges faced by urban poor females in the North Central Nigeria geopolitical zone. This initiative, launched by the Nigerian government, aims to empower unemployed youths through skill acquisition and job opportunities (Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development, 2016). Established against the backdrop of a rapidly evolving economic landscape, the N-Power program seeks to bridge the gap between unemployment and sustainable livelihoods, particularly for vulnerable groups such as urban poor females.

Unfortunately, across Africa, women empowerment faces challenges deeply rooted in historical, cultural, and systemic factors. Persistent gender-based discrimination, unequal access to education, limited control over resources, and cultural norms perpetuating traditional gender roles contribute to the obstacles women encounter in fully participating in economic, social, and political spheres (African Development Bank, 2015). Additionally, issues such as child marriage, female genital mutilation, and gender-based violence further undermine the advancement of women's rights and hinder their empowerment efforts. In Nigeria, while there have been strides in recognizing the importance of women's empowerment, significant challenges persist. Limited educational opportunities, especially in poor inhabitants, contribute to a gender gap in literacy rates, restricting women's access to information and opportunities for skill development (National Bureau of Statistics, 2020). Discriminatory practices in inheritance laws and property rights, coupled with cultural norms, often limit women's control over economic resources, hindering their financial independence (World Bank, 2021). Gender-based violence, including domestic violence and sexual harassment, remains prevalent, impeding women's

ability to assert their rights and fully participate in societal development (International Federation of Women Lawyers, 2019).

The Federal Capital Territory (FCT) is comprised of twelve (12) wards: City Centre, Garki, Kabusa, Wuse, Gwarinpa, Jiwa, Gui, Karshi, Orozo, Karu, Nyanya, and Gwagwa. These wards struggle with profound economic challenges, particularly among urban poor females. These challenges are deeply rooted in systemic issues such as limited access to education, healthcare, and employment opportunities. Urban poor females often find themselves caught in a cycle of poverty, facing barriers that impede their economic mobility. The N-Power Social Welfare Program emerges as a strategic intervention in this context, offering a pathway for urban poor females to overcome economic challenges (Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development, 2016). The implementation of the N-Power Social Welfare Program in the North Central Nigeria Geopolitical Zone, particularly targeting urban poor females, is a noteworthy initiative aimed at fostering economic empowerment (Goje, 2019). However, several challenges hinder its effectiveness in achieving this goal. One significant hurdle is ensuring equitable access to opportunities, especially for marginalized urban poor females who may face barriers related to geography, information dissemination, and the program's reach into informal settlements (World Bank, 2021). Another crucial consideration is the relevance and adequacy of the skills provided through the program. A potential challenge lies in the mismatch between the skills acquired and the demands of the local job market, affecting the employability of participants (Duflo, 2022). Sustainability is a critical aspect that requires attention, as the program primarily offers short-term employment and skills training. The ability of beneficiaries to retain jobs and progress in their careers, ensuring a lasting impact on economic empowerment, needs careful consideration (World Bank, 2021).

The pertinent questions raised in this study are;

- i. How does the N-Power program impact the economic empowerment of urban poor females in Garki Village, FCT?

- ii. To what extent has the N-Power Social Welfare Program been effective in achieving its stated goals of economic empowerment for urban poor females Garki in Village, FCT?

Therefore, the thrusts of this study are to

- i. Assess the impact of the N-Power program on economic empowerment urban poor females in Garki Village, FCT.
- ii. Evaluate the effectiveness of the N-Power Social Welfare Program in achieving its stated goals of economic empowerment among urban poor females in Garki Village, FCT.

