

The Impact of Point of Sales on Poverty Reduction and Employment Generation among Youths in Makurdi, Nigeria

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Abstract

The study examines the effect of point of sales (POS) services on poverty reduction, and employment creation in Makurdi, Benue State. The researcher developed four objectives: To find out whether the POS services has help in poverty reduction in Makurdi metropolis to examine if POS has created gainful employment and a means of livelihood for youth in Makurdi Metropolis, to access challenges that exist in the operation of POS services and to suggest ways of addressing challenges that emerge as a result of POS services in Makurdi Metropolis of Benue State. The research design is survey. The methods of data collection for this research were primary sources including structured questionnaire and interviews. 350 were administered and 309 were filled and returned. To answer research questions, frequencies mean and standard derivation was used. Mean scores of as above 2.5 were regarded as accepted while mean scores of less than 2.5 were rejected chi-squares test at 0.05 level of significance was used to test the hypothesis. The findings of the study reveal that POS services has reduced poverty and created jobs in Makurdi Metropolis of Benue State; therefore, POS services has significantly contributed to poverty reduction in Benue State. The research study recommends that Government should give loans to POS operators to boost, encourage and expand their business as this will further help to create employment and reduce poverty in Makurdi Metropolis.

Keywords: Point of Sales, Poverty, Employment, Makurdi, Nigeria.

Introduction

The world remains a global village. Poverty reduction being on the decline despite this truism, poverty in Africa remains alarming and requires serious strategies to overcome. Africa has remained backwards without growth and this has become a challenge towards poverty reduction (Collier, 2010). Poverty is a situation of lack of resources. Poverty can be at its extreme when a human lacks the basic human needs, which include food security, clothing, shelter, health facilities, and bad hygiene.

Poverty can lead to death. Nigeria, referred to as the Giant of Africa has a population of between 150 and 200 million people. Nigeria is sometimes referred to as Headquarters of poverty. Nigeria has a percentage of 67% of people in condition of acute poverty (Enegho, and Itseuwa, 2019). Unemployment on the other hand is a global challenge, the situation seems worse in depending countries like Nigeria. This grave situation has economic, political and psychological consequences, leading to crime, violence and political societal instability (Njoku and Ihugba, 2011). The national unemployment level in Nigeria has been on the rise and is presently at a level of at least 18 percent (Doreo, 2013) Benue State situated in Nigerians middle

belt region and politically called North–Central is the 8th poorest of the 36 states of the Federation, as 65% of the population live below the poverty line.(DFID, 2002). The population of Benue State is characterized by a sizeable number of urban poor in the capital, Makurdi. Indicators as well as observations agree that the incidence and debt of poverty is high in the Makurdi, metropolis, as unemployment and underemployment rate in the town buildup with Nigerian Universities turning out graduates without employment opportunities (Vehe B.M etal, 2020).

With the rise in advancement of technology within the financial sector and beyond, the Central Bank of Nigeria introduced cashless policy with the Point of Sales (POS) system changing mode of cash transactions for payment of goods and services; this has also revolutionized money transactions. Nigeria today has a great number of POS terminals; there are approximately 7.8 million POS terminals in Nigeria. POS terminals have become more due to adaption of digital payments and governments drive toward a cashless economy in Nigeria. The Central Bank of Nigeria plans to increase the number of POS terminals to aid the drive towards a fully cashless economy. The POS terminals are growing in number and may soon surpass the number of automated teller machine in Nigerian banks. The POS service have been accepted as a way of financial transactions in the Nigerian society as there are available in their number at very close intervals in Nigeria and the Makurdi Metropolis to be precise. POS services have allowed businesses to carry out electronic transaction within Makurdi Metropolis as it has been able to bring modern banking services to the door step of the banking customers through enabling cashless transaction, helping in paying of goods and services as well as encouraging the cashless banking policy.

