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FINANCING POVERTY ALLEVIATION PROGRAMMES IN NIGERIA: AN ASSESSMENT OF VARIOUS STAKEHOLDERS (1983 – 2004)

BY

NSOKE, PETER UCHEDIMMA
PG/MBA/03/38561

BEING A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE MASTERS IN BUSINESS ADMINISTRATION (MBA ACCOUNTANCY)

DEPARTMENT OF ACCOUNTANCY
FACULTY OF BUSINESS ADMINISTRATION
SCHOOL OF POST-GRADUATE STUDIES
UNIVERSITY OF NIGERIA
ENUGU CAMPUS

JANUARY, 2006.
The work embodied in this project report is original and has not been submitted in part or in full for any other Diploma or Degree of this or any other university.

Nsoke, Peter Uche (STUDENT)

15/02/86

To certify that I, Mr. Nsoke, Peter Uche, a Postgraduate student in the Department of Accountancy and with the Registration number 3A/03/38561 has satisfactorily completed the requirement for project research in partial fulfillment of the requirements for the award of a Masters of Business Administration (MBA) in Accountancy.

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C.M. Odoh
Supervisor
ACKNOWLEDGEMENT

It has been my ordinate ambition to write on this treatise. Thus, this project would not have been successful without the efforts of my parents, brothers, sisters and friends.

My profound gratitude goes to the various lecturers not only in Accountancy Department but also in Business Faculty of the University.

Finally, my sincere gratitude goes to the staff, and the participants of various agencies of Poverty Alleviation Programmes in Nigeria and also to the various respondents and the general public who contributed in one way or the other to the successful completion of this book.

Nsoke, Peter Uchedimma
DEDICATION

TO THE

ALMIGHTY GOD

for inculcating in me an ardent prodding to the successful completion of this programme

And To

DR. C.M. ODOH
My Good Boss and Friend

And To

My Late father
Chief Isaac Nsoke

For his strong desire of my higher education
ABSTRACT

Poverty, either as a plague or cause of other specific under development ailments, afflicts Nigeria as it does to other Nations of the World. It has been receiving increasing global focus and the challenges are becoming more daunting. The high level of prevalence in Nigeria, which has attained an endemic nature, is becoming worrisome.

It is, however, encouraging to note that research findings and empirical evidence have shown that significant poverty reductions are possible and have, indeed, occurred in many developing countries. In particular, it has been established that growth and poverty reduction go hand-in-hand. For example, studies have revealed that the absolute number of people living in poverty has dropped in all developing countries that have experienced sustained economic growth over the past few decades. However, upon different poverty reduction agencies and strategies in Nigeria prior independence till date, the absolute number of poverty in Nigeria continues to rise rapidly. The relevant question is, what type of policies can influence growth and poverty reductions in Nigeria?
This study is therefore, an attempt at evaluating the effectiveness of poverty reduction agencies in Nigeria, especially in relation to the policy and strategy formulation, implementation, coordination, monitoring, control and review; sourcing and utilization of resources (both human and material) and complementation of programmes. The study also focused on the impact of the past and present strategies and programmes on the target poor.

In the course of the study, related literature on poverty and poverty reduction efforts (strategies and programmes) were intensively and extensively reviewed and relevant information and ideas obtained for the research. The study also utilized the survey approach and the chi-square to collate, analyze and present data respectively in its findings which include:

a. Poverty is multi-dimensional in nature and must be so treated in order to be effective;

b. Poverty reduction programmes have not been effective;

c. There are not well focused, established and acceptable targets to the poor by all poverty reduction agencies in Nigeria; and
d. Causes, problems and reasons for non-effectiveness etc. were adduced.

Based on the above findings and conclusions, recommendations were made towards effective poverty reduction efforts in Nigeria; government, its agencies and other stakeholders should develop a multidimensional approach towards poverty reduction strategies and implement along that line; efforts should be made to effectively target the poor in all considerations, and at all levels of articulation, implementation, monitoring and review; the government anti-corruption efforts should be stepped up and seriously up-held in dealing with matters concerning poverty reduction efforts.
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INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Poverty is a global phenomenon which affects continents, nations, and people differently. It affects people in various depths and levels, at different times and phases of existence. Poverty is a plague afflicting people all over the world, Awoseyila (1991:1). It is considered one of the symptoms or manifestations of underdevelopment. It is a vicious cycle which keeps poor people in a state of destitution, and constant disillusionment. Poverty affects many aspects of human conditions, hence there has been no universal consensus on the definition. We can talk of a poor person as poor if his income is below subsistence level. But the subsistence levels of income vary from society to society and from nation to nation.

The concept of poverty which reflects its numerous visible attributes is multi-dimensional in nature. Attributes of poverty may be classified into structural, economic, social, cultural and political deprivations CBN Report (1999). The structural dimension appears more permanent and manifest a vicious cycle, reflecting limited productive resources, lack of skills for gainful employment,
Locational disadvantage and inadequate income to obtain the basic necessities of life. The social dimension of poverty is largely a gender issue since the greatest severity of poverty falls on men than female. CBN Report (1999:33). The conventional notion depicts poverty as a condition in which people are below a specified minimum level and are unable to provide or satisfy the basic necessities of life needed for an acceptable standard of living. “Often, poor people are known to have inadequate level of consumption” Aloko (1975). In Nigeria, there are illiterates with short life-span, World Bank Report (1995), and cannot satisfy their basic health needs, Sancho, (1990). The Central Bank of Nigeria Report (1991:1) views poverty as “a state where an individual is not able to cater adequately for his or her basic needs of food, clothing and shelter, is unable to meet social and economic obligations, lack gainful employment, skills, assets and self-esteem; and has limited access to social and economic infrastructure such as education, health, portable water, and sanitation; and consequently has limited chance of advancing his or her welfare to the limit of his or her capabilities”. The World Bank Report, (2000:1), utilized inductive approach to uncover various dimensions of poverty such as well-being, psychological
basic infrastructure, illness, and assets. One of such definition is "the lack of what is necessary for material well-being especially food, shelter, land and other assets".

By and large, comprehensive definition depicts poverty as a state where an individual is not able to cater adequately for his/her basic needs of life such as food, shelter and clothing. The World Bank and United Nations Development Programme (UNDP)'s 2002. Human Development Index (HDI) aptly indicate the deplorable state of Nigeria's level of poverty and low human development. This is in spite of the fact that Nigeria is richly endowed with all kinds of mineral resources. Nigeria’s proportion of the poor, CBN Report (1999), has doubled over the last two decades, during which time the country received over $300 billion in oil and gas revenue. Paradoxically, Nigeria's level of revenue and endowment are in opposite direction of her poverty level.

While revenue profile of Nigeria, World Bank Report (2000), rose from N4 billion in 1975 to N26 billion in 1980, and GNP per capita rose from $360 to more than $1000 in same period, the percentage of the population that was poor grew from 15% in 1960 to about 70%. Furthermore, according to World Bank and UNDP 2001 statistics, Nigeria which impressively ranked 6th and 7th in
petroleum Export and Petroleum production respectively, is ranked 194th in GNP per capita and is uneviably classifieds as the 25th poorest nation in the world.

However, the above scenario has not come into being as a result of non-challant attitude and non-recognition of the problem at hand. It has also not come as a result of lack of response to the yearning of the poor people to be emancipated from their rather deplorable and frustrating state of near-despair. Every Nigerian government, be it military or civilian, introduced one form of poverty alleviation reduction programmes or another, meant to reduce the level of poverty, give hope and succour to the poor and move towards some sorts of wealth creation. Strategies, policies and plans have been articulated; programmes and projects have been formulated and executed over the years. For instance, at independence in 1960, poverty eradication effort in Nigeria centered forwards education, while operation feed the Nation (OFN), the Green Revolution, Peoples Bank of Nigeria, Directorate of Food, Roads and Rural Infrastructure (DFFRI), Family Support Programme (FSP), Family Economic Advancement Programme (FEAP), National Directorate of Employment (NDE), Nigerian Agricultural Land Development Authority, (NALDA), National
Poverty Eradication Programme (NAPEP) etc existed during the period under review.

Although, successive Nigerian Governments have tried to address the issue of poverty as captured above, the effect of the strategies and programmes have been that of mixed feelings. The questions bothering a great number of Nigerians are:

(a) If so much efforts have been made towards reducing poverty in Nigeria, why is poverty on the increase?

(b) What is the effect of the increasing poverty rate on the nation's economy?

(c) Are there better ways or strategies of implementing poverty reduction programme in Nigeria to make them more effective?

1.2 STATEMENT OF THE PROBLEM

It has been known in Nigeria that every successive government embarks on one form of Poverty Alleviation Strategy or the other. However, what has remained unanswered is the extent to which these programmes have impacted positively on the poor – the target population.
Recent studies on the subject of poverty and its reduction agencies as well as programmes in Nigeria indicate that considerable gap exists between the target objective – alleviating or eradicating poverty – and achievement. It seems that the efforts of various governments are ineffective and therefore not much have been done to actualize the benefits. For poverty reduction strategies, their results do not seem to justify the huge financial allocations to them. Poor people’s perception of formal poverty reduction institutions are largely that of ineffectiveness and irrelevance in their lives as government poverty reduction activities contribute little in their struggles to survive and rarely help them to escape poverty.

More disturbing is the fact that despite the colossal amount of resources committed to those programmes, the poverty situation aggravates, and more and more people fall into the poverty region instead of escaping.

1.3 OBJECTIVES AND RATIONALE OF THE STUDY

The overall objective of the study is to assess the various strategies and tools or instruments used to implement the various
poverty reduction strategies between 1983 to 2004 (twenty-one year period of review).

Specifically, the objectives are:

(a) To identify these strategies;
(b) To measure their effectiveness and impact on the poor or target group;
(c) To assess their capabilities for reducing poverty;
(d) To identify reasons for their failure or success; and
(e) To suggest and recommend appropriate poverty reduction strategies for Nigeria.

1.4 HYPOTHESES

The research hypotheses that will guide the study are as follows:

**Hypothesis One**

Hi: Poverty Alleviation Strategies in Nigeria have succeeded in reducing poverty; and

Ho: Poverty Alleviation Strategies in Nigeria have not succeeded in reducing poverty.
HYPOTHESIS TWO

Hi: There are well focused, established and acceptable targets by the three tiers of government and the Non-Governmental Organizations in planning, implementing and monitoring the National Poverty Alleviation Strategies in Nigeria.

Ho: There are not well focused, established and acceptable targets by the three tiers of government and the Non-Governmental Organizations in planning, implementing and monitoring the National Poverty Alleviation Strategies in Nigeria.

1.5 SIGNIFICANCE OF THE STUDY

Achieving significant results in reducing poverty often hinges on what is done, how it is done, when it is done, and whom it is targeted at. It is obvious from several studies that poverty reduction strategies in Nigeria have failed to achieve their stated objectives. It therefore requires concerted efforts by all to contribute to the success of this all-important but elusive goal. Such efforts can only be meaningful if it stems from an empirical study in order to support the government to realize the global lofty objective of eradicating poverty by year 2015.
The study is expected to be a concerted effort to identify, articulate and highlight the existence, the causes and effects of poverty in Nigeria. It is a quest to streamlining poverty reduction strategies towards making them more potent. The study is also expected to be of benefit to a number of groups especially stakeholders of poverty reduction efforts such as public and private sector strategists, planners, managers, coordinators and monitors of poverty reduction agencies and the poor who are the ultimate beneficiaries of the efforts and indeed the general public. The research is expected to be part of data bank for operators as well as policy makers in poverty reduction strategies. It will arouse the interest of students to conduct more researches at this field of study.

1.6 SCOPE OF THE STUDY

Due to the nature of this work and the difficulties encountered in the distribution and collation of questionnaires, the researcher limited the scope of the study to five states of the federation. These states are Enugu, Anambra, Ebonyi, Lagos and Kogi State.
However, the researcher believed that the respondents gotten from these five states are enough to represent a good sample for the entire population of Nigeria.

From each state, effort were made to reach different categories of people such as gender, public and private workers, or rather employed and unemployed people. Beneficiaries of different Agencies (both past and present); rural and urban people; and staff of different agencies of Poverty Alleviation (Both past and present).

1.7 LIMITATIONS OF THE STUDY

The difficulty of poverty assessment arises from the fact that the phenomenon is multi-dimensional. It does not only include the absolute but also the relative poverty positions in terms of social and economic services and in relation to other countries. However, to conduct an effective research in Nigeria is always a Herculean task, owing to people's attitudinal disposition towards the release of information.

Perhaps the most debilitating limitation of this study is the inadequacy of data in that data on poverty incidences in Nigeria by the relevant authority is not constantly updated.
There was also a limitation in terms of library facilities as it is only the Central Bank of Nigeria and few Agencies that have relevant materials on this field. However, the above limitations could not hinder effective and meaningful research work. Rather, they spur the researcher into greater determination to surmount them all.

1.8 DEFINITION OF TERMS

Absolute Poverty: - refers to insufficient or total lack of necessities and facilities like food, shelter, clothing, medical care, education, transport facilities etc.

GDP: - Gross Domestic Product. This is the Naira value of all the goods and services produced within a country in a year but excluding net income from abroad.

GNP: Means Gross National Product. It is a market value of all the goods and services produced in Nigeria for one year usually a year at factor cost.

Globalization: is a process of creating a global market place in which, increasingly, all nations are forced to participate based on the following key elements: interconnection, etc.
HDI: Human Development Index which is a measure of longevity, knowledge and income.

Indicators of Poverty: refers to measures of economic performance as well as the standard of living of the population. This normally combines the measures of income or purchasing power or consumption with those social indicators, which highlight availability and access to the basic necessities of life.

Poverty: is a state where an individual is not able to cater for his basic needs of life such as food, shelter and clothing.

Relative Poverty: refers to a situation when peoples income, even if adequate for survival, fall radically below that of community average. What is considered poverty level in one country or society may well be the height of well-being in another.

1.9 LIST OF ABBREVIATIONS

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<td>1</td>
<td>ADP</td>
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<td>52</td>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>53</td>
<td>WAI</td>
<td>War Against Indiscipline</td>
</tr>
<tr>
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<td>WHO</td>
<td>World Health Organization</td>
</tr>
<tr>
<td>55</td>
<td>YES</td>
<td>Youth Empowerment Scheme</td>
</tr>
</tbody>
</table>
REFERENCES


United Nation Development Programme, (2002), Human Development Index, Lagos.


CHAPTER TWO
LITERATURE REVIEW

2.1 INTRODUCTION

A review of earlier work done in the field of poverty and its alleviation is made in this chapter. Quite a lot has been and is being documented on both poverty and strategies for reducing it. As a result, the review undertaken here is rather selective than exhaustive.

2.2 CONCEPTUAL AND THEORETICAL BACKGROUND

Given its multi-dimensional nature, poverty has been perceived using different criteria. This accounts for the numerous attempts in defining poverty, each definition tries to capture the perception of the author or the poor as to what the term is. Narayan and Patesch (2002:10) noted that, "poverty also may look quite different, seen towards the eyes of a poor man or a woman." This is reflected in the differences in the various definitions, as poverty is considered to be a relative term. Narayan et al (2000:30) noted that "poverty is humiliation, the sense of being dependent, and of being forced to accept rudeness, insults, and indifference when we ask help." Another of the similar view is the one expressed by a
poor man in Kenya in 1997 as reported by Narayan et al. (2000:30) thus: "Don't ask me what poverty is because you have not met it outside my house. Look at the house and count the number of holes. Look at my utensils and the clothes that I am wearing. Look at everything and write what you see. What you see is poverty". The above reflect just the descriptions of a few of the various perceptions of poverty at least from the poor.

Furthermore, Harry Johnson (1974) defined poverty as, "a situation when the resources of individuals or families are inadequate to provide a socially acceptable standard of living". S. E. D. Binyan (1999) in his own view defined poverty in its absolute sense, "a situation where a population or selection of the population is able to meet only its bare subsistence essentials of food, clothing and shelter in order to maintain minimum standard of living". Poverty could denote a state of deprivation as was captured by Nigeria's Federal Ministry of Economic Co-operation and Development (1992:3) as "not having enough to eat, a high rate of infant mortality, a low life expectancy, low educational opportunities, poor water, inadequate health care, unfit housing and a lack of active participation in the decision making process".

