

**THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS (NGOS) IN
TACKLING POVERTY IN KANO STATE, NIGERIA:**

A Case Study of Women Farmers Advancement Network (WOFAN) 2007-2015

By

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Declaration

I declare that this thesis “The role of Non-Governmental Organizations (NGOs) in Tackling Poverty through women economic empowerment: A case study of Women Farmers Advancement Network of Nigeria (WOFAN)” has been conducted by me in the department of Political Science, Ahmadu Bello University, Zaria. The information derived from the literature has been duly acknowledged in the thesis and list of references provided. This thesis was not previously presented for the award of another Degree or Diploma at any University.

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Certification

This thesis entitled “The role of Non-Governmental Organizations (NGOs) in Tackling Poverty through women economic empowerment: A case study of Women Farmers Advancement Network of Nigeria (WOFAN)” by Hassan Ado has met the requirements and regulations governing the award of the Degree of Masters in Political Science of Ahmadu Bello University Zaria and is approved for its contribution to knowledge and humanity.

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Dedication

I dedicated this thesis to my parents Alhaji Shehu Umar Imam and Hajia Fatima Isah.

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LIST OF ACRONYMS

ABU:	Ahmadu Bello University
ADP:	Agricultural Development Project
AEI:	American Enterprise Institute
ASSEFD:	Association of Sarvaseva Farms
BLP:	Better Life Programme
BUK:	Bayero University, Kano
CB:	Community Banks
CBN:	Central Bank of Nigeria
CDD:	Centre for Democracy and Development
CES:	Capacity Enhancement Scheme
COMES:	Community Enlightenment and Sensitization Schemes
DFRRI:	Directorate of Food, Road and Rural Infrastructure
FAD:	Food and Agricultural Development
FBS:	Federal Bureau of Statistics
FCT:	Federal Capital Territory
FEAP:	Family Economic Advancement Programme
FOA:	Food and Agriculture
FOS:	Federal Office of Statistics
FSP:	Family Support Programme
GDP:	Gross Domestic Product
HDR:	Human Development Resources
ILO:	International Labour Organization
IMP:	International monetary Fund
LGA:	Local Government Area
MDG:	Millennium Development Goals
MDGs:	Millennium Development Goals
MSME:	Minor, small and Medium Enterprise
NACB:	Nigeria Agricultural and Cooperative Bank

NAPEP:	National Poverty Eradication Programme
NBS:	National Bureau of Statistics
NDE:	National Directorate of Employment
NEEDS:	National Economic Empowerment and Development Strategy
NGO:	Non-Governmental Organization (NGO)
NOA:	National Open Apprenticeship
ODA:	Official Development Assistance
OFN:	Operation Feed the Nation
OECD:	Organization for Economic Co-operation and Development
PAP:	Poverty Alleviation Programme
PBN:	People's Bank of Nigeria
PEAP:	Poverty Eradication and Alleviation Programme
PTF:	Petroleum Trust Fund
POP:	From Production to Production Program
RBDA:	River Basic Development Authorities
SAP:	Structural Adjustment Program
SOW:	School on Wheel
UN:	United Nations
UNDP:	United Nations Development Programme
UNESCO:	United Nations Educational, Scientific and Cultural Organization

Abstract

This study examines the role of non-governmental organization in tackling poverty through women economic empowerment with particular reference to Women Farmers Advancement Network of Nigeria (WOFAN). A sample of 291 women was drawn from the beneficiaries of (WOFAN) in Kano state. Cluster sampling was used to determine the sample size from each local government selected from the three senatorial districts. The data was analyzed to test the three propositions of the study using descriptive statistics. The findings of the study revealed that, poverty is one of the prominent factors that hinders women participation in economic activities though NGOs impact significantly promote economic empowerment among women in the study area. Thus, based on the study recommends that, WOFAN and other NGOs should prioritized empowerment of women in rural areas rather than urban areas and there is need to strengthen the implementation strategies of WOFAN and other NGOs, should collaborate with government in organizing in-house workshop, seminars to train and retain their staff on how to handle their beneficiaries and should provide market where beneficiaries of WOFAN can sell their agricultural products and other facilities to enhance the smooth practicability of various entrepreneurial skills learnt by women under the auspices WOFAN.

Keywords: Women, NGOs, Economic Empowerment, Poverty.

CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the Study

Nigeria is a country of paradox with widespread poverty in the midst of plenty. The long years of military rule and poor politics combined with rent-seeking culture have left the country with high levels of poverty and low access to social services. Nigeria is the largest oil producer in Africa and the seventh largest in the world, yet the majority of its citizens are poor. Nigeria is a mono-cultural economy with crude oil contributing 99 percent of export revenues, 78 percent of government-revenues and 38.8 percent of GDP (MGDs, 2014). It is also important to note that there are disparities in poverty between males and females. According to the UNDP report, in 1996, the literary rate for males was 62 percent and 39 percent for female; the corresponding figures for 1997 were 61 percent and 47 percent respectively, and 61 percent and 46 percent respectively in 1998 (UNDP,1996: 29-30).

Years of economic mismanagement have transformed Nigeria to the ranks of one of the poorest countries of the world with a performance of 136 out of 162 nations in the Human Development Index and 50 out of 90 development countries in the Human Poverty Index (UNDP, 2001). Efforts to revive the economy through policy reforms and adjustment programmes have recorded moderate successes while the economic conditions remain rather unsatisfactory. The social scourge of poverty and joblessness are widespread and the incidence is increasing its negative impact on the economy and quality of life of the people. Unemployment is on the increase with attendant disaffection

and restlessness among the youths, including women, who are faced with reduced job opportunities and idleness hence the need for empowering women (Egwuatu, 2002).

Promoting gender equality and empowering women is critical for sustainable economic growth. Women's empowerment is creating opportunities that would enable women to have greater choice and control over decisions that affect them. Empowering women invariably creates opportunities through greater participation, knowledge, personal security and economic independence, leading to reduction in poverty, hunger and inequality (MDGs, 2014).

Women economic empowerment is a prerequisite for economic development and proper growth. Achieving women economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender specific perspective must be integrated at the design stage of policy and programming. Women must have more equitable access to services; infrastructure programmes should be designed to benefit the poor, both men and women and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved coordination amongst donors and support for women organising at the national and global levels (OECD, 2012).

By allowing the private sector and Non-governmental organisations to thrive, WOFAN creates opportunity for employment and a healthy environment. It empowers people to take advantage of these opportunities by creating a system of inventories that reward hard work, investing in education and by providing special programmes for the most valuable members of the society especially women. Poverty in Nigeria is an interesting case study.

Through the role of Non-government organisations, the government recognised the importance of empowering women to design and manage their own development activities. The strategy for the production and strengthening of poor rural people includes access to credit and land; participation in decision making; access to agriculture extension services; access to improved seeds and planting materials; farm inputs and tools; and traditional thrift savings and insurance schemes. The consolidation of commercial banks, coupled with the promotion of microfinance created a strong financial support for women in Nigeria and Kano state in particular.

1.2 Statement of the Research Problem

Since the return to civil rule in 1999, poverty has become a challenge to many Nigerians (Women mostly affected). Their ability and enthusiasm to participate in economic empowerment and in the democratic process is largely affected by poverty. Nigeria is one of such nations in the class of developing countries that fell into the trap of poverty. Thus, in an attempt to combat poverty, the Structural Adjustment Program (SAP) was introduced in 1986. This battle continued in 1999 all through mid-2004 with the introduction of National Economic Empowerment and Development Strategy (NEEDS). The recently millennium proactive steps taken have changed Nigeria's GDP from 1.7% in 1980/86 to 4.7% in 1986/92. Similarly, the increase continued in the 1990s and into the 2000s, rising to 6.6% in 2002/2004 and 6.24% in 2004/2006 (Rogo, 2008: pg 10).

However, despite this performance, poverty has remained high. It was reported by the National Bureau of Statistics (2005) that the rate of poverty has increased from 42.7% in 1992 to 65.6% in 1996 and only declined to 54.4% in 2004. Of course, this is still considered to be high. The decline barely gives an annual reduction of 1.6% since 1997.

The Millennium Development Goals (MDGs) also hopes to reduce poverty to 21.4% by 2015 as compared to its present state of 54.4%. Similarly, the World Bank (2001) estimated that 70.2% of Nigerians live on less than \$1 per day, meaning that over 50% of the total population is poor. And more recently the rate of poverty incidence in 2004 may have been increased to 57.0% and not 54.4% (NBS, 2005).

To tackle the menace of poverty through women economic empowerment, various efforts were made by government, donor and non-government agencies and organizations towards eradicating/reducing poverty. Various initiatives ranging from skills acquisition in different economic activities were carried out. These economic activities include fishing, farming, carpentry and plumbing. Similarly, soft loans and credits were also disbursed to thousands of beneficiaries by Non-governmental Organizations (NGOs), such as Women Farmers Advancement Network (WOFAN) to compliment the efforts of the government in eradicating poverty. Women empowerment organisations such as WOFAN are now beginning to find a rallying point for common action politically, socially and economically. WOFAN, as a Non-Governmental Organisation (NGO) sensitises and mounts a rigorous campaign to tackle the obstacles attached to women empowerment. They organise seminars and workshops to increase and ensure awareness and active participation of women in economic empowerment. These efforts are channelled towards awakening women into productive and active economic activities. It is against this background that this study intends to bridge the gaps established by the previous works on poverty alleviation through government interventions.

1.3 Research Questions

The following research questions are formulated to guide this study:

- i. What is the prevalence of poverty in Kano State and how have NGOs provided a solution to this problem?
- ii. What are the strategies used by WOFAN as a Non-Government Organisation (NGO) in tackling poverty through women economic empowerment?
- iii. How effective are the strategies put in place by WOFAN in tackling poverty through women economic empowerment in Kano State?
- iv. What are the obstacles, if any, that hinder the success of WOFAN as a Non-Government Organisations (NGOs) in tackling poverty through women economic empowerment in Kano State?

1.4 Objectives of the Study

The main objective of this research is to examine the role of WOFAN as a Non-Governmental Organisation (NGO) in tackling poverty through women economic empowerment in Kano State. The specific objectives of the study are as follows:

- i. To investigate the prevalence of poverty and how NGOs have strived to address poverty in Kano State.
- ii. To identify the obstacles, if any, that hinder the success of WOFAN as a Non-Government Organisation in tackling poverty through women economic empowerment in the study area?

- iii. To determine the strategies used by WOFAN as a Non-Government Organization (NGO) in tackling poverty through women economic empowerment in the study area.
- iv. To assess whether the strategies put in place by WOFAN in tackling poverty through women economic empowerment are effective or not in the study area.

1.5 Research Propositions

This study is guided by the following propositions:

- i. A high level of poverty among women can be tackled through economic empowerment.
- ii. Inadequate funding may affect the extent at which WOFAN tackles poverty through women economic empowerment.
- iii. The use of appropriate strategies may enhance the effectiveness of WOFAN as an NGO in tackling poverty through women economic empowerment.

1.6 Significance of the Study

Despite the existing literature on the roles of NGOs in promoting women economic empowerment in Nigeria in general and Kano state in particular, such as Aina (2008), Halima (2008) and FAO (2002), an empirical study on the role of WOFAN in poverty reduction via women economic empowerment in the study area has not been conducted. In other words, none of the existing studies focused on the roles of NGOs vis-à-vis women economic empowerment with reference to WOFAN as an NGO in these selected local government areas of Kano state, Nigeria. This shows that there is a gap in the literature and thus, this study attempts to bridge this gap.

This study would expand our understanding how to resolve the scourge of poverty through the activities of NGOs such as WOFAN. The International agencies campaigning for women empowerment like USAID, DFID, UNICEF, and the World Bank would also find this study relevant as the recommendations offered at the end of the study would serve as a guide in an intervention on how to improve the economic status of women. The Nigerian policy makers and other stakeholders would, as well, find the findings and recommendations of this study useful.

Last but not the least, the study will also serve as a guide to future researchers who may develop interest in making similar studies related to NGOs, poverty alleviation and women economic empowerment.

1.7 Scope and Limitations of the Study

This study investigated the role of NGOs in tackling poverty through women economic empowerment in Kano State. The study covers the efforts made and strategies used by WOFAN as an NGO in reducing poverty through women economic empowerment. The study equally covers the period from 2007 to 2015. The choice of this period is deliberate because according to the United Nations Organisation (UN) all nations were supposed to have met Millennium Development goals by 2015. Among these goals is the eradication of poverty and hunger. To achieve this, a concerted effort is required towards the success of this lofty goal hence the need for this study. Secondly, there are more women economic empowerment programmes during this period than the previous years as a result of the sensitisation of women.

1.8 Definition of Key Terms

1. **Poverty:** Kankwenda (2003:3) sees poverty as “a multidimensional phenomenon influenced by a wide range of factors. In the context of this study poverty is a state where an individual is not able to cater adequately for his/her basic needs such as food, clothing and shelter. It is also a state in which one is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self-esteem and has limited access to social economic infrastructure such as education, health and potable water and sanitised environment.
2. **Alleviation:** According to the Longman Dictionary (2008), alleviation means “making something less painful”. In the context of this study, alleviation means to make something less severe by taking a number of preventive measures.
3. **Eradication:** It simply means elimination or getting rid of something such as poverty, hunger and unemployment.
4. **Reduction:** It is an act of making poverty less or the state of reducing poverty to the barest minimum in the society.
5. **Women economic empowerment:** Women’s economic empowerment is recognised as one means for reducing poverty and economic growth (Dejene, 2014). In the context of this study this entails series of economic activities aimed at improving the economic status of women in a state.
6. **Programme:** Abdullahi (2010: 10) sees programme as a “... government plan that needs to be implemented for the betterment of the rural people, which also has an impact directly or indirectly on the life of the urban people”. For the purpose of this

study programme means a plan of action made by a government, donor and Non-Governmental Organisations (NGOs) in reducing poverty through women economic empowerment.

- 7. Women:** According to Oxford Advance Learner 6th edition; women means an adult female human being.

1.9 The Plan of the Study

This study contains five chapters. Chapter One is the general introduction dealing with the background of the study, statement of research problem, research questions, objectives of the study, research propositions, justification of the study, scope of the study, definition of terms and the plan of the study. Chapter Two reviews relevant literature and presented the theoretical framework for the study. Chapter Three discusses the methodology adopted for the study while Chapter Four focuses on the background of poverty in Nigeria. It also deals with an overview of the economy in Kano State, as well as the background of the selected local governments used in the administering of questionnaires. Chapter Five deals with the role of Women Farmers Advancement Network (WOFAN) in tackling poverty. Chapter Six is the summary, conclusion and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Literature Review

This section reviews the existing literature on poverty, economic empowerment and the role of NGOs in tackling poverty through various economic activities. The chapter also discusses the theoretical framework of the study.

2.1.1 Conceptual Clarification: Poverty, Economic Empowerment and Non-Government Organisation

Poverty is a multi-dimensional phenomenon which is why different people define it in different ways. Narayan (2000:30) defines poverty as a humiliating dependence and posits that poverty also may look quite different seen through the eyes of a poor man or human. Poverty is humiliation in the sense of being dependent and of being forced to accept rudeness, insults and indifference when we seek help. This is reflected in the various definitions, as poverty is considered to be a relative term. According to Nisson (2013), poverty is not only a material problem resulting from the distribution of wealth; it also means being deprived of the fundamental civil rights. Sachs (2005:19 -20) contends that “the world’s poor know about the development ladder they are tantalized by images of affluence from halfway around the world. But they are not able to get a first foothold on the ladder and so cannot even begin the climb out of poverty”.

Narayan *et. al.* (2000:30) also captured the definition from the point of view of the poor in different countries. For instance, expressing his view one poor man in Kenya in 1997, says: “Don’t ask me what poverty is because you have 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” (Narayan, 2001).

