The Effect of the N-Power Program on Unemployed Youth Income Generation Activities in Central Senatorial Zone of Taraba State, Nigeria

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ABSTRACT

In Nigeria, a notable demographic imbalance exists between the youth and elderly, with a significant portion of the young population struggling to generate sufficient income, leading to widespread poverty and vulnerability. Despite various policy initiatives, poverty remains a critical issue, particularly among the youth. The N-Power program, launched by the Nigerian government in 2016, is a social investment initiative designed to empower youth (ages 18-35) through skills training, technical assistance, and micro-financing, thereby promoting entrepreneurship and innovation. Using a survey methodology and stratified random sampling, data was collected from 674 participants through structured questionnaires covering 2018 to 2021. This study assesses the impact of the N-Power program on youth wealth creation in the central senatorial zone of Taraba State, Nigeria, using linear regression analysis. The findings reveal that the program positively influences income generation among beneficiaries, providing empirical support for its effectiveness in mitigating youth unemployment and poverty. The study contributes to the academic discourse by highlighting the importance of targeted social investment programs in promoting economic empowerment and poverty reduction in emerging economies.

Keywords: N-power, Youth unemployment, Central zone, Wealth creation

INTRODUCTION

In Nigeria, the pronounced disparity between the youth and elderly demographics has engendered substantial apprehensions, as a considerable proportion of young individuals encounter difficulties in attaining adequate financial resources, thereby precipitating pervasive poverty and susceptibility. Empirical investigations, including the 2018 Work and Productivity report [1] and the 2022 Multidimensional Poverty Index survey [2], elucidate that 63% of Nigerians exist within the confines of multidimensional poverty, underscoring the critical nature of youth unemployment. In a similar vein, [3] emphasize the elevated unemployment rates among educated youth, notwithstanding governmental endeavors aimed at mitigating this predicament. Notwithstanding the plethora of policy initiatives, poverty remains a profoundly entrenched challenge in Nigeria. Initiatives such as the National Directorate of Employment (NDE), which was instituted to foster skill acquisition and provide financial resources aimed at stimulating entrepreneurial ventures [4], have been executed. Moreover, the National Poverty Eradication Program (NPEP) was inaugurated in 2001 to facilitate vocational training for Nigerian youth and to ameliorate the socioeconomic conditions of rural communities, underpinned by a well-structured organizational framework to realize its objectives [5]. In 2006, the Skills Acquisition and Empowerment Scheme (SAES) was initiated to deliver vocational training and financial support, thereby empowering young individuals to establish their own enterprises. Nonetheless, poverty continues to endure [6], underscoring the pressing necessity for more efficacious interventions. [7] underscore the significance of collaborative efforts and innovative methodologies to address the challenges of youth unemployment and poverty in a more effective manner.

In 2016, during President Buhari's administration, the Nigerian government instituted the N-Power program as an integral component of a broader Social Investment Program aimed at confronting youth unemployment and poverty [8, 9, 10]. This initiative is specifically directed at individuals aged 18-35, providing skills training, technical assistance, and micro-financing to promote entrepreneurship and innovation. With an outreach of over four million beneficiaries, the program encompasses diverse components, including N-Teach, N-Agro, N-Health, and N-Tech.

Nevertheless, challenges such as governance deficiencies, political interference, and infrastructural inadequacies have impeded its efficacy, mirroring the obstacles faced by previous initiatives [11, 12, 13].

Notwithstanding these challenges, N-Power persists as Nigeria's preeminent social investment initiative, concentrating on skill enhancement to augment employability and mitigate poverty. The program has yielded heterogeneous outcomes in various scholarly evaluations. While certain beneficiaries have reported advancements in economic circumstances [14, 15,16] noted improvements in ICT competencies and financial empowerment—other investigations, such as those conducted by [17], indicated only a marginal decline in overall poverty levels, averaging approximately 41.26% throughout the program's operational period. Scholars, including [18,19], have highlighted persistent challenges such as protracted payment schedules and corruption that continue to compromise the program's efficacy. To further investigate the implications of preceding studies, this research endeavors to ascertain whether the N-Power program has substantially mitigated poverty among unemployed youth in the central senatorial zone of Taraba State. To date, no comprehensive studies have scrutinized the program's influence on youth wealth generation in this area through linear regression analysis across the five local government jurisdictions within the central senatorial district of Taraba State. Consequently, this study aspires to address the research inquiry: "What is the correlation between the N-Power program and unemployed youth wealth creation in the central senatorial district of Taraba State?" The outcomes will furnish empirical substantiation regarding the program's impact on income generation, thus contributing to the academic dialogue by accentuating the pivotal role of such initiatives in emerging economies.