According to Aluko (1975), "it is an absence or lack of command
over basic consumption needs such as food, clothing and shelter”, “glaring defects in the economy, etc”. The attempts made at defining poverty as captured above could be referred to as mere outline of the features or characteristics of poverty. In buttressing the difficulties encountered in arriving at a common and generally accepted definition of poverty, Abayode (1997) posits that “there seems to be a general agreement that poverty is a difficult concept to handle, and that is more easily recognized than defined. Even attempts made to categorize some specific areas at which poverty could be viewed are fraught with lack of agreement. For instance, the Organization for Economic Co-operation and Development (OECD) Guidelines on Poverty Reduction (2000:23) stressed that an adequate concept of poverty should include all the most important areas in which people of either gender are deprived and perceived as incapacitated in different societies and local context. It should encompass the casual links between the core dimensions of poverty and the central importance of gender and environmentally sustainable development”. It failed to define poverty, rather it listed “the core dimensions”, a definition of poverty should cover to include: economic, human, political, socio-cultural and protective capabilities. On the other hand, Narayan et
al (2000:29 - 30) in buttressing that poverty is multi-dimensional, say that "definitions of poverty and its causes vary by gender, age, culture, and other social and economic context. They defined poverty from such categories as: "Lack of voice, power, independence, well or ill being, regional, gender etc.

Even poverty elements like lack of power and voice, are explained differently in various countries. A Ghananian in 1995 as stated in Narayan et al (2000: 39) explained poverty in the dimension of lack of power and voice thus, "you know 'good' but you cannot do good". That is, such a person knows what should be done but has not got the means". In the same vein, elderly poor man in Uganda, explained in his own words; the forces of poverty and impoverishment are so powerful today. Governments or the big churches can only manage them. So we now feel somewhat helpless. It is the feeling of helplessness that is so painful, more painful than poverty itself."

Adopting categorization as a basis for defining poverty generates even more disagreements as to what constitutes poverty at different levels of society such as the individuals, household, community, district and regional. OECD (2000:33) states that dimensions and measures of poverty may be
of the siblings of the old woman, it is translated thus: "Give me the one I will eat in the afternoon, in the night I am ready to forego food, food, food". Also the cry always made by a girl living in Enugu State "Ooh, Ooh, I didn't eat in the night, I didn't eat in the morning, now this afternoon my mother gave me a small quantity of food which will not be enough for me and took the biggest, ooh, ooh".

Material well being is always relative. While some perceive it in terms of ability to meet basic needs of life such as the provision of three square meals daily, as in the cases above, few perceive it in ability to educate one's children, provide clothing and shelter for the family; yet, some perceive it from ability to respond to emergencies by falling back on one's savings.

Based on this concepts, Anyanwu J.C. (1997) categorized the following as poor, especially within the Nigerian context.

a. Household or individuals living below the poverty line and whose incomes are insufficient to provide for their basic needs;

b. Households or individuals lacking access to basic services, political contracts and other forms of support.
c. People in isolated rural areas who lack essential infrastructures;

d. Female-headed households whose nutritional needs are not being met adequately;

e. Employment as a result of economic reforms under the SAP and those who are in danger of becoming the "new poor", and

f. Ethnic minorities who are marginalized, deprived and persecuted economically, socially, culturally and politically.

Poverty has income and non-income dimensions. While it refers to lack of physical necessities, it also represents a general condition of deprivation manifesting in social inferiority, powerlessness, isolation and degradation. According to Aliyu Abdullahi (2002), "poverty may be structural or chronic in long-term and persistent if it is caused by more permanent or chronic factors...".

It has been earlier stated that poverty could either be categorized as relative or absolute on one hand, while on another, as permanent or transient. Aliyu (2003:2) explained absolute poverty to be "the condition where an individual or group of people are unable to satisfy their basic requirements for human survival in
terms of education, health, housing, feeding etc.” Corroborating the above meaning of absolute poverty, Aboyade (1987:7) defined it thus: “the insufficient or total lack of necessities and facilities like food, housing, medical care, education, consumer goods, recreational opportunities etc.”

The World Bank (2000) utilized inductive approach to uncover dimension of poverty and defined it using many indices. One of such definitions is that poverty is

“the lack of what is necessary for material well-being especially food, but also housing, land and other assets. In other words, poverty is the lack of multiple resources that leads to hunger and physical deprivation”

By and large, as we have seen that there are as many views of poverty as we have authors, it is pertinent to summarily define poverty as a condition of life where an individual is unable to meet up with the basic necessities of life at one period or the other. This is because somebody that is very rich today could be very poor in some years later and vice-versa.
2.3 POVERTY INCIDENCES

2.3.1 Poverty in the World:

Poverty is currently one of the most serious problems in the world. Recent estimates indicate that about 1.5 billion people live below the poverty line of less than one dollar per day in the whole world. Out of 1.5 billion people, Africa contributes about 250 million, which is about 17% of the world's total poor population. This was in 1993 but the recent statistics estimated that Africa contributes up to 70% of the world's total poor population. Available data in this issue are shown in Table 1 and Table 2 below.

<table>
<thead>
<tr>
<th>Region of Country Group</th>
<th>Percentage of population living below the income poverty threshold</th>
<th>Share of poor people in Developing countries</th>
<th>Number of poor people (millions)</th>
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<tbody>
<tr>
<td>Arab States</td>
<td>5 4</td>
<td>1 1</td>
<td>11</td>
</tr>
<tr>
<td>East Asia, South-East</td>
<td>23 14</td>
<td>10 7</td>
<td>94</td>
</tr>
<tr>
<td>Asia And Pacific (Excluding China)</td>
<td>22 24</td>
<td>7 9</td>
<td>110</td>
</tr>
<tr>
<td>Latin America and the Caribbean</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Asia</td>
<td>45 43</td>
<td>39 39</td>
<td>515</td>
</tr>
<tr>
<td>Sub-Saharan Africa</td>
<td>38 39</td>
<td>15 17</td>
<td>219</td>
</tr>
<tr>
<td>Other Developing</td>
<td>34 32</td>
<td>100 100</td>
<td>1310</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country</th>
<th>Human Poverty Index (HPI)</th>
<th>Rank by HPI</th>
<th>Rank Gap between HPI and HDI</th>
<th>Rank Gap between poverty threshold at $1 per day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zambia</td>
<td>17.3</td>
<td>17</td>
<td>-24</td>
<td>14</td>
</tr>
<tr>
<td>Botswana</td>
<td>22.9</td>
<td>29</td>
<td>-4</td>
<td>8</td>
</tr>
<tr>
<td>Kenya</td>
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<td>32</td>
<td>-14</td>
<td>13</td>
</tr>
<tr>
<td>Lesotho</td>
<td>27.5</td>
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<td>-13</td>
<td>12</td>
</tr>
<tr>
<td>Congo</td>
<td>29.1</td>
<td>38</td>
<td>-4</td>
<td>-</td>
</tr>
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<td>Cameroon</td>
<td>31.4</td>
<td>41</td>
<td>-4</td>
<td>-</td>
</tr>
<tr>
<td>Ghana</td>
<td>32.0</td>
<td>43</td>
<td>-1</td>
<td>-</td>
</tr>
<tr>
<td>Zambia</td>
<td>35.1</td>
<td>45</td>
<td>-8</td>
<td>14</td>
</tr>
<tr>
<td>Rwanda</td>
<td>37.9</td>
<td>48</td>
<td>-29</td>
<td>9</td>
</tr>
<tr>
<td>Togo</td>
<td>39.3</td>
<td>49</td>
<td>-7</td>
<td>-</td>
</tr>
<tr>
<td>Tanzania</td>
<td>39.7</td>
<td>50</td>
<td>-8</td>
<td>14</td>
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<tr>
<td>Senegal</td>
<td>41.2</td>
<td>52</td>
<td>0</td>
<td>-</td>
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<td>Uganda</td>
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<tr>
<td>Nigeria</td>
<td>41.6</td>
<td>54</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Country</td>
<td>Rank</td>
<td>Human Development Index (HDI)</td>
<td>Classification Gaps</td>
<td></td>
</tr>
<tr>
<td>--------------------</td>
<td>------</td>
<td>------------------------------</td>
<td>---------------------</td>
<td></td>
</tr>
<tr>
<td>Central African Republic</td>
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<td>56</td>
<td>4</td>
<td></td>
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<tr>
<td>Guinea-Bissau</td>
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<td>58</td>
<td>-11</td>
<td>-8</td>
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<tr>
<td>Namibia</td>
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<td>59</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Cote d'Ivoire</td>
<td>46.3</td>
<td>63</td>
<td>8</td>
<td>18</td>
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<tr>
<td>Mauritania</td>
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<td>65</td>
<td>6</td>
<td>11</td>
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<tr>
<td>Senegal</td>
<td>48.7</td>
<td>68</td>
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<td>0</td>
</tr>
<tr>
<td>Madagascar</td>
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<td>70</td>
<td>9</td>
<td>-1</td>
</tr>
<tr>
<td>Guinea</td>
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<td>71</td>
<td>9</td>
<td>19</td>
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<td>Mozambique</td>
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<td></td>
</tr>
<tr>
<td>Ethiopia</td>
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<td>75</td>
<td>2</td>
<td>14</td>
</tr>
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<td>Burkina Faso</td>
<td>58.3</td>
<td>76</td>
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<td></td>
</tr>
<tr>
<td>Niger</td>
<td>66.0</td>
<td>78</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>


Note: Ranks according to Human Development Index (HDI) and poverty threshold at 1 Dollar per day have been recalculated to reflect the inclusion of 78 countries in the HPI ranking. The negative results in the classification gaps columns mean that the country concerned gets better result in terms of HPI than in terms of other measurement criteria. Positive results mean the contrary.
However, there are other statistical information on the incidence of poverty in the World but the researcher stopped here in order to look into the incidence of poverty in Nigeria.

2.3.2 Poverty Incidence in Nigeria

According to Research Department of CBN (2003:8) Nigeria enjoyed steady economic growth and relative stability in the 1960s and 1970s. The economy and income per capita grew steadily and few people were below the poverty line as the agricultural, industrial and public sectors absorbed most of the labour force. From the late 1970s to the early 1980s, the economy had to contend with severe economic difficulties resulting from the oil shocks, World Economic recession, deteriorating terms of trade, debt overhang and macroeconomic imbalances. Poverty incidence rose to 43% in 1985. Structural reforms were undertaken in mid-1986 and the economy recovered slightly, while the number of the poor declined. Poverty incidence declined to 34% in 1992. With the collapse of macroeconomic discipline in the early 1990s, the economy was beset by high inflation, low productive activities and a return to economic stagnation. The proportion of people living below poverty line rose sharply to 61% in 1997 and Nigeria was
ranked 54th in the Human Poverty Index (HPI) and among the twenty poorest countries in the world.

Statistical data from the Federal Office of Statistics (FOS) indicate that by 1960 poverty covered about 15% of the population of Nigeria and by 1980 it grew to 28%. By 1985 the extent of poverty was about 46% and then dropped to 43% by 1992. By 1996, poverty incidence in Nigeria was estimated to be about 66% in the total population of about 110 million people (see Table 3 below).

According to the United Nations Reports (1999), Nigeria's Human Poverty Index (HPI) was only 41.6%, which places the country among the 25 poorest nations in the world. The HPI for some other African countries are shown in Table 2 above in which Zimbabwe, Botswana, Kenya, Burkina Faso, and Niger had 17%, 2.9%, 26.1%, 58.3% and 66.0% respectively.

Additional data from FOS (1999) further indicate that life expectancy for Nigeria was 51 years, literacy rate was 56% and 70% of the rural population do not have access to portable water, health care facilities, and electricity. The adult literacy rate for Zaire, Zambia and Zimbabwe were 76%, 77% and 85% respectively. Infant mortality rate (per 100 live births) and under-five
mortality rates for Nigeria were 82 and 191 respectively by 1995. The same data for South Africa, Cameroon and Zimbabwe were 51, and 67; 62 and 106; 70 and 74, respectively. Based on the data also from the FOS, the state by state poverty incidence in Nigeria between 1980 and 1996 (data available) is shown in Table 3.

### TABLE 3

POVERTY INCIDENCE BY STATES INCLUDING FCT

(1980 – 1996)

<table>
<thead>
<tr>
<th></th>
<th></th>
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<td>68.8</td>
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<td>43.4</td>
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</tr>
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<td>State</td>
<td>GDP at Factor Cost</td>
<td>GDP at Constant 1990 Prices</td>
<td>GDP at Constant 2000 Prices</td>
<td>GDP at Constant 2005 Prices</td>
</tr>
<tr>
<td>------------</td>
<td>--------------------</td>
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<td>-----------------------------</td>
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<td>Rivers</td>
<td>7.2</td>
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<td>43.4</td>
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</table>
2.4 THE CAUSATIVE FACTORS OF POVERTY IN NIGERIA

There seems to be narrow disagreement on the causes of poverty as against the difficulty encountered in arriving at a universally accepted definition of poverty. Although, writers or authors tend to explain the causes of poverty mostly from their area of profession, region or gender.

While CBN (1999:12) grouped causes of poverty into two categories “namely low economic growth and market imperfections” the World Bank (2001:34) reasoned that “one route of investigating the causes of poverty is to examine the dimensions highlighted by poor people”:

(a) Lack of income and assets to attain basic necessities – food, shelter, clothing and acceptable levels of health and education.
(b) Sense of voicelessness and powerlessness in the institutions of state and society; and

c) Vulnerability to adverse shocks, linked to an inability to cope with them.

On the other hand, Federal Office of Statistics (FOS) in its publication: Socio-Economic profile of Nigeria (1996:109) was definite in categorizing the causes of poverty in Nigeria into problems of access and endowments such as:

(a) Inadequate access to employment opportunities for the poor. This is often caused by the stunted growth of economic activities or growth with labour saving device;

(b) Lack or inadequate access to asset such as land, capital etc by the poor. This is often attributed to the absence of land reform and minimal opportunities for small credit.

(c) Inadequate access to the means of fostering rural development in poor regions: the preference for high potential areas and the strong urban bias in the design of development programmes is often assumed to be its primary cause;

(d) Inadequate access to markets for the goods and services that the poor can sell. This is caused by their remote geographic location or other factors;
(e) Inadequate access to education, health, sanitation and water services: This emanates from inequitable social service delivery which consequently result in the inability of the poor to live a healthy and active life and take full advantage of employment opportunities;

(f) The destruction of the natural resources endowments, which has led to reduced productivity of agriculture, forestry and fisheries. This often resulted from the desperate survival strategies of the poor as well as inadequate and ineffective public policy on natural resource management;

(g) The inadequate access to assistance by those who are the victims of transitory poverty such as drought, floods, pests, and war. This is brought about by lack of well conceived strategies and resources; and

(h) Inadequate involvement of the poor in the design of development programmes. This is often exacerbated by the non-involvement of the representatives of the poor communities or beneficiaries in the discussion, preparation, design and implementation of programmes that will affect them."
A careful assessment of the above causes will indicate the multidimensional nature of poverty. This indication will no doubt provide better approach for effective attack on poverty.

The World Bank in its study: consumption with the poor in (1999:17) posits it that, "the impact of a range of possible shocks, trends and cycles were seen to be important influence on local vulnerability and helped to differentiate the vulnerable from the more secure". The report went further to state that "the risks people face were linked to a number of key aspects of security that affected the poor at different levels of social organization, from the individual to the household to entire communities". Specifically, the report linked poverty in some instances to some perceived pathologies such as reckless spending and distaste for farming, laziness, over population, bad government and non-payment of compensation for land acquired by government.

Garbraith (1971) as captured by the CBN (1991:12) observed the causes of poverty differently in three developing regions of the world: sub-saharan Africa, Latin America and Asia. He attributed poverty in sub-saharan Africa to the "absence of opportunity rather than absence of aptitude" as the countries of the region "have had only a few years" of independence to face the
task of economic development. He observed further that "people with requisite education, training and honesty for performing public tasks are unavailable". Consequently, taxes are collected in haphazard or arbitrary fashion and public funds are spent inefficiently or for no particular purpose except the reward of the recipients. Another area he noted was in the area of law enforcement, which was unreliable, and essential public services, which if they existed, could only make primitive local trade exist with attendant handicaps. Though the above assertions were very much relevant at the time they were made, it is doubtful if all are still relevant today. For instance, it may not be absolutely correct to state that in present day sub-saharan Africa, "people with requisite education, training, and honesty for performing public tasks are unavailable". Furthermore, his classification of two broad categories of poverty (case and insular poverty) in USA is relevant in the present day sub-saharan Africa.

