

Appraisal of Solution Journalism and Internet Fraud In Ogun State, Nigeria

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Abstract

The role of media in tackling the issue of internet fraud through creative journalistic techniques has received fresh attention in the wake of mounting worries about its increasing prevalence in Nigeria, especially in Ogun State. This study investigated the adoption and efficacy of solutions journalism by media outlets in covering online fraud in Ogun State. Evaluating how solutions journalism affects public awareness, advances anti-fraud measures, and encourages cooperation between journalists and important stakeholders was the primary goal. This study adopted a quantitative survey approach, gathering data from 117 journalists in Ogun State using a 20-item questionnaire. The responses were analysed with SPSS, using descriptive statistics for interpretation. More than 85% of the state's media outlets have implemented solutions journalism, according to the findings, which has improved public awareness of online fraud, encouraged youth rehabilitation through reporting on alternative livelihoods, and bolstered cooperative reporting with law enforcement and community stakeholders. The study found that in addition to being successful in reducing cybercrime, solutions journalism is essential for creating communities that are knowledgeable and engaged. Its distinctive contribution is that it shows how effective constructive reporting can be in tackling intricate societal problems like online fraud. This study recommended creating standardized policy frameworks, prioritizing information that supports sustainable alternatives to fraud, institutionalizing training in solutions journalism, and cultivating strategic collaborations.

Keywords: Constructive reporting, internet fraud, media organisations, social responsibility, solution journalism.

Introduction

Solution journalism, an emerging paradigm within the media landscape, emphasises rigorous and evidence-based reporting on responses to social issues, aiming to provide a comprehensive narrative that not only highlights problems but also explores potential solutions. This approach has gained traction in various regions, including Africa, where initiatives such as the Solutions Journalism Network's Africa Initiative have been instrumental in training newsrooms across countries like Nigeria, Kenya, Rwanda, and Uganda to adopt this methodology (Solutions Journalism Network, n.d.). In Nigeria, organisations like Nigeria Health Watch have been at the forefront, empowering journalists to focus on solution-oriented reporting, particularly in the health sector (Reuters Institute, 2024).

Internet fraud, colloquially known as "Yahoo Yahoo" in Nigeria, represents a significant challenge, with the country recording the highest average fraud rate in Africa at 5.91% in 2024, doubling from the previous year (Vanguard, 2024). Ogun State, in particular, has been a hotspot for such fraudulent activities, with numerous arrests and convictions reported. For instance, the Economic and Financial Crimes Commission (EFCC) secured convictions of 59 internet fraudsters in Oyo, Ogun, and Osogbo within a span of months (EFCC, 2024). Internet fraud has become a pressing issue in Ogun State, and tackling it calls for more than just traditional reporting; it demands a more solution-driven approach. That's where solution journalism comes in. Instead of simply spotlighting the problem, this style of reporting focuses on what's working. For example, highlighting the efforts of agencies like the EFCC, which recently launched a 24-hour Cybercrime Rapid Response Desk, can show the public how law enforcement is actively targeting online fraudsters (EFCC, 2024).

But there is more to the story than crackdowns. Internet fraud often has deep roots in socio-economic challenges, and journalists can play a key role by covering programs that offer young people viable alternatives. Reporting on vocational training initiatives or success stories of individuals who've left cybercrime behind for honest work can shift public perception and inspire others to follow suit.

Ultimately, incorporating solution journalism into how we talk about cybercrime in Ogun State can do more than inform; it can drive change. By sharing what's working, encouraging community involvement, and shedding light on the broader issues behind fraud, this approach can help build a more resilient, better-informed society.

Statement of the Problem

Internet fraud has become an increasingly troubling issue in Ogun State, with a noticeable rise in youth involvement. Recent findings suggest a growing number of Nigerian students are turning to cybercrime (Olukoyede, 2023). This not only puts the futures of these young people at risk but also damages the state's image, which could scare off potential investors and stall development efforts.

A major concern is the limited public understanding of how internet fraud affects individuals and communities—and how it can be tackled. Traditional media tends to focus on the dramatic side of cybercrime, often overlooking stories that show progress, such as successful interventions or rehabilitation programs. This one-sided reporting creates a gap in public knowledge and fails to offer practical solutions. It highlights the need for a shift towards solution journalism—an approach that digs into what's working, shares success stories, and encourages informed, community-driven responses to social issues (Okunzuwa, 2024).