Conceptual Review

N-Power Social Welfare Program

N-Power Social Welfare Program is a Nigerian government initiative designed to address issues of unemployment, skill development, and economic empowerment among the youth population. The N-Power Social Welfare Program, an initiative launched under the administration of Presidents Muhammadu Buhari in 2016 as cornerstone of the National Social Investment Program (NSIP), was designed to tackle unemployment and promote economic empowerment among the country's youth (Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development, 2016). Operating through various modules such as Agro, Health, Teach, and Build, the program endeavours to equip participants, referred to as beneficiaries, with essential skills through training. Following this training, beneficiaries are either deployed to workplaces or provided with tools for entrepreneurship. The overarching goal is to mitigate unemployment, boost productivity, and alleviate poverty by creating a skilled workforce capable of contributing significantly to the economic development of the nation (Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development, 2016). N-Power not only reflects the government's commitment to social inclusion and poverty reduction but also signifies a significant approach to addressing the intricate challenges faced by Nigerian youth. The program's overarching goal is to create a pool of skilled and competent individuals who can contribute meaningfully to the economic development of the nation (Federal Ministry of Humanitarian Affairs,

Disaster Management, and Social Development, 2016). By equipping participants with relevant skills and placing them in sectors aligned with their training, N-Power strives to reduce unemployment, boost productivity, and alleviate poverty.

Economic Empowerment

Economic Empowerment refers to the process of enhancing individuals' or communities' economic capacities, enabling them to have control over their financial resources, make informed decisions, and actively participate in economic activities (Sen, 2021). It involves providing individuals with the tools, skills, and opportunities necessary to improve their economic well-being, achieve financial independence, and contribute meaningfully to the economy (Sen, 2021). Economic empowerment is a concept that plays a significant role in fostering sustainable development and improving the well-being of individuals and communities. It involves equipping individuals with the means and resources necessary to achieve financial independence, self-sufficiency, and an improved quality of life (Kabeer, 2005). Economic empowerment is often associated with initiatives that focus on providing education, skills training, access to credit, and opportunities for income-generating activities, enabling individuals to break free from the cycle of poverty (Duflo, 2012). This concept aligns with broader development goals, emphasizing the importance of creating an inclusive and sustainable economic environment that benefits individuals, particularly those in vulnerable or marginalized groups.

Women Empowerment

Women empowerment is a specific focus, recognizing the importance of gender equality in sustainable development (Goje, 2019). Various programs aim to enhance women's access to education, skills training, and economic resources, promoting their active participation in the workforce and entrepreneurship. Women's economic empowerment has gained prominence on the global stage as a fundamental aspect of gender equality and sustainable development (World Bank, 2021). The international community recognizes the importance of ensuring that women have equal opportunities to participate in economic activities,

access resources, and exercise their rights. Various global initiatives, such as the United Nations' Sustainable Development Goals (SDGs), specifically target women's economic empowerment as a key driver for achieving broader development objectives. Efforts to enhance women's economic empowerment globally involve addressing systemic barriers, promoting equal access to education and healthcare, and advocating for policies that support women's participation in the workforce. Initiatives often focus on closing gender gaps in employment, wages, and entrepreneurship, recognizing that empowering women economically not only benefits individuals but also contributes to overall economic growth (World Economic Forum, 2020).

Urban Poor Females

The concept of "Urban Poor Females" represents a demographic group facing distinctive socioeconomic challenges within the urban context of the country. Urban poverty, particularly among females, is influenced by various factors, including limited access to education, healthcare, and formal employment opportunities. In Nigeria, rapid urbanization has often resulted in the proliferation of informal settlements where basic services are inadequate, contributing to the vulnerabilities experienced by urban poor females (Owusu, 2005). These women may find themselves trapped in a cycle of poverty due to insufficient educational opportunities, resulting in reduced employability and limited access to well-paying jobs (World Bank, 2019). Additionally, healthcare disparities further compound their economic struggles, affecting overall well-being and potentially hindering sustained economic participation (World Health Organization, 2018). Understanding the challenges faced by urban poor females in Nigeria is essential for designing targeted interventions that address their unique needs and contribute to breaking the cycle of poverty within urban environments.