For instance, the characteristics of case poverty where he listed some characteristics of the individual or his family in the USA to include: "mental deficiency, bad health, inability to adapt to the discipline of modern economic life, excessive procreation, alcohol,
insufficient education or perhaps a combination of several of these handicaps" are quite typical of the present day sub-saharan Africa.

Further search of causes of poverty may lead us to greater disparity; the CBN (1999:13) suggested a summary of the causative factors of poverty, which tried to capture all the pertinent issues raised as:

a. The stage of Economic and Social Development;

b. Low Productivity,

c. Market imperfection,

d. Physical and Environmental Degradation,

e. Structural shift in the economy

f. Inadequate commitment to programme implementation;

g. Political instability; and

h. Corruption.

These causative factors are usually crisscrossed or intertwined. For instance, most of the causes could be linked to or stemmed from corruption. Abdullahi Aliyu, permanent secretary in charge of the National Poverty Eradication Programme (NAPEP) in Nigeria (2002) linked political instability in Africa to corruption when he stated that, "In Africa, illegal takeover of government through military coup, looting, embezzlement, nepotism, bribery, vote
buying and abuse of office are very common". In fact, Nigeria has, in recent times, assumed an unequivocal position of the most corrupt country in the world. Corruption has not only been institutionalized but also assumed a national dimension. This has eaten deep into the fabrics of the society and accounts for the reason why efforts so far made for alleviating or reducing poverty has not yielded much results as through it, the bulk of the Nation's wealth have been distributed in favour of the few privileged to the detriment of the majority of Nigerians who continually wallow in abject poverty. Another causative factors of poverty in Nigeria is the Structural Adjustment Programme (SAP) of the International Monetary Fund (IMF) and the World Bank. One may view this as an irony of fate because both institutions are involved in efforts towards reducing poverty. In fact, the World Bank has sponsored many researches on poverty and its reduction strategies. It has also elevated the issue of poverty and its reduction to a level of global consciousness where governments, institutions and individuals are being sensitized to the consequences of poverty and the need to make concerted efforts towards tackling the Malaise. Shah (2001:2) argued that, "the IMF and the World Bank presented structural adjustment policies means that nations that
are lent money are done so on condition that they cut social expenditure (which is vital for economic growth and development) in order to repay the loans”. He further stated that, “many are tied to opening up their economies and being primarily commodity exporters, which for poorer nations lead to a spiraling race to the bottom as each nation must compete against others to provide lower standards, reduced wages and cheaper resources to corporations and richer nations”. He concluded that, “this further increases poverty and dependency for most people”.

In Nigeria, unemployment is assuming a crisis-level. Though there are no reliable data for ascertaining the exact number of unemployed Nigerians, it is however evident that unemployment rate is growing at geometric progression based on number of graduates and secondary school leavers without job. This further aggravates poverty situation. It is estimated that the population of Nigeria is currently about 120 million. The burgeoning population growth has over-stretched the basic social and infrastructural facilities as well as public goods in the face of non-rehabilitation or construction of these facilities as a result of dwindling national resources coupled with insensitivity on the part of political leadership of the nation. It is more disturbing when it is realized
that the population growth rate averages 2.83% as against GDP growth rate of 2.7%. It therefore means that resources meant for investment are consumed with little left for development thereby reinforcing the vicious cycle of poverty.

Globalization, which is vigorously being touted as a panacea to economic problems, is on the other hand perceived by some as contributing to widening the poverty gap in most developing countries. Shah (2001:3) accuses globalization as increasing inequality in the world as it maintains the historic unequal rules of trade. He maintains that “around the world, inequality is increasing, while the world is further globalizing. In many cases, international political interests have led to a diversion of available resources from domestic needs to western markets”. He further stated: “Historically, politics and power play by the elite leaders and rulers have meant that people and their land can be controlled, which has further increased poverty and dependency. These have manifested themselves in wars, hot and cold, which are mainly trade and resource-related”. Aliyu (2003:6) approached the effect of globalization from another perspective entirely though he agreed that it puts developing economies particularly Nigeria in a disadvantaged position. He succinctly put it thus: “given Nigeria’s
political and socio-economic disposition, globalization presented more challenges to the country as it lacks what it takes to be relevant or even adapt and or cope with it. Until the country can achieve certain level of good governance, a revamped industrial base, modest economic growth, fairly efficient public infrastructure and utilities, Nigeria shall remain at the receiving end of globalization. In all, the causes of this state of poverty in the country can be summarized to, among other factors, include:

(a) Corruption  
(b) Debt overhang,  
(c) Unemployment,  
(d) Low productivity,  
(e) Globalization  
(f) Bargaining population growth,  
(g) Lack of effective skills training,  
(h) Bad governance,  
(i) Macro-economic distortions,  
(j) High population growth rate  
(k) Non-provision of loan facilities to the poor  
(l) Poor policy formulation and coordination,
Policy discontinuity and lack of sustainability among other things

With the above divergent factors expressed as being the causes of poverty, it therefore, becomes imperative to find a comparative measure between poverty and the Nigerian Economy.

2.5 POVERTY AND ECONOMIC DEVELOPMENT

It is apparent that poverty is an outcome of economic, social and political processes that interact with and reinforce each other in ways that can worsen or ease the deprivation poor people face everyday. While national economic development process is pivotal to effective poverty reduction, poverty is an outcome of more than economic process. Buttressing the role of economic development on poverty reduction, the world Bank, in its World Development Report (2000/2001): Attacking poverty p.46 - 47 proffers that: “the stark differences in poverty outcomes between rich and poor countries point to the central role of economic development in poverty reduction”. Nations in sub-saharan Africa, South Asia and Latin America are currently with the highest level of poverty and consequently with the lowest level of socio-economic
development. They also have the highest level of social insecurity, violence, unrest and generally unacceptable low standard of living.

Paradoxically, Nigeria's level of revenue and endowment are in opposite direction with her poverty level. While revenue profile of Nigeria rose from N4 billion in 1975 to N26 billion in 1980, and GNP per capita rose from $360 to more than $1000 in the same period, the percentage of the population that was poor grew from 15% in 1960 to about its present 70%. Furthermore, according to World Bank and UNDP 2001 Statistics, Nigeria which impressively ranked 6th and 7th in Petroleum Effort and Petroleum production respectively, is ranked 194th in GNP per capita and is unequivably classified as the 25th poorest nation in the world.

Although, it is pertinent to note here, that level of revenue earned or resources available is quite different from economic development. The crux is the positive utilization of the said revenue or resources in an economic development process capable of impacting positively on the citizenry by improving on their standard of living, and creating employment. These resources available in Nigeria include human, agriculture, petroleum, gas and solid minerals. Most developed countries are not as endowed as Nigeria, yet the leadership of this country has not been able to harness the abundant resources for the benefit of her citizenry.
The statistical information contained in the tables below depicts some aspects of the Nigerian economy.

TABLE 4
POVERTY HEADCOUNT (IN %) BY AGE GROUP OF HOUSEHOLD HEADS

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15 – 24</td>
<td>16.2</td>
<td>25.3</td>
<td>28.7</td>
<td>37.4</td>
</tr>
<tr>
<td>25 – 34</td>
<td>17.8</td>
<td>33.4</td>
<td>26.5</td>
<td>52.7</td>
</tr>
<tr>
<td>35 – 44</td>
<td>26.7</td>
<td>46.0</td>
<td>42.0</td>
<td>64.6</td>
</tr>
<tr>
<td>45 – 54</td>
<td>27.1</td>
<td>49.7</td>
<td>45.7</td>
<td>71.3</td>
</tr>
<tr>
<td>55 – 64</td>
<td>39.7</td>
<td>55.7</td>
<td>48.2</td>
<td>69.9</td>
</tr>
<tr>
<td>65 +</td>
<td>28.8</td>
<td>49.1</td>
<td>49.5</td>
<td>68.0</td>
</tr>
<tr>
<td>All Nigeria</td>
<td>27.2</td>
<td>46.3</td>
<td>42.7</td>
<td>65.6</td>
</tr>
</tbody>
</table>


TABLE 5
POVERTY HEADCOUNT (IN %) BY EDUCATIONAL LEVEL OF HOUSEHOLD HEADS

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No Education</td>
<td>30.2</td>
<td>51.3</td>
<td>46.4</td>
<td>72.6</td>
</tr>
<tr>
<td>Primary</td>
<td>21.3</td>
<td>40.6</td>
<td>43.3</td>
<td>54.4</td>
</tr>
<tr>
<td>Secondary</td>
<td>7.6</td>
<td>27.2</td>
<td>30.3</td>
<td>52.0</td>
</tr>
<tr>
<td>Post Secondary</td>
<td>24.3</td>
<td>24.2</td>
<td>25.8</td>
<td>49.2</td>
</tr>
<tr>
<td>All Nigeria</td>
<td>27.2</td>
<td>46.3</td>
<td>42.7</td>
<td>65.6</td>
</tr>
</tbody>
</table>

### TABLE 6
INCIDENCE OF POVERTY BY EDUCATIONAL ATTAINMENT
HOUSEHOLD HEAD 1997 (%)

<table>
<thead>
<tr>
<th>EDUCATION</th>
<th>RURAL (%)</th>
<th>URBAN (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Education</td>
<td>45.6</td>
<td>41.0</td>
<td>43.3</td>
</tr>
<tr>
<td>Primary</td>
<td>30.9</td>
<td>30.4</td>
<td>30.7</td>
</tr>
<tr>
<td>Secondary</td>
<td>23.2</td>
<td>25.0</td>
<td>24.1</td>
</tr>
<tr>
<td>Post Secondary</td>
<td>0.3</td>
<td>3.6</td>
<td>1.9</td>
</tr>
</tbody>
</table>


### TABLE 7
SELECTED PERFORMANCE INDICATORS OF THE NIGERIAN ECONOMY

<table>
<thead>
<tr>
<th>Year</th>
<th>Capacity Utilization (%)</th>
<th>Inflation rate (%)</th>
<th>GDP Growth rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>70.1</td>
<td>9.9</td>
<td>-</td>
</tr>
<tr>
<td>1985</td>
<td>37.1</td>
<td>5.5</td>
<td>9.4</td>
</tr>
<tr>
<td>1990</td>
<td>40.3</td>
<td>7.5</td>
<td>8.2</td>
</tr>
<tr>
<td>1991</td>
<td>42.0</td>
<td>13.0</td>
<td>4.8</td>
</tr>
<tr>
<td>1992</td>
<td>41.8</td>
<td>44.5</td>
<td>3.0</td>
</tr>
<tr>
<td>1993</td>
<td>37.0</td>
<td>57.2</td>
<td>2.7</td>
</tr>
<tr>
<td>1994</td>
<td>30.0</td>
<td>57.0</td>
<td>1.3</td>
</tr>
<tr>
<td>1995</td>
<td>29.0</td>
<td>72.8</td>
<td>2.2</td>
</tr>
</tbody>
</table>
From the analyses above, (i.e. table 4) it is seen that poverty increased from 27.2% in 1980 to 46.3% in 1985 and rose to 65.6% in 1996. This shows that poverty continues to rise in Nigeria instead of decreasing if compared to the abundant resources Nigeria has.

Furthermore, in table 5 above, it is seen that the number of Nigerians that have no education background is 30.2%. This contradicts with the number of the population in 1985 which rose to 51.3% and 72.6% in 1996. Also, as the number of primary, secondary, and post-primary schools continue to increase, so also the number of the population without basic educational background.

Table 6 shows that in 1997, the number of population without basic educational background in rural areas is more than the number in urban areas and the average is 43.3%. The number that
attained post-secondary is 0.3% in rural areas as compared to 3.6% in urban areas.

A further analysis of the economy as depicted in table 7 reveals that capital utilization decreased from 70.1% in 1980 to an abysmal level of 32.0% in the year 2000, the GDP followed the same pattern by falling from 9.4% in 1985 to 3.8% in 2000 while inflation rate oscillated over the corresponding period. Under the above scenario, it will be extremely difficult to have meaningful poverty reduction in Nigeria.

The economic development of the nation and poverty could be viewed as two different sides of the same coin. An improvement in the economy, no doubt, will reduce the rate of poverty. On the other hand, the high incidence of poverty translates to denial of the much-required contributions to move the economy forward. Collapsing and uncompetitive industrial activities, rapid growth in unemployment, underemployment, unstable interest rate, high inflation rate, are just the few features of the Nigerian environment that ought to be solved before the poverty alleviation strategies can effectively work.

A proper understanding of the policies and institutes that lead to sustained and sustainable economic growth is a first step in
developing strategies to improve the lot of poor people. The World Bank in her report on attacking poverty 2000/2001 (2001:49) brought an entirely different approach to economic development and poverty by hinging growth on education in general and female literacy and girl education in particular when it holds that "there is evidence that growth depends on education and life expectancy, particularly at lower incomes. For example, it has been shown that female literacy and girls' education are good for overall economic growth". The relationship between poverty and economic growth is aptly put thus: "the general relationship between economic growth and poverty reduction is clear. But there are also significant differences across countries and over time in how much poverty reduction occurs at a given rate of economic growth" – World Bank (2001:52).

According to the CBN (1999:7), "it has been generally accepted that although economic growth is a prerequisite for Poverty Alleviation; it is not by itself a sufficient condition, especially where growth is accompanied by inequity in income distribution". All these point to the fact that with different levels of economy globally, there exist different categories of poverty and therefore require different approaches.
Economic growth of nations occurs in different ways that can reduce poverty, promote gender equality and enhance viable development to either a greater or lesser degrees. This creates a link between economic growth and poverty reduction, which is usually significant. The depth and incidence of poverty tend to fall with economic growth and therefore create opportunities for poor people based on the availability of favourable conditions for them to take advantage of those opportunities.

2.6 AN ASSESSMENT OF VARIOUS POVERTY ALLEVIATION PROGRAMMES IN NIGERIA.

It has earlier been pointed out that the alarming rate of poverty in Nigeria has not come into being as a result of non-challant attitude and non-recognition of the problem at hand. It has also not come as a result of lack of response to the yearning of the poor people to be emancipated from their rather deplorable and frustrating state of near-despair. The fact is that no Nigerian Government, be it military or civilian, has come without introducing one form of poverty alleviation or reduction programme meant to reduce the level of poverty, give hope and succour to the poor and, or move towards some sort of wealth creation. Strategies, policies
and plans have been articulated; programmes and projects have been formulated and executed over the years.

These programmes were designed with numerous objectives, which, inter alia, are training to improve available skills, income generation, increased accessibility to credit, improved health care services, and the provision of greater welfare services to the poor, etc.

However, since this study is an assessment of poverty reduction strategies and efforts in Nigeria, a review of major programmes and strategies in place during the period of assessment is hereunder undertaken:

2.6.1 NATIONAL DIRECTORATE OF EMPLOYMENT (NDE)

The NDE was established in 1987 to tackle the problem of mass unemployment involving all categories of labour (skilled and unskilled) including university graduates, graduates of other tertiary institutions, the disguised unemployed street hawkers, both in the rural and urban centres.

The programmes of NDE are:

1. Small scale industries and Graduate Employment Programme.

c. Agricultural Sector Employment Programme, and

d. Special Public Works Programme.

HIGH POINTS

(i) 6,340 peasant farmers were employed under Mass Agricultural projects (MAP).

(ii) 7,421 school leavers and 8,217 graduates recruited and trained for the projects.

(iii) 3,091 retired people turned farmers and graduates benefited from loans totalling N31m for rural based agricultural projects.

(iv) 19 irrigation pumps were provided as relief loans to 240 farmers displaced by flood in Bauchi and Borno States at 1.5m.

(b) (i) 400,500 people benefited from the small scale enterprise scheme.

(ii) 100,000 Youth Corpers went through the Entrepreneurship Development Programme (EDP).
(iii) 600 unemployed university graduates were assisted to establish micro-enterprises under the graduate job creation guarantee scheme.

(iv) Market stalls and toilets were constructed under the special public works (SPW).

LOW POINTS

(i) Most fund mapped out for the project were misappropriated.

(ii) The number of school leavers that have benefited from the programme are insignificant to the number of jobless youths roaming the streets.

(iii) Inadequate funding from the Federal Government.