Conceptual Clarifications

Unemployment

Unemployment is a situation where people are willing and able to work but are unable to find suitable paid employment (Fajana, 2010). Ahuja (2011) unemployment is when people who fall within working age, who are capable and willing to work are not able to obtain work. Okoyeetal (2022) in their submission observe that unemployment refers to individuals who have employable credentials and are seeking for employment but are unable to get employed. Njoku and Ihugbi (2011) in their submission note that unemployment is a global challenge though worse in developing countries like Nigeria; they also observe that unemployment has social, economic political and psychological consequences. Emeh, etal (2012) in their submission group unemployment into two categories, the first group are those who are older and earlier employed but lost their jobs through retrenchment, redundancy or bankruptcy secondly younger ones who are unemployed and have never been employed. This paper sees unemployment as able-bodied men and women strong, mental, sound with relevant qualifications that seek employment opportunities.

Poverty

Poverty is a situation where either an individual or a community lacks basic living requirements of life; these include food, cloths, shelter health care facilities and good educational facilities (Oloruntoyin and Olanloye, 2011). Bringing it still closer home the U.N.D.P Report (2004) notes that poverty is a serious developmental issue in Nigeria because a lot of citizens are struggling daily with food, medical care, recreation, decent shelter and basic clothing as other

needs of life are also not met. Adefeso (2025) observes that poverty is also associated with limited access to financial resources, this leads to lack of opportunities to participate in economic activities which could hitherto affect an individual's quality of life. Unajiand, Anshi (2020) in their submission note that poverty in Nigeria is pervasive and found in both urban and rural areas, they also submit that multi-dimensional poverty is universal in application, as typology of poverty varies from society to society. Poverty is a situation of lack where an able-bodied human cannot have basic facilities to live comfortably, such facilities even from biblical perspective including food, clothing and shelter. Poverty is a situation that one should not wish even for an enemy.

Point of Sales (POS)

This is a Platform that allows instant processing of electronic transactions at the point of purchase, this device has become very common and is used for transactions like payment of utility bills, payment of purchases at super markets and general financial transactions, (2025). Closely related to this, Enagbare (2022) in his submission describes point of sales (POS) terminals as computer facilities found in stores that enable customers pay instantly for goods and services by electronic means and deducting the cost of purchase direct from the customer's account as the customer presents an encoded debit card to the store clerks who insert it into a computer terminal connected to the financial firms computer system as the customer's account is charged for the purchase of goods and services, funds are automatically transferred to the stores account.

Adeniran, etal (2022) note that since the banking industry in Nigeria has experienced significant transformation with the aim of increasing profit and reducing cost, while still providing the best services, customers can get and also meet up with the world best practices, they introduced the Point of Sales (POS) with the aim of promoting cashless policy and improve on payment systems in Nigeria. They also observe that the Point of Sales services (POS) has made it possible for bank customers to engage in financial transactions without having to physically go to the bank; they finally submit that the exact place where transactions takes place is known as the Point of Sales (POS). While Okoye, etal (2022) observe that a lot of nations world over have modified payment and banking transactions, Nigeria inclusive, through introduction of cashless policy and the POS services. They further submit that a point of sales (POS) has advantages of convenience and operational speed.

Theoretical Framework

Inclusive Growth Framework

Formulated and postulated by Elena Lanchovichina (2009), Anad Rahul (2013), Waite David (2022), and Mc Kinsey (2021). The theory emphasizes on the importance of economic growth which benefits all segments of the society which aim at reducing poverty and inequality in the society. The theory also encourages poverty reduction, increased economic opportunities and improved social inclusion. This theory promotes reduction of poverty by improving living standards of all members of society, promotion of equality in society by inclusive growth, reduction of social inequality as well being of individuals. The inclusive growth theory promotes broad based general growth, job creation, social inclusion and economic opportunities in society. The theory believes that all these can be achieved through good policy decisions, applicable development programmes designed to reduce poverty and inequality as well as good economic planning that projects inclusive growth with a view to growth benefiting all segments of the

society. The electronic banking system introduced by the Central bank of Nigeria is to ease the process of banking operations, like movement of large sum of cash as well as improving on the security of citizens in regards to loss of huge sums of cash through robbery or theft this is applied across boards no matter an individual's level in society. This policy also gave birth to the POS Services and terminals which has been able to take youths off the streets which have invariably reduced poverty and unemployment to a large extent in Makurdi Metropolis.