The above reflect just description of a few of the various perceptions of the poverty at least from the poor. The Secretary General of the United Nations Organization (UNO) in his address to the high session of the Economic and Social organisation in 1993 believes in the multi-dimensional aspect of the poverty. According to him poverty manifested itself in the sphere of economic as deprivation in politics, in culture and in ecology as vulnerability and all these dimensions reinforces one another (Kankwenda, 2003).

Ashikha (2010:19) opines that:

“People are poor when they lack the tools and capacity to subdue their environment or when they lack empowerment in tools and capacity to subdue their environment or when they lack empowerment in tools and new techniques, innovation, management skills and ideas, economic participation in an overview of world situation”.

Paulin (2002) indicates that “more than a billion people live in extreme poverty and may never escape from it”. The Federal Bureau of Statistics (FBS), (1998) stresses that “the level of poverty by the aggregate low quality of life of Nigerians only 40% of the population has access to food and portable drinking water”. Although revenues from crude oil have been increasing over the past decades, our people have been falling deeper into poverty. In 1980, for instance, it was estimated that 27% of Nigerians live in poverty. By 1999 about 70% of the population had income of less than \$1 a day (NEEDS, 2014:1).

According to the World Bank (1986), “it is easier to recognize poverty than define it, most especially in the Nigerian context where Nigerians have been thoroughly rated by

different indices and classified as one of the poorest countries in the world”. Traditionally, poverty refers to a situation in which an individual does not have the minimum income required to maintain a generally acceptable level of consumption, otherwise called absolute poverty. Steve (2001) equally defines poverty as the instability of an individual or group to obtain basic social services and amenities such as clean water, good education, employment, decent environment, political participation and so forth, which ought to have been equally and equitably available to every citizen of a country.

Nura and Ibrahim (2009) define poverty as “inability of people to meet economic, social and other standards of well-being”. This definition is in line with the World Bank definition where poverty is seen as unacceptable human deprivation in term of economic opportunities, education, health and nutrition as well as lack of empowerment and security. Deprivation of the above listed basic needs of life is rampant in the so-called period of democratic dispensation in Nigeria. Ajakaiye and Omolola in Steve (2001) affirmed that poverty is a living condition in which an entity is faced with economic, social, political, cultural and environment deprivation.

Abubakar (2002) prefers the utilitarian definition of poverty based on income/consumption and material index, as the totality of a state of being where an individual, household or community is unable to afford or fulfill the basic necessities. The above definitions by different scholars are true reflection of Nigeria’s scenario since military intervention to civilian dispensations. According to Ajakauye in Jega and Wakili (2002), poverty can be conceptualized in four ways namely:

- a. Lack of access to basic needs / goods;

- b. a result of lack of or impaired access to productive resources;
- c. outcomes of inefficient use of common resources; and
- d. result of exclusive mechanisms.

There is no specific definition of economic empowerment, just like in the case of poverty. But it can generally say that it consists of giving a group of people the means to be in control of their own economic delivery. It consists of helping people to improve their economic status while at the same time, gaining more control over that status. The term economic empowerment refers to programs aimed directly at raising people's incomes as opposed to improving their health or education. Such programs include agriculture focused intervention (training, improved irrigation, etc for farmers), microfinance, support for small and medium enterprises, and distribution of goods such as all phones and spectacles (<http://www.enotes.com> 2017). Empowerment refers to the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired action and outcomes.

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contribution, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyber et al, 2008). The empowerment of rural women is about expanding women's assets and capabilities to participate in negotiate with influence control and hold accountable the institutions that affect their lives.

Women's economic empowerment is a prerequisite for sustainable development and for achieving the Millennium Development Goals. And economic empowerment is also a

right there is no quick fix: women's empowerment takes sound policies, a holistic approach and long term commitment from all development actors. Investing in women's economic empowerment sets a direct path toward gender equality, poverty eradication and inclusive economic growth. Women make enormous contribution to economics, whether in businesses, on farms, as entrepreneurs or employees or by doing unpaid care work at home.

But they also remain disproportionately affected by poverty, discrimination and exploitation, gender discrimination means women often end up in insecure low-wage jobs and constitute a small minority of those in senior positions. It curtails access to economic assets such as land and loans. It limits participation in shaping economic and social policies. And because women perform the bulk of household work, they often have little left to pursue economic opportunities (Omojuwa, 2014).

Many international commitments support women's economic empowerment including the Beijing platform for Action, the convention on the elimination of all forms of discrimination against women and a series of international labour organization conventions on gender equality. UN women support women's economic empowerment in line with these and with the growing body of evidence that shows that gender equality significantly contributes to advancing economies and sustainable development. Working with a variety of partners, our programmes promote women's ability to secure decent jobs, accumulate assets and influence institutions and public policies determining growth and development. One critical area of focus involves advocacy to measure.

On the other hand there is no generally accepted definition of an NGO and the term carries different connotations in different circumstances. Nevertheless, there are some

fundamental features. Clearly an NGO must be independent of the direct control of any government. In addition, there are three other generally acceptable characteristics that exclude particular types of bodies from consideration. An NGO will not be constituted as a political party. It will be non-profit making and it will not be a criminal group, nor a violent group. These characteristics apply in general usage, because it will not be a criminal group, nor a violent group. These characteristics apply in general usage, because they match the conditions and recognitions for recondition by the United Nations, (Willets 1996, Cited in Utoro 2010).

Also the world bank defines Non-Governmental Organization as the diversity of NGOs strains any simple definition. They include many groups and institutions that are entirely or largely independent of government and that have primarily humanitarian cooperative rather than commercial objectives. They are private agencies in industrial countries that support international development; indigenous groups organized regionally or nationally; and member-groups in villages. NGOs include charitable and religious associations that mobilize private funds for development, distribution of food and family planning services and promote community organization. They also include independent cooperatives, community association's water-use societies, women's groups and pastoral associations. Citizen Group, that raise awareness and influence policy are also NGOs. (Togbolo, 2005).

Tobolo (2005) gives five different definitions of Non- governmental Organisation they are presented as follows:

- An organization of private individuals who believe in certain basic social principles and who structure their activities to bring about development to communities that they are serving.
- Social development organizations assisting in empowerment of people.
- An organization or group of people working independent of any external control with specific objectives and aims to fulfill tasks that are oriented to bring about desirable change in a given community or area or situation.
- An organization not affiliated to political parties, generally engaged in working for aid, development and welfare of the community.
- An organization committed to the root causes of the problems trying to better the quality of life especially for the poor, the oppressed, the marginalized in urban and rural areas.
- Organizations established by and for the community without or with little intervention from the government; they are not only a charity organization, but work on socio-economic-cultural activities.
- An organization that is flexible and democratic in its organization and attempts to serve the people without profit for itself.

NGOs are recognized as key third sector actors on the landscape of development of human rights humanitarian action, environment and many other areas of public, action from the post 2004 Tsumani reconstruction efforts in Indonesia, India, Thailand and Sri-Lanka, to the 2005 make poverty history campaign for aid and trade reform and developing country debt cancellation. NGOs are best – known for two different, but often

interrelated types of activity the delivery of services to people in need, and the organization of policy advocacy, and public campaign in pursuit of social transformation. NGOs are also active in a wide range of other specialized roles such a democracy building, conflict resolution, human rights work, cultural preservation, environmental activism policy analysis, research and information provision. The number of Registered NGOs receiving international aid is probably closer to a few hundred thousand.

The United Nations estimates that there were about 35,000 large established NGOs in 2000. In 2004, it was estimated the NGOs were responsible for about \$ US23 billion of total aid money's or approximately one third of total ODA (Riddell, 2007, 53 in Lerois, 2007). Newsweek (5 sept 2005) cited figures suggesting that official development assistance from 4.6% in 1995 to 13% in 2004, and the total aid volume had increased from US\$59 to US\$ 78.6 billion in the same period (Lewis 2009). The term NGO is widely used, there are also many other over-lapping terms used such as non-profitable," voluntary, and civil society ", organizations. The use of different terms does not reflect descriptive or analytical rigour, but is instead a consequence of the different cultures and histories in which thinking about NGOs has emerged. For example non-profit organization is frequently used in the USA, where the market is dominant, profit making entities and work for the public good. In the UK voluntary organization" or charity is commonly used following a long tradition of voluntary work that has been informed by Christian values and the development of charity law.

NGO tends to be used in relation to developing country work, since its origin lies in the formation of the UN in 1945, when the designation of non-governmental organization was awarded to certain international non state organizations that were given consultative

status in UN activities (Lewis 2009). NGO roles can be usually analyzed having three main components: Implementation, catalyst, and partner (Lewis 2007). The implementer role is concerned with the mobilization of resources to provide goods and services to people who need them: service delivery is carried out by NGOs across a wide range of fields such as healthcare, microfinance, agricultural extension, emergency relief and human right. This role has increased as NGOs have been increasingly contracted by governments and donors with governance reform and privatization of policies to carry out specific tasks in return for payment. NGOs activities become more prominent as they are increasingly responding to man-made emergencies or natural disasters with humanitarian assistance.

The catalyst role can be defined as an NGOs ability to inspire facilitate or contribute to improved thinking and action to promote serial transformation. This effort may be directed towards individuals or groups in local communities or among other actors in development such as government, business or donors. It may include grassroots organizing and group formation, gender and empowerment work, lobbying and advocacy work, and attempts to influence wider policy process through innovation, and policy entrepreneurship. The role of partner reflects the growing trend for NGOs to work with government, donors and the private actor on joint activities such as providing specific inputs within a broader multiagency program or project or undertaking socially responsible business initiatives. Observing the above roles, it is clear that WOFAN's activities came across all the above stated roles of NGOs. It is again at this background the researcher decided to examine WOFAN's role in economic empowerment of Women in Kano State.

2.1.2 Causes and Effects of Poverty

Several reasons account for the pervasive level of poverty in Nigeria that could be traced from the period of Trans-Atlantic Slave Trade when Nigeria suffered the massive loss of its working population. Slave buyers prepared African victims between the ages of 15 and 35, the able bodied that were supposed to develop the Nigerian economy were repatriated abroad to serve in the agricultural plantations in the Americas. The absence of these able bodied men led to the killing of the indigenous African industries and finally sowed the seed of poverty in Nigeria. Similarly, colonialism was another factor that invited poverty in Nigeria because it was not only the system of exploitation of the African human race but was an essential avenue of repatriating the Nigerian resources to the detriment of Nigeria's economy (Nura, 2010).

Although various writers tend to discuss causes of poverty mostly from their areas of professions, regions or gender, there are basic factors that enable the prevalence of poverty. These basic factors are effect of globalization, government, corruption, debt burden, low productivity, unemployment, high population growth rate and poor human resources development. CBN (1999) groups' causes of poverty into two categories namely; low economic growth and market imperfections. World Bank (2001) opines that:

“One route of investigation the causes of poverty are to examine the dimension highlighted by poor people. Lack of income and assets to attained basic necessities - food, shelter, clothing and acceptance levels of health and education. Sense of voicelessness and powerlessness in the institutions of state and society; and vulnerability to adverse shocks, linked to an inability to cope with them”.

Even though some scholars like Golbrauth (1971) as captured by the CBN (1991) observes causes of poverty differently in three developing regions of the world; the Sub-Saharan Africa, Latin America and Asia. He attributed poverty in Sub-Saharan Africa to the absence of aptitude, have had only a few years of independence to face the task of economic development and that people with sound education, training, honesty for performing public tasks are unavailable. The above assertions were relevant at the time of his study because nowadays they may not be relevant. 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. Edoh (2003:71) identifies the following as some of the causes of poverty in Nigeria:

- a. Corruption and embezzlement
- b. Poor leadership
- c. Lack of comprehensive poverty alleviation programmes.
- d. Lack of sound agricultural policies.
- e. Lack of basic infrastructure
- f. Rapid population growth
- g. Excessive internal and external debt burden

The World Bank (1999) identifies unemployment as the main causes of poverty in Nigeria as thousands were graduating from schools without any potential employment. Ignorance in the country became rampant especially among the rural women, high level of inflation was manifesting to the extent that people cannot afford to buy the basic necessities of life. There were also poor governance, consumption and environmental

degradation among others. Nura and Ibrahim (2009) state that, inadequate access to employment opportunities which could be seen when one looks at the number of the youths (including women) that are participating in political violence/conflicts such as *Kauraye, Yan-daba* and *Yan-kalare*. Lack of adequate access to assets such as land and capital are also contributing factors. There is inadequate access to means of fostering rural development in poor regions such as good roads, because traveling in rural areas is now hazardous as a result of bad roads. Good drinking water has now become difficult to the people, especially in the rural areas who now resort to using dirty/stagnant water. This ugly situation exposed a number of rural dwellers to contaminated diseases such as cholera. Health care delivery has been a serious problem to the people which is associated with lack of good and available health care facilities such as drugs and doctors.

Furthermore, Ajakaiye (2002) stresses that the destruction of the national resources endowment, which is potential for enhancing productivity especially in the agricultural sector, is a major cause of ecological poverty. However, the available arable land was occupied by the influential people, leaving poor with the remaining fragmented land which compelled them to resort to subsistence farming, a reason that brings about serious famine in Nigeria. Hill (1982) identifies the following additional factors as key causes of general poverty particularly in rural Hausa land:

- a. The limitation of the farming season ;
- b. the unreliability of the climate especially as it concerns annual and erratic distribution of rainfall within the farming season;
- c. the under-utilization of labour resources during the farming season;

- d. the inability of many poor farmers to farm on a scale which matches their labour resources;
- e. rudimentary nature of the system of farm-Labour employment; and
- f. the shortage of working capital, which severely limits the scale and productiveness of farming especially where cultivation of manure farmland is the preferred agronomic system.

Furthermore, unfavorable physical environmental conditions, such as desertification in the North, water hyacinth in inland waterways and oil spillage in the Niger - Delta, have contributed to the low economic fortune of the inhabitants of those areas of Nigeria, thereby aggravating their level of poverty. Abubakar (2002) notes that 35 per cent of the country's landmass, particularly in the north, has come under serious desert encroachment. The Unemployment situation in the country which manifested in the early 1980s and assumed crises level in 1990s has worsened the level of poverty. Cumulatively, Nigeria produced a total of 1,110,000 graduates from tertiary institutions between 1985 and 1996 alone (Abubakar, 2002:115). Ibru (2006) lists a shift in government policy and death of infrastructures such as telecommunication, for example, the former Nigeria Telecommunication Limited (NITEL) in Nigeria as another cause of poverty. Others include water, indecent environment and lack of access to health care as a major cause of poverty in Nigeria. Low economic growth is an important factor associated with poverty, low economic growth in Nigeria is attributed to adverse changes in its domestic policies including sharp increases in external borrowing and fiscal policies. Although it is not possible to quantify its direct impact on poverty, low income

growth has resulted in overall decline in per capital income, Gross Domestic Product (GDP) and poverty alleviation.

Poverty has a lot of negative effects; nearly all possible effects of poverty have an impact on children's lives. This translates into child abuse and neglect, morality, homelessness and exposition to drugs and alcohol. Children born into poor families are also likely to stay poor throughout the lives. Poverty does not only affect children in the shape of external factors. But some children are often born underweight, which according to the center for the future of children is "the key risk factor for infant mortality. It also has the potential to "permanently retard physical growth, brain development and cognitive functioning" (As pointed out by (poverty.org in chifftnote.com 2014).