(iv) Overstrenishment by engaging in skills acquisition, granting of loans, procuring and selling of agricultural inputs etc.

(v) Duplication of efforts with the statutory roles of the Federal Ministry of Labour and productivity in the areas of compilation of statistics on the unemployed in the country.

2.6.2 DIRECTORATE OF FOOD, ROADS AND RURAL INFRASTRUCTURE (DFRRI)

This DFRRI was established by Decree No. 4 of 1986 and was phased out in 1993. The DFRRI was to gear all its efforts
towards development of the entire rural areas of Nigeria in order to improve the quality of life of the rural dwellers.

**HIGH POINTS**

(a) 90,857.40km federal roads were constructed with the sum of N73m.

(b) 1600 communities were electrified at an estimated cost of N93m.

(c) 22,267 communities were provided with portable water.

(d) 2000 individuals were trained and equipped with skills to build the improved rural housing type.

(e) 15,000 extension workers were trained.

**LOWER POINTS**

(a) Shortage of funds to cover projects on a nationwide basis.

(b) Shoddy execution of projects especially roads that were badly constructed and easily washed away.

(c) Policy inconsistence and discontinuity of programmes and projects.

However, following its scrapping in 1993, DFRRRI functions were shared among the line ministries with the bulk transferred to the Federal Ministry of Water Resources and Rural Development.
2.6.3 THE BETTER LIFE/FAMILY SUPPORT PROGRAMMES (BLP/FSP)

The Better Life/Family Support Programmes (BLP) aimed at Poverty Alleviation, was put in place in September, 1987 and was transformed into Family Support Programme (FSP) in November, 1994 under the same broad objectives.

These were, among others, to encourage rural dwellers, particularly women to improve their standard of living via the promotion and formation of self-help rural development. The organization focused on the following areas:

(i) Formation of co-operatives which was the bedrock of participation of the activities of BLP or FSP.

(ii) Establishment of cottage industries to improve the productivity of rural women.

(iii) Provision of credit facilities and grants.

(iv) Enlightenment campaigns on the activities of the agency.

HIGH POINTS

(a) The BLP achieved success in agricultural programme in that:

(i) 9998.9 tonnes varieties of seeds supplied at N6.6 million.

(ii) 1,062 livestock farms established at N5.1m.
(b) 929 development support services provided at N4.5m.
(c) 959 market support services provided at N6.1m
(d) 8,258 cottage industries established at N41.7m.
(e) 114 WF clinics established at N3.4m.

Furthermore, the achievements of FSP are:

(i) 10,717.6 tonnes varieties of agricultural seeds supplied at N16.3m and 1208 livestock lams established at N30.3m.
(b) 975 development support services rendered at N13.9m.
(c) 2,579 market support service rendered at N20.3m.
(d) 17,437 cottage industries established at N154.0m
(e) Health programme comprising
   (i) 795 vesico-vaginal fistula (vvi) clinics established, and
   (ii) 52 mobile clinics established.
(f) Exportation of local art and crafts via participation in international trade fairs and organization of training programmes for rural women entrepreneurs in export development.
LOW POINTS

a. The programme failed to get across the larger percentage of the rural women.

b. Only few educated women in the rural areas benefited.

c. There was no comprehensive programme that made sure that the life of the rural women were transformed for better.

By and large, the programme in general impacted positively on the living standard or condition of the rural dwellers. Also there was a marginal improvement in the literacy level, social welfare, employment opportunities etc on the life of rural women.

2.6.4 FAMILY ECONOMIC ADVANCEMENT PROGRAMME (FEAP)

This programme was introduced in 1997 as an economic project particularly for the poor and needy and later absorbed by Nigeria Agricultural co-operative and Rural Development Bank (NACROB) in 1999.

The objectives of FEAP were:

(i) Provision of loans directly to people at ward level to enable them set and run cottage enterprises.
(ii) Provision of opportunities for the training of ward-based business operators.

(iii) Creation of employment opportunities at ward levels.

(iv) Involving organized private sector participation.

(v) Utilizing all available local resources for improved production, storage, preservation, processing, recycling, packaging and marketing etc.

HIGH POINTS

a. It disbursed N1.73b to 11,747 cooperative societies nationwide in 1998 for locally based production of goods and services to potential entrepreneurs.

b. It took up other functions that were already being performed by other institutions.

LOW POINTS

(a) Other stakeholders in the programme did not devote the required time and resources to its success.

(b) There were inter-institutional rivalry with other agencies.

(c) There were dissipation of government resources.
2.6.5 THE PEOPLE’S BANK OF NIGERIA (PBN)

This PBN was established in 1989 and was absorbed by Nigeria Agricultural Cooperative and Rural Development Bank. The aims of PBN were to extend credits to under-privileged Nigerian who could not ordinarily have access to such loans from the orthodox banking system.

**HIGH POINTS**

(a) Able to provide credit between N50 to N2000 working capital to indigent Nigerians.

(b) Does not ask for collateral.

(c) More effective than commercial banks in targeting the poor.

(d) Established 278 branches in all 36 states of the federation including Abuja.

(e) The total credit granted rose from N64.2m in 1989 to N78.2m in 1992. It grew further to 167.3m, N350m and N360.1m in 1993, 1996, and 1997 respectively.

However, with the initial grant of N270.5m from the federal government and N200,000 from the state government between 1992; and with additional subvention of N458.4m received from
federal government. The programme still faced some teething constraints viz:

**LOW POINTS**

(a) Unsustainable rate of Branch expansion.
(b) Overdependence on government for fund
(c) Weak management
(d) Charging interest rate between 5% and 15% for loan repayable within 90 days and 12 months respectively. Hence, a very short period of credit.
(e) High administrative costs.
(f) Inadequate funding.

2.6.6 PETROLEUM (SPECIAL) TRUST FUND

The PTF which was established by Decree 25 of 1994 (and amended by Decree 1 of 1995). It’s objectives were, among other things, to utilize the gains from increase in the prices of petroleum products to complete all governmental abandoned projects; rehabilitate decaying social infrastructure nation-wide. The sum of N41.67 billion was spent on the execution of projects in the seven sectors of the economy.
HIGHS POINTS

(a) A total of 12,500km of Federal highways linking the North-South, East-West axes and 1000km of roads in selected urban centres nation-wide were rehabilitated.

(b) Supply of drug to secondary and tertiary health institutions nation-wide.

(c) Rehabilitation of university teaching hospitals, all federal specialist hospitals, selected state specialist hospitals and primary comprehensive health centres in local government areas of the country.

(d) Rehabilitation of water projects in Lagos, Joda-Gezara in Kano, etc.

(e) Provision of Mass Transit Buses to Federal universities in the country.

LOW POINTS

(a) The rural poor who actually needed the opening up of the rural roads to ease the transportation problem were neglected.

(b) It was mismanaged and characterized by corruption by PTF chairman – Mohammed Buhari.
2.6.7 MASS TRANSIT PROGRAMME (MTP)

This was formally created by the federal government in March, 1988 while the implementation, later re-named Federal Urban Mass Transit Agency by Decree 67 of 1993.

The objectives of the programme were to facilitate the development of effective and efficient urban mass transit services in the country; to plan and advise the federal government on policy issues affecting urban mass transit planning, operation and management; formulate the overall national policy on Urban Mass Transit; and implement federal government directives on mass transit.

**HIGH POINTS**

(a) Able to acquire spare-parts, workshop tools and equipment.

(b) Able to build bus terminals, repair and refurbish, ferries and jetties, build new ferries and jetties, and dredge new water routes in cities like Lagos.

(c) Refurbishment of rail locomotives, coaches and stations and track doubling.

(d) Over 4,379 buses were acquired for the State Mass transit agencies, labour unions and private operators.
(e) Expanded urban transport services at both intra-city and interstate level nationwide.

(f) Reduction in unhealthy competition between the state, private operators and trade unions on transportation.

**LOW POINTS**

(a) Inadequate supply of transportation services.

(b) Concentrated too much on the provision of buses at the expense of reactivating railway services and the rehabilitation of the large number of rural roads which were not motorable.

(c) Remains largely city-oriented forgetting that the majority of the poor live in rural areas.

(d) Excessive transport fares which the schemes was set up to curb were still in the increase.

2.6.8 NATIONAL AGRICULTURAL LAND DEVELOPMENT AUTHORITY (NALDA)

This was set up in 1992 to provide strategic public support for land development; promote and support optimum utilization of rural land resources; encourage and support economic-sized farm holdings etc.
HIGH POINTS

(a) Farmers were selected to participate in the programme.
(b) There was mobilization strategy for farmer cooperatives.
(c) Has a wide scope of coverage.
(d) It encouraged and supported economic-sized farm holdings.

LOW POINTS

(a) Institutional setup was considered too large.
(b) Selection of farmers for participation in the programme was discriminatory.
(c) Late release of operational fund.
(d) Mobilization strategies for farmers were not effective.

2.4.9 YOUTH EMPOWERMENT SCHEME (YES)

YES is part of the National Poverty Alleviation programme established by Olusegun Obasanjo's administration after he assumed office in 1999. The objectives were to provide employment for the unemployed graduates; provide micro-credits for unemployed graduates for self-help projects and establishments.
HIGH POINTS

(a) Was able to provide employment for very few graduates.

(b) Was able to provide micro-credits for unemployed secondary school leavers (N3,500 each) and (N10,000.00) for graduates each.

LOW POINTS

(a) Was short-lived as only seven months were paid to the participants while it was budgeted for the minimum of two years.

(b) Was characterized by corruption as the officers of the programme included dummy names and claimed the money.

(c) Was discontinued as Obasanjo fraudulently used the N10b passed by it by the National Assembly and used the money to buy tricycle machine which it placed at the selling price of N80,000 to the participants.

2.6.10 SPECIAL PUBLIC WORKS

This programme was established in 1993 to provide public sanitation in the country.
HIGH POINTS

(a) It provides employment for 186, 476 persons between 1993 and 1997.
(b) Provided environmental benefits.
(c) Supplied ashes as inputs for soap making, thus contributing to the waste-to-wealth programme.
(d) Distributed 100 tricycles to unemployed youths at affordable prices to collect refuse from house to house to specified dump sites.
(e) Employment of 450 sanitation assistants under the National Sanitation Scheme.

LOW POINTS

(a) So many areas in the cities where it operated were not covered.
(b) Refuse in the cities were not regularly cleared.

2.6.11 PLANNED PARENTHOOD FEDERATION OF NIGERIA (PPFN)

PPFN is a non-governmental organization which aimed at regulating child-bearing where the capacity to bear children exceeds the capacity to cater adequately for them. It also
emphasize the inter-relationship between development, better health-care and Poverty Alleviation on one hand and the reproductive health and family planning on the other.

**HIGH POINTS**

a. PPFN has recorded a total client visit of 220,000 per year.

b. There were 62,000 people who accepted the method of family planning.

**LOW POINTS**

a. Withdrawal of donor technical assistance especially in the supply of contraceptives.

b. The activities have been limited by the impact of sanctions on Nigeria by donor countries, making it difficult to source new project funds.

c. Reduction in government subvention.

d. Lack of population policy needed to encourage family planning generally in the country.

2.6.12 THE NIGERIA RED CROSS/RED CRESCENT

This was established in 1990 with the aim of improving the quality of individuals’ self reliance and concern for others; helping people to prepare for and cope with emergencies when they occur;
prevent and alleviate human suffering by co-ordinating health and relief efforts especially the needs of refugees during wars and victim of natural disasters. It is a private organization financed mostly from voluntary contributions.

**HIGH POINTS**

a. It provide blood donation services, conduct community services, and serves as an independent medium for voluntary relief during accidents and disasters.

b. It provides relief services to victims of natural and man-made disasters which include refugees, displaced persons, Nigerian returnees from other countries etc.

c. It provided assistance to displaced persons from Bakassi Peninsula.

d. Provided assistance to victims of flood disasters in different parts of the country.

e. In 1997, the society provided relief materials worth millions of Naira to 1,020 victims of Warri communal crises in Delta State; 300 victims of Jos south local government area communal crises; and 1,200 victims of Ife/Mogbake communal crises which included drug, blankets, cooking utensils, mats, lanterns and so on.
f. Takes part in community based health care, education and expanded programme on immunization in collaboration with the Federal Ministry of Health and the UNICEF.

g. Involved in the recruitment of blood donor provision of child care services, organization of seminars on AIDS and youth development programmes.

LOW POINTS

a. Lack of fund to implement its numerous projects and meet its humanitarian challenge nationwide.

b. Limited availability of resources since it depends wholly on voluntary contributions.

2.6.13 NIGERIA GUINEA-WORM ERADICATION PROGRAMME (NIGEP)

This was established in 1988 with the objective of eradicating guinea worm infection and thereby improve the quality of life of the rural people. NIGEP was operated within the health zones established by the primary health care department of the Federal Ministry of Health and has 4 zonal offices which are supervised by the NIGEP zonal facilitators.
(c) It undertakes agricultural production, construction of public facilities, provision of health care, social welfare, and mutual protection such as the neighbourhood watch association.

LOW POINTS

a. Limited availability of fund and hence volatile in nature due to changes in public mood and public opinion.

b. Encounter tough competitions from private entrepreneurs.

However, despite these constraints, SHGs manifest a unique advantage over other bodies in the quest for poverty alleviation. This emanates from their closeness to the people, knowledge of the local conditions and responsiveness to group needs.

2.6.15 NATIONAL BOARD FOR COMMUNITY BANKS (NBCB)

This was established in 1991 to facilitate the setting up Community Banks, supervise their functions and provide capacity development for them.
HIGH POINTS

a. Reduced the incidence of guinea worm infection in Nigeria. In 1987–88, 653,620 cases were reported and in 1988–89, the number decreased by 11.5% till 1995 when there was 97.5% reduction.

b. Conducts annual case searches and monthly surveillance cases.

LOW POINTS

a. It was bureaucratic nature in taking action.

2.6.14 SELF-HELP GROUPS

Self-Help Groups are voluntary grass-root organizations at the group, community or local levels. They have functioned for centuries in Nigeria, meeting a variety people’s needs for goods and services.

HIGH POINTS

(a) They mobilize resources outside the government budget and by promoting government programme along with their own.

(b) The SHG like the Esusu, Adashi mobilize fund for making loans available to the poor members.
HIGH POINTS

a. This helped in streamlining the setting up of community banks in the country.

b. It supervised the functions of the community banks to make sure that it carried out the purpose it was set up.

LOW POINTS

a. Lack of clearing house for Community Banks.

b. Non-issuance of final operational licences to deserving Community Banks.

c. Inadequate professional staff and technical capacity.


2.6.16 NATIONAL ECONOMIC RECONSTRUCTION FUND (NERFUND)

This was established in 1989 to correct any observed inadequacies in the provision of medium to long term financing to small and medium scale industrial enterprises.
HIGH POINTS

a. Provided long-term finance to small and medium scale industries in the country.
b. Also generated more economic and industrial activities in the country.
c. Identification of appropriate areas of government intervention.

LOW POINTS

a. Unstable value of Naira.
b. Commercial and Merchant banks are showing lack of interest in brokering new loans on behalf of customers.

2.7 INTERNATIONAL ORGANIZATIONS AND POVERTY ALLEVIATION IN NIGERIA

Many international organizations play gigantic roles in combating poverty in Nigeria. Some of these organizations and their programmes are listed below:

2.7.1 WORLD BANKS ASSISTED AGRICULTURAL DEVELOPMENT PROJECTS (ADP)

This agency began in 1980s and was designed to assist in raising farm productivity and annual crop production under rain-fed agriculture.

HIGH POINTS

1. They provide and strengthen social and farm support services that are directly or indirectly beneficial to all farming and related families.

2. Successful in output and employment generation.
UNDP works largely with NGOs in pursuit of its poverty alleviation programme in Nigeria. Its operations are concentrated in the rural areas, by promoting cottage and small scale industries through the supply of equipment and tools such as cutlasses and hoes etc. Its focus is the development of people, not government. Technical development of small and medium enterprises as part of poverty alleviation in collaboration with state and local governments nationwide.

LOW POINTS

- The scheme is not steady over the years to frame the curiosity of poor people in the country.
HIGH POINTS

a. Provided to private investors initiatives and advice.
b. Transfer of knowledge through expatriate Nigerians Project Development Facilities.
c. Provide capacity building, capacity utilization in project formulation and feasibility studies and other areas relevant to the industrial growth of the economy.