Literature review
Youth unemployment

Youth unemployment is a major issue in Nigeria, affecting a significant portion of the population. [20] defines youths as those aged 18 to 35, representing around 67 million individuals. Data from the National Bureau of Statistics (NBS 2022) indicates that youth unemployment has steadily increased, impacting over 62% of the productive population. The unemployment rate rose from 14.2% in late 2016 to 33% by the third quarter of 2020, and further to 53.4% by mid-2022, posing threats to social and economic stability. By 2020, the combined unemployment and underemployment rate was 55.7%, significantly affecting the predominantly young population of 177 million, with about 64 million youths unemployed. The issue is prevalent nationwide, including in Taraba State. Factors contributing to high youth unemployment include insufficient empowerment strategies and a misalignment between education and market needs. Government policies are crucial for addressing these challenges, with programs such as the Presidential Youth Empowerment Scheme (P-YES), Technical and Vocational Education and Training (TVET), and entrepreneurship initiatives showing potential. These strategies focus on skill development and job creation but require a more integrated and comprehensive approach to effectively tackle youth unemployment and promote sustainable income generation and wealth creation.

The concept of empowerment

Empowerment in academic literature is often linked to civil rights, political empowerment, and the support of marginalized groups, such as women and the economically disadvantaged. It is particularly relevant to community development and involves enhancing an individual's ability to make decisions and turn those decisions into desired outcomes. Empowerment also includes giving authority to economic agents to engage in beneficial activities. For youth, it means involving them in decision-making on issues that affect them and equipping them with the skills and knowledge needed for meaningful participation in society. According to the [21], empowerment is about increasing individuals' or groups' capacity to make choices and transforming those choices into actions, aiming to build assets and improve the fairness and efficiency of systems governing asset use.

The concept of the N-power

The N-Power initiative constitutes a pivotal element of Nigeria's National Social Investment Program (NSIP), which is designed to address the pressing issue of youth unemployment and to augment economic empowerment. Launched by the Federal Government in 2016, following its initiation in 2015, this program specifically targets individuals aged 18 to 35, providing them with skills training, work experience, and entrepreneurial assistance throughout all 36 states of the federation. The initiative encompasses two primary categories: tracks for graduates and non-graduates. The graduate track encompasses positions within the public service domains such as education, agriculture, healthcare, and taxation, whereby participants are afforded stipends and access to training resources. Conversely, the non-graduate track emphasizes vocational skills and entrepreneurial ventures, featuring programs such as N-Power Agro, N-Power Tech, and N-Power Creative, which foster technical competencies across diverse sectors. However, the N-Power's overarching objective is to enhance human capital development, facilitate self-employment [22], and contribute to the diversification of the economy [23]. The program has established partnerships with both local and international entities such as United Kingdom's Department for International Development (DFID), World Bank, Bank of Industry, Federal Ministry of Budget and National Planning, Federal

Ministry of Health, Federal Ministry of Agriculture and Rural Development, Universal Basic Education, National Orientation Agency, National Bureau of Statistics, NYSC, The Partnership for Child Development, Save the Children, SUBEB, UNICEF, Bill and Melinda Gates foundation, World Food Program,, NDDC, Dangote Group; and a host of others to amplify its impact, thereby supporting initiatives that encompass digital literacy, the enhancement of agricultural [24] practices, and the cultivation of startup ecosystems. Notwithstanding its achievements, the initiative has encountered obstacles, including centralized governance [25], delays in the disbursement of stipends and challenges related to participant engagement such as systemic hiccups such as insufficient information and wrong bank verification number (BVN) [26]. The Federal Ministry of Humanitarian Affairs, which is currently overseeing the initiative, is actively working to resolve these challenges, with an emphasis on sustainability and the realization of broader economic advantages [27]. In summary, N-Power plays a crucial role in equipping Nigerian youth with essential skills to improve employability, foster entrepreneurship, and enhance public service delivery [27], thereby contributing significantly to both social and economic advancement within Nigeria.