The effects of poverty are so tightly interwoven with its roots that at times it is very difficult to determine if poverty is related issue. Using education as an example of this, people living in poverty have limited access (of any at all) to education at any level, which in turn makes it nearly impossible for them to find a job with a wage that allows them to gain access to education. These people continue to be poor and their children are born into poverty with no hopes of improving their lives. These causes-effects or factors, that perpetuate poverty in a household are known as the cycle of poverty. Families who fall in this cycle tend to stay in it for enough time that the family includes no surviving ancestor who possess and can transmit the intellectual, social and cultural capital necessary to stay out of or change impoverished condition (Melio 2015).

Another effect of poverty is crime. Statistics reveal that these two issues are geographical related e.g. one is certain to find crime where poverty abounds. ([www.chiffnote](http://www.chiffnote.com) 2014). This is not at all surprising considering that the instability brought in by crime

discourages entrepreneurs from investing their money in regions where they would be working at a loss. The lack of investment result, in the absence of job positions and a rise in crime, poor people are faced with two options: partaking in criminal activities as signing up for underpaid often hazardous jobs of any are available. While stunting the economic growth of a country is the biggest cause of poverty and crime within it; limited access to education and social inequality are significant aiding in the fact the amount of criminal offences rises when there's less access to education. The nature of these crimes is merely violent in countries where there is little social discrimination as poverty is linked at large with property theft and drug related offences (chiftsnotes.com 2015). However, in places where inequality is strong violent crime is common place, as it is a reaction to social bias and discrimination (Chiffsnote.com, 2015).

Nowadays, in many countries around the world, healthcare is a private business, because the public health system is faulty. The private alternative is often the only one. This result in the poor not being able to afford falling sick with little access to sanitation and drinking water (chiffsnote.com 2005). Another effect of poverty such as unemployment, directly affect the health of the underprivileged, forced to work in unsafe environments, which can compromise their mental health and weakened by social discrimination and the level of stress inherent to poverty.

With the social changes made in the last decades, more and more women are finding chemedness in the position of having suddenly to live in their own or having to raise their children alone. Throughout history, women have been systematically offered less resources than men to procure their advancement. Consequently, they often lack the economic stability (e.g a job that pays living wages) or an education required to provide

for themselves and their families. This is the reason behind the on-going trend of women and single-parent families comparison of mothers and their children having to face the effects of poverty at rates disproportionately high in comparison to men (Mount Holyoke College 2010).

Children who live in poverty are also at a greater risk of experiencing emotional and behavioural problems. In other words the effects of poverty on the mental health of children are so lasting that those who grew up poor still experience the said effects, even if they are no longer in a situation of poverty.

2.1.3 The Emergence and Growth of Civil Society Organisation in International Perspective

There are now almost no countries in the world where NGOs do not exist or operate, but their values are often strongly rooted in specific contexts. As Carroll (1992) cited in Lewis (2009) has pointed out “all NGOs operate within a contextual matrix derived from specific location and historic circumstances that change over time. The ebb and flow of international NGO activities in the contexts of Western Europe and North America, Latin America, where the tradition of peasant movement seeking improved rights to land, and the efforts of political radicals working towards more open democratic societies both fed into the emergence of local NGOs. NGOs were also influenced by the rise of “Liberation theology, by some sections of the catholic church. In Brazil, Paulo Freire’s radical ideas about “education for critical consciousness” and organized community action was influential and inspired many other NGOs around the third world.

Alongside these radical influences there were also many highly professionalized careerist organizations in the Latin American NGOs community with close relationship with

donors and governments (Pearce, 1997). In Asia, 4 different set of distinctive factors has influenced the growth of NGOs. These factors are the influence of Christian missionaries, the growth of reformist middle classes and in India the influential ideas of Mahatma Gandhi, who placed a concept of voluntary action at the center of his vision of change, inspiring organizations such as the Association of SarvaSeva Farms (ASSEFA) seeking to build village level self-reliance. Other areas of NGO activity associated with South Asia, such as Credit and savings, have been derived from local self-help traditions, such as rotating credit groups in which households' pool resources into a central fund and then take turns in borrowing and repaying. The rise of the Grameen Bank in Bangladesh has been a home-grown solution to problems of poor people's lack of access to credit, helping to spawn a global microfinance movement through its distinctive group-based approach to small-scale lending.

A wealth of local associational third sector activity also underpins many African societies, such as the hometown associations' common in countries such as Nigeria. These organizations mediate resources and relationships between local communities and global labor markets and educational opportunities. The well-documented "har-ambee" self-help movement in Kenya was a system based on kinship and neighborhood tiers, and was incorporated by President Kenyatta as part of a modernization campaign to build a new infrastructure after independence. In the countries of Eastern Europe and the former Soviet Union there were dramatic increases in the numbers of NGOs as Western donors began what they termed democracy promotion and civil society development. For example, while Armenia had only 44 registered NGOs in 1994, by 2005 the number had increased to 4,500 organizations. In this context, what constituted NGOs quickly became

bound up with these external donor agendas, and entrepreneurs. This led to a local classification of organizations into three categories: “Genuine” NGOs, “Grant-eaters” (NGOs set up as a form of corruption that allow unscrupulous individuals to access grants), and “pocket NGOs, front organizations that belong to the government (Ishkanian, 2006).

While NGOS have ended up taking different forms across these many and varied contexts there are basic common features that remain at the core of people’s efforts to organize in the third sector. On the one hand is the need to increase income, secure rights or demand services, and on the other, to avail of new opportunities that appear in the form of links with outside organizations and resources, exposure to new ideas, and political change which opens up new organizing spaces are some of the reasons for the formation of varied NGOs.

The emergence of NGOs can be seen in the last two decades there has been an increasing use and prominence of the terms civil society and non-government organization (NGOs). The concept of civil society has been variously described by scholars as imprecise, ambiguous, controversial, nebulous and one of the key words of this epoch (14) some scholars have contended that the rise of civil society is also associated with strategies of rolling back the past – colonial nationalism and de-legitimizing past – colonial nationalism and re-enforcing neo-liberal theories of the separation of state and society. According to Keane (n.d.) civil society has two main functions precautionary against the state – to balance, reconstruct and democratize it and advocating, to expand liberty and equality. In a similar vein it has been pointed-out that an increased role for civil society is seen as a way of assuring accountability through more efficient service delivery and of

putting pressure on political rulers, thus creating participation and “empowerment” in terms of giving the voice, to people’s demand for influence and welfare.

According to Shills (n.d.), the idea of civil society has three main components. The first is a part of society comprising a complex of autonomous institutions economic, religious, intellectual and political distinguishable from the family, the clan, the locality, and the state. The second is a part of society possessing a particular complex of ships between itself and the state and a distinctive set of institutions which safeguard the separation of state and civil society and maintain effective ties between them. The third is a widespread pattern to refine out manners. In African countries, as a result of a combination of a lot of factors, the state is increasingly becoming incapable of performing its duties of maintaining law and order and providing for the welfare of the citizens. As a result, great expectations are being placed on the civil society to promote participation, empowerment, transparency, accountability and good governance. For instance, the World Bank proposed continuing engagement with NGOs on the grounds that they “are often better trusted on government issues than the public sector or big business (Financial Times, 2001).

From the above, one can notice that there is no agreement among scholars on the conceptualization of the term civil society. Diamond (1994) in Ibrahim and Salihu (2007) conceptualized civil society as the realm of organized social life that is voluntarily, self-generating (largely), self-supporting, autonomous from the state. This work also adopts this broad conceptualization of civil society. Civil society, therefore, encompasses professional organizations, trade unions, ethnic organizations, student association etc. In this conceptualization civil society organizations include NGOs which are nonprofit

organizations formed by certain persons who have some vision and mission to pursue and elicit the support of others to. Pursue specific, values such as the environment, human rights, women's rights democracy, development, debt, children's rights, rights of the disabled etc. Therefore, in this conceptualization, NGOs are a subset of civil society organizations. Grant (2002 in Win (2007) asserts that, it is in tarden with the position of the UN which refers to "the accreditation and participation of civil society, including NGOs."

NGOs can be classified into three models traditional model, membership model and entrepreneurship model. In the traditional model, one person or a few people who have a particular vision employ other people as staff to actualize this vision. Because of the requirements of the finding agency to have credibility in the eyes of the public a phantom board made up of coteries of friends is appointed. The board rarely meets and does not formulate policies or exercise any form of control in the running of the NGO. The membership model is made up of members who have a shared vision. The officers of such NGOs are usually elected and they operate through democratic principles. Finally, in the entrepreneurial model, some people with a vision and entrepreneurial skill employ staff that shares that vision to bring it to reality.

From the above definitions of NGOs it is clear that they have always existed in Nigeria even in pre-colonial times. For instance, in the eastern region of Nigeria there was a well-developed age-grade system where people within a particular age-range come together to organize cultural and social activities. There was also the Agbekoya farmers' movement in the western region made up of peasant farmers. Elsewhere we have attempted to give a typology of NGO's in Nigeria which we have classified into five categories (Ibrahim

&Jibrin, 2007). First, there are those who are interested in transforming society and they see NGOs as avengers to accomplish, this. Secondly there are those who build their career as NGOs workers. They, therefore, see NGOs work as a career or profession just like any other career or profession. Thirdly there are those who utilize civil society activism as a means of survival. They have no job and no option but to hang on to NGO work as a means of survival. They are prepared to leave NGO work as soon as they get a better job; fourthly, there are government's security agencies stooges who utilize NGOs to promote the interest of government (GONGOs) or individuals. Finally, there are quasi-government NGOs formed principally by wives of the president the vice-president, governors, and local government chairmen.

Salamon (1994) argues that pressures to expand the voluntary sector seem to be coming from at least three over the counter antibiotics different sources: from "below" in the form of spontaneous grassroots; from the "outside" through the actions of various public and private institutions; and from "above" in the form of governmental policies.

on the other hand the growth of NGOs was just a striking upsurge which under way around the globe in organizing voluntary activity and the creation of private, nonprofit or non-governmental organizations. People are forming associations foundations and similar institutions to deliver human services, promote grassroots economic development, prevent environmental degradation, protect civil rights and pursue a thousand other objectives formerly unattended or left by the state. The scope and scale of this phenomenon in immense.

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energies; from the “outside” through the actions of various public and private institutions; and from “above” in the form of governmental policies.

The most basic force is that of ordinary people who decide to take the matter into their own hands and organize to improve their conditions or seek basic rights.

There have been a variety of outside pressures: from the church, western, private voluntary organizations and official aid agencies. Emphasis has shifted from their traditional humanitarian relief to a new focus on “empowerment”.

Official aid agencies have supplemented and, to a considerable degree, subsidized these private initiatives. Since the mid-1960s, foreign assistance programs have placed increasing emphasis on involving the Third World poor in development activities. In the last one and a half decades, development actors have adopted “participatory development” as its strategy.

Finally, pressures to form nonprofit organizations have come from above, from official governmental policy circles. Most visibly, the conservative governments of Ronald Reagan and Margaret made support for the voluntary sector a central part of their strategies to reduce government social spending, in the Third World and the former Soviet Bloc such governmental pressures have also figured. From Thailand to the Philippines, governments have sponsored farmer’s cooperatives and other private organizations. Egyptian and Pakistani five-year plans have stressed the participation of nongovernmental organizations as a way to ensure popular participation of non-governmental organizations as a way to ensure popular participation in development.

Further, Salamon Argues that four crises and two revolutionary changes have converged both to diminish the hold of the state and to open the way for the increase in organizing voluntary action.

The first of the impulses is the perceived crisis of the modern welfare state revealed after reducing of global economic growth in the 1970s. Accompanying this crisis has been a crisis of development since the oil shock of the 1970s and the recession of the 1980s which dramatically changed the outlook for developing countries. One result has been a new-found interest in “assisted self reliance” or participatory development” and aid strategy that stresses the engagement of grassroots energies and enthusiasms through a variety of non-governmental organizations.

A global environmental crisis has also stimulated grater private initiative. The continuing poverty of developing countries has led the poor to degrade their immediate surroundings in order to survive, citizens have grown increasingly frustrated with government and eager to organize their own initiatives, finally, Solomon is referring to “that of socialism- has also contributed to the rise of the third sector. It caused a search for new ways to satisfy unmet social and economic needs. While this search helped lead to the formation of market-oriented cooperative enterprises, it also stimulated extensive experimentation with a host of nongovernmental organizations offering services and vehicles for self expression outside the reaches of an increasingly discredited state.

Beyond these four crises, two further developments also explain the recent surge of third sector organizing, the first is the dramatic revolution in communication that took place during the 1970s and 1980s. the invention of widespread dissemination of the computer

fiber-optic cable, fax, television and satellites open even the world most remote areas to the expanded communication links required for mass organization and concerned actions.

The final factor critical to the growth of the third sector was the considerable global economic growth that occurred during the 1960s and early 1970s, and the bourgeois revolution that it brought with it. It helped to create in Latin America, Asia and Africa a sizable urban middle class whose leadership was critical to the emergence of private nongovernmental organizations, thus if economic crisis ultimately provoked the middle class to action, this prior economic growth created the middle class that could organize the response.

Garilao approaches the causes of this growth of NGOs by reasoning:

1. Societal conflict and tension
2. The need to respond more effectively to crisis situations in the face of breakdown of traditional structures.
3. Ideological and value differences with the powers-that-be in the planning and implementation of development work.
4. The realization that neither government nor the private sector has the will, means or capacity to deal with all immediate and lingering social problems.

2.1.4 Relationship between Civil Society Organisations, Non-Government Organisations and State

A Civil society organization is the arena, separate from state and market, in which ideological hegemony is contested across the range of organization and ideologies which challenge and uphold the existing order (Lewis 2002, Mohan 2002, Lewis and Kanji

2009). They fall to voluntary associations, or civil society organizations, which exist to change or challenge the existing structures and process underlying exclusion or disadvantage (Lewis 2002, Stemling 2010).

Civil society is a broad concept with diversity within it covering all non-state, non market non-household organizations and institutions, ranging from community or grassroots associations, social movements, co-operatives, labour, professional groups, advocacy, and development NGOs, formal non profits, social enterprises and many more. (Banks and Hulme, 2012).

Not facing the same pressures to be non political from donors and NGOs, Civil society organizations and social movements can be more assistive in challenging power structure, inherently politicized and activist and at the heart of all revolutionary movements, (Stiles 2002), the most important role of social movements is to challenge hegemonic idea in society about how things should be, they see civil society as oppositional rather than accommodating with respect to the state and private sector, bringing together a multiplicity of individuals, groups and organizations around a shared collective identity and common interest (Bebbington 2008).

A Civil Society is composed of groups or organizations working in the interest of the citizens but operating outside the governmental and for-profit sectors, organizations and institutions that make up civil society include labor unions, non-profit organizations (NGOs), and other services agencies that provide an important service to society, but generally very little in return. (David, 2012).

Civil society is sometimes referred to as sector, a term that is used to differentiate other sectors: the public sector, which is the government and its branches the private sector,

which includes businesses and corporations, and the civil sector, which includes the organizations that act in the public's interest but are not motivated by profit. (David, 2012).

Function of civil society is to promote political participation NGOs can do this by educating people about their rights and obligations democratic citizens and encouraging them to listen to election campaigns and vote in elections. (<https://Study.com> Academy, 2016).

So many of these groups tend to work in collaboration with one another in order to serve the public, looking at some examples at what falls into a civil society and how they contribute, should help to bring more charity.

On a global scale, organizations from civil society play an incredibly important role, in the aftermath of a disaster, such as Hurricane Katrina or the 2010 earthquake in Haiti groups like the American Red cross and Habitat for Humanity were instrumental in serving those affected and helping them to get back to normal. These groups are considered Non-Governmental aid organizations (NGOs) which provide assistance to people for little or no fee. NGOs fall into the category of civil society, because they are very often reliant on donations, and tend to be composed of volunteers.