LOW POINTS

a. Some of the local staff working with them are corrupt and therefore divert the fund to family relationships only.

2.7.3 FORD FOUNDATION (FD)

The FD is a private, non-profit institution that is dedicated to international peace and to advancing the well-being of people throughout the world. Its objectives were to seek, identify and contribute to the solutions of problems of national as well as international importance; granting funds to institutions and organizations for educational, developmental and experimental purposes, etc.
HIGH POINTS

a. It granted $155,000 to University of Ibadan before Nigeria’s independence for research and experimentation in education.

b. It awarded $50 million grant to support several other Nigerian initiatives.

c. Supported work on reproductive health.

d. Provided support for grassroot community organizations that seek to assist poor Nigerians.

LOW POINTS

a. Insufficient funding to cope with many viable proposals.

b. Insufficient support from individual research to support for institutional research. Having analyzed several agencies aimed at alleviating poverty in Nigeria, the researcher deemed it necessary to review the impact of the various agencies on the Nigerian economy and the poor.
2.8 EVALUATION OF IMPACT FROM VARIOUS AGENCIES ON THE POVERTY ALLEVIATION IN NIGERIA

The economic conditions in Nigeria from 1983 to date have not been static. The government has continued to make a move through its various poverty alleviation programmes. These programmes arise from an urgent need for a new initiative for poverty alleviation in Nigeria. Most of the policies have been designed at one time or the other, either to meet the special needs of the poor or at least to reach out to them. Some notable achievements have been recorded by the combined governmental and non-governmental programmes aimed at alleviating poverty in the country.

In terms of health care delivery, almost all the local government areas have primary health care centres. Fortunately, however, child immunization which was extended to higher percentage of children (80% average) a few years ago, increased sharply to 94% coverage. Significant gains have however, been made in the eradication of guinea worms, with the number of cases falling below a noticeable figure.

Under education, more schools have been opened and enrolment rates increased at various levels of education. However,
the low enrolment of girls in the north and a slight decrease in the
drop-out especially in the south-east continued to detract
from the gains recorded in this area. With over 4,379 buses, the
Federal Urban Mass Transit Programme increased the fleet of
buses in the public transport system and through its loan scheme,
provided vehicles to labour unions, universities and private sector
operators. Unfortunately, the demand for public transportation in
some urban areas continue to outstrip supply. The Directorate of
Forest, Roads and Rural infrastructure in pursuance of its
objectives, opened up many rural roads which were eventually
washed away by erosion. The roads were not properly paved. The
supply of water and electricity under the programmes were not
successful as most of the boreholes and generators provided later
broke down. However, through the activities of FFR, some urban
roads have been reconstructed while some paved urban roads
have been rehabilitated and more rural areas have been provided
with electricity and water supply.

The Agricultural Development Programme (ADP) is one of
the most successful programmes in terms of extension delivery. It
has aided the acquisition of modern farming techniques and the
adoption of new varieties of seeds. The programme is however
currently faced with the problem of sustainability with the expiration of the World Bank Financing for the project in 1996.

The NDE through its various programmes provided jobs for thousands of school leavers and different categorize of Nigerians, though it merely provided jobs to about 5% of the unemployed people in the country. The nature of jobs provided do not however, provide permanent income for the rural poor.

In the financing sector, the peoples Bank of Nigeria had at the end of 1997, disbursed loans worth #360.1 million. Similarly, a total of 1,105 community banks with total assets of #5,321.2 million, disbursed the sum of #1,890.0 million as loans and advances to various communities during the period. Analysis of the performance of rural financial institutions indicated that the low income group has not received substantial benefits from these specialized financial intermediaries despite their lofty designs and intentions. They operate basically like the orthodox banking institutions with high transaction cost, conservative bureaucratic system and poor loan recovery rate. Invariably, they were able to reach only limited number of people, majority of whom are not poor. The People's Bank for instance, is highly dependent on government and thus at the mercy of the vagaries of public
assistance. The vulnerable poor are largely ignored from the micro-
credit system.

However, the activities of voluntary organization including
NGOs and community-based informal credit institutions are
relatively successful in their savings mobilization and revolving
loan or micro-credit delivery schemes. They have recorded low
transaction costs and very high recovery rate but their
management skill and net-working remain very poor. Similarly, the
World Bank and other UN agencies provided assistance in form of
programmes and projects aimed at improving the lots of the poor.
Most of these projects and programmes were initially effective but
assistance from these multilateral agencies dwindled from 1993 as
the face of political crises and mounting diplomatic tensions.
Inspite of these achievements and different agencies, poverty
continues to persist and increases in geometric progression in
Nigeria.

2.9 CONSTRAINTS TO EFFECTIVE POVERTY ALLEVIATION
PROGRAMMES IN NIGERIA

Although analyzing each of the poverty reduction strategies
in Nigeria looks ideal, such exercise has been done by several
studies and they seem to agree substantially on the reasons for the failure of the numerous poverty intervention measures. Jega (2003:6) was unequivocal in his agreement with problems identified by Ajakaiye (2003) as the bane of poverty alleviation/eradication programmes in Nigeria. He stated that Professor Ajakaiye has identified the following problems associated with the successive poverty reduction programmes, which I wholly agree with:

a. Policy inconsistency and poor governance;

b. Ineffective targeting the poor (leading to leakage of benefits to unintended beneficiaries);

c. Unwieldy scope of the programmes resulting in resources being thinly spread among projects;

d. Overlapping of functions which ultimately led to institutional rivalry and conflicts;

e. Lack of complementarities from beneficiaries;

f. Uncoordinated sectoral policy initiatives;

g. Lack of involvement of social partners and other stakeholders in planning, implementation and evaluation;

h. Poor human capital development and inadequate funding.
The presidential panel on streamlining and rationalization of Poverty Alleviation Institutions and Agencies in its main report of 1999 P: 10 listed some reasons it considered most relevant that account for the failure of the wide array of Nigeria's poverty intervention measures. The reasons accord substantially to those above with the following as additions:

(i) Gross mismanagement and lack of financial discipline;
(ii) Poor and inconsistent funding;
(iii) Policy inconsistencies occasioned by frequent change in Government and absence of inbuilt sustainability mechanism; and
(iv) Absence of a co-ordinating body necessary for effective implementation, co-ordination, planning, monitoring and evaluation of achievements and constraints.

The Poverty Alleviation Programmes of Nigeria, like many other programmes in the nation, are always brilliant in conception but their implementation are anything but effective thereby vitiating the objectives. While some of the poverty reduction programmes are vague in scope as a result of the weak and ad-hoc nature of their conception, design and identification, some are conceived...
initiatives to fail as they were only designed for the benefit of just very few privileged instead of the target poor. In addition, their targets were vaguely and loosely stated thereby giving room for lack of clear focus. Moreover, corruption, nepotism, unnecessary politicization, over-centralization, uncoordinated management, ineffective or poor monitoring mechanisms, etc characterized most of the programmes. Failure to insulate the poverty reduction programmes from instability within the political, macroeconomic, and policy environments significantly contributed to the ineffectiveness of poverty alleviation programmes in Nigeria.

As it has earlier been pointed out, poverty is a multidimensional phenomenon that must be attacked with a multidirectional and integrative approach. However, the approaches had been so unidirectional that little achievement made in one direction, if any, are usually eroded by problems emanating from other dimensions.

The conception of implementation of most of the poverty alleviation programmes were not hinged on research. Where some are based on research, they are not usually based entirely on the result of the said research efforts but are whittled down to the
evident that the main thrust of the research would have been lost before its implementation.

The FOS (1996:124) summarized the constraints thus, "perhaps worst of all, is the administrative nightmare in terms of bureaucracies in the provision of some services such as rural credit, credit of SSEs, rural electrification, education and health".

Even the recently established poverty reduction co-ordinational monitoring institution, National Poverty Eradication Programme (NAPEP) is fraught with problems associated with the implementation as has been identified by Aliyu (2002:59). They include:

(a) Weak response and commitment of the federal ministries on the roles of members of the State Coordination Committee (SCC) and contributions to the SCC;

(b) Weak capacities of the state and LGA offices of the ministries in generating and processing the required data in their field operations;

(c) Weak facilities and logistical support for NAPEP to effectively monitor all poverty related operations in the LGAs;

(d) Lack of a compendium of information on all operational NGOs sorted out by states and Local Government Areas.
2.10 MEASURES TOWARDS ENHANCING POVERTY ALLEVIATION PROGRAMMES IN NIGERIA

Efforts made towards reducing poverty would be more effective if appropriate definition of the main issue poverty is made. Most views of poverty on which institutional frameworks were established were based on myopic view of poverty. Poverty should be viewed, and rightly too, from a multidimensional point. The World Bank and all the International Agencies concerned with this have indeed been stressing on the need to view poverty in this direction as it would enable a comprehensive approach rather than piecemeal or ‘one-off’.

The World Bank’s opinion on sustainable poverty reduction programmes become most relevant for effective poverty alleviation programmes in Nigeria: “Countries should invest in basic social services, promotion of efficient and sustainable distortions that prejudice the poors’ interest. To lend credence to the World Bank’s opinion, the FOS (1996:124) proffers, “sustainable poverty reduction anchored on three approaches:

(a) Policies that promote efficient growth and which make use of

the poor’s most abundant asset, labour;
(b) Public expenditure on institutions that provide equitable access to education, health care, and other social services. Those should properly integrate social-safety net for the most vulnerable groups in the society eg. Old age, disabled and chronically poor rural dwellers; and

(c) Stable macroeconomic policy environment is also considered very imperative and vital. From various studies, mostly those conducted by the World Bank, it is clearly revealed that poverty reduction problems are not based on the correct identification of the poor. Worse still is that the poor hardly benefited from the programmes meant to reduce their poverty. Therefore, the poor should be involved in the design and most importantly in the implementation of any programme meant for them.

Unfortunately, up till now the very first thing in poverty reduction efforts – NAPEP has not yielded any effort. To this effect, it is obvious that serious difficulties will continue to be experienced in implementing any meaningful poverty reduction programme in the country.

After all, no matter how well intentioned any poverty reduction programme may be in Nigeria, the target beneficiaries will continue to lose until corruption is reduced to its barest minimum.
REFERENCE


and Association of Management Organizations in Africa. Tuesday 19th, November.


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CHAPTER THREE
RESEARCH METHODOLOGY

3.0 INTRODUCTION

Research method is concerned with the process utilized in the collection and analysis of data for the research. Since data is the life wire of an empirical study, this chapter presents the structural framework, which deals with the generation of data. They are discussed under the following:

a. Research Design;
b. Sample size and sample technique;
c. Data collection; and
d. Data analysis method.

3.1 RESEARCH DESIGN

This research design is the framework that guided me in the process of collecting, analyzing and interpreting my observations. In actual fact, it reveals inferences concerning causal relations and delivers the domain of generalizability. It is the research design that brought the fundamental questions — how, would the study subject be brought into scope of the research? and how it would be employed within the research setting?
Poverty Alleviation strategies in Nigeria are institutionalized. As it had earlier been pointed out, some of such institutions are no longer in existence while some are functional. However, not every staff in these institutions is involved in the design and implementation of programmes. Therefore, the research utilized some departments but concentrated on those that are involved in budget preparation and execution.

It is a basic fact that the design of research is the drawing board as well as the basic plan that give directives as to data collection, and analysis stages of the research work. Thus, it was the framework that stated the type of information to be collected, data collection procedure and sources of data. There were two basic approaches open to this study:

(a) The survey approach; and

(b) The case study approach

The choice of any approach could only be appreciated by a brief appraisal of the approaches mentioned, hence the essentiality of such an exercise. The case study approach entails the study of a specific group at a time and drawing conclusion based on prevailing circumstances of the group studied. A good (and the main advantage is the control of variables other than
those contingent on that particular situation, bringing into consideration all the pertinent aspects of the situation.

However, serious demerits of the case study approach are that results obtained cannot be generalized and not all studies are susceptible to case study as well as time involved.

Based on the above serious drawbacks, I had to choose and utilize the survey method as the basic approach of the study. The method attempts to be fairly representative of the population of interest in its selection of its sample of study. A survey according to Faneite and Ogba (1990:72) "simply consists of collecting data or information about a large number of people by interviewing or contacting a representative sample of them". They further attested to its popularity amongst researchers that "the survey as pointed is so popular amongst researchers, that it is often mistaken as being the same with all descriptive research", its major attractions are its relatively low cost considering the fact that useful information was collected about a large number of people from a relatively small number (representative sample); it was easy to generalize the findings to larger populations once representativeness of the sample was assured; and the flexibility of surveys meant that a variety of data collection instruments - observation, interviews,
questionnaires, could be used. This allowed one instrument to serve as a check on the other.

Furthermore, questionnaires, structured interview, and secondary data were the tools the researcher used in his description survey approach to obtain desired information.

3.2 SAMPLE SIZE AND SAMPLING TECHNIQUE

Essentially, this study sought to assess the procedures, processes and the effectiveness of institutional framework as well as policies adopted in attacking poverty in Nigeria. At first instance, one would think that this implies that all citizens, particularly staff of the agencies charged with poverty reduction strategies, qualify as possible respondents to this study. Although the result of this study were to be generalized, it was not designed that all citizens or all staff of the poverty reduction agencies would participate in the study, given the nature of the topic. The target population was therefore limited to:

(a) Selected employed and unemployed graduates and secondary school drop-outs;
(b) Selected management and staff of the existing and defunct poverty reduction agencies.
kind of problem under the consideration. For this study, the secondary data source can be summarized to include:

Study of relevant information contained in textbooks, newspapers, magazines, seminar papers, journals, periodicals, management and panel reports.

It is noteworthy to mention that questionnaires were articulated in such a way that they contained open-ended multiple-choice questions. The questions in the questionnaires required the respondents to circle or tick their choices amongst the options provided or to give their free answer where necessary. Notwithstanding, care was exercised to minimize ambiguity and bias while drafting the questionnaires.

3.4 DATA ANALYSIS TECHNIQUE

One purpose of statistical analysis as stated by Dickinson (1977) is to reduce a mass of data into a more compact form that shows general trends and relationships between variables. He maintained that the objective of statistical analysis is to provide a quantitative way of distilling the essential features from the data.
Chi-square as a method of testing hypotheses, measures the reliability and significance of data to see whether deviations of the actual observations (observed frequency) from the expected is significant so that it may lead to the acceptance or rejection of the null hypothesis. Chi-square may be defined as the sum of the ratio of difference between observed and expected values (Hoel 1974). Its use involves the determination of the observed (actual) and the expected frequencies, the deviation squared, and the summations of the deviations squared divided by the summations of the expected frequencies, thus:

\[ \text{Chi-square (x)}^2 = \frac{(O - E)^2}{E} \]

Where

\[ O = \text{Observed value (frequency)}; \text{and} \]
\[ E = \text{Expected value (frequency)} \]

Therefore, chi-square test was used to evaluate whether or not the frequencies that have been empirically obtained differ significantly from those which would be expected under a certain set of theoretical assumptions.
REFERENCE


CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 INTRODUCTION

The data collected and collated in the course of this study, especially those in form of responses from questionnaires, are presented in tables, using absolute figures and the comparative percentages capable of self-explanation and further analysis. The tables are structured in line with the particular item (s) or group of items relevant to the issue being tested or highlighted towards the proving or disproving of the hypothesis. Issues to further confirm findings, reinforce conclusions and assist in the recommendations are also tabulated from the questionnaires responded to accordingly.

4.2 ANALYSES OF DATA

This chapter deals with the presentation of the data collated during the course of study. The responses from the questionnaires are analyzed based on percentages and are subjected to a statistical tool to enable the hypotheses to be tested. There are two sections in this chapter; the first section consists of presenting and analyzing data that relate specifically to hypotheses testing.
while the second section presents and analyzes the rest of the responses.

At the end of this chapter, the major findings of the study are highlighted based on the hypothesis testing with the statistics within the specified limits of significance. This, of course, afforded a good basis for discussing the results and drawing inferences and conclusions in subsequent chapters.