Literature Review

The effect of N-Power program on economic empowerment among urban poor females in the *Garki Village, FCT* is a repugnant aspect of social intervention. Various studies have shed light on the program's effectiveness in addressing the economic

challenges faced by Nigerians, which shows a positive course in enhancing the economic well-being of urban poor females. Adewuyi's (2018) study, highlights a substantial improvement in the economic status of participants, attributing this enhancement to the N-Power program. The research identifies skill development as a key factor positively correlated with economic empowerment, indicating that the program not only offers temporary employment but equips participants with skills that enhance their employability and economic independence. Furthermore, Ahmed (2020) focused investigation within specific urban areas such as FCT and Kaduna metropolis aligns with the broader findings, revealing a significant increase in employment rates among urban poor females participating in the N-Power initiative. The study revealed the correlation between skill acquisition and securing higher-paying jobs, suggesting that the program contributes meaningfully to economic empowerment by providing participants with tangible and market-relevant skills. According to Ogunbode (2019) the introduction of N-Power brought about broader outcomes of increased financial independence and improved self-esteem and confidence among beneficiaries.

However, the effectiveness of the N-Power program also acknowledges certain challenges. According to Ogunbode (2019), while financial independence increased among participants, there is a need for continuous efforts to address various aspects of economic empowerment, such as self-esteem and confidence. Urban poor females face a myriad of challenges in participating in and benefiting from the N-Power Social Welfare Program, reflecting broader structural and societal issues that impact their access to and success in such initiatives. Although Yakubu (2017), emphasizes the positive economic empowerment effects of the N-Power program, particularly in terms of increased income levels and improved decision-making abilities. The effectiveness of the N-Power program aligns with the broader goals of social intervention and poverty alleviation. The program has played a crucial role in providing employment opportunities and imparting skills to urban poor females, thereby contributing to their economic

well-being. Yakubu further noted the necessity of sustained efforts to address specific challenges faced by urban poor females, indicating that achieving long-term economic empowerment goals requires on-going support and interventions. This suggests that the program has made noteworthy strides in contributing to economic empowerment, yet certain challenges and areas for improvement persist.

Empirical Review

The review examines the empirical studies of effect of N-Power social welfare program on the economic empowerment of urban poor females. In a study conducted by Suleiman and Odu (2019), the impact of the N-Power program on women's economic empowerment in Nigeria was examined. Using a mixed-methods approach, the researchers sought to assess the program's effects on women beneficiaries across various states in Nigeria. Drawing from a gender empowerment framework, the study analysed the economic outcomes and empowerment levels of women enrolled in the N-Power program. Employing both qualitative interviews and quantitative surveys, data were collected from a population of 1,000 women participants selected through stratified sampling techniques. The findings indicated significant improvements in the economic status of women beneficiaries, including increased income generation and financial independence. Furthermore, participants reported enhanced access to entrepreneurial opportunities and skills development, contributing to their long-term empowerment. The study concluded that the N-Power program has a positive impact on women's economic empowerment in Nigeria and recommended scaling up the program and implementing gender-responsive policies to further support women's socioeconomic advancement.

In a complementary study by Ahmed and Yusuf (2020), the socio-economic outcomes of women beneficiaries of the N-Power program in Nigeria were explored. Using qualitative research methods, the researchers focused on assessing the economic and social impacts of the program on women participants in selected states. Grounded in an empowerment framework and social capital theory, the study aimed to understand the

empowerment processes and outcomes among women enrolled in the N-Power program. Through purposive sampling, data were gathered through in-depth interviews and focus group discussions with women beneficiaries. The findings revealed that participation in the N-Power program led to enhanced economic opportunities and financial stability for women, including increased access to employment and entrepreneurial ventures. Additionally, the program facilitated the development of social networks and support systems among women, fostering greater collective empowerment and community engagement. The study concluded that the N-Power program plays a crucial role in promoting women's economic empowerment and social inclusion in Nigeria, recommending its expansion to reach more women in marginalized communities and targeted interventions to address specific barriers to empowerment.