Research Methodology

Study Area

The study area is Makurdi Metropolis; the local government is made up of 11 council wards with a population of 454,000. Macrotrends (2025) Makurdi is the most populated area in Benue State and is the headquarters of Benue State. Makurdi Metropolis is divided by the River into South and North Bank. POS business thrives in Makurdi metropolis with many youths engaging in the business.

Population of the Study

The targeted population was youth users and operators of POS terminals, business owners, students, and civil servants, assessable people of 18years of age and above who could communicate properly, read and write in the area of interests.

Data Collection

The data for this research study was collected through primary sources which consist of research questionnaires, focus discussions and interviews. The research questionnaires comprised of two sections. The number of questionnaires administered was 350 questionnaires that were filled and returned were 309.

Data Analysis

Method of Data Analysis

In terms of demographic variables simple percentages and frequencies were used for data analysis while for the research questions; frequencies, mean and standard deviation were used mean scores of above 2.5 were regarded as accepted while mean scores less than 2.5 were rejected.

For research hypothesis; chi-square test at 0.05 level of significance was used in testing the hypothesis. However, where the chi-square calculated table value is greater than the tabulated value, the hypothesis was rejected while where the chi-square calculated value is less than the chi-square tabulated value then the hypothesis is accepted.

Result and Discussion of Findings

Demographic Variables of Respondents

Table1: Demographic Characteristics of Respondents (N= 309)

SNO	Variable	Category	Frequency	Percentages
1	Sex	Male	187	60.5
		Female	122	39.5
	Total	309	100	
2	Age Distribution	18- 30	211	68.3
		31-45	74	23.9
		46-60	24	7.8
		Total	309	100
3	Marital Status	Single	258	83.5
		Married	24	7.8
		Divorced	15	4.9
		Widowed	12	3.9
		Total	309	100
4	Educational Attainment	Secondary Education	44	14.2
		NCE/OND	133	43.0
		HND/B.Sc	119	38.5
		M.Sc/Above	13	4.2
		Total	309	100
5	Occupation	Business/Store Owner	96	31.1
		POS Operation	186	60.2
		Civil/Public Servant	17	5.5
		Others	10	3.2
		Total	309	100

Source: Researchers Field work, 2025.

The findings reveals the demographic data shows that, the respondents were predominantly male, and they account for 187 (60.5%), whereas, the females made up 122 (39.5%). In terms of age distribution, the majority of respondents, 221(68.3%) were between 18-30 years, followed by 74(23.9%) who were within the age bracket of 31-45 years, while only 24(7.8%) fell between 46-60 years regarding marital status, most respondents, 258(83.5%), were single. A smaller number, 24(7.8%), were married, while 15(4.9%), were divorced, and 12(3.9%) were widowed. Educational attainment revealed that the highest proportion of respondents, 133(43.0%), held NCE/OND qualification, followed by 119(38.5%) with HND/B.Sc. A smaller group, 44(14.2%), had only secondary education, while 13(4.2%) possessed M.Sc. or higher qualifications. On occupation, the result show that most respondents, 186(60.2%), were POS operators while 96(31.1%) were business or store owners. Civil or public servants accounted for 17(5.5%), and 10(3.2%) were engaged in other form of occupation.

Data Presentation and Analysis

Here data collected from the field is analyzed 350 questionnaires administered while 309 were filled and returned.

Research Question One: Has the emergence of POS services reduced poverty in Makurdi metropolis?

Table 2: Mean and Standard Deviation on Emergence of POS Services in Reducing Poverty

S/N	Item	SA	A	D	SD	U	Mean	Std. Dev	Decisions	
1	POS services have increased Income generation	161	109	11	16	12	3.82	0.53	Accepted	
2	POS services have Improved financial stability Of operators in Makurdi Metropolis	147	105	17	28	12	3.67	0.51	Accepted	
3.	P.O.S has helped in Improving financial stability of some Individuals within Makurdi Metropolis	164	90	18	17	20	3.59	0.59	Accepted	
4	POS service have contributed To poverty reduction in Makurdi Metropolis	168	78	18	20	25	3.39	0.83	Accepted	
5	POS services have increased The income of a number of Inhabitants of Makurdi Metropolis	153	100	11	24	21	3.53	0.45	Accepted	
Cluster Mean and Standard deviation		3.60	0.58							