The distribution and return of the questionnaires are analyzed in the table below:

### TABLE 8

**DISTRIBUTION AND COLLECTION OF QUESTIONNAIRES BY DIFFERENT STATES UNDER STUDY**

<table>
<thead>
<tr>
<th>States</th>
<th>No. Distributed</th>
<th>No. Returned</th>
<th>No. not Returned</th>
<th>% of No. returned</th>
<th>% of No. not returned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enugu</td>
<td>40</td>
<td>38</td>
<td>2</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Anambra</td>
<td>40</td>
<td>30</td>
<td>10</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Lagos</td>
<td>40</td>
<td>31</td>
<td>9</td>
<td>77.5</td>
<td>22.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>162</td>
<td>38</td>
<td>81%</td>
<td>19%</td>
</tr>
</tbody>
</table>

*Source: Questionnaires distributed and Returned.*
The table 4.1 above shows that out of two hundred questionnaires distributed to the respondents only one hundred and sixty-two were answered correctly and returned representing about 81% while thirty-eight questionnaires were not returned representing about 19% of the total questionnaires distributed.

### TABLE 9

**DISTRIBUTION AND COLLECTION OF QUESTIONNAIRES BY DIFFERENT RESPONDENTS**

<table>
<thead>
<tr>
<th>Responses</th>
<th>No. of Questionnaires Distributed</th>
<th>No. Returned</th>
<th>% of No. Returned</th>
<th>% of No. not returned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban and Rural people</td>
<td>80</td>
<td>70</td>
<td>87.5</td>
<td>12.5</td>
</tr>
<tr>
<td>Employed &amp; Unemployed people</td>
<td>40</td>
<td>35</td>
<td>87.5</td>
<td>12.5</td>
</tr>
<tr>
<td>Beneficiaries (past &amp; present)</td>
<td>40</td>
<td>28</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Staff of Different Agencies</td>
<td>40</td>
<td>30</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>162</td>
<td>81%</td>
<td>19%</td>
</tr>
</tbody>
</table>

Source: Questionnaires distributed and collected.

Table 4.2 above shows that of all the questionnaires distributed in the five states, the total of 80 and 50 were distributed to Urban/Rural people and employed/unemployed people respectively while 70 and 42 were answered and returned respectively, and so on.
4.3 TESTING OF HYPOTHESIS

The hypothesis stated earlier in chapter one are tested in this section, using the chi-square ($\chi^2$) as a statistical tool. Tables of frequencies are constructed first to enable the computation of the observed and expected frequencies.

The hypotheses being tested are:

**Hypothesis One**

- $H_0$: Poverty Alleviation strategies in Nigeria have not succeeded in reducing poverty; and
- $H_1$: Poverty Alleviation strategies in Nigeria have succeeded in reducing poverty.

**TABLE 10**

SUCCESS OF POVERTY ALLEVIATION STRATEGIES IN REDUCING POVERTY IN NIGERIA

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries</th>
<th>Workers of Diff. Agencies</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>8</td>
<td>2</td>
<td>6</td>
<td>2</td>
<td>18</td>
</tr>
<tr>
<td>Agreed</td>
<td>15</td>
<td>7</td>
<td>5</td>
<td>5</td>
<td>32</td>
</tr>
<tr>
<td>Disagreed</td>
<td>17</td>
<td>20</td>
<td>9</td>
<td>9</td>
<td>55</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>30</td>
<td>13</td>
<td>10</td>
<td>4</td>
<td>57</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>162</td>
<td>38</td>
<td>81%</td>
<td>19%</td>
</tr>
</tbody>
</table>

Source: Responses compiled from respondents on question No. 12 of the questionnaire.
in Nigeria have succeeded in reducing poverty, 18 and 32 respondents strongly agreed and agreed respectively while 55 and 57 respondents disagreed and strongly disagreed respectively. On the whole, a total of 50 respondents that Strongly Agreed and Agreed is not up to half of the total respondents that Disagreed and strongly disagreed to the assertion.

**Computation of expected frequencies**

a. \[ \frac{18 \times 70}{162} \quad \frac{18 \times 42}{162} \quad \frac{18 \times 30}{162} \quad \frac{18 \times 20}{162} \]
\[ = \frac{7.78}{4.67} = \frac{3.33}{2.22} \]

b. \[ \frac{32 \times 70}{162} \quad \frac{32 \times 42}{162} \quad \frac{32 \times 30}{162} \quad \frac{32 \times 20}{162} \]
\[ = \frac{13.83}{8.30} = \frac{5.93}{3.95} \]

c. \[ \frac{55 \times 70}{162} \quad \frac{55 \times 42}{162} \quad \frac{55 \times 30}{162} \quad \frac{55 \times 20}{162} \]
\[ = \frac{23.77}{14.26} = \frac{10.19}{6.79} \]

d. \[ \frac{57 \times 70}{162} \quad \frac{57 \times 42}{162} \quad \frac{57 \times 30}{162} \quad \frac{57 \times 20}{162} \]
\[ = \frac{24.63}{14.78} = \frac{10.56}{7.04} \]

This figures are set by using the formula for expected frequency (E): \[ \hat{E} = \frac{f \times c}{N} \]
Furthermore, these results obtained from expected frequencies are transferred to the columns for observed frequencies (OF). With this, the calculated chi-square ($X^2_0$) is given as:

$$X^2_0 = \sum \frac{(OF - EF)^2}{EF}$$

Where:

- $\sum$ = summation
- OF = Observed Frequency
- EF = Expected Frequency

Note that, $X_0^2$ = chi-square calculated; and $X_{12}^2$ = chi-square tabulated

If $X_0^2 < X_{12}^2$, then accept $H_0$ otherwise reject.

TABLE 1

Calculation of chi-square ($X^2_0$)

<table>
<thead>
<tr>
<th>OF</th>
<th>EF</th>
<th>OF - EF</th>
<th>(OF - EF)^2</th>
<th>(OF - EF)^2 / EF</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>7.78</td>
<td>0.22</td>
<td>0.0484</td>
<td>0.006</td>
</tr>
<tr>
<td>2</td>
<td>4.67</td>
<td>-2.67</td>
<td>7.1289</td>
<td>1.527</td>
</tr>
<tr>
<td>6</td>
<td>3.33</td>
<td>2.67</td>
<td>7.1289</td>
<td>2.141</td>
</tr>
<tr>
<td>2</td>
<td>2.22</td>
<td>-0.22</td>
<td>0.0484</td>
<td>0.022</td>
</tr>
<tr>
<td>15</td>
<td>13.83</td>
<td>1.17</td>
<td>1.3689</td>
<td>0.099</td>
</tr>
</tbody>
</table>
To obtain the chi-square ($X^2$) value from the table, we first find the degrees of freedom (df) and the formula is given as

$$(r-1)(c-1).$$

Where

- $r = \text{number of rows}$
- $c = \text{number of columns}$

$\therefore Df = (4 - 1)(4 - 1) = 3 \times 3 = 9$

Using a 5% level of significance, and at 9 degrees of freedom, the $X^2$ table value can be read in appendix II. That is at
0.05 horizontal rule (p-axis) and 9 vertically (v-axis). The value is found to be 16.92.

Chi-square ($X^2_{cal}$) calculated = 12.25.

Chi-square ($X^2_{tab}$) tabulated = 16.92.

**Decision Rule:**

Since ($X^2_{cal}$) (calculated value) 12.25 is less than ($X^2_{tab}$) (tabulated value) 16.92, accept $H_0$ which says that “Poverty Alleviation Programmes in Nigeria have not succeeded in reducing poverty”.

**HYPOTHESIS TWO**

$H_0$: There are not well focused, established and acceptable targets by the three tiers of government and the NGOs in planning and implementing the National Poverty Alleviation Programmes in Nigeria.

$H_1$: There are well focused, established and acceptable targets by the three tiers of government and the NGOs in planning and implementing the National Poverty Alleviation Programmes in Nigeria.
TABLE 12

WELL FOCUSED, ESTABLISHED AND ACCEPTABLE TARGETS BY THE THREE TIERS OF GOVERNMENT AND THE NGOs IN PLANNING AND IMPLEMENTING THE NATIONAL POVERTY ALLEVIATION PROGRAMMES IN NIGERIA

Observed Frequencies

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>50</td>
<td>26</td>
<td>17</td>
<td>11</td>
<td>104</td>
</tr>
<tr>
<td>No</td>
<td>20</td>
<td>16</td>
<td>13</td>
<td>9</td>
<td>58</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>42</td>
<td>30</td>
<td>20</td>
<td>162</td>
</tr>
</tbody>
</table>

Source: Compiled from responses on question No. 3, 4 and 9 of the questionnaires.

The table 4.3.3 above shows that 104 respondents said ‘Yes’ while 58 said ‘No’ to the assertion.

**Calculation of expected frequencies**

a. \[
\begin{align*}
104 \times \frac{70}{162} &= 44.94 \\
104 \times \frac{42}{162} &= 26.96 \\
104 \times \frac{30}{162} &= 19.26 \\
104 \times \frac{20}{162} &= 12.84
\end{align*}
\]

b. \[
\begin{align*}
58 \times \frac{70}{162} &= 25.06 \\
58 \times \frac{42}{162} &= 15.04 \\
58 \times \frac{30}{162} &= 10.74 \\
58 \times \frac{20}{162} &= 7.16
\end{align*}
\]
Calculation of expected frequencies

<table>
<thead>
<tr>
<th>DF</th>
<th>EF</th>
<th>OF - EF</th>
<th>(OF - EF)^2</th>
<th>(OF - EF)^2 / EF</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>44.94</td>
<td>5.96</td>
<td>25.6036</td>
<td>0.570</td>
</tr>
<tr>
<td>26</td>
<td>26.96</td>
<td>-0.96</td>
<td>0.9216</td>
<td>0.035</td>
</tr>
<tr>
<td>17</td>
<td>19.26</td>
<td>-2.26</td>
<td>5.1076</td>
<td>0.265</td>
</tr>
<tr>
<td>11</td>
<td>12.84</td>
<td>-1.84</td>
<td>3.3856</td>
<td>0.264</td>
</tr>
<tr>
<td>20</td>
<td>25.06</td>
<td>-5.06</td>
<td>25.6036</td>
<td>1.022</td>
</tr>
<tr>
<td>16</td>
<td>15.04</td>
<td>0.96</td>
<td>0.9216</td>
<td>0.061</td>
</tr>
<tr>
<td>13</td>
<td>10.74</td>
<td>2.26</td>
<td>5.1076</td>
<td>0.476</td>
</tr>
<tr>
<td>9</td>
<td>7.16</td>
<td>1.84</td>
<td>3.3856</td>
<td>0.473</td>
</tr>
</tbody>
</table>

\[ \chi^2 = \sum \frac{(O - E)^2}{E} \]

Degree of freedom (DF) = (r − 1)(c − 1)

\[ = (2 − 1)(4 − 1) = 1 \times 3 = 3 \]

At 5% level of significance and 3 degrees of freedom, the tabulated chi-square (\(\chi^2_{0}\)) is read in appendix II.

That is at 0.05 horizontal row (P-axis) and 3 vertically (v-axis). The value is gotten as 7.81.

Chi-square calculated (\(\chi^2_{c}\)) = 3.17

Chi-square tabulated (\(\chi^2_{t}\)) = 7.81
Decision Rule:

Since \( (X^2_{0.1}) 3.17 \) is less than \( (X^2_{0.1}) 7.81 \), then accept \( H_0 \) which says that "there are not well focused, established and acceptable targets by the three tiers of government and the NGOs in planning and implementing the National Poverty Alleviation Programmes in Nigeria".

ANALYSES OF OTHER RESPONSES

This section complies some responses relating to some questions in the questionnaires.

**TABLE 13**

PERFORMANCE OF POVERTY ALLEVIATION AGENCIES IN NIGERIA

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban People</th>
<th>Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Effective</td>
<td>0</td>
<td>1</td>
<td>12</td>
<td>11</td>
<td>24</td>
<td>14.8</td>
<td></td>
</tr>
<tr>
<td>Effective</td>
<td>2</td>
<td>4</td>
<td>7</td>
<td>7</td>
<td>20</td>
<td>12.3</td>
<td></td>
</tr>
<tr>
<td>Ineffective</td>
<td>37</td>
<td>17</td>
<td>5</td>
<td>2</td>
<td>61</td>
<td>37.7</td>
<td></td>
</tr>
<tr>
<td>Very effective</td>
<td>34</td>
<td>20</td>
<td>6</td>
<td>0</td>
<td>57</td>
<td>35.2</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>42</td>
<td>30</td>
<td>20</td>
<td>162</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Responses from question No. 1 on the questionnaires.
The table 4.3.4 above shows that 24 respondents or about 14.8% stated that the poverty alleviation agencies in Nigeria are very effective while 57 or about 3.2% stated that it is very ineffective.

### TABLE 14

**THE POOR AS THE TARGET FOR IMPLEMENTING POVERTY ALLEVIATION PROGRAMMES IN NIGERIA**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban Employed &amp; Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
<th>Degree of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>10</td>
<td>8</td>
<td>5</td>
<td>74</td>
</tr>
<tr>
<td>Agreed</td>
<td>30</td>
<td>9</td>
<td>4</td>
<td>61</td>
</tr>
<tr>
<td>Disagreed</td>
<td>0</td>
<td>6</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>30</td>
<td>20</td>
<td>162</td>
</tr>
</tbody>
</table>

**Source:** Responses from question No. 2 on the questionnaires.

Table 4.3.5 indicates that 74 and 61 respondents or about 164.4% and 135.6% Strongly Agreed and Agreed respectively while 13 and 14 respondents or about 28.9% and 31.1% Disagreed and Strongly disagreed to the assertion.

This can be represented in a pie chart as shown in figure 1 below:
Fig. 1. Pie Chart of the responses on the question No. 2 of the questionnaires.

TABLE 15
EFFECTIVENESS OF STAFF OF VARIOUS AGENCIES IN IMPLEMENTING AND MONITORING POVERTY ALLEVIATION STRATEGIES IN NIGERIA

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Effective</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Effective</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>25</td>
</tr>
<tr>
<td>Ineffective</td>
<td>37</td>
<td>20</td>
<td>9</td>
<td>5</td>
<td>71</td>
</tr>
<tr>
<td>Very ineffective</td>
<td>26</td>
<td>14</td>
<td>8</td>
<td>0</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>42</td>
<td>30</td>
<td>20</td>
<td>162</td>
</tr>
</tbody>
</table>

Source: Responses from questions No. 5 and 21 of the questionnaires.

Table 4.3.6 indicates that 18 and 25 respondents were of the opinion that the staff of different Agencies were very effective and
effective respectively while 71 and 48 respondents were of the opinion of ineffective and very ineffective respectively.

This result can be represented in the bar chart below.

![Figure 2]

Table 16

PAYMENT OF ADEQUATE ATTENTION BY FEDERAL GOVERNMENT ON POVERTY ALLEVIATION IN NIGERIA

<table>
<thead>
<tr>
<th>Response</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; present)</th>
<th>Staff of Different Agencies (past &amp; present)</th>
<th>Total</th>
<th>Degree of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>12</td>
<td>10</td>
<td>22</td>
<td>18</td>
<td>62</td>
<td>137.8</td>
</tr>
<tr>
<td>No</td>
<td>58</td>
<td>32</td>
<td>8</td>
<td>2</td>
<td>100</td>
<td>222.2</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>42</td>
<td>30</td>
<td>20</td>
<td>162</td>
<td>360^9</td>
</tr>
</tbody>
</table>

Source: Responses from question No. 6 on the questionnaires.
Table 4.3.7 shows that 62 respondents stated that federal government of Nigeria paid adequate attention to poverty reduction compared to the huge amount of money spent while 100 respondents said that the federal government did not pay adequate attention.

This can be represented in the pie-chart in figure 3 below.

**Table 17**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Adequate &amp; effective coordination</td>
<td>7</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>b. Restructure the economy away from economic dependence.</td>
<td>21</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>36</td>
</tr>
<tr>
<td>c. Improve living</td>
<td>5</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>14</td>
</tr>
</tbody>
</table>
In Table 4.3.8 above, it indicates that majority of the respondents are of the view that adequate and effective targeting of the poor is the best approach to poverty alleviation in Nigeria. This is followed by the respondents who opted for the restructuring of the economy away from dependence, and so on.