Another key issue is the lack of investigative reporting that explores the deeper causes of cybercrime, like unemployment or poor digital literacy. Without this kind of insight, it's difficult to design targeted policies or programs that address the roots of the problem. Moreover, there's currently a lack of collaboration among journalists, law enforcement, and community leaders—cooperation that could be instrumental in sharing ideas, data, and strategies. Solution journalism offers a way forward by promoting well-rounded reporting and fostering dialogue among stakeholders. By shining a light on effective anti-fraud measures and encouraging alternative pathways for at-risk youths, the media can help steer the narrative toward progress and prevention.

Research Questions

1. How widely is solution journalism used by media outlets in Ogun State when covering internet fraud?
2. What impact does solution journalism have on raising public awareness and understanding of internet fraud and its effects in Ogun State?
3. In what ways does solution journalism help spotlight successful anti-fraud efforts and promote alternative livelihoods for vulnerable youths?
4. How effective is collaboration among journalists, law enforcement, and community stakeholders in using solution journalism to curb internet fraud in Ogun State?

Conceptual Clarifications

Journalism

Journalism plays a crucial role in keeping society informed by gathering, verifying, and sharing news with the public. In Nigeria, the media landscape is vibrant but often operates under significant pressure. While the constitution protects press freedom, journalists frequently face threats, including harassment and arrests—especially when covering topics like corruption or governance (Associated Press, 2024; Amnesty International, 2024; Committee to Protect Journalists, 2024). These challenges highlight the importance of maintaining journalistic integrity and resilience.

The rise of digital journalism has expanded media influence, yet it has also brought challenges, such as the rapid spread of misinformation. As a result, journalism is evolving beyond its traditional role of just reporting facts—it now increasingly involves civic responsibility and public engagement. Investigative journalism has gained momentum, particularly in areas like human rights and economic crime (Reporters Without Borders, 2024; Nigerian Union of Journalists, 2024). However, an overemphasis on negative news can lead to "problem fatigue," where audiences become overwhelmed or disengaged. This underscores the need for a more balanced approach, like solution journalism, which doesn't just report problems but also explores how people and institutions are responding.

Solution Journalism

Solution journalism offers a fresh perspective by shifting the focus from just highlighting problems to showcasing how people are addressing them. It's not about sugarcoating the news, but rather providing evidence-based coverage of solutions to social challenges. In Nigeria, this approach is gaining ground through programs like the Solutions Journalism Africa Initiative, which trains reporters to integrate solution-focused storytelling into their work (Solutions Journalism Network, 2023; Nigeria Health Watch, 2023).

What makes solution journalism stand out is its ability to counter the emotional toll of constant negative news. By spotlighting efforts that bring about real change, it re-engages audiences and inspires hope. It's especially valuable in areas dealing with ongoing conflict or social issues. In Ogun State, where internet fraud remains a significant concern, solution journalism can help reshape public perception. By covering grassroots interventions, rehabilitation efforts, and training programs that offer alternatives to cybercrime, journalists can actively support social reform and crime prevention (EFCC, 2024; Punch, 2024; Vanguard, 2024).

Internet Fraud in Ogun State

Known locally as "Yahoo Yahoo," internet fraud has become a serious issue in Ogun State. It typically involves scams like phishing, identity theft, and financial deception—often carried out by young, tech-savvy individuals chasing fast money. Ogun's large youth population, high unemployment rate, and close ties to urban centres like Lagos have created the perfect storm for this crime to flourish (Punch, 2023; EFCC, 2023; Nigerian Bureau of Statistics, 2023). Social media also plays a role, glamorising fraudulent lifestyles and drawing in first-time offenders.

While the EFCC and other agencies have stepped up enforcement—such as arresting 74 suspects in March 2024—these efforts alone haven't solved the problem. One major issue is that enforcement doesn't address the deeper causes, like poverty or lack of education. Public

awareness campaigns often fall short too, missing opportunities to create meaningful behavioural change. That's where solution journalism becomes essential. By reporting on community initiatives, tech training, and success stories of former fraudsters who've turned their lives around, the media can offer a more constructive, alternative narrative (Solutions Journalism Network, 2023; Nigeria Health Watch, 2023).