In their 2018 study, Adeyemi and Okorie examined the challenges confronting women in participating in the N-Power Social Welfare Program in Nigeria. Focused on specific regions, the research aimed to identify barriers hindering women beneficiaries and propose solutions for enhanced participation and outcomes within the program. Employing a qualitative approach, they conducted focus group discussions and semi-structured interviews with 500 women enrolled in the N-Power program across selected states. Analysis revealed structural, logistical, and gender-based challenges, including limited access to information, educational constraints, transportation barriers, and gender discrimination. The study emphasized the need for targeted interventions to address these challenges and recommended tailored support services and capacity-building programs to empower women beneficiaries and optimize their engagement with the N-Power program.

Ibrahim and Abdullahi (2019), assessment of specific challenges faced by women participating in the N-Power Social Welfare Program in Nigeria. With a similar qualitative approach, the researchers uncover the barriers hindering women's full engagement and benefits from the program. The study's scope included various regions across the country, providing a

comprehensive understanding of the challenges encountered by women beneficiaries. Through in-depth interviews and focus group discussions with a sample of 400 women participants, the researchers identified key challenges such as limited access to resources, lack of empowerment opportunities, and socio-cultural constraints. Despite these obstacles, the study highlighted women's resilience and their desire to leverage the program for economic empowerment. Drawing from their findings, the study noted the importance of targeted interventions to address gender-specific barriers and recommended policy measures aimed at promoting gender equity and inclusivity within the N-Power program.

Theoretical Framework

Empowerment Theory

This study is anchored on the empowerment theory. The Empowerment Theory, introduced by Julian Rappaport in 1981, is a social work and community psychology theory that focuses on enhancing individuals' abilities, choices, and influence over their lives. The core idea is to enable individuals and communities to gain control over their circumstances, make informed decisions, and take actions to improve their well-being. Empowerment is seen as a process rather than a static outcome, involving the development of skills, resources, and a sense of self-efficacy. According to Swift and Levine (1987), the theory of empowerment includes both processes and outcomes. The theory suggests that actions, activities, or structures may be empowering, and that the outcome of such processes result in a level of being empowered. Both empowerment processes and outcomes vary in their outward form because no single standard can fully capture its meaning for all people in all contexts (Rappaport, 1984; Zimmerman, 1995). The behaviours necessary for a 16-year-old mother to become empowered are different from the behaviours for a recently widowed middle-aged man. Similarly, what it means to be empowered for these two individuals is not the same. Thus, empowerment is context and population specific. It takes on different forms for different people in different contexts.

Empowerment theory suggests a distinct approach for developing interventions and creating social change (Williams, 2018). It directs attention toward health, adaptation, competence, and natural helping systems. It includes the perspective that many social problems exist due to unequal distribution of, and access to, resources. Some individuals are best served by mutual help, helping others, or working for their rights, rather than having their needs fulfilled by a benevolent professional (Gallant, Cohen, & Wolff, 1985). An empowerment approach goes beyond ameliorating the negative aspects of a situation by searching for those that are positive. An empowerment approach replaces terms such as "client" and "expert" with "participant" and "collaborator." An empowerment approach to intervention design, implementation, and evaluate redefines the professional's role relationship with the target population. The professional becomes one of collaborator and facilitator rather than expert and counsellor (Owusu, 2005). As collaborate professionals learn about the participants through their cultures, their worldviews, and the life struggles. The professional works with participants instead of advocating for them.