Another example of civil society at work is civic groups, such as the rotary club or Kiwanis. In the United States, these are groups that are made up of people from the community who volunteer their time in order to raise money for community projects or needs through these groups tend to be much smaller than NGOs, they are important because they represent the ordinary citizens contributing to the overall well-being of their community. (<https://Study.com> Academy, 2016).

In certain cases, your family could be considered a part of civic society because they voluntarily contribute to your well being and generally ask for nothing in return, this, in turn, might allow you to go out and contribute elsewhere in the broader civic sector.

A “civil society for NGOs entails moving from supply-side, service based approach to a demand-side, service-based approach to a “demand-side” approach that assists communities to articulate their concerns and participate in the development process. Keeping NGOs bonded and accountable to civil society (Clark, 1995 Fowler 2000) cited in Lewis David. It also requires a shift away from conventional approaches to advocacy in which NGOs generate campaigns on behalf of the poor to move effective advocacy work that strengthens the bargaining power of the poor themselves to define their rights and enhance their capacity for the organization and collective action (Hulme, 2011), some see this more as a natural progression as NGOs adapt to changing institutional environments. This includes Korten’s (1990) fourth generation strategy of NGOs that is linked closely with social movements, combining local action with activities at a national or global level aimed at long-term structural change (29).

Korten (1987) outlined the generational shift in focus of NGOs from; (i) prioritization of basic needs focusing on relief and welfare (ii) movement toward building small-scale, self reliant local development initiatives and (iii) a stronger focus on sustainability and influencing the wider institutional and policy context through advocacy. He also later (1990) discussed a fourth generational strategy in which NGOs are more closely linked with social movements and combine local action with activities at a national or global level aimed at long-term structural change.

NGOs have proven unwilling or unable to establish strong connections with social movements that are more embedded in the political processes essential to social change (Edward, 2008). While, for example, NGOs in Bangladesh started off with the vision of organizing and empowering the poor, one by one they have been pressured by donors to set aside a radical message (Stiles 2002 cited in Lewis). It is now more widely recognized that NGOs play a part but no longer from the central theme of development at different levels local communities and donors (Cihotray 2008 cited in census, 2008).

NGOs must move from development as delivery to development as “leverage” requiring more equal relationships with other civil actors, new capacities, and stronger mechanisms for accountability (Edward 2008). This highlights the role of NGOs within the broader context of civil society, in which representation and accountability can be challenged and negotiated. In an argument similar to the transition of NGOs away from their clients as a result of upwards accountability to their donors as they professionalize and expand, Gosh (2009) describes a similar pattern, in which social movements moving towards the formation of NGOs may also lose direction spending too much time and resources on NGO. NGO, for example in Latin America with return of democracy was beginning to work independently and take the lead in proposing solutions, rather than supporting community-based organizations and grass-roots associations to do so, as they had done previously (Bobbing to 1997) NGOs can be involved in facilitating long-term processes of citizenship formation, but this will be dependent on their capacity and willingness to build relationship, particularly with peoples development approaches (Bobbing et-al, 2008).

Paradoxically, therefore, civil society is nurtured most effectively when donors and NGOs do less, stepping back to allow citizens themselves to dedicate the agenda and evolve a variety of civil society organizations to suit their contents and concerns (Edward 2001).

NGOs, therefore, must work in solidarity and equal partnership with civil society organization, building their capacity as they mobilize and strengthen their collective assets and capacities (Kithy 2006 in Lewis 2018). This approach implies that NGOs are not legitimate actors in their own right, but gain legitimacy through their support of popular organizations in the elaboration of development alternatives that popular sectors would then carry forward (Bebbing ton 1997).

It is not only NGOs that must change their approach in this direction; donor strategies too must be adjusted to improve the flexibility of grants and ensure that resources reach their intended beneficiaries .

The hegemony of foreign aid will and must remain, but it can increase its potential for promoting social and economic transformation through leaning more appropriate form of funding. Co financing, in which donors fund a partner is strategy rather than specific projects is a step forward in this domain (Bebbing Tion et at 2008).

There is a strong need for a more co-operative and dialogic aid structure, in which differences between actors are seen as a resource, rather than a problem for knowledge production (Wilson 2007 in Lewis 2012), the ability of NGOs to offer development solutions in the future will not only depend on material factors but equally if not more strongly, on non-material factors, including building relationship with other actors and strong engagement with ideas , research and knowledge, evidence and research is the key

to the legitimacy of NGOs, both evidence and using it strategically as they seek to influence the policy process (Bebbington et-al, 2008).

2.1.5 Impact of Donor Agencies on NGOs

According to Ibrahim and Salihu (2007), the involvement of donor agencies was very low in Nigeria in the first republic (1960–66). But during the civil war there was a phenomenal increase in official development assistance (ODA) especially humanitarian aid provided by Oxfam caritas, Medecins Sans Frontiers and Christian Aid. It started increasing again with the embrace by the General Ibrahim Babangida regime of the economic prescriptions of the international monetary fund (IMF) and the World Bank which signaled the implementation of the structural adjustment programme in 1986. This trend was, however, reversed with the annulment of the June 12, presidential election 1993 by the Babangida regime

The annulment of the 1993 election thus became a watershed. Aid levels fell from their peak of some US\$ 900 million year to US\$ 600m (The great proportion in continuing World Bank loans. Without them, the total face to below US\$ 400 million) a freeze was also placed on new aid from the UK and other diplomatic relations here stepped down throughout the international community. The common wealth, the EU and individual countries, notably USA and UK cancelled visas of important military personnel restricted arms sales, halted economic and military aid, and cut off Nigeria's access to trade credits and guarantees. Except for humanitarian aid, also bilateral and multilateral assistance was suspended. However, sanctions against oil purchases, the key source of revenue for the regime, were not made.

With the emergences of the General Abdulsami Abubakar regime and the promise to return to civil rule, relations, with Nigeria were resumed by the international community and the flow of aid increased. It is, however, instructive to note that during the military regime especially towards the end of the General Babangida regime (1985 – 1993) and during the Abacha regime (1994 – 1998) aid to human rights organizations opposed to military rule increased. With the flow of donor money to WOFAN and other NGOs like YOUWIN, the focus work changed from mobilizing membership dues and support to proposal writing. The method of work changed from demonstration, rallies and picketing to holding meetings and workshops in five star hotels. The content of the struggle changed from emphasis on justice and gender equity to participation and a formative action. The attitude of civil society activities changed from sacrifice, comradeship and solidarity to opportunism and careerism (Ibrahim & Salihu 2007).

In the past the major requirement for success and recognition in the civil society community, was dedication, commitment and sacrifice. But today, it is the ability to write good proposals, demonstrate report writing skills and workshop facilitation skills that are of crucial importance. It is clear that those who are interested in social transformation in Nigeria in general must reassess their work in the NGOs sector with a view to linking up with popular and social movements that can bring about change.

2.1.6 Criticisms of NGOs

NGOs have received fierce criticism in some quarters, One argument has been about the role NGOs have played in shifting attention away from state institutions towards more privatized - and potentially less accountable – forms of public sector reform (Tvedt, 1998). For these critics, NGOs helped facilitate neoliberal policy change either by

participating in de facto privatization through the contracting-out of public services, or by taking responsibility for clearing up the mess left by neoliberal policies which disproportionately disadvantaged poor people.

Another area of criticism has in relation to the shortcomings of NGO accountability. For example, Wood (1997) raised concerns about the creation of a "franchise state" in Bangladesh in which key public services were increasingly delegated to foreign-funded NGOs with weak accountability. Local NGOs are criticized for a tendency to become self-interested actors which impose their own agendas on the people in whose name they act. For example, some argue that NGOs sap the potential of radical groups, by drawing such activity into the safe professionalized and depoliticized world of development practice. For Kaldor (2003), some NGOs represent the end points of "domesticated" social movements that have lost their political edge. In the field of humanitarian action and response, there have also been strong criticisms of NGOs that have failed to live up to expectations in providing assistance in emergency situations, with their critics pointing to a institutional self-interest by individual NGOs, a lack of coordination leading to duplication of efforts, limited understanding of local circumstances among international NGOs and a naive approach to the underlying causes of conflict and instability.

Critiques of NGOs are not confined to the "developing" world, nor necessarily to those on the political left. Many US neo-conservatives argued during the 2000s that NGOs were potentially harmful to US foreign policy and business interests. For example, the American Enterprise Institute (AEI), a think-tank close to the Bush administration, made headlines in June 2003 set up an NGO "watchdog" web site which set out to highlight "issues of transparency and accountability in the operations of nongovernmental

organizations," seen as organizations that serve to restrict US room for maneuver in foreign policy. Such debates have continued to take place between NGO "supporters" and "critics" partly because of the diversity of cases and contexts, and partly because there is surprisingly little data available relating to the performance and effectiveness of NGOs.

2.1.7 Non-Governmental Organizations (NGOs) and the State

NGOs are often polarized with local and national governments but such a distinction overlooks the nature of relationships between the two; which can range from overt and hidden tensions and active hostility, to cooperation and collaboration, depending on multiple influences such as successive government regimes and their dispositions and changing NGOs strategies and interventions (Rosenberg *et. al.*, 2008; Rose 2011 in Nicolo, 2012). The relationship between government and NGOs has historically evolved from the early period of NGOs involvement when the colonial government was somewhat indifferent to the activities of the early missionaries in education to one based on suspicion and mistrust like in Malawi during the BANDA period and finally to post democratization period of *liaisefaire* when the field has been left open for NGOs to operate almost without any mechanism to regulate their activities.

During the early colonial period at least up to 1920, there was a little collaboration between the colonial government and the church based NGOs which were the only agencies responsible for education provision in the country. The nature of relationship between NGOs and government is determined by the nature of the programmes being implemented and also the specific NGO itself. While there is scope for positive relationship between government and NGOs for those working towards mutual goals in service and welfare provision; while those working openly in advocacy and human

rights tend to be viewed with suspicion or open hostility, especially when explanatory challenging the state (Nicoci and David, 2012). In Pakistan, for example, Nair (2011) highlights the potential for collaboration when NGOs remain in predefined role of service provision but the generation of conflict when NGOs step outside these to question government policies.

While collaboration and strong linkages with national governments assists programmes sustainability (Barr 2005; Rosenberg, 2008 as cited in Nicoli, 2012), where interest of the state and NGOs increasingly coincide this run the risk of pushing out the interest of those they are both responsible to the poor (Nicoli 2012). Diverse and complex relations between governments and NGOs vary considerably from country to country and region to region, ensuring that every country's NGOs is different and distinctive (Lewis, 1998). For instance, Nair (2011) traces the revolutionary history of relationship between state and NGOs in South Asia, Bangladesh, India, and Pakistan and found that mixture of socio political environments, NGOs activities, donor presence and agendas and global policies, pressures have influenced government-NGOs relationships to varying degrees across three countries. Africa experienced its NGOs boom a decade later, starting in the 1990s Kenya, for example, experienced a rapid increase in registered NGOs from 400 in 1990 to over 6,000 in 2008 (Brass, 2011).

Political influence has been suggested as a strong influence of NGOs in Africa, with some of them joining the patronage networks of political leaders (Brass, 2012 in Nicoli, 2012). In the process, NGOs and their activities have become professionalized and depoliticized (Kamat, 2004). In their role as service providers, NGOs offer broad spectrum of services across multiple fields ranging from livelihood interventions, health

and education services to more specific areas, such as emergency response democracy, building, conflict resolution, human rights, finance, environmental management and policy analysis (Lewis and Kanji, 2009). While their role in as democratizes of development (Bebbington, 2005), as highlighted as frequently as their roles as service providers, rarely is it articulated how NGOs should participate in the political process to achieve this (Edwards and Hulms, 1996).

Challenging the state can lead to hostile for sustainability, and donors too are often anxious to ignore the political realities of NGOs interventions (Clark, 1998). NGOs are vastly constrained in certain spheres like democracy- building, transforming, state-societal relations, seeking instead to convince governments that they are non-political. The inability and /or unwillingness of NGOs to engage in political dimension has forced us to re-evaluate early claims that NGOs can promote democracy with a caveat; NGOs promote democracy only when they contribute to the improvement of citizen participation (Hudock 1999; and Ghosh, 2009). NGOs do, therefore, have a strong political dimension, even within service delivery and welfare provision (White 1999; and Town send, 2004). Ghosh (2009) describes NGOs as non-political institutions. He also highlights some of the difficulties faced by NGOs in convincing the government over its decision while advancing their and their clients' interests in a highly political arena. Several factors influencing the relationship between NGOs and governments as identified by Ghost (2009) are as follows:

- (1) Lack of network between various Ministries and NGOs.
- (2) Lack of coordination among the various sections of the Ministries and NGOs.

- (3) Frequent changes in policies, usually without much consultation, which creates problems for NGOs.
- (4) The nature of the programmes being implemented nationally.
- (5) NGOs designed programmes can become quite controversial, particularly where interaction and collaboration with all levels of the ministries is lacking.

Despite the above factors about the relationship between NGOs and state, one can say it is correct to most of the situations especially with local NGOs, but in case of poverty internationally this is not always true because these NGOs are using poverty as a weapon to push their policies, ideologies even if it is against the policies of any state or governments. This is simply because no government/state can survive outside the poverty domain which has multi-dimensional perspectives.

2.1.8 Roles of Non-Government Organisation and Poverty Reduction in Nigeria

NGOs have a role to play in reducing poverty in Nigeria, in general and specific roles/responsibilities to Women Economic Empowerment. Over the period of 1980-1996, the proportion of poor people rose from 28.1 per cent in 1980 to 65.6 percent in 1996 (AFPODEV, 2006). According to the united nations development programme (2001), people living in poverty declined from (5.6% in 1996) to 54,4% in 2004 while 35 out of 100 people live in extreme poverty and about 30 out of 100 children are under-weight. Poverty incidence has been consistently higher in rural areas than urban areas while wide disparity occurs in the poverty trend in the zones. Again, the food crisis has become a critical dimension of Nigeria's poverty situation (see AFPODEV, 2006 the punch newspaper, 2009:14, New Star, 2009:35:36). A nation that is not food secured cannot

boast of development as observed by AFPODEV, (2006), Nigeria's population growth is clearly unsustainable and has a direct bearing on the nation's socio-economic development in the areas of per capita income, size of labour force, new jobs required and child dependency ratio among others. The 2005 MDG report reveals that the current rate of progress is too slow to meet the target benchmarked for 2015. If the current rate is maintained, poverty incidence would reduce by 43 percent instead of 21.4 percent by 2015.

According to the 2005 MDG report, the efficiency of primary education has improved over the years, as the primary six completion rate increased steadily from 65 percent in 1998 to 83 percent in 2001. It, however, declined in 2002 only to shoot up to 04 percent in 2003. The United Nation development programme (2007) reports that in 2005 about 84 out of 100 school age children attended school and an increasing number stayed there through to Grade 5. Net enrolment ration in primary school education was 84.26% in 2005 as against 81.1% in 2004. The literacy rate among 15-24 years olds also improved from 76.2% in 2004 to 80.20 in 2005. The success was bolstered by the implementation of the universal basic education, improved policy environment and better intergovernmental coordination in the sector. The prospect of achieving the goal is therefore, very bright.

The ratio of boys to girls in primary education improved from 79% in 2004 to 81% in 2005 while the proportion of women in non-agricultural wage employment stood at 79% in 2005. The proportion of women in national parliament was 5.76% as against 30% target. Secondary school enrolment has increased for both males and females at the tertiary level (see United Nation Development Programme, 2007). From the report of

UNICEF (2010), female adult literacy rate as a% of males between 2003 and 2007 if given as 80. In view of this situation, the incentives for parents to send their girl-children to school and keep them there should be strengthened (see United Nation Development Programme, 2007).