The Interrelationship between Solution Journalism and Internet Fraud

The link between solution journalism and internet fraud offers a new way to tackle this growing issue. Instead of sensationalising crime or focusing only on arrests, this approach aims to tell stories of transformation and resilience. For example, covering how former offenders have built honest careers after vocational training can change how the public views cybercrime—and help shape smarter policies (EFCC, 2024; Punch, 2024; Vanguard, 2024).

More than just reporting, solution journalism invites collaboration. It brings together voices from law enforcement, civil society, and educational sectors to spotlight what's working and what needs to change. In Ogun State, where internet fraud remains entrenched despite enforcement efforts, this kind of journalism can foster a more informed and proactive public. Over time, it may help shift cultural attitudes, making crime less appealing and highlighting paths to legitimate success (Solutions Journalism Network, 2023).

Theoretical Framework

This study is guided by two key theories: Agenda-Setting Theory and Social Responsibility Theory of the Press.

Agenda-Setting Theory, introduced by Maxwell McCombs and Donald Shaw in 1972, suggests that while the media may not tell people what to think, it strongly influences what they think about. Essentially, the media shape public discourse by deciding which issues get the most attention. Studies supporting this theory point to a clear link between media emphasis and public perception of issue importance. However, some critics argue that this theory oversimplifies media influence, ignoring individual differences and broader societal factors. There's also ongoing debate over whether media exposure causes public interest or simply reflects it.

Social Responsibility Theory dates back to the 1947 Hutchins Commission report, which proposed that the media have to serve the public by offering accurate, fair, and meaningful content. This theory emphasizes a balance between press freedom and ethical responsibility. In practice, it encourages journalism that goes beyond sensational headlines to focus on content that benefits society. However, critics point out that in places like Nigeria, political and economic pressures often skew media priorities, leading to coverage that reflects the interests of media owners rather than the public.

Within the context of this study, Agenda-Setting Theory highlights how media can direct public attention toward responses to internet fraud, rather than just the problem itself. Meanwhile, Social Responsibility Theory reinforces the ethical duty of journalists to promote well-informed, solution-oriented narratives that help address pressing issues like cybercrime.

Review of Empirical Studies

Jolaiya (2024) studied how electronic fraud affects the financial performance of deposit money banks in Nigeria. Using panel regression analysis, the research found that fraud through ATMs,

mobile platforms, and online banking significantly hurt bank profits. The study recommended adopting advanced fraud prevention technologies to restore customer confidence and protect the financial sector.

Apuke and Omar (2021) explored ethical issues in online journalism in Jalingo, Nigeria. Combining surveys and interviews, the researchers discovered a high rate of unethical practices, including fake news and invasion of privacy. They linked these challenges to a rush to publish and inadequate training, calling for stronger regulations and mandatory ethics training for digital journalists.

Ushie and Ndoma (2024) examined how social media literacy affects vulnerability to cybercrime in Calabar, Cross River State. Through a questionnaire-based survey of 130 people, they found that poor social media literacy made individuals more susceptible to online scams. They recommended strategically using social media platforms in public awareness and crime prevention efforts.

Tyona et al. (2021) investigated how electronic fraud impacts bank performance using a decade of data from the Central Bank of Nigeria. The study showed that both online and ATM fraud harmed banking profitability. It concluded that stronger internal controls and better regulatory oversight are key to combating e-fraud.

Onamusi et al. (2024) assessed how digital forensic tools improve fraud detection in Nigerian banks. Surveying quality control officers from eight banks, they found that tools like AI, encryption, and communication monitoring significantly enhanced fraud detection. The authors stressed the importance of adopting these technologies widely to better protect the financial system.

Material and Methods

This study employed a quantitative research design, specifically using surveys to gather data. Surveys are effective tools for capturing opinions and perceptions, especially when studying a population's beliefs or attitudes (Check & Schutt, 2012). The main data collection instrument was a 20-item questionnaire designed for clarity and relevance to the study's goals.

The target population included 479 journalists registered with the Nigeria Union of Journalists (NUJ) in Ogun State, chosen due to the region's significant media presence. Since the focus was on journalists familiar with or practicing solution journalism, a snowball sampling method was used. This technique is useful for reaching hard-to-access groups, as initial participants help identify others in their network.

Out of the 120 journalists invited, 117 completed the questionnaire, resulting in a strong response rate of 97.5%. All completed surveys were reviewed and found suitable for analysis.