Research Field Work 2025

The finding in Table 2 indicates that POS services have contributed to poverty reduction in Makurdi metropolis. Respondents agreed that POS operations increased income generation (Mean = 3.82), improved the financial stability of operators (Mean=3.67), and supported individuals' financial well-being (Mean=3.59). They also acknowledged that POS services directly reduced poverty (Mean=3.39) and increased income inhabitants (Mean = 3.53) With an overall cluster mean of 3.60, the result suggested that the emergence of POS has impacted income and financial stability thereby helping to reduce poverty in opportunities in Makurdi Metropolis. These Findings go with Adefeso, (2025) who notes that POS machines are used in many rural and urban areas to conduct financial transactions; this has improved operations as well as given the economy a boost in revenue and reduced poverty. Also, an interview in April, 2025 with Mr. Victor Iwan, who resides in Makurdi Metropolis observed that the POS services has increased revenue generation and poverty reduction in Makurdi

metropolis, he narrated how his cousin relied on him for food, clothing and shelter but with the advent of starting the POS business, he is now able to cater for himself and even has enough money to save. Akingunola and Olalehan (2019) in their submission also note that the adoption of POS systems has significantly enhanced citizens' access to financial services and increased revenue streams; this thereby translates to positive economic empowerment in the society.

Research Question 2: Has POS services created employment opportunities in Makurdi metropolis?

Table 3: Mean and Standard Deviation on how POS Services Created Employment Opportunities

S\N	Items	SA	A	D	SD	U	Mean	Std. Dev	Decisions
6	POS services has helped in improving financial transactions in Makurdi Metropolis	129	142	11	15	12	3.45	0.79	Accepted
7	POS services have created employment opportunities for many in Makurdi Metropolis	146	124	12	10	17	3.43	0.77	Accepted
8	POS services have contributed to economic growth in Makurdi Metropolis	137	128	19	16	9	3.25	0.62	Accepted
9	POS services have aided in easing business transactions in Makurdi Metropolis	152	115	17	14	11	4.21	0.89	Accepted
10	POS services have aided inhabitants of Makurdi in starting up a business	169	88	9	35	8	2.89	0.79	Accepted
11	POS services have helped as a means of employment and livelihood to many youths and persons in Makurdi Metropolis	157	121	9	12	10	4.23	0.67	Accepted
Cluster Mean and Standard Deviation		4.42		0.67					

Research Field Work 2025

The results in Table 3 showed that POS services have created employment opportunities in Makurdi Metropolis. Respondents agreed that POS operations improved financial transactions (Mean = 3.45), created job opportunities (Mean = 3.43), and contributed to economic growth (Mean = 3.25). They also strongly agreed that POS services eased business transactions (Mean = 4.21) and served as a major source of employment and livelihood for many youths and individuals (Mean = 4.23). Although the support for POS aiding business startups was moderate (Mean = 2.89). The overall cluster mean of 4.42 indicates that POS services have significantly

enhanced employment creation in opportunities in Makurdi Metropolis. The above results go with the findings of Nwanwu (2024) who observes that POS outlets serve as a source of income for owners and employees which has significantly reduced unemployment in Nigeria. Also, Okoye et al (2022) note that with the advancement in financial technology, Nigerians are taking to the POS services subsector of the financial sector, to create jobs for themselves and others thereby creating employment. Okoye, (2022) further observed that, the introduction and availability of POS services in Nigeria has provided income opportunities for unemployed Nigerians as a result, there is an increase in the number of Nigerians who have ventured into POS business outlets thereby employing workers to manage these outlets.

Research Question 3: Are there challenges associated with the use of POS services in Makurdi Metropolis?