Theoretical framework

Theoretical frameworks serve a pivotal function in research by elucidating the fundamental causes underlying the research issue [28] and contribute to the concentration on particular variables for a coherent analysis [29]. The present investigation is anchored in the empowerment theory articulated by [30], which underscores the significance of empowering individuals and communities to assert agency over their circumstances and foster positive transformations. It takes into account social, political, and environmental determinants, accentuating the importance of self-efficacy and proactive involvement in social reform to enhance quality of life, particularly in relation to the disparities in resource allocation.

Furthermore, the N-Power initiative in Nigeria is congruent with empowerment theory as it strives to mitigate poverty through the provision of employment opportunities, skill enhancement, and entrepreneurial training directed at the youth. This initiative promotes both economic and social empowerment, facilitating youth in the development of competencies, access to resources, and participation in decision-making processes, ultimately resulting in elevated living standards and greater self-sufficiency, underpinned by capability theory.

Consequently, the Empowerment and Capabilities Theory, as articulated by [31], broadens the understanding of poverty beyond mere financial inadequacy to encompass deficits in skills, knowledge, and capabilities that impede personal advancement. Sen posits that poverty ought to be conceptualized as a deprivation of fundamental capabilities rather than solely as insufficient income. This notion implies that the acquisition of knowledge and skills is imperative for empowerment, enabling individuals to assert their entitlements and pursue personal growth.

Simultaneously, Sen's theoretical construct interlinks resources, education, and empowerment, positing that the development of new competencies augments confidence and engagement. Scholars such as [31, 32] provide further elucidation by identifying essential capabilities (e.g., health, emotional well-being, control over environmental factors) as vital for a life of significance. Empowering processes facilitate informed decision-making and the realization of potential; however, capabilities may be constrained by "unfreedoms," including inadequate access to healthcare, education, and civil liberties [32].

Empirical review

Recent empirical investigations have scrutinized governmental strategies designed to mitigate youth unemployment and poverty within Nigeria, underscoring the efficacy of youth empowerment initiatives in enhancing income generation. For instance, [20] conducted an evaluation of the Agricultural Rural Management Training Institute's Youth Empowerment Scheme (YES), revealing that 77.8% of participants successfully secured employment, with earnings fluctuating between 105,000 and 960,000 Naira per production cycle, thereby accentuating the critical role of training and resources, including starter packs and financial loans. In a similar context, [16] analyzed the N-Power initiative in Rivers State, disclosing that various N-Power programs (e.g., Teach, Build, Agro) demonstrated effectiveness in alleviating poverty. Nevertheless, challenges such as delays in stipend disbursement, corruption, and political interference adversely impacted implementation. Despite these obstacles, the program was identified as having a significant empowering effect on youth, indicating an imperative for rural development and industrial revitalization [19]. Correspondingly, [26] documented that the N-Power Agro program substantially augmented employment and income levels for young Nigerians. Similarly, [13] employed regression analysis to illustrate enhancements in income and self-employment among rural youth engaged in N-Power, although they acknowledged the presence of regional disparities necessitating targeted interventions. Furthermore, [14] utilized a quasi-experimental methodology, incorporating propensity score matching to demonstrate that the skill acquisition programs of N-Power markedly improved employability and income potential, thereby underscoring the significance of market-aligned training. [13], corroborated these findings, advocating for the enhancement of training modules and the establishment of robust monitoring frameworks. Additionally, [17] validated that meticulously structured

empowerment programs facilitate income generation through skill acquisition and entrepreneurial training, thereby emphasizing the necessity for sustainable income growth among youth in Nigeria.