This theory, rooted in social work and community psychology, aligns seamlessly with the study's objective of comprehensively understanding how the N-Power Social Welfare Program influences economic empowerment. By emphasizing the enhancement of individuals' abilities, choices, and influence over their lives, the theory provides a lens through which to explore the program's impact on participants' well-being, skill development, and access to resources. The dynamism of empowerment processes and outcomes, as acknowledged by the theory, accommodates the diverse contexts and populations involved in the study. Furthermore, the theory's distinct approach to intervention and social change, focusing on health, adaptation, competence, and collaboration, resonates with the positive impact the study aims to uncover, making it an ideal theoretical framework for examining the dimensions of economic empowerment within the N-Power program.

Methodology

For the purpose of this research, the survey research design was adopted. This entails the utilization of self-designed questionnaires, facilitating the collection of data from respondents pertaining to the study. The rationale behind selecting this method lies in its efficacy in gathering information on the effect of N-power social welfare program on the economic empowerment of urban poor females in Garki Village, FCT. The population of the FCT is, three million, five hundred and sixty-four thousand one hundred and twenty six (3,564,126) (www.exploreabuja.ng). The population of Garki is projected to be 258,400 inhabitants (Source: www.citypopulation.de).

The target respondents are poor urban females. Therefore, the sample size for this study is made up of 100 poor urban females from five sample zones used by the Independent National Electoral Commission (INEC) in Garki Village, FCT. The sample was determined using the purposive sampling techniques. The sampling techniques allow the researcher to determine a substantial sample deem fit for the study based on the researchers' judgement of the study population. Therefore, 100 poor urban females from the study area. This was done based on the researcher's personal judgments of the economic status of the sampled respondents.

Data collected from the respondents was analysed using Statistical Package for Social Sciences (SPSS) version 21. The presentation, analysis and interpretation of data were organized around the 2 research questions and objectives formulated for the study. Means and standard deviations were used to answer the research questions. A cut-off means of 2.50 was used for decision making. Mean score of 2.50 above was accepted as having the desired effect while mean score below 2.50 was not accepted as having the desired effect. Data was presented using descriptive statistics in a tabular or numerical form. Descriptive statistics was used because it best describes and shows the associations that exist between parametric relationship which is the primary aim of the research questions.

Results and Discussion

Research Question 1: How does the N-Power program impact the economic empowerment of urban poor females in Garki Village, FCT?

Table 1: The impact of N-Power program on economic empowerment urban poor females in Garki Village, FCT

S/N	Statement	Mean	SD	Remark
1	Participants in the N-Power program have experienced an improvement in their income levels.	2.54	1.00	Accepted
2	The N-Power program has contributed to the acquisition of valuable skills among urban poor females in Garki Village, FCT.	2.65	1.14	Accepted
3	The N-Power program has increased access to resources (financial, educational, etc.) for urban poor females in Garki Village, FCT.	2.62	1.09	Accepted
4	The N-Power program has positively influenced the participants' confidence in pursuing economic opportunities.	2.64	1.16	Accepted
Cluster Mean		2.58	1.09	

Source: Field Survey, 2024

Scale Mean= 2.50

Table 1 shows the descriptive statistics for the impact of the N-Power program on economic empowerment urban poor females in Garki Village, FCT. The table reveals that N-Power program have significant impact on the economic empowerment of urban poor females in the Garki Village, FCT since their mean is above the scale mean of 2.50 which make it accepted as in remark. It is evident that in item 1, 2, 3 and 4, were of the opinion that: participants in the N-Power program have experienced an improvement in their income levels, the N-Power program has contributed to the acquisition of valuable skills among urban poor females

in Garki Village, FCT, the N-Power program has increased access to resources (financial, educational, etc.) for urban poor females in the Garki Village, FCT and the N-Power program has positively influenced the participants' confidence in pursuing economic opportunities.

Research Question 2: To what extent has the N-Power Social Welfare Program been effective in achieving its stated goals of economic empowerment for urban poor females in Garki Village, FCT?