Table 4: Mean and Standard Deviation on how POS Service Created Employment opportunities

S\N	Items	SA	A	D	SD	U	Mean	Std. Dev	Decisions
12	Users of POS terminal often encounter technical issues	161	87	18	19	24	3.78	0.50	Accepted
13	POS machines/terminals usually malfunctions and sometimes crash completely	131	119	22	24	13	4.12	0.60	Accepted
14	There is no secrecy when using POS Machine for transaction	157	92	16	20	24	3.22	0.57	Accepted
15	Security breaches and fraud can occur during POS transactions	125	146	14	15	9	3.46	0.69	Accepted
16	POS machines are everywhere and easily accessible	131	137	14	12	15	3.11	0.16	Accepted
17	POS machines are always available whenever and wherever needed	117	150	14	12	16	4.21	0.23	Accepted
18	Changes associated with POS use in Makurdi are affordable	117	150	10	14	17	3.42	0.73	Accepted
19	Transactions cost are unaffordable and unbearable to the common man	130	141	10	10	18	4.21	0.6	Accepted
20	Residents of Makurdi find it easy to operate POS machines	123	148	8	11	9	3.22	0.57	Accepted
21	POS machines are simple and easy to use	124	149	11	8	17	3.46	0.69	Accepted
22	POS operators often crowd banking halls to withdraw cash And sell at exorbitant rates	104	164	10	6	25	2.99	0.56	Accepted
23	Insecurity in parts of Makurdi poses challenges to POS operators	118	156	9	9	17	4.21	0.12	Accepted
Cluster Mean and Standard deviation							4.21	0.79	

Research Field work 2025

The results in Table 4 that reveals that respondent identified several challenges associated with the use of POS services in Makurdi Metropolis. Key concerns included frequent technical issues (Mean = 3.42), machines malfunctions (Mean = 4.12), and risks of security breaches or frauds (Mean = 3.46). Respondents also agreed that transaction cost could be unaffordable to some users (Mean = 4.21) and that insecurity in certain areas poses a serious challenge to operations (Mean = 4.21). While POS machines were considered easy to operate (Means ranging from 3.22 to 3.46), and generally available (Mean = 4.21), secrecy during transaction and explosive practices by some operators were noted as problems. With an overall cluster mean of 4.21, the findings and security-related issues remain major challenges in the use of POS services in Makurdi Metropolis. This is in-line with Adeoti and Oshotimeh in (2012) who in their submission note that the rate of adoption of POS is low due to low level of awareness of the benefits of POS, lack of adequate infrastructure, poor internet accessibility, network failure, security concerns regarding transactions over network, slow response from service providers to manufacturing terminals. Ayo and Babajide (2006) also observe that frequent power outage; trust issues among banks and security communication over network were impediments to the smooth flow of transactions with the use of POS. The NIBSS (2012) also note that there are delays associated with access to funds after sales from POS due to poor network connectivity.

Research Question 4: In what ways can these challenges be resolved?

Table 5: Mean and Standard Deviation on hoe POS Services Created Employment opportunities

S/N	Items	SA	A	D	SD	U	Mean	Std	Decision	
24	Regular supply of POS terminals/ equipment can help improve technical issues	114	144	12	22	17	3.59	0.59	Accepted	
25	Regular maintenance can reduce technical issues with POS equipment		125	136	12	16	20	3.39	0.83	Accepted
26	More enlightenment on use and Operation of POS will address existing problem	130	139	10	12	18	3.34	0.79	Accepted	
27	Collaboration with security agencies Can improve POS operations		111	150	14	18	16	3.22	0.45	Accepted
28	Adequate security within Makurdi can enhance POS operations and service	146	96		13	33	21	3.53	0.45	Accepted
29	Regular training and capacity building workshop for POS operations will enhance service delivery	154	75		22	33	25	3.57	0.62	Accepted
30	Supply of modern POS terminals/ equipment can help resolve existing technical challenges		154	75	22	33	25	4.21	0.67	Accepted
Cluster Mean and Standard deviation							4.34	0.87		

Researchers Field Work, 2025

The findings in table 5 show that several measures can help resolve the challenges associated with POS services in Makurdi. Respondents agreed that regular servicing of POS terminals (Mean = 3.59) and proper maintenance (Mean = 3.39) would reduce technical issues. Enlightens campaigns on POS usage (Mean = 3.34) and regular training for operations (Mean =

3.57) were also seen as important solutions. Security-related concerns could be addressed through collaboration with security agencies (Mean = 3.22) and provision of adequate security within the metropolis (Mean = 3.53). Notably, respondents strongly agreed that consistent upgrading of POS terminals would significantly improve service delivery (Mean = 4.21). With an overall cluster mean of 4.34, the results indicate that maintenance, training, enlightenment, and enhanced security are key strategies for the challenges of POS operation in Makurdi.