METHODOLOGY

The research employed a survey design, using participatory rural appraisal methods and questionnaires to gather primary data, which was analysed with linear regression. It focused on assessing the effect of the N-power program on unemployed young individual income generation ability in central senatorial district of Taraba state. The study targeted N-power program beneficiaries in the study area within the period of 2017 to 2021, data was successfully collected. The study's sample size was determined using Cochran's sampling technique (1963), which was appropriate due to the lack of information on the actual proportion of attributes in the population. By applying a 95% confidence level, a 5% margin of error, and assuming a 50% variability, the sample size was calculated using the formula:

$$n_i = \frac{z^2.P.q}{e^2}$$

Where (n_i) is the initial size, (z) is the critical value (1.96) for a 95% confidence level, (p) is the estimated proportion (0.5), (q = 1-p), and (e) is the margin of error (0.05). Using these values, the calculation resulted in a sample size of 385 for the treatment group and the same sample size was used for the program non-beneficiaries. The research relied on firsthand data collected through structured questionnaires, designed to address the study's objectives. The questionnaires used a five-point Likert scale (ranging from 1 = strongly disagree to 5 = strongly agree) and with assistance from research aides proficient in the local languages across the five local government area within the zone, considering their divers culture and languages, and some of the program beneficiaries are non-graduates, to facilitate communication. This approach ensured that data was specifically tailored to the research problem. Confidentiality and anonymity of respondents were maintained throughout the process. Data analysis was conducted using Stata 11version for inferential purposes. To ensure the validity and reliability of the data collection instrument, a pilot test was conducted. The study's Spearman correlation analysis showed a significant positive correlation between dependent and explanatory variables, while Cronbach's alpha for internal consistency was above 0.70, confirming the instrument's reliability (Cronbach & Shapiro, 1982) the following procedure was adopted to ascertain the internal consistency (reliability) of the measurement instrument, Cronbach's alpha reliability test was conducted, as

Cronbach's Alpha $\alpha = \dfrac{k}{k-1\left(1-\frac{\Sigma S_y^2}{S_y^2}\right)}$

Where: k = number of test items.

$\sum S_y^2$ = sum of items variance.

S_y^2 = variance of total score.

In order to investigate the correlation between the N-Power youth empowerment initiative and the average monthly income of young individuals, scholars employed linear regression analysis. The model specification is articulated as follows:

Monthly Income = F (N-Power, Personal Improvement, Skills & Knowledge, Household Size, Education, Age, Ability to Save).

While, the implicit representation of the model is delineated as:

Monthly Income = $\beta_0 + \beta_1$(N-Power) + β_2(Personal Improvement) + β_3(Skills & Knowledge) + β_4(Household Size) + β_5(Education) + β_6(Age) + β_7(Ability to Save) + u₁.

In this context, the coefficients $(\beta_1 - \beta_7)$ signify the impact of each independent variable on income, whereas β_0 denotes the intercept, and "u₁" encompasses unobserved elements that may exert influence on income.

The research postulates a positive correlation between income and the independent variables, suggesting that an augmentation in any of these factors should result in an increase in income. Survey linear regression methodology was utilized to estimate the model, and subsequent post-estimation assessments including multicollinearity and normality tests, were conducted to ensure the accuracy and compliance of the survey linear regression with the prerequisites of linear regression. The Akaike Information Criterion (AIC) was also evaluated to assess the model's appropriateness, validated that the results were dependable and conformed to the assumptions of linear regression

Estimation Result Analysis
Data Descriptive Statistics

Table 1 provides a descriptive analysis of the data utilized to explore the fifth research question of the study. It encompasses essential sample statistics, including mean, standard deviation, minimum, and maximum values, thereby offering significant insights into the dataset. These calculations were executed with meticulous attention to detail to ensure precision.