**TABLE 18**

**MULTI-DIMENSIONAL ASPECTS OF POVERTY AND POVERTY ALLEVIATION STRATEGIES IN NIGERIA**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>39</td>
<td>22</td>
<td>13</td>
<td>7</td>
<td>81</td>
<td>50%</td>
</tr>
</tbody>
</table>
| Agreed | 30 | 17 | 11 | 8 | 66 | 40.7%
| Disagreed | 1 | 2 | 4 | 2 | 9 | 5.6%
| Strongly Disagreed | 0 | 1 | 2 | 3 | 6 | 3.7%
| Total | 70 | 42 | 30 | 20 | 162 | 100% |

Source: Responses from question No. 7 and 18 on the questionnaires.
Table 4.3.9 above shows that majority of the respondents Strongly Agreed and Agreed to the assertion that the strategies do not address the multi-dimension aspects of poverty in Nigeria. This is shown by the total number of 81 and 66 respondents respectively which is about 50% and 40.7% respectively. 9 and 6 respondents or about 5.6% and 3.7% disagreed and strongly disagreed to the assertion.

**TABLE 19**

**CONSISTENCY OF POVERTY REDUCTION POLICIES ACROSS INSTITUTIONS**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past Present) &amp;</th>
<th>Staff of Different Agencies (past Present)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agreed</td>
<td>38</td>
<td>16</td>
<td>9</td>
<td>7</td>
<td>70</td>
</tr>
<tr>
<td>Agreed</td>
<td>21</td>
<td>14</td>
<td>9</td>
<td>8</td>
<td>52</td>
</tr>
<tr>
<td>Disagreed</td>
<td>7</td>
<td>8</td>
<td>7</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>42</td>
<td>30</td>
<td>20</td>
<td>162</td>
</tr>
</tbody>
</table>

*Source: Responses from question No. 10 on the questionnaires.*

70 respondents agreed that poverty reduction policies in Nigeria have not been consistent over the years and across the institutions while 52 respondents Agreed. Furthermore, 25 and 15 respondents disagreed and strongly disagreed to the assertion.
4. If your answer to question No. 3 above is "Yes" were these strategies for reducing poverty drawn up in a participatory manner, i.e. involving all three tiers of government, NGOs and the representatives of the poor?
   Yes [ ] No [ ]

5. How effective are the staff of various agencies in implementing and monitoring the strategies of poverty reductions in Nigeria especially the funds mapped out for the programmes?
   (a) Very Effective [ ]
   (b) Effective [ ]
   (c) Ineffective [ ]
   (d) Very Ineffective [ ]

6. Comparing the huge amount of money expended on poverty alleviation in Nigeria with the rate of increase in poverty, are adequate attentions paid by the Federal Government to poverty reduction in Nigeria?
   Yes [ ] No [ ]

7. If your answer to question No. 6 above is "No", what are your suggestions to the ways of reducing poverty in Nigeria.

   ______________________________________________________________
   ______________________________________________________________
8. The strategies for poverty reduction in Nigeria do not address the multi-dimensional aspects of poverty?

(a) Strongly Agreed [ ]
(b) Agreed [ ]
(c) Disagreed [ ]
(d) Strongly Disagreed [ ]

9. Are the established and acceptable targets by government in implementing the national poverty reduction programmes in Nigeria? Yes [ ] No [ ]

10. Poverty reduction policies in Nigeria have not been consistent over the years and across the institutions.

(a) Strongly Agreed [ ]
(b) Agreed [ ]
(c) Disagreed [ ]
(d) Strongly Disagreed [ ]

11. Various institutions for poverty reduction rarely work together in formulating and implementing poverty reduction policies in Nigeria.

(a) Strongly Agreed [ ]
(b) Agreed [ ]
(c) Disagreed [ ]
(d) Strongly Disagreed [ ]
12. Poverty reduction strategies in Nigeria have been successful in reducing poverty.

   (a) Strongly Agreed  [  ]
   (b) Agreed  [  ]
   (c) Disagreed  [  ]
   (d) Strongly Disagreed  [  ]

13. Are you satisfied with the activities of the poverty reduction strategies in Nigeria? Yes [  ] No [  ]

14. If your answer to question No. 13 is 'No' which areas of operation are you not satisfied with?

   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

15. Kindly list, in order of severity, the problems militating against successful poverty reduction in Nigeria?

   __________________________________________________________
   __________________________________________________________

16. In your own opinion, state the ways of ameliorating the problems enumerated in question No. 15 above.

   __________________________________________________________
   __________________________________________________________
17. List at least five causes of poverty in Nigeria.

18. List at least five successful approaches to poverty alleviation in Nigeria.


What is your sex? Male [ ] Female [ ]

How old are you? ..............................................

What is your highest educational qualification?
(a) Above B.Sc./HND [ ]
(b) B.Sc./HND [ ]
(c) OND, NCE [ ]
(d) Secondary [ ]
(e) Primary

(l) Arabic School

(g) Others (please specify) ........................................

(h) None

**SECTION B**

*Instruction: Past and Present staff of various Poverty Alleviation agencies are requested to fill this section after answering Section A.*

20. Which of the following areas of activity is your organization's core responsibility?

- (a) Provision of micro-credit to the poor

- (b) Health care delivery

- (c) Capacity Building

- (d) Provision of basic infrastructure (water, electricity, roads, etc)

- (e) Resource development through promotion of improved production technology

- (f) Training and skills acquisition in the productive sector in particular and in vocations in general

- (g) Others (please specify) ........................................
25. If your answer to question No. 27 is "Yes", kindly state the poverty reduction agency you have benefited from.

26. In what year was the assistance rendered to you?

27. What is the nature of the assistance rendered to you by the agency?

28. The assistance has been effective in reducing your level of poverty?

(a) Strongly Agreed

(b) Agreed

(c) Disagreed

(d) Strongly Disagreed
21. How would you rate the performance of your organization in reducing poverty in Nigeria?

(a) Very Effective [ ]  
(b) Effective [ ]  
(c) Ineffective [ ]  
(d) Very Ineffective [ ]

22. Are the programmes or functions of your organization in conflict with or being performed by another Poverty Alleviation agency(ies)? Yes [ ]  No [ ]

23. Sufficient fund is available to implement the poverty reduction programmes of my organization.

(a) Strongly Agreed [ ]  
(b) Agreed [ ]  
(c) Disagreed [ ]  
(d) Strongly Disagreed [ ]

SECTION C

*Instruction: Beneficiaries (past and present) are requested to answer this section after answering Section A.*

24. Have you benefited from any poverty alleviation programmes in Nigeria? Yes [ ]  No [ ]
SECTION A: Instructions

Every respondent is requested to answer this section by ticking (X) or ( ) in the appropriate box that contains the option you consider most appropriate.

1. How would you rate the performance of various organizations/Agencies in reducing poverty in Nigeria?
   (a) Very Effective [ ]
   (b) Effective [ ]
   (c) Ineffective [ ]
   (d) Very Ineffective [ ]

2. The implementation of the poverty reduction programmes of the federal government of Nigeria is strictly directed at the poor.
   (a) Strongly Agreed [ ]
   (b) Agreed [ ]
   (c) Disagreed [ ]
   (d) Strongly Disagreed [ ]

3. Are there broadly acceptable and well focused strategies for reducing poverty in Nigeria?
   Yes [ ] No [ ]
Dear Respondent,

In fulfillment of the requirements for the award of Masters in Business Administration (MBA), I am currently carrying out a study on "Financing Poverty Alleviation Programmes in Nigeria: an assessment of the various stakeholders, (1983 - 2004)". You are therefore, requested to please respond accurately to the questions contained in the attached questionnaire. Please note that this is strictly an academic exercise towards the attainment of the above purpose. You are hereby assured that the information will be treated with the strictest confidence required of me.

Thank you for your anticipated kindest response.

Yours sincerely,

Nsoke, Peter Uchedimma
INTERVIEW QUESTIONS

1. What is poverty?
2. What are the causes of poverty in Nigeria?
3. What are the obstacles of successful poverty alleviation in Nigeria?
4. What is the poverty level in Nigeria?
5. Can poverty be completely eradicated in Nigeria?
6. Give reasons for your answer in question 5 above.
7. What are the indicators of poverty?
8. Have poverty alleviation programmes in Nigeria succeeded in reducing poverty?
9. Have adequate attentions been paid to poverty alleviation in Nigeria by all stake-holders?
10. What are the possible solutions to poverty in Nigeria?
11. What is your general view on poverty alleviation in Nigeria?
12. What is your occupation?
13. How old are you?
14. What is your name?


C. GOVERNMENT DOCUMENTS


Ibid, (1999); “Report of presidential panel on streamlining and Rationalization of Poverty Alleviation Institution and Agencies”.


D. ARTICLES, PAPERS ETC.


B. JOURNALS


Ibadan.


United Nation Development Programme, (2002), Human Development Index, Lagos.
A. BOOKS


Ibid; (1999)


REFERENCE


8. Ensure political stability through democratic system;

9. No strategies, programmes or projects on poverty reduction should be articulated and implemented without the proper consultation with the stakeholders on bottom-up approach basis;

10. There is need to provide social welfare services;

11. Provision of employment opportunities;

12. Industrialization by establishing industrial estates and the promotion of small and medium scale industries;

13. A complete re-orientation package in the form of campaigns, publicity, talks and seminars should be embarked upon in order to change the attitudinal disposition of the poor towards government programmes, employment and empowerment etc.
1. Government and its agencies should develop a multi-dimensional approach to poverty alleviation strategies and implement along that line;

2. Poverty Alleviation programmes should be given priority through adequate budgeting and prompt release of funds to them;

3. Efforts should be made effectively target the poor in all considerations and at all levels of articulation, implementation, monitoring and review of the poverty to reduction strategies;

4. The government's anti-corruption efforts should be stepped up and seriously upheld in dealing with matters concerning poverty reduction programmes/agencies and even beneficiaries;

5. A stable macro-economic policy formulation and honest implementation should be a sine qua non to government for effective poverty reduction efforts;

6. Restructure the economy away from economic dependence through innovative diversification etc;

7. Encouragement of private enterprise, especially in the area of micro credit assistance, agriculture etc;
of poverty is put into place and brought into play, all strategies may end up addressing only one dimension or, at best, some dimensions of poverty. To this end, there is the need for an agreed poverty reduction agenda that can be used by all stakeholders, federal, state and local governments, NGOs and the international donor communities.

It is therefore apparent that the role of various agencies in setting of achievable development targets, articulating practicable poverty reduction programmes and projects, applying proven, available but appropriate methods in implementing the programmes and projects, and employing tested, best practices and measurable techniques of monitoring, evaluation, and impact assessment of the programmes and projects to ensure positive impact is imperative.

5.3 RECOMMENDATIONS

In view of the reviews, surveys conducted and findings drawn from it, suggestions made by respondents and review panels, above conclusions and the need to move Nigeria forward in its poverty alleviation efforts, the following recommendations are put forward.
1. Ineffective target of the poor for implementing poverty alleviation programmes, etc.

5. Poverty reduction programmes in Nigeria do not address the multi-dimensional aspects of poverty.

6. Poverty Alleviation or reduction programmes of the three tiers of government and the NGOs are not effectively directed at the poor.

7. There are no well located, established and acceptable targets by the three tiers of government and NGOs in planning and implementing the national poverty eradication programmes in Nigeria.

5.2 CONCLUSIONS

The embarrassing paradox of poverty in the midst of plenty in Nigeria suggests the compelling need for a single-minded pursuit of the objective of poverty reduction and its eventual elimination. Poverty has various dimensions such as lack of adequate food, clothes and shelter, education and health, vulnerability to ill health, natural disasters and economic relocation as well as lack of voice in matters concerning them. Until the adequate understanding of all the multi-dimensional nature
Healthcare delivery;
Provision of infrastructure;
Agricultural production;
Resource development through promotion of improved production technology; and
Training of citizens for skills acquisition in the productive sector.

The following causes of poverty in Nigeria were identified:

Corruption;
Economic mismanagement;
Inadequate access to employment opportunities occasioned by stunted growth of economic activities;
Inadequate funding of existing poverty reduction programmes;
Policy inconsistency and poor governance;
Unwieldy scope of the poverty reduction programmes;
Lack of complementarities between and among poverty reduction agencies;
Illiteracy;
Inadequate natural resources;
Slow economic growth; and
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY OF FINDINGS

Effective reduction of poverty in Nigeria is a daunting task that seems to be a mirage as efforts so far exerted, instead of reducing the level of poverty, aggravate it. No issue in Nigeria has occupied so much a prominent position in national discuss as the issue of poverty and its alleviation, eradication or more appropriately reduction. For effective and adequate study of the problem, hypotheses were formulated on the effectiveness of poverty reduction strategies, etc. The research findings clearly portray the following:

1. There is high incidence of poverty in Nigeria;
2. The target objective of poverty reduction strategies "to eradicate poverty" is an ambitious one that may remain unattainable;
3. The following strategies for reducing poverty in Nigeria were identified in the course of the study:

- micro credits;
- capacity building.
4.3.2.6 PROBLEMS OF POVERTY IN NIGERIA

Many problems were listed as confronting both organizations and beneficiaries in achieving the objective of poverty reduction in Nigeria. There seems to be consistency in identifying corruption as the severest of all the problems of poverty in Nigeria; others are:

- political instability;
- inflation;
- slow economic growth;
- unemployment;
- micro-credit problem;
- Exchange Rate instability; and
- infrastructural inadequate etc.

4.3.2.7 Solutions to Poverty Alleviation in Nigeria

Some of these solutions are listed by different respondents on questions No. 18 and 19 of questionnaire and interview question respectively.

- Adequate and effective coordination;
- Adequate and effective targeting of the poor;
- Restructure the economy away from economic dependence;
- Adequate funding;
- Overcoming mismanagement and corruption;
- Consistency in poverty reduction policies;
- Integrating various poverty reduction agencies etc.
against successful implementation of poverty alleviation programmes in Nigeria.

4.3.3.4 EFFECTIVENESS OF THE POVERTY REDUCTION AGENCIES

The poverty reduction agencies are not effective in reducing poverty in Nigeria. This can be shown by the survey carried out.

Poverty reduction programmes of the federal government are not strictly directed at the poor as about 83.3% of the survey agreed to the statement.

4.3.3.5 CAUSES OF POVERTY IN NIGERIA

It is gathered from interview question and the questionnaire that several factors are responsible for poverty in Nigeria. These factors are:

- corruption;
- illiteracy;
- unemployment;
- inadequate natural resources;
- slow economic growth;
- infrastructural inadequacies;
- under development; and
- Economic mismanagement, among others.
Provision of basic infrastructure such as water, rural roads, electricity etc.

Resource development through promotion of improved production technology;

Mass transit;

Provision of agricultural supports such as seedlings, fertilizers etc.

4.3.2.2 UNDERSTANDING THE MULTI-DIMENSIONAL NATURE OF POVERTY

Poverty reduction strategies in Nigeria do not address the multi-dimensional aspects of poverty considering the fact that 90.7% of the survey attested to this by stating so. This could explain the reason why in spite of the existence of the various poverty reduction agencies and their programmes, there is still high incidence of poverty in Nigeria.

4.3.2.3 FUNDING

Sufficient fund is not available to poverty alleviation agencies to implement their programmes as the findings reveal that insufficient funding was listed as one of the problem militating
4.3.2 OTHER FINDINGS/DISCUSSION

This section deals with the discussion and interpretation of other data in questionnaire both presented and not presented in last section above. It provides the basis for the next chapter. This will be discussed under the following headings:

(a) Poverty Reduction Strategies
(b) Understanding the multi-dimensional nature of poverty;
(c) Funding;
(d) Effectiveness/success of the poverty reduction programmes;
(e) Causes of poverty in Nigeria;
(f) Problem; and
(g) Suggestions to solutions

4.3.2.1 POVERTY REDUCTION STRATEGIES

The findings reveal that poverty reduction strategies currently adopted in Nigeria include:

- Provision of micro-credits;
- Healthcare delivery;
- Capacity building.
Table 4.3.13 indicates that the areas of operation which the respondents do not like are stated therein. 29 and 6 respondents opined poor policy formulation and coordination respectively. 7 and 35 stated monitoring and poor implementation while 23, 34, 28 respondents stated level of assistance, selection of beneficiaries and conditions one must meet before assistance is rendered to him respectively.