The collected data were processed using SPSS (Statistical Package for the Social Sciences). Descriptive statistics—including frequencies, percentages, mean scores, and standard deviations—were used to summarize the data. This approach helped present the findings clearly and made it easier to identify trends in journalists' attitudes and practices regarding solution journalism and internet fraud (Nwankwo & Ofojebe, 2023).

Results

Table 1: Adoption of Solution Journalism by Media Organisations in Ogun State in Reporting Internet Fraud

Items	Level of Agreement (n = 117)				Mean	Std. Dev.
	SA	A	D	SD		
1. Our media organisation has integrated solution journalism practices in reporting internet fraud.	45 (38.5%) 38.5%	62 (53.0%) 53.0%	5 (4.3%) 4.3%	5 (4.3%) 4.3%	3.26	0.74
2. Training on solution journalism is regularly provided to our journalists.	40 (34.2%) 34.2%	60 (51.3%) 51.3%	10 (8.5%) 8.5%	7 (6.0%) 6.0%	3.14	0.83
3. Solution journalism has become a standard approach in our newsroom's reporting strategies.	43 (36.8%) 36.8%	58 (49.6%) 49.6%	9 (7.7%) 7.7%	7 (6.0%) 6.0%	3.17	0.82
4. There is a dedicated section for solution journalism stories on internet fraud in our publications.	38 (32.5%) 32.5%	55 (47.0%) 47.0%	12 (10.3%) 10.3%	12 (10.3%) 10.3%	3.02	0.91
5. Our audience has shown increased interest in solution journalism pieces on internet fraud.	42 (35.9%) 35.9%	59 (50.4%) 50.4%	8 (6.8%) 6.8%	8 (6.8%) 6.8%	3.16	0.83
Grand Mean					3.15	

Source: Researchers' Field Survey, 2025

Key: SA – Strongly Agree; A – Agree; D – Disagree; SD – Strongly Disagree

The data in Table 1 examined the extent to which solution journalism has been adopted by media organisations in Ogun State in reporting internet fraud. A significant proportion of respondents (over 85%) indicated that their organisations have incorporated solution journalism practices, with mean scores ranging from 3.02 to 3.26. This suggests a positive trend towards adopting solution-oriented reporting. However, the presence of standard deviations between 0.74 and 0.91 indicates some variability in responses, highlighting areas where further standardisation and training may be beneficial.

Table 2: Influence of Solution Journalism on Public Awareness and Understanding of Internet Fraud and Its Consequences in Ogun State

Items	Level of Agreement (n = 117)				Mean	Std. Dev.
	SA	A	D	SD		
6. Solution journalism has enhanced public awareness of internet fraud issues.	50 (42.7%) 42.7%	55 (47.0%) 47.0%	7 (6.0%) 6.0%	5 (4.3%) 4.3%	3.28	0.78
7. Readers have a better understanding of the consequences of internet fraud due to solution journalism.	48 (41.0%) 41.0%	57 (48.7%) 48.7%	8 (6.8%) 6.8%	4 (3.4%) 3.4%	3.27	0.75
8. Solution journalism stories have led to increased public discourse on internet fraud.	46 (39.3%) 39.3%	58 (49.6%) 49.6%	9 (7.7%) 7.7%	4 (3.4%) 3.4%	3.25	0.76

9. There is a noticeable change in public perception towards internet fraud due to solution journalism.	44 (37.6%) 37.6%	59 (50.4%) 50.4%	10 (8.5%) 8.5%	4 (3.4%) 3.4%	3.22	0.77
10. Solution journalism has motivated the public to engage in anti-internet fraud initiatives.	45 (38.5%) 38.5%	56 (47.9%) 47.9%	11 (9.4%) 9.4%	5 (4.3%) 4.3%	3.20	0.80
Grand Mean					3.24	

Source: Researchers' Field Survey, 2025

Key: SA – Strongly Agree; A – Agree; D – Disagree; SD – Strongly Disagree

The data in Table 2 explored how solution journalism influences public awareness and understanding of internet fraud and its consequences in Ogun State. The majority of respondents agreed that solution journalism has positively impacted public awareness and understanding, with mean scores between 3.20 and 3.28. The standard deviations, ranging from 0.75 to 0.80, suggest a relatively consistent agreement among respondents, indicating that solution journalism is effectively raising awareness and understanding of internet fraud issues.