Table 1: Descriptive statistics result of data (variables) used

Variable	Obs	Mean	Std. Dev.	Minimum	Maximum
Monthly	674	3.547478	1.039331	1	5
Treatment	674	.5022288	.5003669	0	1
impmtperso~h	674	3.535608	1.102237	1	5
skillknowl~t	674	3.048961	1.237949	1	5
Hhsize	674	3.075668	.900009	1	5
eduqulific~n	674	3.580119	1.111986	1	5
Age	674	2.795252	1.044155	1	5
abilitytos~y	674	3.554896	1.085134	1	5

Source: Stata Output 2023

The results demonstrate that the mean values of all data series fall within their respective minimum and maximum ranges, thus exhibiting a degree of consistency. The reduced standard deviations imply that the data points are tightly grouped around the mean, reflecting minimal residual errors. This suggests that the estimated values are in close proximity to their true values, permitting the conventional neglect of estimation errors in addressing the research inquiry of the study.

Correlation Matrix
Table 2 displays the link among the variables used assessing the study research question three.
Table 2: Correlation test result

Variable	Monthly	N-power	Impmtpers	SkillkT	Hhsize	Edu.qul	Age	ATS
Monthly	1.0000							
N-power	0.0949	1.0000						
Impmtpers	0.1461	0.0046	1.0000					
SkillkT.	0.2151	0.0467	0.3888	1.0000				
Hhsize	0.2284	-0.0268	-0.1362	-0.0583	1.0000			
Edu.qul	0.3879	0.0418	-0.1416	-0.0706	0.3096	1.0000		
Age	0.3355	-0.1828	-0.0239	0.1073	0.3929	0.3656	1.0000	
ATS	0.0562	-0.0023	0.3912	0.3104	-0.0513	-0.2284	-.0805	1.0000

Source: Stata Output 2023

Table 2 illustrates a positive correlation between the dependent and independent variables, with all correlation coefficients remaining below the threshold of 0.8, thereby indicating the absence of significant multicollinearity. Although certain negative correlations are observed among the independent variables, none exceed the 0.8 limit, thereby affirming the lack of multicollinearity. This assertion is further supported by the mean Variance Inflation Factor (VIF) derived from the post-estimation analysis, which simultaneously suggests the nonexistence of multicollinearity within the model.

Survey Linear Regression Estimation
Table 3: Estimation Results

Dependent Variable Monthly y	Coefficient	Linearized Std.Error	t-Statistic	P > /t/	[95% Conf.	Interval]
N-power	.2406	.0682	3.53	0.000 **	.1068	.3744
ImpmtinpersonalG	.1249	.0327	3.82	0.000**	.0606	.1892
SkillnowledgeT	.1424	.0321	4.43	0.000**	.0793	.2055
Hhsize	.0926	.0420	2.21	0.028**	.0102	.1750
Edu.qual.	.3075	.0359	8.57	0.000 **	.2370	.3780
Age	.1925	.0372	5.18	0.000**	.1195	.2655
Abilitytosave	.0548	.0316	1.73	0.083	-.0073	.1170
Cons	.5515	.2315	2.38	0.017**	.0970	1.0060
Design df	668	N0 of strata	5			
F(9, 660)	32.97	No of PSUs	673			
Prob > F	0.000	No of obs	673			
R^2	0.2765	Pop. Size	4273.370			

Source: Author's computation 2023. using Stata 11 version. Note $P < 0.05$**.

The results of the linear regression analysis concerning the correlation between the N-Power program and the monthly income of young individuals indicate a robust model fit, as evidenced by a statistically significant F-statistic.

The R-Square statistic illustrates that 28% of the variation in income is attributable to the variables included in the model, whereas the remaining 72% is influenced by extraneous factors. The study's results clarify that participation in the N-Power program markedly enhances monthly income, with a positive coefficient denoting a 24% likelihood of income augmentation for each additional year spent in the program. In contrast, personal development and skills acquisition yield positive and statistically significant impacts on income, with respective increases of 12% and 14%. This finding suggests that the training facilitated by the program contributes to improved income generation. Furthermore, higher educational qualifications correlate with a 31% likelihood of increased income, thereby reinforcing the Human Capital Theory which posits that education and skill enhancement lead to augmented productivity and income. While the effect of savings on income is relatively modest (5%), it remains significant and positive, indicating that enhanced savings can elevate income, albeit influenced by various factors such as financial literacy affecting saving behavior. Additionally, age demonstrates a positive correlation with income, with a 20% increase in income probability for each 1% increment in age. This observation implies that younger participants may derive greater benefits from income-generating activities due to attributes such as innovation, risk propensity, and physical vitality. Moreover, the influence of household size on income is negligible, indicating a lack of substantial correlation.