Reduction of children mortality remains a key challenge. The infant mortality rate which was 91 per 1000 live births in 1990 declined to 1999 only to shoot up again to 10 in 2003 (MDG 2005 Report). As against the global target of 30/1000 live birth in 2005 Nigeria had 110/1000 live births. Low maternal education, low coverage of immunization, weak primary health care system, and high incidence of poverty and inequality and poor household practice accounted for the high mortality rate.

Maternal mortality also remains a daunting challenge. Nigeria has one of the highest rates of maternal mortality in the world, at approximately 1000 per 100,000 live births in the late 1990s to 2001 (AFPDEV, 2006). The United nations Development or programme (2007) reports that against a global target of less than 75/100,000 live births in 2015; Nigeria had 800/100,000 live births in 2004. Rural areas and northern regions are worse than the national average. About 15% and 46% of rural areas and 46% of rural and urban dwellers did not have antenatal care while about 44% deliveries were attended to by skilled health care personnel.

Since the identification of the first HIV/AIDS case in the mid 1980s, the HIV prevalence rate has continually been on the increase, from 1.8 percent to 5.8 percent between 1991 and 2001 (MDG 2005 Report). But the United Nations Development.

Reports that the HIV prevalence rate fell from 5.8% in 2001 through to 2005 to 4.4% prevalence across the states, however, varied significantly. Although AIDS Orphans

remain on the increase the percentage of the people reporting the use of the condom during sexual intercourse with non-regular partners increased. Malaria and T.B. remain public health problems.

The country is endowed with abundant environmental resources but a high population growth rate and increasing demand for these resources threaten environmental sustainability (MDG, 2005 Report). According to the United Nations Development Programme (2007). Nigeria's rich environmental resources base is being undermined by deforestation (3.5% per annum), erosion, desertification, gas flare and oil pollution. Access to safe drinking water is improving but access to sanitation is still low while housing has reached a crisis point with only 31.0% having secured tenure. Environmental programmes need to be mainstreamed into the development agenda of federal, state and local governments while resources for environmental management should be increased appreciably.

The United Nations Redevelopment Programme (2007) reports that Nigeria has enjoyed the benefits of progressive partnership with the international community. The decision to exit.

The Paris club creditors was finalized in 2005. Debt service as a percentage of exports of goods and services improved from 7.3% in 2004 to 3.4% in 2005, while foreign private investment also improved significantly. However, access of Nigeria's Agricultural and semi-processed goods to industrial countries market remains weak, improved macro-economic management, promoting transparent and accountable governance and substantial structural reforms are central to improved partnership (see also MDG 2005 Report).

It is broadly assumed that NGOs have important roles in reducing poverty in any part of the world. Their activities started since the post-world war II. NGO involvement in poverty reduction has become a mainstream. They have been engaged in relief, emergency or long term development work or the mixture of all the three. Although the evidence on NGO performance in poverty alleviation is mixed up to now, it is generally assumed that NGOs have the institutional capacity to reduce poverty. It is also frequently argued that compared to the government, NGOs have comparative advantages in fighting poverty and encouraging economic empowerment. Vander Hajden in Suharko (2007) says comparative advantage is:

“Their ability to deliver emergency relief or development services at a low cost; to many people in remote areas, their rapid innovative and flexible responses to emerging financial and technical assistance needs at the grassroots level, their long standing familiarity with social sector development and poverty alleviation, their experience with small scale development projects as well as with those requiring a high degree of involvement by and familiarity with the concerned target groups”.

As it is the purpose of this study to analyze the role of WOFAN as an NGO in alleviating poverty and promoting women political participation in Kano state. In light of the democratization process, the majority of NGOs are usually engaged in specific issues and policy advocacy, such as the issues of good governance, electoral system reform, development watch, civil and political rights, civil society and other specific issues. Women Farmers Advancement Network (WOFAN) was founded by Hajiya Salamatu Garba, who had a chance of meeting with a pregnant woman on a visit to her native region in Kano, Nigeria. That had a profound effect on her as she saw herself as being a reproductive machine, always either pregnant, nursing a child, doing household chores, being obedient and loyal to men etc. Salamatu explained during a subsequent visit she

searched for the woman, but learned she had died in child birth. That experience inspired Salamatu to begin searching for means of helping women to become productive human being in the area by founding the Women Farmer Advancement Network (WOFAN) with the support from USAID (www.gogleserach.com , 2015).

WODIA is a non - governmental organization that provides a wide range of services to rural communities with a view to alleviating poverty and promoting economic, social and political empowerment of women, children and youths. WODIA through the use of PRE/PLA exercise assists rural groups in identifying their needs and drawing up action plans for intervention. Each group chooses its own leaders, including President, Secretary and Treasurer, and it is responsible for implementing WODIA assisted projects. In each community there are at least two committees responsible for seeing to the implementation of WODIA assisted intervention projects and programmes. Relationship between government and activities of non-government organization is that, the government lacks money and adequate personnel and hence this gives this gap for non-governmental organizations to participate in its affairs. At this junction, WODIA interfaces with the primary mission to relieve hunger and poverty and to educate rural women, children and youth in Northern Nigeria and several neighboring states to improve their food security, enhance income potential and wellbeing. WODIA provides consultancy services, training on capacity building to other NGOs and government agencies. The UNDP parities council, World Bank, IFAD projects have also drawn on WOFAN expertise for consultancies and training services in community development. Other role of WOFAN in reducing poverty is:

i. Making females participate in agricultural farming and poultry which helps to reduce poverty in Kano state.

ii. Making them access microfinance in Kano state where tens of thousands of women are food farmers and are increasing their incomes through training, credit and savings programs and strengthening their cloud in the market place. As of the end of 2014, 245,000 women and men were participating in microfinance program, with over 80% of loans distributed to them.

More than 80,000 women have been elected by their village councils to participate in Kano Women Leadership Workshops. They are now effective change agents of reducing hunger and poverty in their villages. They form district and state wide federations to ensure that their voice is heard at top levels of government. Given the development of Nigeria, WODIA as a women NGO, and the widespread agreement among development scholars that NGOs play an important role in helping to alleviate poverty, complementary to that of government, both in terms of providing additional resources and in making government programmes more effective (Riddell and Robinson 1995). It has been noted that, NGO contributions in poverty reduction are limited. As Edward and Hulme (1995) stated that, it is difficult to find general evidence that NGOs are close to the poor. There is growing evidence that in terms of poverty reduction, NGOs do not perform so effectively as had been usually assumed by many agencies.

Riddell and Robinson (1995) who conducted a case study on sixteen NGOs in four countries found that while NGOs reach the poor people they do not reach down to the every poorest. It is also observed that, NGO projects also tend to be small scale. The total numbers assisted are also small, and very rare for NGO projects to be financially self-

sufficient. Based on the above limitations the role of NGOs in alleviating poverty cannot be exaggerated. WODIA posits that, women are not only their main target, but also their main agency to program interventions. The involvement of women is widely believed by many agencies as an influence as to whether the poverty reduction programme will succeed or fail in achieving its goals. WODIA involves women in every stage of the program sequences from the outset of microfinance scheme; the women were put in to central position. According to Suharko (2007), the successful program intervention of the NGO, are actually results to long endurance and engagement in accompanying the poor. Their long engagement provides them with worthy experience and knowledge dealing with complex and structural problems of poverty. Raised from such experience and knowledge, NGOs formulate and implement their genuine and innovative strategies and approaches of poverty reduction.

Mulenuers and Renard (2006) assert that NGOs/ civil society participation is used as the input and enhanced country ownership increased downward accountability of government and improved pro-poor effectiveness of the strategy are the intermediary output. These intermediary outputs should eventually lead to poverty reduction. The important questions are; who is actually participating? Who do they represent? And what influence can they exert? NGOs can be distinguished by sectors for example there are NGOs in sectors like agriculture, community development, micro - credit enterprise institutions, health / population, human settlement / environment, women education and development social development and youth organizations.

Services oriented NGOs are those that provide different kinds of services to people and other organizations. These are the proof NGOs which have different lines of proof e.g.

education, health and environment. There are also NGOs as well as the network NGOs who deal with association of other NGOs (DFID's Consultative Report, 1998). Many of these NGOs have contributed substantially in eradicating poverty in Nigeria. NGOs are many in every country and they are mainly established to help the poor people to obtain loans with little interest, to give education on how to use the loans and on some income generating activities, and to establish cottage industries for the poor.

Women Development International Organization. (WODIA) is a non government org. (NGD) registered in Nig with the objectives of enhancing the status of women and promoting accessibility of services without financial, cultural, geographical and other barriers.

WODIA defined human rights and has implemented various programs that have led to the health improvement and poverty reduction of several women and the under privilege members of the society. These include the elderly the disabled, youths, widows unemployed, and other marginalized members of the community.

Few of the achievement recorded as a result of WODIA'S intervention are as follows:

- More than 800 youths were empowered with various vocational skills.
- Above 200 widows have been given small financial assistance.
- More than 35 disabled persons had been given wheel chairs.
- About 130 commercial sex workers (CSW) have secured employment.
- More than 26,000 women and men have attended and benefited from the health enhancement and longevity programs (HELP) seminars being organized regularly by WODIA'S in collaborative efforts with micro finance banks (Wodia's.org, 2007 <http://thewodia.org>).

Another women Non-governmental organisation in Nigeria is women in Nigeria (WIN) formed in 1982 by a corps of academics, researchers, and activist's base mainly in ABU, Zaria WIN flourished at a time when Nigeria was largely under military rule. (Jibrin and Amina, 2007). There have been several claims that the history of Nigeria NGOs started in 1986 with the establishment of civil liberties organisation (CLO) by Olisa Agbakoba and Climent Nwanko. There is some truth in this as section of NGOs are defined narrowly as liberal organisations established to tap in to foreign funding to execute projects.

WIN's main objectives are revolutionary.

1. To promote the study of conditions of women in Nigeria with the aim of converting discriminatory and sexist practices in the family the work place, and in the wider society.
2. To defend the rights of women under the Nigerian constitution and the united nations human right conventions and other instruments such as CE DAW
3. To promote equitable distribution of domestic work in the family.
4. To ensure women, have equal access to equal education.
5. To fight for social justice.

On the other hand, in order to make gender equality and equity a reality, women empowerment NGOs must continue their constant and unwavering fight] to secure women's rights in all walks of life (social, educational, economic, and household, etc.). Gender equality and equity need to come from various fronts such as the religious, communal, political, economic and household fronts. Unless positive changes in all these fronts are achieved in a balanced manner, holistic women empowerment will be elusive. NGOs have the capacity to be the conduit for changes in all these fronts.

Women empowerment can only be achieved through a continuous process that promotes women's knowledge base through education, economic self-sufficiency through income generating opportunities, engagement in the policy-making process through political participation and leadership, and ability to take the reins of household decision-making. NGOs need to work on these and other areas of advancement. They need to network in order to pool resources and for higher impacts. Non-government Organizations' responses to the recent violence against women are for the most part reactive. They need to be proactive in galvanizing the tides of emotional outpours in Indian psyche after such incidents and push for stronger reforms so that such incidents will never happen again.

Non-government Organizations that have initiatives to address a variety of women's rights issues should develop active collaborative partnerships with the traditional mass media. Mass media is very effective to reach out to the public for awareness-building and action regarding women rights. Media outlets such as local, regional, national and international newspapers, television networks, magazines and periodicals have shown tremendous support for women empowerment NGOs to highlight their causes, especially regarding protecting women from violence. Media coverage on recent rape cases are good examples of how they can bring immediate public attention to such issues. Through investigative journalism and collaboration with women's welfare NGOs, the media has also exposed rampant violation of women's rights in various urban and rural communities around the country in the name of traditions and religions. They also assist NGOs in refuting common myths regarding women's roles in society.

Another fast-growing information mechanism that can be effective for women empowerment NGOs to promote public awareness and demand government actions is the social media. The rapid growth of information technology and utilization of cellular phones by the mass, especially the youth, make social media an excellent tool for NGOs to reach out to the public. Social media outlets such as Face book, twitter and YouTube have proved how information can spread inexpensively and very quickly to a wide domestic and global audience in order to gain support for NGO causes. Social media can also help NGOs to recruit new generations of women activists and supporters of women empowerment from the millennial and next generations.

2.1.9 Strategies of Poverty Reduction Employed by Non-Government Organisations

According to Sen (1981) much about poverty is obvious enough but there are different views on what poverty means and they influence strategies designed to tackle it. Despite a generation of development strategies supported by international agencies, poverty persists in a world which Korten (1996) characterizes as “gargantuan excesses and grotesque inequalities”. Poverty alleviation strategies are to do with protecting or enhancing an individual or family’s entitlement and capacity. Strategies to tackle poverty have been a feature of international development efforts since the wave of independence and the emergence of post - colonial states in the 1960s.

Sara (2007) asserts that modernization and economic growth became the twin pillars of the development strategy but it gradually become apparent that the trickle down would not alleviate endemic poverty and inequalities. Development strategies came to realize that the poverty was structural and that its elimination through development could be a very long term process. The above discussion led to debate between those who

argued for growth in the continued expectation that it would influence levels of poverty, and those who argued the next for a structural approach implying a very different strategy.

Most bodies within UN from 1970 decided to develop their own distinctive strategies for alleviating poverty. For example, in 1970 the ILO's, according to Sara, (2007), stresses the link between development strategy and poverty and the crucial influence on levels of poverty of a country's development objectives, launched an important line of enquiry. The World Bank Report (1992) emphasizes the comprehensive nature of poverty alleviation strategies and the need to undertake periodic poverty assessments to ensure that strategies were appropriately focused and relevant. UNDP (1992) also proposes a strategy of poverty eradication built around the concept of sustainable human development. This strategy has four main areas of focus; promotion of job and sustainable livelihoods, the advancement of women, environmental preservation and regeneration and good governance.

Later in 1996 the UNPP launched its poverty strategy "initiative" which was intended to help countries to formulate and strengthen national plans which would address the structural causes of poverty. But in 1995 the ILO completed an extensive period of research into the contribution of the concept of social exclusion to current understandings of poverty and argued that poverty and social exclusion were indistinguishable (ILO, 1995 cited Sara, 2007). It was later argued that popular involvement or participation could be crucial to the successful outcome of above strategies. In this sense "civil society" or other forms of citizens organization could serve as the vehicle for this participation. Accordingly the 1990's could be said to be strongly

influenced by the concept of participation and by perspectives which, at both the micro political and micro operational levels, seek to promote wider popular participation. Participatory approach has been adopted as a basic principle at the grass - root by NGOs since its origin which dated back to the 60's (Sara, 2007).

A lot of studies strengthening participatory approach in poverty analysis and programme design have resulted in a wide recognition of the increasing relevance of participation in strategies to alleviate and eradicate poverty. Tender (1989) in a review of poverty alleviation programmes, concludes that the active participation of the poor is central to their ability to increase incomes. Conferences on difference issues recommended the participatory approach to tackle poverty as the way out. For instance, the World Conference (1979) on Agrarian Reform and Rural Development (WCARRD) argues that national progress based on growth with equity and participation required a redistribution of economic and political power (FAO, 1980). Not only that, in 1983 chambers described the key issued of involvement (voice) of poor people in the determination of survival strategies, and in 1985 EL-Ghonemy's seminar work on the dynamics of rural poverty underlined the central role that people can play in the definition and implementation of poverty alleviation strategies. Notwithstanding, in 1987 an international symposium on rural poverty called for strategies which enable the rural poor to actively participate in order to influence the decisions and forces which affect their lives (Oakley 1987 cited in Sara, 2007). In this respect participation is believed to be from two distinct but complementary perspectives as follows:

(1) At the micro level in the sense of demonstrative participation in the political system and process by which public policies and priorities are determined. This has led to

debates concerning the relationship between different political system and creation of an enabling environment in which people feel able to actively participate. At this level people's participation could be influential in creating political base for effective anti-poverty action and for energizing representative organizations as a counter balance to the powerful state. If poverty is to be understood in structural terms, then a climate of critical democratic participation might push established interest in the direction of necessary reform (World Bank 1993; ILO, 1996; and Oxfam, 1993).