Table 3: Role of Solution Journalism in Highlighting Successful Anti-Fraud Initiatives and Alternative Livelihood Opportunities for At-Risk Youths in Ogun State

Items	Level of Agreement (n = 117)				Mean	Std. Dev.
	SA	A	D	SD		
11. Solution journalism highlights the success of anti-fraud campaigns and reforms in Ogun State.	46 (39.3%) 39.3%	58 (49.6%) 49.6%	9 (7.7%) 7.7%	4 (3.4%) 3.4%	3.25	0.76
12. Journalistic reports have focused on youths who abandoned fraud for skill-based occupations.	48 (41.0%) 41.0%	57 (48.7%) 48.7%	8 (6.8%) 6.8%	4 (3.4%) 3.4%	3.27	0.75
13. Solution journalism gives prominence to community programmes that discourage cybercrime.	45 (38.5%) 38.5%	59 (50.4%) 50.4%	9 (7.7%) 7.7%	4 (3.4%) 3.4%	3.24	0.76
14. Reports on alternative livelihood schemes inspire youths to abandon internet fraud.	47 (40.2%) 40.2%	56 (47.9%) 47.9%	10 (8.5%) 8.5%	4 (3.4%) 3.4%	3.25	0.77
15. The media consistently showcases government and NGO efforts to rehabilitate fraud offenders.	44 (37.6%) 37.6%	60 (51.3%) 51.3%	9 (7.7%) 7.7%	4 (3.4%) 3.4%	3.23	0.75
Grand Mean					3.25	

Source: Researchers' Field Survey, 2025

Key: SA – Strongly Agree; A – Agree; D – Disagree; SD – Strongly Disagree

The data in Table 3 assessed the role of solution journalism in highlighting successful anti-fraud initiatives and alternative livelihood opportunities for at-risk youths in Ogun State. The results demonstrated high levels of agreement across all five items, with mean scores consistently above 3.20 and standard deviations below 0.78, indicating relatively uniform responses. This affirms that solution journalism is actively engaged in reporting efforts aimed at youth rehabilitation, skill development, and showcasing community responses to fraud. Respondents recognised the impact of such reporting in shaping positive behaviours and

providing meaningful alternatives to internet fraud among vulnerable groups. The consistency in the responses further implies a shared understanding of the media's contribution to reducing cybercrime through constructive storytelling.

Table 4: Effectiveness of Collaborative Reporting between Journalists, Law Enforcement, and Community Stakeholders in Reducing Internet Fraud in Ogun State

Items	Level of Agreement (n = 117)				Mean	Std. Dev.
	SA	A	D	SD		
16. Collaborative reporting has improved the accuracy of information on internet fraud cases.	48 (41.0%) 41.0%	58 (49.6%) 49.6%	7 (6.0%) 6.0%	4 (3.4%) 3.4%	3.28	0.76
17. Journalists regularly engage with law enforcement agencies when reporting on internet fraud.	46 (39.3%) 39.3%	59 (50.4%) 50.4%	9 (7.7%) 7.7%	3 (2.6%) 2.6%	3.26	0.75
18. Joint initiatives between journalists and community stakeholders have helped to expose fraudulent schemes.	45 (38.5%) 38.5%	60 (51.3%) 51.3%	9 (7.7%) 7.7%	3 (2.6%) 2.6%	3.26	0.74
19. Media-law enforcement collaboration has resulted in better public education on cybercrime.	49 (41.9%) 41.9%	57 (48.7%) 48.7%	8 (6.8%) 6.8%	3 (2.6%) 2.6%	3.30	0.73
20. Collaborative reporting has influenced policy decisions on internet fraud in Ogun State.	47 (40.2%) 40.2%	59 (50.4%) 50.4%	8 (6.8%) 6.8%	3 (2.6%) 2.6%	3.28	0.74
Grand Mean					3.28	

Source: Researchers' Field Survey, 2025

Key: SA – Strongly Agree; A – Agree; D – Disagree; SD – Strongly Disagree

The data in Table 4 examined the effectiveness of collaborative reporting between journalists, law enforcement, and community stakeholders in reducing internet fraud in Ogun State. Respondents strongly indicated that such collaborations have improved information accuracy, enhanced public education, and supported the exposure of fraudulent schemes. The high mean scores, ranging from 3.26 to 3.30, show widespread agreement that collaborative reporting has been impactful. The low standard deviation values further indicate consistency in responses, suggesting that media-law enforcement synergy is both functional and essential in the ongoing fight against internet fraud. This underscores the need for sustained partnerships and continuous engagement between these actors.