Thus, the overall findings suggest that involvement in the N-Power program, in conjunction with factors such as education, skills acquisition, and personal growth, significantly contributes to income enhancement for young individuals, thereby facilitating economic empowerment.

Test of Hypothesis

H_0: "N-power program has no effect on youth wealth creation in central senatorial zone of Taraba state"

TABLE 4: Summary of the Probability Test

Variable	Parameter	P-value	Level of significance	Decision	Conclusion
N-power	β_1	0.000	0.05	Reject H_0	Significance

Source: Author's computation, 2023, Stata 11 version.

Table 4 illustrates the statistical significance of β_1 exceeding 5%, thereby allowing for the rejection of the null hypothesis regarding the N-Power program's impact on income generation in central senatorial zone of Taraba State. Subsequent post-estimation diagnostics were undertaken to verify the accuracy of the linear regression analyses conducted, ensuring compliance with the fundamental assumptions underlying linear regression methodologies.

Table 5 Post-estimation Teat for Survey Linearize Regression Model

Test	Survey Regression model		Decision R.
Heteroskedasticity hettest (Breush-Pagan/Cook-Weisberg test)	*Chi2(1)*	***Prob > chi2***	
	0.67	*0.4146*	*Accept*
Model Specification Error (Ramsey reset test)	*F(3, 663)*	*Prob > F*	
	6.32	*0.0003*	*Reject*
Influence measure test (Cameron & Trivedi's decomposition of IM test)	*Chi2* *df* *P-value*		
	173.53 *62* *0.0000*		
Multicollinearity test vif	*Mean VIF*	*1.42*	*Bo multi/C*
AIC model fitness estimation	*Obs* *ll(null)* *ll(model)* *df* *AIC* *BIC*		*Accept AIC*
	673 *-980.81* *-871.80* *10* *1763.58* *1808.70*		

Source: Authors Computation 2023, using Stata

The Breusch-Pagan/Cook-Weisberg test indicates the absence of heteroskedasticity, thereby corroborating the presence of constant variance. The assessment of multicollinearity reveals a Variance Inflation Factor (VIF) of 1.42, which remains beneath the critical threshold of 5. Model specification evaluations reject the null hypothesis pertaining to the absence of omitted variables, thereby suggesting the existence of specification errors. The incorporation of these variables has the potential to improve the outcomes of the regression analysis. However, a robust linear regression approach is employed to mitigate this concern. The influence measure assessment reveals the presence of significant individual observations. A lower Akaike Information Criterion (AIC) in comparison to the Bayesian Information Criterion (BIC) substantiates the appropriateness of the model for the research inquiry.

Discussion of Findings

The findings from the linear regression analysis provide insightful evidence on the relationship between the N-Power program and the monthly income of young individuals in the central senatorial zone of Taraba State, Nigeria.

The results demonstrate that the model fits the data well, as indicated by a significant 'F' statistic (43.56) and a Prob > F value of 0.0000. This signifies that the independent variables collectively have a statistically significant effect on the dependent variable, i.e., the monthly income of the respondents.

Model's Explanation Power

The R-Square value of 28% indicates that the explanatory variables included in the model account for only 28% of the variations in monthly income, while the remaining 72% can be attributed to other unobserved factors. This suggests that, although the variables in the study are significant, other aspects not captured in the model may influence income levels, such as market conditions, external economic factors, and individual behavioral traits.