The finding above goes with Ogedebe and Babatunde (2012) who submit that POS usage requires a lot of information and education for the public to appreciate their usage. They also note that e-banking and POS services require integrity to make sure transaction information is not changed in public. Atabasi (2010) in his submission, observes that several security challenges exist which include but are not limited to platform security, hackers and virus attacks. He further observes that users of POS services need enlighten, as people are resistant to new payment platforms and need to be more educated on issues concerning use of POS services.

Test of Research Hypotheses

Research Hypothesis I: There is no significant relationship between POS services and poverty reduction in Makurdi Metropolis.

Table 6: Chi-square Test on Significant Relationship between POS Service and Poverty Reduction

Opinions	Observed Frequency	Expected Frequency	Df	X ^{2cal}	X ^{2tab}	Level of	Decision
No relationship Significant	85(27.5%)	154.5(50%)	1	42.16	3.84		0.00
Relationship	224(72.5%)	154.5(50%)					

Values in parentheses are percentages (X² =42.16, df =1, p =0.05 >0.000)

Table 6 presents the chi-square test on the relationship between POS services and poverty reduction in Makurdi Metropolis. Out of the 309 respondents, 224(72.5) % agreed that there is a relationship between POS services and poverty reduction, While 85(27.5%) disagreed. The chi-square calculated value of 42.16 was greater than the chi-square table value of 3.84 at 0.05 level of significance with 1 degree of freedom. Therefore, the null hypothesis which states that there is no significant relationship between POS services and poverty reduction in Makurdi is rejected. This implies that POS services significantly contribute to poverty reduction in Makurdi Metropolis.

Research Hypothesis II: There is no significant relationship between POS services and Employment Generation in Makurdi metropolis.

Table 7: Chi-square Test on Significant Relationship between POS Services and Employment Generation

Opinions	Observed	Expected	Df	X ^{2cal}	X ^{2tab}	Level of	Decision
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	Frequency	Frequency	Sig				
No relationship	82(29.8%)	154.5(50%)	1	38.64	3.84	0.00	Significant
Relationship	217(70.2%)	154.5(50%)					

Values in parentheses are percentages ($X^2 = 38.64$, $df = 1$, $p = 0.05 > 0.000$)

Table 7 presents the chi-square test on the relationship between POS services and employment generation in Makurdi Metropolis. Out of the 309 respondents, 217(70.2%) agreed that POS services contribute to employment generation while 92(29.8%) disagreed. The chi-square value 38.64 was greater than the chi-square table value of 3.84 at 0.05 level of significance with 1 degree of freedom. Therefore, the null hypothesis which states that there is no significant relationship between POS services and employment generation in Makurdi Metropolis is rejected. This implies that POS service significantly enhance employment generation in Makurdi Metropolis.

Conclusion

This research study set out to examine whether P.O.S services have helped in reducing poverty in the Makurdi Metropolis of Benue State, whether P.O.S services have reduced unemployment by creating jobs, problems associated with the advent of the use of P.O.S machines and solutions to such problems. Findings from the research study reveal that P.O.S services have helped in reducing poverty in Makurdi Metropolis of Benue State and have also helped in job creation by reducing unemployment. The study found out that problems existing due to the use of P.O.S services among others include personal safety of users, and technical issues resulting from poor network services by network providers.

Recommendation

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

- i. Safety regulations should put in place by the banking sector to encourage those engaged in P.O.S services.
- ii. The need for continuous upgrading of P.O.S terminals in line with modern day technology to reduce network complexities.
- iii. Government needs to give specifications on how P.O.S outlets should be constructed to allow privacy and secrecy in their operations.
- iv. The National Orientation Agency as well as other mass media organizations need to do more in the area of enlightening the public in the area of P.O.S services and operations.
- v. Government should give out loans to those who are interested in starting the P.O.S businesses but are not strong financially since this will further encourage them by reducing poverty and unemployment.

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