Discussion of Findings

This study set out to evaluate how media organisations in Ogun State are adopting solutions journalism in their coverage of internet fraud—and what impact this approach is having. The findings show strong uptake, with over 85% of respondents confirming that their organisations have embraced solutions journalism. The average scores, which ranged between 3.02 and 3.26, with standard deviations from 0.74 to 0.91, reflect a generally positive trend, though with some variation. These differences may be influenced by factors like available resources, staff training, and editorial direction. The results support the core idea behind solutions journalism: not just reporting on problems but highlighting effective responses and strategies (Duru, 2023).

When asked about its effect on public awareness and understanding of internet fraud, respondents were largely in agreement about its value. Mean scores between 3.20 and 3.28, with low variability, suggest that solution-focused reporting helps the public better understand both the nature of cybercrime and how it can be addressed. This echoes earlier findings by Ojo (2024), who emphasized that solutions journalism can simplify complex issues and engage audiences more effectively. The takeaway here is clear: continuing to report in this way can help build a more informed and vigilant society.

The study also explored how well solutions journalism is being used to showcase anti-fraud initiatives and provide alternatives for at-risk youth. Once again, the response was overwhelmingly positive. Average scores stayed above 3.20, with consistent responses indicating strong support for this kind of reporting. Journalists are actively highlighting community efforts, skill-building programs, and success stories that steer young people away from cybercrime. This aligns with Adeyemi's (2023) work, which pointed to the media's power in driving positive change through narrative. The implication is that the more these stories are told, the more likely it is that vulnerable youths will see new possibilities for their future.

Another key finding involved collaboration between journalists, law enforcement, and local stakeholders. Respondents strongly supported this kind of teamwork, citing improvements in public education and fraud detection as a result. High mean scores (3.26 to 3.30) and low deviation suggest widespread agreement on its value. These results echo Interpol's (2024) assertion that joint efforts are essential for tackling cybercrime effectively. In practice, strengthening partnerships between the media and enforcement agencies could significantly enhance the reach and reliability of fraud-related reporting.

Overall, the findings align well with both the theoretical framework and previous studies, reinforcing the value of solutions journalism as a tool not only for awareness but also for advocacy and reform. The Solutions Journalism Network (2024) underscores that this method helps create more engaged and hopeful audiences—an important goal when dealing with persistent societal issues like cybercrime.

However, the study also revealed inconsistencies in how deeply different media organisations apply solutions journalism principles. While adoption is widespread, the quality of implementation varies. This points to a need for more structured training and capacity-building, ensuring that journalists are equipped with the tools to identify and report on real-world solutions effectively (Eze, 2024).

Conclusion and Recommendations

This study examined how effectively media organisations in Ogun State are using solutions journalism to report on internet fraud. The results show that this approach has been widely adopted and is having a meaningful impact: increasing public awareness, supporting youth rehabilitation through alternative career paths, and fostering collaboration with law enforcement. What stands out is a shift toward more constructive journalism—reporting that not only informs but also empowers. Yet, the inconsistency in how it's practiced across organisations suggests that more work is needed to ensure high standards and consistent application. The broader implications are significant: the growing use of solutions journalism reflects a recognition of media's power to shape public opinion and influence behaviour; its positive impact on awareness shows the press's key role in civic education; its support for youth development highlights journalism's potential in social transformation; and its

collaborative nature strengthens efforts to combat internet fraud through shared knowledge and strategies.

Based on the findings, the following recommendations were proffered:

- Media organisations should establish regular training programs to strengthen journalists' skills in solutions journalism and deepen their understanding of its core practices.
- Clear guidelines at both the organisational and state levels should be introduced to standardise how solutions journalism is used in fraud-related reporting.
- Journalists should actively build stronger relationships with law enforcement, NGOs, and community leaders to enhance the credibility and effectiveness of their work.
- More focus should be placed on reporting successful anti-fraud efforts and youth empowerment programmes.

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