(2) As the programme and project level in terms of direct participation may differ according to the focus of the programme, the common argument is that beneficiary participation leads to more successful and sustainable programmes.

Riddell and Robinson (1995) assert a number of lines of enquiry or actions which are beginning to emerge and give the strategy some shape. These include:

- (1) The decentralization of functions and resources to local governments for acceptability to local leaders to programme beneficiaries.
- (2) The development of level organization of the rural and urban poor as a basic means of their participation.
- (3) The direct targeting of productive assets (e.g credit at the poor to enable them to build a minimum economic status).
- (4) Donor led pressures for macro - level reforms and economic and political rules, customs and procedures, in favour of the poor (Lipton, 1994).
- (5) The direct involvement of the poor in poverty assessment.
- (6) Increase reference the role that NGOs could play in poverty alleviation strategies.

The above actions came together in the UNDP's (1995) recent work on a policy framework for country poverty eradication strategies.

The approach to reducing poverty has involved over the past 50 years in response to deepening understanding to the complexity of development. In the 1950s and 1960s many viewed large investments in physical capital and infrastructure as the primary means of development (World Bank, 2000/2007). Similarly, the World Bank report (1980), argues that improvement in health and education were important not only in their own right but also in promoting growth in the incomes of poor people. The 1980s saw another shift of emphasis following the debt crisis and global recession. Emphasis was placed on improving economic management and allowing greater play for market forces.

According to the World Bank Report (1990) poverty alleviation has two party strategy: promoting labour intensive growth through economic openness investment in infrastructure and providing basic services to poor people in health and education. The World Bank (2000/2001) report builds its report on the earlier strategies in the light of the cumulative evidence and experience of the past decade, and in the light of the changed global context. It proposes a strategy for attacking poverty in three ways:

- (1) Promoting opportunity.
- (2) Facilitating empowerment.
- (3) Enhancing security.

The involvement of NGOs in alleviating poverty has changed the life of the poor in developing countries. By designing complimentary innovative program interventions, they have enhanced the quality of life of the poor. They have helped the in poor to reach

a first step on the development ladder. NGOs have intrusively engaged in purely reduction of poverty. The conditions of the poor have improved sometimes quite significantly as a result of the NGOs intervention programs. Given their valuable experiences and the development of their organizational capacity, it's most likely that their contributions to poverty reduction will increase in the future. From a macro perspective, given a huge number of the poor, NGOs contribution in poverty reduction is reasonably limited. However, they provide alternative models or ways for enhancing the standard of living of the poor. In order to address the limitations and to enhance their performance, NGOs have to deal with some challenges. Strengthen local institutions and linking them with supra local level of agencies, sealing up their innovator development program, building synergy with the government and the private sector, and engaging in advocacy for pro-poor development policy. The NGOs capacity in dealing with these challenges will determine NGOs contributions in achieving the MDGs, (World Bank, 2001; World Bank, 2007).

2.1.10 Women Economic Empowerment in Nigeria

Women's economic empowerment is recognized as one means for reducing poverty and economic growth. Women play a significant role in the Nigerian economy, and are highly visible in the micro and small enterprises sub-sector. The majority of them are engaged in small income generating self-employment in agriculture and non-agricultural activities with low prospect for growth (Dejene, 2014). Vandana and Robert (2014) report that as a result of women's wide ranging responsibilities; productive, domestic and community duties, they are generally involved in a broader range of tasks than men and will,

therefore, require a wider range of technical knowhow on which to draw for their livelihood pursuits.

Clinton (2009) the former president of United States of America addressing the annual meeting of the Clinton Global initiative opines that “women perform 66 percent of the world’s work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property” The president maintains that whether the case is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, that empowering women would be critical part of the equation. Studies show that women are affected by poverty, susceptible to diseases, prone to discrimination, marginalization and environmental degradation which are all detrimental to women’s economic empowerment and poverty reduction (Danjuma, Muhammad, & Alkali, 2013). But when they are empowered these will basically be reduced or completely alienated.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the millennium development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010). A higher proportion of earnings of women are invested in their families and communities than men. A study conducted by the United Nations (2010) stress that investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth.

The economic empowerment of women is a human rights and social justice issue, but it also reduces poverty, and strengthens economic growth and development. Women’s

economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society (Swedish ministry for foreign affairs, 2010). Zoellick, (2010) commenting on Brazil's economy asserts that the likelihood of a child's survival increased by 20% when the mother controlled the household income. Increasing the role of women in the economy is part of the solution to the financial and economic crises that are critical for economic resilience and growth. Higher female financial earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term (DFID, 2010).

Economic empowerment also contributes to the reduction of gender-based violence, increases women's family-planning possibilities and slows the spread of HIV/Aids. Women's improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment entails an expansion of women's choices, including those in the domain of sexual and reproductive health. An increase in women's decision-making power and control over their reproductive health can facilitate in reducing the number of children in each household.

Economic empowerment of women and in the promotion of gender equality has broad multiplier effects for human development and reduction in women violence and maltreatment at home and work. Economic empowerment puts women in a stronger position and gives them the power to participate, together with men, in the shaping of society, to influence development at all levels of society, and to make decisions that promote their families and their own wellbeing. In the united efforts to achieve the

Millennium Development Goals; which recognizes that gender equality, the empowerment of women with women's full enjoyment of all human rights and the eradication of poverty are essential to economic and social development.

Women's economic empowerment is a prerequisite for sustainable economic development and pro-poor growth. To achieve women's economic empowerment anticipation requires sound government policies, and long-term commitment. Gender-specific perspectives must be incorporated at the initial design stage of policy and programming. Women must have equal equitable access to assets and services; infrastructure programmes should be designed to the benefit of the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work (OECD DAC Network on Gender Equality, 2012).

Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a haring of unpaid care work. Interventions aimed at promoting women's economic empowerment will help achieves full recognition and realization of women's economic rights, and ultimately sustainable development. Women's economic empowerment can be achieved given the following:

- (a) The resources are available and women have the skills to utilize them;
- (b) They have access to economic opportunities and control over the economic benefits of those opportunities; and
- (c) They can use those benefits to make strategic choices leading to positive changes in their lives and improve their standard of living and that of their families.

2.1.11 Obstacles to Women's Economic Empowerment

Scholars like Mayoux, (2009) have identified various obstacles to women empowerment and development programmes in Nigeria. These obstacles include the following:

(a) *Lack of Fund*: Many of these women rely on personal savings or on contributions from relatives and friends to fund their enterprises, and without property ownership they lack collateral to access credit from formal financial institutions.

(b) *Scale of Operation*: Most women in developing countries especially Nigeria have small enterprises operating mainly in the informal sector of the economy. They face multiple challenges that diminish their opportunities and dampen their potential as businesswomen and entrepreneurs.

(c) *Education and Training*: They have limited access to education and training, have less or no freedom to choose their business, and are faced with discriminatory attitudes in property, marital and inheritance laws.

(d) *Structural and cultural factors*: These make it more difficult for women to access vocational training programmes due to their care giving responsibilities and societal expectations about which jobs are suitable for them.

(e) *Female illiteracy*: women's lack of access to information, illiteracy, and gender discriminatory norms that prevent women from using and/or owning land are examples of obstacles that limit their access to and control of economic resources.

(f) *Exploitative and discriminatory working conditions*; gender segregation in the labour market, restricted mobility, women's double work burden and diminished health caused

by gender-based violence, for instance are examples of factors that limit women's ability to access and/or enjoy the returns on their work.

(g) *Lack of Infrastructure*: Women who live in rural communities with low infrastructure, (transport, water and sanitation, communication and electricity) are worse affected. the World Bank study (Malmberg, 1996) reports that 87 percent of trips in rural Africa take place on foot.

(h) *Greater vulnerability to sexual exploitation* and abuse at the community level, if not the household level (Mayoux, 2009).

(i) *Unpaid work*: both in the productive and domestic spheres is one of the most important challenges to women's economic empowerment for economic sustainability. As indicated earlier, women's ability to more actively engage themselves in their economic activities is partly affected by the heavy labour burden and time poverty associated with their family responsibilities.

2.2 Theoretical Framework

This study adopts Structural Functionalist Theory. The theory is propounded by August Comte (1798-1857) and Herbert Spencer (1820- 1903). It was developed by Emile Durkheim (1858-1917), Radcliffe Brown (1881-1955) and B. Malinowki (1884-1942). The functionalists' theory is one of the central sociological perspectives that are concerned with explaining large scale social structures and relationships. In other words, it attempts to explain why certain conditions exist in society by ascertaining their purpose and their functions. In sociology, the functionalist approach examines how things work to meet people's need and to promote social consensus (Pasadena, 1993).

Functionalism views society as a system that is as a set of interconnecting parts which together form a whole. The basic unit of analysis is society, and its various parts are understood primarily in terms of their relationship to the whole. The early functionalists often drew an analysis between society and organization such as the human body. They argued that, an understanding of any organ in the body such as heart or lungs involves an understanding of its relationship to other organs and in particular its contributions towards the maintenance of the organization. In the same way, an understanding of any parts of society requires an analysis of its relationship to other parts and, most importantly its contributions to the maintenance of society (Haralambos, 2004).

In the new version of this theory, Herbert Spencer and Robert Merton, who contributed to the theory of structural functionalism?

Structural Functionalism, or, simply, functionalism, is a framework for building theory that sees society as a complex system whose parts work together to promote solidarity and stability. The two theorist, were major contributors to this perspective. Important concepts in functionalism include social structure, social function, manifest functions, and latent functions. For example; the structural functional approach is a perspective in sociology that sees society as a complex system whose parts work together to promote solidarity and stability. It asserts that our lives are guided by social structures, which are relatively stable patterns of social behaviour. Social structure give shape to our lives – for example, in families, the community, and through religion ceremonies, give structure to out everyday lives. Each social structure has social functions, or consequences for the operation of society as a whole, education, for example, has several important functions

in a society, such as socialization, learning, and social placement (<http://www.google.com.ng>. 29/04/2018)

2.2.1 The Main Assumptions of the Theory

- (1) In line with the functionalist idea, the roles of NGOs are internationally recognized as basic needs and are essential for human development socially, economically and politically.
- (2) The theory depends upon the argument of spill – over effects, its proponents believe that an ever – increasing amount of economic and social cooperation will eventually build habits of interaction and broader base of common values that will spill over into the political area.
- (3) The theory tends to emphasize cooperative aspects of international behavior and sidestep conflictive aspects. They look at the globe in terms of the politics of cooperation and reason rather than the politics of conflict and irrationality.
- (4) As the goal of world unification is to be achieved, it may be done piecemeal by forming regional organizations and then widening the area of operation (Johari 2009: 146:146).
- (5) Functionalist assumed that the growing cooperation internationally will lead to a particular outcomes namely peace and poverty reduction.
- (6) Functionalists assumed that knowledge and expertise are currently available to meet the needs for which the functional agencies are built.
- (7) It is assumed that for something to exist it must have a purpose within the society system. The premise underlying this assumption is that if the society institution

served to provide to improve in its existing state it would either change to accommodate new social conditions or would simply cease to exist.

- (8) This concept has been developed or expanded, taking into consideration related forces which many probably overlooked or paid little attention to. These scholars developed what is called 'NGO colonialism'. It still relies on organization by functions and the aim is to have world peace and human welfare (Haas, 1964).

2.2.2 Critique of the Theory

Functionalism was criticized for being unable to account for social change or for structure contradictions and conflict (and this was often called "consensus theory"). Functionalism was criticized for ignoring inequalities including race, gender, class, which creates tension and conflict. The refutation of the second criticism of functionalism, that Afor change, it is an orderly process of change (Persons, 1961:38). Stronger criticism include the epistemology argument that functionalism is tautologies that it attempts to account for the development of social institutions solely through recourse to the effects that are attributed to them and thereby explains the two circularly (Cosser, 1977:140). Another criticism describes the ontological argument that society cannot have 'need' as a human being does, and even if society does have needs, they are not met. Giddens (Undated) argues that functionalism explanations may all be written as historical accounts if individual human actions and consequences are ignored.

A further criticisms directed at functionalism is that it contains no sense of agency, that individuals are seen as puppets, acting as their role requires. Yet Halm (2005: 102) would state that the most sophisticated form of functionalism are based on a highly developed

concept of action". Further criticisms have been levelled at functionalism by proponents of other social theories, particularly conflict theorists, Marxist feminists and post modernist. Conflict theories criticized functionalism's concept of system as giving far too much weight to integration and consequences and neglecting independence and conflict (Holmwoud, 2005; 100). If functionalism works it means that the state must surrender its portion of sovereignty. This situation would be seen as an encroachment upon its own sovereignty. Evident in the qualitative cross - relational test of functionalist theory assumed that all international NGOs are essentially alike (Wallace and Singer, 1970). Similarly, the theory cannot hold water now as virtually all the activities of organisations are political.

2.2.3 Relevance of the Theory to the Study

The basic unit of analysis in this theory is society and its various parts are understood primarily in terms of their relationship to the whole. All NGOs without exception primary concern are the people need in a society, and how it will achieve their goals or aims. They support the governments in areas that the governments fail or could not achieve their goals. Poverty reduction is in line with the functionalist idea which is international recognized and essential for human welfare. As a result of that a number of international NGOs have contributed and are still paying attention to this programme of poverty reduction, as it is the background to either stability or non-stability of any society.

The theory believes in making co-operation whether internationally or locally leading to a particular outcomes namely; peace and poverty reduction, and in this is about cooperation between the Kano state government and NGOs in this case (WOFAN) in particular in promoting women economic empowerment among women in Kano State.

The theory also talks about knowledge and expertise; which most NGOs staff has; through it they are achieving their goals. Because most of their founders are knowledgeable and are experts in the area they want to solve a particular problem.

CHAPTER THREE

METHODOLOGY AND DESIGN

3.1 Methodology of the Study

The research method is concerned with the process utilised in the collection and analysis of data for the research. Since data is the life ware of an empirical study this chapter discusses research design, sources and method of data collection, population description, sample size and sampling techniques, recruitment of research assistants, method of data analysis, limitation of the Study.

3.2 Research Design

It is a basic 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. This is the framework that stated the type of information to be collected, data collection procedure and sources of data (Ezekiel, 2003).

This study employed survey method as the basic approach of the study. The method attempts to be fairly representative of the population of interest in its sections of its sample of study. A survey, according to Ezejule and Ogwo (1990:72), “simply consists of collecting data of information about a large number of people by interviewing or contacting a representative sample of them.”

Its major attractions are its relatively low cost considering the fact that useful information was collected about a large number (representative sample). It was easy to generalise the findings to a larger populations once representativeness of the sample was assured and

the flexibility of surveys meant that a variety of data collection instruments-observation interview, questionnaires could be used.

3.3 Sources and Method of Data Collection

Data for this work was gathered from two major sources. The secondary sources of data are those data compiled by other people for differing purpose. They may include information produced either for previous investigations or research, census table etc. (Francis, 1978, cited Ezekiel 2003). Therefore, the Secondary data for this study was collected from the existing literature documented in Academic books, Journals, Magazines, Newspapers and Internet materials.

Francis, (1978) describes primary data as those data obtained for the solution of the specific problems at hand. This source of data is very useful because the data arising from direct contact with the person who possess the desire information. Hence the primary data of this study were collected through the use of structured questionnaires and in-depth interview. Structured questionnaire, according to Oauha and Oyedeji (1993), is a self-reporting instrument that receives good use in research. The use of the questionnaire was necessary because it generates a higher response rate than the use of any others sources of data. An in depth interview, in the words of Ndagi (2004), is a technique used for collecting information from face to face contact. So, a part of administrating the questionnaire, 15 different interviews were conducted, 5 from each of the three local governments selected, that is, three beneficiaries and two-non beneficiaries (all females). Similarly, an official of WOFAN was also interviewed.