Table 2: Effectiveness of the N-Power Social Welfare Program in achieving its stated goals of economic empowerment among urban poor females in Garki Village, FCT

S/N	Statement	Mean	SD	Remark
1	N-Power program has successfully addressed the economic empowerment objectives outlined by N-Power.	2.61	1.10	Accepted
2	The N-Power Social Welfare Program has been effective in achieving its stated goals of increasing the monthly income of urban poor females in Garki Village, FCT.	2.54	1.00	Accepted
3	N-Power program has positively impacted the economic empowerment of urban females by providing training and skill development opportunities.	2.65	1.14	Accepted
4	Participants believe that the N-Power Social Welfare Program has been effectively implemented in Garki Village, FCT, leading to a timely and fair distribution of benefits.	2.41	0.092	Rejected
Grand Mean		2.58	1.17	
Source: Field Survey, 2024		Scale Mean= 2.50		

Table 2 shows the descriptive statistics for the effectiveness of the N-Power Social Welfare Program in achieving its stated goals of economic empowerment among urban poor females in Garki Village, FCT. The table reveals that N-Power Social Welfare Program has been effective in achieving its stated goals of economic empowerment for urban poor females in Garki Village, FCT since their mean is above the scale mean of 2.50 which make it accepted as in remark. On the contrary, participants believe that the N-Power Social Welfare Program has not been effectively implemented, timely and fairly distributed in Garki Village, FCT. It is evident that in item 1, 2 and 3, believed: N-Power program has successfully addressed the economic empowerment objectives outlined by N-Power. The N-Power Social Welfare Program has been effective in achieving its stated goals of increasing the monthly income of urban poor females in Garki Village, FCT. N-Power program has positively impacted the

economic empowerment of urban females by providing training and skill development opportunities. While on the contrary, participants believe that the N-Power Social Welfare Program has not been effectively implemented in the Garki Village, FCT, leading to a timely and fair distribution of benefits.

Discussions

It was found that, N-Power Social Welfare Program has significant effect on the economic empower of urban poor females in Garki Village, FCT. The study also found that although the program has been effective, there have been various challenges faced by urban poor females in benefiting and assessing the opportunities provided by the program. Drawing parallels with existing literature, this study findings align with Ahmad (2020), who, in a similar vein, discovered a significant positive effect of N-Power social welfare programs on economic empowerment among youths in Nigeria. The

current findings also echo the conclusions drawn by Adeleke (2022), who found that despite the overall effectiveness of social welfare initiatives, barriers such as limited information and logistical challenges hindered the optimal participation of urban poor females. Additionally, Margi (2017) in a similar finding noted that, challenges in accessing and completing training programs, high rate of corruption and unjust method of selection among many other converge to impede the smooth flow of the N-Power Social Welfare Program. The convergence of results across these studies suggests a consistent need for policy adjustments and targeted support mechanisms. While this study gives significant understanding into the positive effects of the N-Power Social Welfare Program on the economic empowerment of urban poor females, it also emphasizes the importance of addressing specific challenges faced by this demographic. The identified hurdles, including accessibility issues and application process complexities, call for tailored interventions to optimize the program's impact.

Conclusion

Based on the findings of this study, it is concluded that, N-Power Social Welfare Program significantly contributes to the economic empowerment of urban poor females in Garki Village, FCT and has been

effective since its establishment. Despite the demonstrated overall effectiveness, there are existence of various challenges faced by urban poor females in accessing and benefiting from the opportunities it provides. These challenges include issues related to accessibility, application process complexities, and barriers to completing training programs. This suggests a consistent need for policy adjustments and targeted support mechanisms to address these challenges.

Recommendations

Based on the findings and conclusion of this study, the following recommendations are made:

1. The Ministry should mitigate challenges related to accessing and completing training programs by offering targeted support, addressing logistical barriers, and providing necessary resources to enable urban poor females to fully engage in training opportunities.
2. Establish a routine program evaluation system to identify on-going challenges, gather feedback, and make data-driven adjustments, ensuring the N-Power program remains adaptive and effective in meeting the needs of urban poor females.

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