Impact of N-Power Program Participation

The N-Power program has a significant positive impact on the monthly income of young individuals, with a 5% level of significance. The coefficient of the N-Power variable indicates a positive relationship, implying that a one-year increase in program participation raises the probability of earning a higher monthly income by 24%. This suggests that prolonged engagement in the program equips participants with skills, training, and experiences that improve their income-earning potential.in total agreement with this, the findings emphasize the effectiveness of the N-Power initiative in enhancing youth employability and economic empowerment through skills development. Role of Personal Growth and Skills Acquisition. Personal growth, as reflected in the positive and significant coefficient of 12%, indicates that young individuals who experienced self-development through the program were more likely to improve their monthly income. Similarly, skills acquisition and training, with a coefficient of 14%, also played a significant role in enhancing income generation. This aligns with the objective of the N-Power program, which focuses on equipping participants with relevant skills to improve their employability and entrepreneurial prospects. By offering training in various skills, the program empowers youth to explore diverse income-generating activities.

Educational Qualification and Income Generation

The study reveals a strong positive association between educational qualification and monthly income, as indicated by a 31% probability of income increase with higher educational attainment. This finding corroborates existing literature [6, 18, 24] and aligns with [27] Human Capital Theory. The theory suggests that investing in human capital through education and skill development leads to enhanced productivity, increased income, and economic growth. The positive impact of education on income implies that individuals with higher qualifications tend to secure better-paying jobs or have higher success rates in entrepreneurship.

Effect of Household Size

The analysis indicates that household size has an insignificant effect on income generation, as evidenced by the low coefficient of 0.09. This suggests that variations in family size do not significantly affect the ability of young individuals to generate income, highlighting that other factor, such as personal skills, education, and program participation, have more substantial roles.

Significance of Age in Income Generation

Age shows a statistically significant positive effect on monthly income at a 5% level of significance. A 1% increase in age is associated with a 20% increase in the likelihood of earning higher income, suggesting that younger participants benefit more from the program's training due to characteristics such as innovation, lower risk aversion, and faster learning. This aligns with [7], who identified these traits in younger individuals, indicating their potential as valuable contributors to society and job creators. The N-Power program's focus on training youth aligns with leveraging these traits to enhance economic productivity.

Savings and Income Growth

The study also highlights that savings have a positive and significant impact on monthly income, albeit with a small magnitude. This suggests that an increase in savings is associated with a 5% probability of income growth. While the effect size is modest, it underscores the importance of financial management skills among participants. Factors such as financial literacy, cultural norms, and personal priorities can influence individuals' savings behavior [14]. This emphasizes the need for training in financial literacy to improve participants' capacity to save and invest. Overall, the findings suggest that the N-Power program positively influences youth income generation by providing skills, training, and opportunities that enhance employability and entrepreneurial capabilities. Factors like education, age, personal growth, and savings also contribute to income generation, supporting the argument for a holistic approach to youth empowerment that combines skills training, financial literacy, and educational development. The results advocate for the program's continued focus on skills acquisition and the inclusion of complementary initiatives that promote education and savings, reinforcing the potential of youth as drivers of economic development in Taraba State and beyond.

CONCLUSION AND RECOMMENDATIONS

The findings of this study underscore the significant impact of the N-Power program on youth income generation in the central senatorial zone of Taraba State, Nigeria. Through skills training and support for entrepreneurial

activities, the program has proven effective in enhancing employability and promoting economic self-sufficiency among young participants. The analysis revealed that participants' duration in the program, personal growth, skills acquisition, and educational qualifications positively correlate with their ability to generate income. These results affirm that social investment programs like N-Power can play a vital role in addressing youth unemployment and fostering economic development. However, challenges such as centralized governance and delays in stipend disbursement should be addressed to enhance the program's efficiency and sustainability. Future research could explore the long-term impacts of the N-Power program on beneficiaries' economic stability and the broader socio-economic development within Nigeria. To enhance the impact of the N-Power program on youth income generation activities in Taraba State, the study recommends the following: the federal government of Nigeria should broaden training opportunities to include digital, technical, and entrepreneurial skills aligned with modern market demands, such as IT, green energy, and agribusiness, enhance entrepreneurship training and provide access to micro-financing options like start-up grants and loans to support small business creation, customize training programs to suit local economies, focusing on areas such as agribusiness for agricultural zones and technology for urban regions and also focus on sustainable business ventures, encourage the creation of business plans, and build alumni networks to support long-term economic empowerment.

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