Therefore, both qualitative and quantitative data were collected in this study. The quantitative data were collected using questionnaires that were administered because of

the low literacy level among many of the respondents. On the other hand, the qualitative data were collected through In-depth Interview (IDIS).

3.4 Population Description

Population refers to the entire group of people, event, institutions, issues, countries, that is the largest or subject of investigation (Ozoemenan, 2011). A population is made up of all relating to a particular phenomenon of interest to the researcher (Asika, 2000). Borg and Gali (1981) define the target group as all the members of the group like people, event objects to which the findings of the study can be generalised.

Therefore, the population of this study constitutes women in the three local government areas of the three senatorial zones in Kano State that partake in WOFAN's economic empowerment programme in Kano state. The total population of this study is one thousand one hundred and ninety six (1,196).

3.5 Sample Size and Sampling Technique

The sample size used in this study is drawn from the three senatorial districts in the state. Using Krejcie and Morgan (1970) table of sample determination, a total of 291 respondents were sampled from some selected local governments of the three Senatorial Districts of the state to partake in this study. The calculation of sampling size was as follows:

Table 3.1: Calculation of Sample Size in the Three Senatorial Districts

S/N	Senatorial Zone	LG Area	Population	Sample size
1	Kano North	Gwarzo	359	$\frac{359}{1,196} \times 291 = 87$
2	Kano Central	Kura	476	$\frac{476}{1,196} \times 291 = 116$
3	Kano South	Bunkure	361	$\frac{361}{1,196} \times 291 = 88$
Total population = 1,196			Total sample size = 291	

Source: Fieldwork, 2017

Looking at Table 3.1, the total number of beneficiaries for the three selected local governments during the period of study was:

$$359 + 476 + 361 = \sum N 1196$$

The sample size of the study was obtained through the use of the following formula:

$$\text{Local government Sample population} = \frac{\text{Number of Local Government Population}}{\text{Number of the total population}} \times 291$$

The cluster sampling technique was adopted to select the sample local governments for this study. In the first stage, three local government areas were selected randomly from the three Senatorial Districts in Kano State (one each from one Senatorial District). In cluster sampling, its begins by dividing the demographics area into sections or cluster. Then randomly select sectors of clusters. Every member of the cluster in included in a sample, (Braze, 2008). In this study the senatorial districts were divided into clusters as Kano south (KS), then randomly one local government was selected from each cluster. The names of local governments from each Senatorial District were put in a container shuffle and then one was picked at a time. In the second stage, two wards were randomly selected

from each of the selected wards. The elements were sampled from selected streets and households randomly. Using Morgan and Kreycie (1969) table of sampling determination, two hundred and ninety one (291) were selected as sampled elements from the three selected local governments. Thus, a total of 291 questionnaires were administered to the subjects of the study. In addition, a separate questionnaire was also administered to ten (10) staff of WOFAN to solicit information about their economic activities in the study area. In addition, six (6) beneficiaries were selected randomly, two from each senatorial districts and two WOFAN staff for an interview making total number of eight (8) people for the interview.

3.6 Recruitment of Research Assistants

The questionnaires were administered by six (6) research assistants over a period of one month. The research assistants consisted of 3 males and 3 females. The criteria used in the selection of research assistants comprised the education background, that is, a person with a qualification of at least National Diploma or National Certificate of Education and an indigene of the selected local governments used in this study. These research assistants were trained on the nature of the study and the activities of WOFAN. The questionnaires were given to them for the purpose of distributing it. They were trained on how to explain and fill the questionnaires to the respondents.

3.7 Method of Data Analysis

The data collected through the use of the questionnaire were analysed by the use of descriptive statistics in form of frequency and simple percentage; while the data generated through the use of in-depth interview were used to support that of qualitative and

quantitative. Thus, the qualitative data were used to complement the quantitative data in the analysis.

3.8 Limitation of the Study

As usual, there is no research work without limitation; this study is not an exception. Some of the limitation includes the following:

Attribution: some questionnaires out of those distributed could not be retrieved back due to circumstances on the part of respondents with includes: sickness, very busy and travel therefore, 96 percent (280) was returned and only 4 percent (11) were not return.

Extraneous variables: these are factors beyond researchers control which include respondents honesty in filling the questionnaire, respondent personal bias and uncontrolled settings of the study.

However, measures were put in place to minimize these limitations. The measure were the researcher explained clearly what was needed from the respondents. He also explained to the respondent to be honest in their responses.

CHAPTER FOUR

BACKGROUND OF THE STUDY AREA (KURA, BUNKURE AND GWARZO)

4.1 An overview of Nigerian Economy

Nigeria is Africa's third largest economy (GDP US\$ 238.9 billion) after South Africa (GDP US\$ 390.9 billion) and Egypt (GDP US & 252.5 billion) and accounts for at least 40% of West Africa region's GDP (NEEDS, 2004:1). Currently 40th largest economy in global ranking, but poised to become one of the 20 most influential economies in the world by 2020. With a population of approximately 150 million people, it constitutes about half of West Africa's population, 2% of world population and is expected to be among the five most populated countries in the world by 2025. Therefore, Nigeria has a reservoir of skills and a huge market to support economic expansion. Nigeria is the largest oil producer in Africa and 15th largest in the world with current production of approximately 2.5 million barrels per day. It has the sixth largest deposit of natural gas in the world, (NEEDS, 2004).

Nigeria has approximately 30 million hectares of arable land. (nearly 40% of its land area) 12 million of fresh water sources, covering over 900km of coastline and significant ecological diversity which enable the country to produce a variety of crops, livestock, forestry and fisheries products with the potentials to become one of the strongest agricultural economies of Africa. Nigeria is rated as one of the fastest growing economies in the world. Growth rates averaged 8% annually over the period 1999 – 2010. The country also envisages GDP growth rate of approximately 12% per annum (2011-

2015). This would translate to real (nominal) GDP of approximately N4286 billion (N73.2 trillion). The country has several growth reserves. For example, oil reserves currently estimated at 35.2 billion barrels (bb) are expected to rise to about 40 bb. At current extraction rates proven and probable oil and gas reserves are to last for more than 50 years and possible reserves well above 100 years, (NEEDS, 2007).

Only approximately 40% of Nigeria's arable land is currently under cultivation with 60% lying fallow. Nigeria has a reserve of youthful population. More than 50% of the population is under 18 years of age and the annual growth rate is about 2.8%. This implies that for years to come Nigeria is unlikely to suffer from labour shortages (Kano State Investors Handbook, 2013).

With the return of civil rule in 1999, a number of reform measures were introduced. The first was national economic empowerment development strategy (NEEDS) covering 2004-2007. The objectives of NEEDS included wealth creation employment generation, poverty reduction and value re-orientation.

These goals were to be achieved through four key strategies, namely:

- Good governance through public sector reform and institutions strengthening.
- Creating resilient and competitive private sector which should drive the economy.
- Economic empowerment and technical support to the small and medium size enterprises for higher value output, local content and higher patronage in public procurement.
- Mainstreaming the informal sector by easing the processes and procedures of establishing and operating formal business.

In furtherance to a market-oriented economy NEEDS inspired the Nigeria vision 20:2020 which was developed for the transformation of the Nigerian economy to the status of 20th largest economy of the world by the year 2020.

4.2 Nature and Incidence of Poverty in Nigeria

Nigeria's economy is struggling to average the country's vast wealth in fossil finds in order to displace the crushing poverty that affects about 57% of its populations (Obadan, 2011). The Nigerian economy has had a truncated history. In the period 1960-1970, the GDP recorded 3.1.% growth annually. During the oil boom era, roughly 1970-78, it grew positively by 6.2.% annually a remarkable growth. However, in the 1980s it had negative growth rates, unemployment rates average almost 5% for the period of 1976-1998 (Ekpo and Umoh, 2012 in Suleiman, 2013).

From 2003-2007, Nigeria attempted to implement an economic reform programme called the National Economic Empowerment Development Strategy (NEEDS). The purpose of NEEDS was to ensure macroeconomic stability, deregulation, liberalization, privatization, transparency and accountability.

The stock market capitalization of listed companies in Nigeria was valued at 97.5 billion on 15, February, 2008 by the Nigeria stock Exchange (Center for Global Development, 2009). The contribution of agriculture to the Gross domestic product (GDP), which was 63% in 1960 declined to 34% in 1988. By 1975, the economy had become a net importer of basic food items. The apparent increase in industry and manufacturing from 1978 to 1988 was due to the activities in the mining subsector, especially petroleum (Ekpo and Umoh, 2012). The agricultural sector has suffered from years of mismanagement and

inconsistency in government policies and the Era of huge oil revenue has also contributed to the neglect of the agricultural sector (Aminu and Anono, 2012).

The incidence of poverty in Nigeria has been on the increase. It rose from 28.1% in 1980 to 46.3% in 1985 and 65.6% in 1996 (National Bureau of Statistics (NBS), 2006). The share of Nigeria's population living below the poverty line has fallen from 70% in 1999 to 54.4% in 2004 but increased to 69% (or 112, 518, 505 Nigerian) in 2010, while 51.6% of Nigerians were living below US\$1 per day in 2004, but this increased to 61.2% in 2010. Additionally, 75.5% of Nigerians considered themselves to be poor in 2004, and in 2010 the number went up to 93.9% (NBS, 2012).

However, NBS (2012) also reports that the poverty level in Nigeria is the lowest in the south-west geo-political zone (59.1%) and that the north-west and north-east political zones recorded the highest poverty rates in the country with 77.7% and 76.3% respectively. Among the states from the north-west and north-east zones, Sokoto had the highest poverty rate with 86.4% in 2010 against 95% recorded by Jigawa in 2004. Additionally, Kano, Kaduna and Sokoto, all states in the north west, are home to 1/3 of Nigeria's poor (Adegbola, 2008).

Kano state being one of the most highly urbanized states in Nigeria is confronted with abject poverty, which resulted from the low level of employment, illiteracy, food insecurity, inadequate infrastructural facilities, etc. (Utai, 2007). It has been reported by the Kano state ministry of social Welfare (2007) that 3.2 million out of 9 million people (postulated by census 2006) in Kano state are living below \$1 dollar per day, which shows the extent to which the poverty level is rising in the state. It has also been reported

by NBS (2012) that 72.3% of the population in kano state was affected by poverty while 66% lived on less than US\$1 per day.

Table 4.1:

S/N	STATE	INCEDEENCE (%)
1.	Abia	14.4
2.	Adamawa	31.7
3.	Kwa'ibom	33.0
4.	Anambra	16.3
5.	Bauchi	55.6
6.	Bayelsa	37.9
7.	Benue	36.8
8.	Borno	49.8
9.	Cross-River	33.0
10.	Delta	16.2
11.	Ebonyi	16.3
12.	Edo	16.2
13.	Ekiti	26.6
14.	Enugu	16.3
15.	FCT	49.5
16.	Gombe	55.6
17.	Imo	14.4
18.	Jigawa	53.6
19.	Kaduna	24.7
20.	Kano	50.8
21.	Katsina	24.7
22.	Kebbi	52.6
23.	Kogi	31.4
24.	Kwara	31.4
25.	Lagos	32.0
26.	Nassarawa	42.6

27.	Niger	44.4
28.	Ogun	26.3
29.	Ondo	26.6
30.	Osun	26.6
31.	Oyo	22.9
32.	Plateau	42.6
33.	Rivers	37.9
34.	Sokoto	52.6
35.	Taraba	31.7
36.	Yobe	45.5
37.	Zanfara	52.6
	All Nigeria	34.1

(Source: NBS 2012)

Despite the fact that Nigerian economy is paradoxically growing, the number of Nigerians living in poverty is increasing every year as shown in table 4.01. the proportion of the population living below the poverty line increased significantly from 1980 to 2004.

Table 4.2: generate of poverty from 1980-2010

Year	Poverty incidence (%)	Estimated Population (Million)	Population Poverty (Million)
1980	27.2	65	17.1
1985	46.3	75	34.7
1992	42.7	91.5	39.2
1996	65.6	102.3	67.1
2004	54.4	126.3	68.7
2010	69.0	163	112.47

Source: National Bureau of Statistics. HNLSS, 2010

Distributing the population into extremely poor, moderately poor and non-poor in table 2.

The proportion of the core poor increased from 6.2% in 1980 to 29.3% in 1996 and then

came down to 22.0% 2004. For the moderately poor, the picture was quite different as the proportion recorded increased between 1980 and 1985 from 21.0% and 34.2% respectively. It went down between 1995 from 21.0% and 34.2% respectively. It went down between 1996 and 2004, from 36.3% to 32.4%. On the other hand, the proportion of non-poor was much higher in the country in 1980 (72.8%) compared to 1992 (57.3%) and 1996 (34.4%). Although it rose to 43.3% in 2004, it dropped to 31% in 2010.

Table 4.2.1:

Year	Non-Poor	Moderately Poor	Extremely Poor
1980	72.8	21.0	6.2
1985	53.7	34.2	12.1
1992	57.3	28.9	13.9
1996	34.4	36.3	29.3
2004	43.3	32.4	22.0
2010	31.0	30.3	38.7

Source: NBS, Harmonized Nigeria Living Standard Survey, 2010.

4.3 The distribution of poverty in Nigeria

The world bank conducted a study in 1997 entitled ‘poverty and welfare in Nigeria’ in which it concluded that:

Poverty in Nigeria has been widespread. In 1985, 43% of the population was living below the poverty line. This means 36 million people subsisted on 395 naira a year and could not consume more than 2,100 kilocalories. In the absence of an official definition, this poverty line was obtained by calculating two-thirds of the mean per capita household expenditure for 1985. By this poverty line measure, half the rural population was poor; while in urban lagos a quarter was poor. Those unable to spend more than 198 naira a

year in 1985 were extremely poor, and they were 10 million people or around 30% of all poor people in 1985.

In 1985-1996, the incidence of poverty fell, but income inequality worsened. The 1992 household survey indicates that the number of people who fell below the poverty line declined from 43% in 1985 to 34% in 1992. This, however, translated into only a small decline in the number of poor people, from 36.1 million in 1985 to 34.7 million in 1992.

In 1985, the top 10% had more than 35% of the income, rising to 45% in 1992. In contrast, the lower 10% had only 2% of income in 1992. One in five Nigerians lives on less than 164 naira a year, which barely provides half the nutritional requirements for healthy living. In both urban and rural areas, a family spends around two-thirds of household expenditures on food, while the poorest households spend up to 90% of their income on food.

The review further revealed that poverty in Nigeria is the highest in the rural areas. The number of rural poor is roughly twice that of the urban poor. The average per capital expenditures of rural poor household was one-fifth of the non-poor in 1992. Out of extremely poor of, 85% live in the rural areas and more than two-thirds live on farms. The finding of the World Bank was further substantiated by IFAD. The latter in its rural poverty report of 2001 argued that, to be successful, poverty reduction policies must focus on rural areas where 75% of the poor work and live. It further emphasized that the rural poor need legally secure entitlements to assets (especially land and water), technology particularly to increase the output and yield of food staples), access to opportunities to participate in decentralized resource management and access to micro-credit. It concluded that such policies will not only promote economic growth but also

help to reduce poverty. It therefore, called for a pro-poor policy environment and allocation of a greater volume of resources targeted to the poor with greater effectiveness.