**TABLE 23**

**REDUCTION OF LEVEL OF POVERTY BY THE ASSISTANCE OF POVERTY ALLEVIATION AGENCIES IN NIGERIA**

<table>
<thead>
<tr>
<th>Response</th>
<th>Beneficiaries (Past &amp; Present)</th>
<th>% Of Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strong Agreed</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Agreed</td>
<td>13</td>
<td>43.3</td>
</tr>
<tr>
<td>Disagreed</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>Strongly Disagreed</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Source: Responses from question No. 28 of the questionnaire for beneficiaries only.*

Table 4.3.14 shows that 3 beneficiaries strongly agreed that the assistance of the Poverty Alleviation Agency reduced the level...
This shows that 48 respondents are satisfied with the activities of poverty reduction agencies in Nigeria while 114 respondents are in disagreement to the assertion. This is shown in pie chart be in figure 4 below.

Fig. 4

This figure indicates that 106.7° represent the respondents that agreed to the assertion while 253.3° represent the respondents that do not agree to the assertion.

TABLE 22
AREAS OF OPERATION NOT SATISFIED WITH POVERTY REDUCTION PROGRAMMES IN NIGERIA

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Policy formulation</td>
<td>18</td>
<td>10</td>
<td>-</td>
<td>1</td>
<td>29</td>
</tr>
<tr>
<td>b. Consultation</td>
<td>2</td>
<td>3</td>
<td>-</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>c. Monitoring</td>
<td>2</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>d. Implementation</td>
<td>18</td>
<td>11</td>
<td>1</td>
<td>5</td>
<td>35</td>
</tr>
<tr>
<td>e. Level of Assistance</td>
<td>1</td>
<td>5</td>
<td>14</td>
<td>3</td>
<td>23</td>
</tr>
<tr>
<td>f. Selection of Beneficiaries</td>
<td>24</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>34</td>
</tr>
<tr>
<td>g. Conditions of Assistance</td>
<td>5</td>
<td>6</td>
<td>13</td>
<td>4</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>42</td>
<td>30</td>
<td>20</td>
<td>162</td>
</tr>
</tbody>
</table>

Source: Responses from questions No. 7 and 18 on the questionnaires.
VARIOUS INSTITUTIONS FOR POVERTY REDUCTION AGENCIES RARELY WORK TOGETHER IN FORMULATING AND IMPLEMENTING POVERTY REDUCTION POLICIES IN NIGERIA

AGENCIES RARELY WORK TOGETHER IN FORMULATING AND IMPLEMENTING POVERTY REDUCTION POLICIES IN NIGERIA

53 of the respondents or about 32.7% strongly agreed to the assertion while 52 respondents or about 32.1% just agreed. 28 and 29 respondents or about 17.3% and 17.9% respectively disagreed and strongly disagreed to the assertion.

### TABLE 21
SATISFACTION WITH THE ACTIVITIES OF POVERTY REDUCTION STRATEGIES IN NIGERIA

<table>
<thead>
<tr>
<th>Responses</th>
<th>Urban/Rural People</th>
<th>Employed &amp; Unemployed</th>
<th>Beneficiaries (past &amp; Present)</th>
<th>Staff of Different Agencies (past &amp; Present)</th>
<th>Total</th>
<th>Degree of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>48</td>
<td>106.7</td>
</tr>
<tr>
<td>No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>114</td>
<td>253.3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>162</td>
<td>360.0</td>
</tr>
</tbody>
</table>

Source: Responses from question No. 13 on the questionnaires.
<table>
<thead>
<tr>
<th>( v )</th>
<th>6</th>
<th>10</th>
<th>15</th>
<th>4</th>
<th>2</th>
<th>1</th>
<th>0.1</th>
<th>0.05</th>
<th>0.025</th>
<th>0.01</th>
<th>0.005</th>
<th>0.001</th>
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<tbody>
<tr>
<td>1</td>
<td>0.0045</td>
<td>0.0278</td>
<td>0.0543</td>
<td>0.1024</td>
<td>0.1529</td>
<td>0.2279</td>
<td>0.3167</td>
<td>0.4119</td>
<td>0.5118</td>
<td>0.6204</td>
<td>0.7366</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>0.0239</td>
<td>0.0578</td>
<td>0.1046</td>
<td>0.1910</td>
<td>0.2536</td>
<td>0.3649</td>
<td>0.4826</td>
<td>0.6246</td>
<td>0.7871</td>
<td>0.9506</td>
<td>1.1224</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>0.0788</td>
<td>0.1505</td>
<td>0.2582</td>
<td>0.4270</td>
<td>0.5572</td>
<td>0.7358</td>
<td>0.9245</td>
<td>1.1443</td>
<td>1.4085</td>
<td>1.7160</td>
<td>2.0708</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>0.1403</td>
<td>0.2631</td>
<td>0.4116</td>
<td>0.6365</td>
<td>0.8414</td>
<td>1.0670</td>
<td>1.3172</td>
<td>1.6279</td>
<td>2.0153</td>
<td>2.4864</td>
<td>2.9846</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>0.2090</td>
<td>0.3764</td>
<td>0.5449</td>
<td>0.8155</td>
<td>1.0710</td>
<td>1.3187</td>
<td>1.6454</td>
<td>2.0345</td>
<td>2.4757</td>
<td>3.0046</td>
<td>3.5546</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>0.2798</td>
<td>0.4763</td>
<td>0.6536</td>
<td>0.9640</td>
<td>1.2329</td>
<td>1.5191</td>
<td>1.8878</td>
<td>2.3676</td>
<td>2.8813</td>
<td>3.4757</td>
<td>4.0997</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>0.3829</td>
<td>0.6098</td>
<td>0.8041</td>
<td>1.1073</td>
<td>1.4148</td>
<td>1.7604</td>
<td>2.1584</td>
<td>2.6815</td>
<td>3.2654</td>
<td>3.9450</td>
<td>4.6847</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>0.4706</td>
<td>0.7030</td>
<td>0.9402</td>
<td>1.2859</td>
<td>1.6713</td>
<td>2.0889</td>
<td>2.5497</td>
<td>3.1371</td>
<td>3.7894</td>
<td>4.5137</td>
<td>5.2787</td>
<td></td>
</tr>
</tbody>
</table>

Table of \( F \)

- \( \text{v} \): The number of degrees of freedom
- \( P \): The probability of exceeding the tabular value of \( F \) in random sampling

Abridged from Table 8 of "Biometrika Tables for Statisticians, Vol. 1" by kind permission of the Trustees of Biometrika.
4. If your answer to question No. 3 above is "Yes" were these strategies for reducing poverty drawn up in a participatory manner, i.e. involving all three tiers of government, NGOs and the representatives of the poor?
   Yes [ ]   No [ ]

5. How effective are the staff of various agencies in implementing and monitoring the strategies of poverty reductions in Nigeria especially the funds mapped out for the programmes?
   (a) Very Effective [ ]
   (b) Effective [ ]
   (c) Ineffective [ ]
   (d) Very Ineffective [ ]

6. Comparing the huge amount of money expended on poverty alleviation in Nigeria with the rate of increase in poverty, are adequate attentions paid by the Federal Government to poverty reduction in Nigeria?
   Yes [ ]   No [ ]

7. If your answer to question No. 6 above is "No", what are your suggestions to the ways of reducing poverty in Nigeria.
8. The strategies for poverty reduction in Nigeria do not address the multi-dimensional aspects of poverty?

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Disagreed</th>
<th>Strongly Disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
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<tr>
<td>(b)</td>
<td>[ ]</td>
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<td>[ ]</td>
</tr>
<tr>
<td>(c)</td>
<td>[ ]</td>
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<td>[ ]</td>
<td>[ ]</td>
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<tr>
<td>(d)</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

9. Are the established and acceptable targets by government in implementing the national poverty reduction programmes in Nigeria? Yes [ ] No [ ]

10. Poverty reduction policies in Nigeria have not been consistent over the years and across the institutions.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Disagreed</th>
<th>Strongly Disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>[ ]</td>
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<td>(b)</td>
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<td>(c)</td>
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<tr>
<td>(d)</td>
<td>[ ]</td>
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</tr>
</tbody>
</table>

11. Various institutions for poverty reduction rarely work together in formulating and implementing poverty reduction policies in Nigeria.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Disagreed</th>
<th>Strongly Disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
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<tr>
<td>(b)</td>
<td>[ ]</td>
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<td>[ ]</td>
<td>[ ]</td>
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<tr>
<td>(c)</td>
<td>[ ]</td>
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<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>(d)</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
12. Poverty reduction strategies in Nigeria have been successful in reducing poverty.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agreed</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Agreed</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>(b)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Disagreed</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>(c)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagreed</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(d)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Are you satisfied with the activities of the poverty reduction strategies in Nigeria? Yes [   ] No [   ].

14. If your answer to question No. 13 is 'No' which areas of operation are you not satisfied with?

15. Kindly list, in order of severity, the problems militating against successful poverty reduction in Nigeria?

16. In your own opinion, state the ways of ameliorating the problems enumerated in question No. 15 above.
17. List at least five causes of poverty in Nigeria


18. List at least five successful approaches to poverty alleviation in Nigeria.


What is your sex? Male [ ] Female [ ]

How old are you? ........................................

What is your highest educational qualification?

(a) Above B.Sc./HND [ ]
(b) B.Sc./HND [ ]
(c) OND, NCE [ ]
(d) Secondary [ ]
SECTION B

**Instruction:** Past and Present staff of various Poverty Alleviation agencies are requested to fill this section after answering Section A.

20. Which of the following areas of activity is your organization’s core responsibility?

   (a) Provision of micro-credit to the poor
   (b) Health care delivery
   (c) Capacity Building
   (d) Provision of basic infrastructure (water, electricity, roads, etc)
   (e) Resource development through promotion of improved production technology
   (f) Training and skills acquisition in the productive sector in particular and in vocations in general
   (g) Others (please specify)
25. If your answer to question No. 27 is "Yes", kindly state the poverty reduction agency you have benefited from.

26. In what year was the assistance rendered to you?

27. What is the nature of the assistance rendered to you by the agency?

28. The assistance has been effective in reducing your level of poverty?

(a) Strongly Agreed [ ]
(b) Agreed [ ]
(c) Disagreed [ ]
(d) Strongly Disagreed [ ]
21. How would you rate the performance of your organization in reducing poverty in Nigeria?

(a) Very Effective [ ]
(b) Effective [ ]
(c) Ineffective [ ]
(d) Very Ineffective [ ]

22. Are the programmes or functions of your organization in conflict with or being performed by another Poverty Alleviation agency(ies)? Yes [ ] No [ ]

23. Sufficient fund is available to implement the poverty reduction programmes of my organization.

(a) Strongly Agreed [ ]
(b) Agreed [ ]
(c) Disagreed [ ]
(d) Strongly Disagreed [ ]

SECTION C

Instruction: Beneficiaries (past and present) are requested to answer this section after answering Section A.

24. Have you benefited from any poverty alleviation programmes in Nigeria? Yes [ ] No [ ]
QUESTIONNAIRE

SECTION A: Instructions

Every respondent is requested to answer this section by ticking (X) or ( ) in the appropriate box that contains the option you consider most appropriate.

1. How would you rate the performance of various organizations/Agencies in reducing poverty in Nigeria?
   (a) Very Effective [ ]
   (b) Effective [ ]
   (c) Ineffective [ ]
   (d) Very Ineffective [ ]

2. The implementation of the poverty reduction programmes of the federal government of Nigeria is strictly directed at the poor.
   (a) Strongly Agreed [ ]
   (b) Agreed [ ]
   (c) Disagreed [ ]
   (d) Strongly Disagreed [ ]

3. Are there broadly acceptable and well focused strategies for reducing poverty in Nigeria?
   Yes [ ] No [ ]
In fulfillment of the requirements for the award of Masters in Business Administration (MBA), I am currently carrying out a study on "Financing Poverty Alleviation Programmes in Nigeria: an assessment of the various stakeholders, (1983 – 2004)". You are therefore, requested to please respond accurately to the questions contained in the attached questionnaire. Please note that this is strictly an academic exercise towards the attainment of the above purpose. You are hereby assured that the information will be treated with the strictest confidence required of me.

Thank you for your anticipated kindest response.

Yours sincerely,

Nsoke, Peter Uchedimma
INTERVIEW QUESTIONS

1. What is poverty?
2. What are the causes of poverty in Nigeria?
3. What are the obstacles of successful poverty alleviation in Nigeria?
4. What is the poverty level in Nigeria?
5. Can poverty be completely eradicated in Nigeria?
6. Give reasons for your answer in question 5 above.
7. What are the indicators of poverty?
8. Have poverty alleviation programmes in Nigeria succeeded in reducing poverty?
9. Have adequate attentions been paid to poverty alleviation in Nigeria by all stakeholders?
10. What are the possible solutions to poverty in Nigeria?
11. What is your general view on poverty alleviation in Nigeria?
12. What is your occupation?
13. How old are you?
14. What is your name?


C. GOVERNMENT DOCUMENTS


Ibid, (1999); "Report of presidential panel on streamlining and Rationalization of Poverty Alleviation Institution and Agencies".


D. ARTICLES, PAPERS ETC.


World Bank (2002). "Poverty Reduction and the World Bank progress in operationalizing the WDR".

B. JOURNALS


BIBLIOGRAPHY

A. BOOKS


Ibid; (1999)


REFERENCE


8. Ensure political stability through democratic system;

9. No strategies, programmes or projects on poverty reduction should be articulated and implemented without the proper consultation with the stakeholders on bottom-up approach basis;

10. There is need to provide social welfare services;

11. Provision of employment opportunities;

12. Industrialization by establishing industrial estates and the promotion of small and medium scale industries;

13. A complete re-orientation package in the form of campaigns, publicity, talks and seminars should be embarked upon in order to change the attitudinal disposition of the poor towards government programmes, employment and empowerment etc.
1. Government and its agencies should develop a multi-dimensional approach to poverty alleviation strategies and implement along that line;

2. Poverty Alleviation programmes should be given its pride of place through adequate budgeting and prompt release of funds to them;

3. Efforts should be made effectively target the poor in all considerations and at all levels of articulation, implementation, monitoring and review of the poverty to reduction strategies;

4. The government’s anti-corruption efforts should be stepped up and seriously upheld in dealing with matters concerning poverty reduction programmes/agencies and even beneficiaries;

5. A stable macro-economic policy formulation and honest implementation should be a sine qua non to government for effective poverty reduction efforts;

6. Restructure the economy away from economic dependence through innovative diversification etc;

7. Encouragement of private enterprise, especially in the area of micro credit assistance, agriculture etc;
of poverty is put into place and brought into play, all strategies may end up addressing only one dimension of, at best, some dimensions of poverty. To this end, there is the need for an agreed poverty reduction agenda that can be used by all stakeholders: federal, state and local governments, NGOs and the international donor communities.

It is therefore apparent that the role of various agencies in setting of achievable development targets; articulating practicable poverty reduction programmes and projects; applying proven, available but appropriate methods in implementing the programmes and projects; and employing tested, best practices and measurable techniques of monitoring, evaluation, and impact assessment of the programmes and projects to ensure positive impact is imperative.

5.3 RECOMMENDATIONS

In view of the reviews, surveys conducted and findings drawn from it, suggestions made by respondents and review panels, above conclusions and the need to move Nigeria forward in its poverty alleviation efforts, the following recommendations are put forward.
5. Poverty reduction programmes in Nigeria do not address the multi-dimensional aspects of poverty.

6. Poverty Alleviation or reduction programmes of the three tiers of government and the NGOs are not effectively directed at the poor.

7. There are no well located, established and acceptable targets by the three tiers of government and NGOs, in planning and implementing the national poverty eradication programmes in Nigeria.

5.2 CONCLUSIONS

The embarrassing paradox of poverty in the midst of plenty in Nigeria suggests the compelling need for a single-minded pursuit of the objective of poverty reduction and its eventual elimination. Poverty has various dimensions such as lack of adequate food, clothes and shelter, education and health, vulnerability to ill health, natural disasters and economic dislocation as well as lack of voice in matters concerning them.

Until the adequate understanding of all the multi-dimensional nature
Healthcare delivery,
Provision of infrastructure,
Agricultural production,
Resource development through promotion of improved production technology; and
Training of citizens for skills acquisition in the productive sector.

4 The following causes of poverty in Nigeria were identified:
Comptition,
Economic mismanagement,
Inadequate access to employment opportunities occasioned by stalled growth of economic activities;
Inadequate funding of existing poverty reduction programmes;
Policy incoherence and poor governance;
Unwieldy scope of the poverty reduction programmes;
Lack of complementarities between and among poverty reduction agencies;
Illiteracy;
Inadequate natural resources;
Slow economic growth; and