The African development fund (ADF) in its appraisal report of 2005 established that in the rural sector of Nigeria more than 70% of households are poor, estimated infant mortality at 70 per 1000 births and materials mortality at 948 per 100,000. While poverty increased from 27.2% in 1980 to 65% in 1996, and the worsening situation, particularly in the rural areas, has led the federal Government of Nigeria (FGN) making the eradication of poverty the central objective of its economic policy.

4.4 Poverty Eradication/Reduction Programmes in Nigeria

The concern over increasing poverty levels in Nigeria in general and Kano State in particular and the need for its eradication as a means of improving the standard of living of the people led to the conceptualization and implementation of various targeted or non-targeted poverty eradication and alleviation programs. Different government under democratic dispensation and donor have been active in efforts in analyzing the cause of the increase of the poverty level. The government collaborates and coordinates between the various tiers of government on one hand and between governments, donor agencies, and Non-Governmental Organizations (NGOs) on the other hand. The questions from the implementation of Non-Governmental Organizations (NGOs) programs are:

- (1) Is poverty eradicating programs appropriately for the people of Kano State?
- (2) How have NGO's activities impacted on poverty reduction as a boost to economic development in Kano State?

According to NBS (2010), the average poverty rate of the states in North-West geopolitical zone is the highest at 71.4% followed by North-East 69.1% and North-Central 60.7%. The records also show that poverty was least prevalent in the South-West with an average of 49.8%, followed by South-South 55.5% and South-East 59.5%. Thus, NBS forecasts that, in a total population of 168m citizens in 2011, 71m individuals would be living in relative poverty, 61.9m would be wallowing in absolute poverty, while 62.8m would be living on the global level of one dollar a day (This Day Business 31 Jan, 2013).

To have a credible and sustainable democracy in Nigeria, the menace of poverty has to be addressed squarely. In order to address these problems, previous and serving governments have gallantly been initiating programmes aimed at poverty alleviation in the country, through several agencies, among which are: Operation Feed the Nation (OFN) was a programme designed in 1970's with the direct aim of eradicating poverty, and to make this programme operational, three institutions were also introduced; Nigeria Agricultural and Cooperative Bank (NACB), Agricultural Development Project (ADP) which was established in all states of the federation, then River Basin Development Authorities (RBDA). In the early 1980's, the government dropped Operation Feed the Nation (OFN) and replaced it with Green Revolution. National Directorate of Employment (NDE) was created by Babangida's regime (1985-1993) with the aim of implementing the following core-programmes, Small Scale Industries and Graduate Empowerment, Agricultural, Special Public Works, Vocational Skills Development, National Open Apprenticeship (NOA), School-on-Wheel (SOW), Directorate of Food, Road and Rural Infrastructures (DFRRI), Better Life/Family Support Programme, Community Banks, Rural Financial Institutions, Federal Mass Transit Programme and

Nigeria Guinea Worm Eradication Programme were also established by the same regime. Late General Sani Abacha's regime (1993-1998) has also come up with other programmes for the alleviation of poverty such as; Family Economic Advancement Programme (FEAP) which was under the direct supervision of Mrs. Maryam Sani Abacha. Another popular programme established by Abacha's government was Petroleum (Special) Trust Fund (PTF) in 1994. General Obasanjo's regime also initiated the most recent programme known as NAPEP; the following schemes were designed to ensure the success of the programme.

The Youth Empowerment Scheme (YES), Capacity Enhancement Scheme (CES), and Community Enlightenment and Sensitization Schemes (CESS). Other International Organizations were not left behind in contributing towards poverty eradication in Nigeria. These include the World Bank, the International Fund for Agricultural Development(IFAD), Food and Agricultural Development(FAO), United Nations Development Programme(UNDP), United Nations Educational, Scientific and Cultural Organization (UNESCO) (Jega and Wakili, 2002).

Table 4.5: A Summary of Various Anti – Poverty Programmes in Nigeria 1986-1997.

Programme	Year established	Target group	Projects/Programme
Directorate for Food Road and Rural Infrastructure (DFRRI)	1986	Rural areas	Feeder road, rural water supply and rural electrification
National Directorate of Employment (NDE)	1986	Unemployed youth	Training finance and guidance.
Better Life Programme (BLP)	1987	Rural women	Self-help and rural development programmes skill acquisition and health

			care
People's Bank of Nigeria (PBN)	1989	Under privileged in rural & urban areas	Encouraging saving & credit facilities
Community Banks (CB)	1990	Rural residents micro enterprises in urban areas	Banking facilities
Family Support Programme (FSP)	1994	Families in rural areas	Health care delivery child welfare youth development
Family Economic Advancement Programmes (FEAP)	1997	Rural areas	Credit facilities of support the establish of cottage industries

Source: Oladeji and Abiola (1998) cited in CBN Economic and Financial Review Vol. 39,

Population Alleviation Programme	1999	Youth and Women	Employment, welfare, Training finance and guidance.
National Poverty Eradication Programme	2001	Youth and Women	Employment, welfare, Training finance and guidance.
National Economic Empowerment	2004	Youth and women	Employment, welfare, Training finance and guidance.
Seven Point Agenda	2007	Unemployed youth and rural women	Employment, welfare, Training finance and guidance.
Subsidy Reinvestment and Empowerment Programme (SURE-P)	2012 – 2015	Unemployed Graduates	Reduce the vulnerability of unemployed graduates

Sources: ISDR, March, 2014, <http://www.journalijdr.com> and www.Yesurep.gov.ng

Reading between the lines, poverty alleviation programme efforts in Nigeria failed to produce the desired results. The major reasons for the failure include programme inconsistency, poor implementation, corruption of government officials and public servants, poor targeting mechanism and failure to focus directly on the poor

(Kankwanda *et. al*, 2000 Ogwumik 1998, and Egware 1997 as cited in CBN Economic and financial review Vol. 39, No. 4).

In spite of all these Poverty Alleviation Programmes (PAPs), it is widely believed that rather than empowering the poor by providing them with the facilities they needed to boost educational, economic and agricultural potential or production, most of these programmes succeeded in making the rich richer due to the high level of corruption, and the poor are apparently becoming poorer. These programmes produced overnight elitist ‘farmers’ small-scale industrialists’, capital market maneuvers by ‘new generation’ stock brokers and accentuation of poverty in the main circles that the programmes were meant to deal with serving and retired military officers, senior civil servants and top businessmen and politicians became the ‘lords’ and the masters of the game. Meanwhile, these lofty programmes have gulped billions (if not trillions under current estimates) of Nigerian money that could have brought the most needed self-reliance, economic prosperity, stability and security to Nigeria.

In a nutshell, these programmes were not poverty alleviation in their design; they lacked a clearly defined policy framework with proper guidelines for poverty alleviation. Within context, they suffered from political instability, political interference, policy and macroeconomic dislocations. They also lack continuity and in most cases were poorly implemented and above all are characterized by corruption on the part of government officials and the public. On a final note, poverty alleviation programmes are characterized by skepticisms in the following areas;

- (1) Sincerity of purpose.
- (2) Continuity in programmes.

(3) Planned monitoring and evaluation of beneficiaries.

Several studies 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 a bane of poverty alleviation/eradication programmes in Nigeria. He states that Ajakaiye has identified the following problems associated with the successive poverty reduction programmes, which I wholly agree with;

(1) Policy inconsistency and poor governance

(2) Ineffective targeting of the poor (leading to lockage of benefits to unintended beneficiaries).

(3) Unwieldy scope of the programmes resulting in resources being thinly spread among projects.

(4) Overlapping of functions which ultimately led to institutional rivalry and conflicts.

(5) Lack of complementarities from beneficiaries.

(6) Uncoordinated sectoral policy initiatives.

(7) Lack of involvement of social partners and other stakeholders in planning, implementation and evaluation.

(8) Poor human capital development and inadequate funding.

The Report of the Presidential Panel (1999) on streamlining and rationalization of poverty alleviation institutions and agencies listed some reasons it considered most relevant that account for the failure of the Nigeria poverty intervention measures. Most

of the reasons given are in accord to those mentioned above, with some additions as follows;

- (1) Gross mismanagement and lack of financial discipline.
- (2) Poor and inconsistent funding.
- (3) Policy inconsistencies occasioned by frequent change in government and absence in built sustainable mechanism.
- (4) Absence of a co-coordinating body necessary for effective implementation, coordination, planning, monitoring and evaluation of achievements and constraints.

Aliyu (2002) also identifies certain problems associated with the implementation in relation to poverty reduction coordination monitoring institution National Poverty Eradication Programme (NAPEP) as follows:

- (1) Weak response and commitment of the federal ministry on the roles of members of the State Coordination Committee (SCC) and contributions to the SCC.
- (2) Weak capacity of the state and LGA offices of the ministries in generating and processing the required data in their field operations.
- (3) Weak facilities and logistical support for NAPEP to effectively monitor all poverty related operations in the LGA, and lack of a compendium of information on all operational NGOs sorted out.

According to Ajakaiye in Jega and Wakili (2002), the enormous human and natural resources the government has committed to the war against poverty in Nigeria, through the activities of agencies, programmes and institutions were very huge and the rate of

poverty level has remained increasingly high. This according to him, could be attributed to a number of factors as outlined below, notably:

- (1) Policy inconsistency and poor governance.
- (2) Ineffective targeting of the poor, leading to leakages of benefits to unintended beneficiaries.
- (3) Overlapping of functions which ultimately led to institutional rivalry and conflicts.
- (4) Lack of compliment from the beneficiaries that resulted to misuse and fraud.
- (5) Lack of involvement of the social partners and other stakeholders in planning, implementation and evaluation of the programmes.
- (6) Over politicization of the programmes as a result of political interest and manipulation.

Kukah (2008) asserts that there is the need for Nigerians to appreciate the role and place of education in democracy. As long as our people remain uneducated, as a result of unqualified teachers and inadequate teaching/learning materials and also government unable to provide enough fund to cater for education in both structures and teaching materials, this could not produce the elites who will contribute towards the development of democracy in Nigeria. Rather they would continue to be vulnerable to many negative tendencies. As there is a strong affinity between education and democracy but poverty begets poverty, the motivation and basis for intellectual advancement are lacking in Nigeria. This in turn reflects in the overall level of scientific, technological, and general development of the nation. They would continue to remain vulnerable to many tendencies

of poverty, as there is clear relation between education and political consciousness. However, there is the need of achieving some functional level of literacy that can enable Nigerians to participate actively in the affairs of governing the country.

The place and role of women in our society has to be revisited, the traditional and retrogressive view of women in our society remains at large. Today, the large number of women participating in election and their professional competence calls for greater attention. The government should design some policies that can make the female segment of our society less vulnerable to diseases and ignorance, a dreadful feature of poverty. Another issue that needs consideration is the food security which is very imperative in nation building. Thus, food must be made available and affordable to the vast majority of the populace and the government in addition to supplying the food in abundance, should also introduce work-for-food scheme to cater for the teeming population of *Almajirai* (beggars) and the destitute on the roads.

4.6 History of Women Economic Empowerment in Nigeria

Women empowerment, in concept and practice, is complex due to various dimensions involved in it. There are myriad explanations and interpretations on what constitute the process of women empowerment. However, it is commonly accepted that women empowerment incorporates a few key elements including awareness, autonomy, self-reliance, rights, and engagement in the decision making process, capacity building, and certain levels of power (Panda, 2000).

Governments' failure to address gender inequalities and inequities in Nigeria gave the impetus for movements for the advancement of women. Pioneered by women leaders and NGOs, beginning in the 1960s and continuing in 1970s, women's rights movements

began to take shape. Women's rights movements, in addition to condemning the social and economic structures that result in gender bias, also took the constitutional and other rights-based approaches to promote their reform agenda. Another stream, women's welfare movement, focused on the welfare and rehabilitation of women who were victims of domestic and other violence against them. The push for economic independence became the key theme of another women's movement. All these three movements (rights, welfare and economic independence) coalesced together and became the overall women empowerment movement to fight all injustices against women.

Women's disenfranchisement mostly begins with the lack of access to wealth, income generation opportunities, and managing household finances. Since the mid-1970s several NGOs have emerged to address this and promote economic self-sufficiency for women through micro-loans and other schemes. Off shoots of these schemes are women self-help groups that take over the financing schemes and become NGOs themselves. They continue to impact the lives of millions of women, both in rural and urban areas by providing income generation opportunities. The second approach of women empowerment NGOs was through education. They increased awareness on the importance of knowledge as a way to achieve professional careers and participate in the political process.

Another form of women empowerment emerged from the feminist movement which began to shun all social, cultural or religious barriers to the advancement of women. Feminist leaders, through their writings generated a cadre of new generation of women who became followers of women's liberation. All the hard work by women's groups and NGOs have achieved considerable successes in various fronts. Currently, reports and

information released by medium and large size women development NGOs through their websites and other printed material indicate the impacts of their projects on their overall women empowerment agendas. In addition to these self-reported measures and indicators on varying levels of advancements, studies conducted by researchers at local and regional level NGOs have proved that women achieve considerable level of knowledge, economic and political empowerment by being members or beneficiaries of them (Kilby 2011; Margaret & Kala, 2013; Brahmhatt& Sheth, 2013).

4.7 An overview of the Kano Economy

Kano State is the commercial and investment hub of Northern Nigeria and the third largest non-oil and gas-economy in Nigeria with an estimated gross state product (PPP) of US\$ 15 – 19 billion. Commercial activities in Kano first developed with the establishment of the Kurmi market by the Emir of Kano, Muhammadu Rumfa, in the 16th century CE. Subsequent leaders made contributions to the emergence of kano as a leading commercial center in Sudanic Africa. During the Caliphate period in the 19th century the emirs Ibrahim Dado and Sulaimanu encouraged traders to move from Katsina, capitalizing on raids from the Hausa Sultanate of Maradi. The Jihad leaders of the Caliphate encouraged Kolanut trade and Kano was the greatest beneficiary with an annual turnover of about \$30 million. Craft industries also evolved in the pre-colonial period contributing to the prosperity of the province. Its economy is driven largely by commerce, manufacturing and substance agriculture which is the dominant activity with up to 71% of the population engaged directly or indirectly. The MSME (Micro, small and medium enterprises sector is strong and diverse with an estimated 1.6 million

businesses across all economic activities, and contributing approximately 60.7% of output and employment).

Kano State has historically been a major commercial and manufacturing center in the West African sub-region even before the incorporation of Nigeria into the European system of global commerce in the pre-colonial period. It served as a major entry port and the southern hub of the trans-Saharan trade route for centuries. In the 1950's and 1960's, Kano provided the bulk of Northern Nigeria's export products of groundnuts, cotton, hides and skins: - Kano's famous groundnut pyramids have become a national emblem portraying wealth and self-reliance. Throughout the 1970's and 1980's, Kano grew to become Nigeria's 2nd largest industrial and commercial centre with over 500 medium and large – scale industries, across all branches of manufacturing activities textiles and apparels, plastics and rubber, paper and paper products. Kano is favored to play a leading role in the Nigerian economy by its location, history and resource endowments. Its entrepreneurs have had a long history of contact with strategic markets in west central and Northern Africa, the Arabian Peninsula, Europe and the Far East (Kano State Investors Handbook, 2013 in NEPAD, 2007).

Its huge population of approximately 12 million people would provide an enormous market opportunity and serve as a potential reservoir of skills, in terms of population Kano State 7% of Nigeria, 13% of Northern Nigeria and even bigger than many successful nation states, such as Switzerland, Singapore and United Arab Emirates. The Agricultural Sector is huge and provides tremendous opportunities for primary processing and for local resource based industrialization. Agriculture occupies a prominent position in the state's economy as an employer of labour, provider of food and incomes for

households and supplier of raw-materials to industries. Approximately 75% of the populace is directly or indirectly engaged in some form of agricultural activity including crop, livestock and fishery production. Crop production with an estimated value of N721.20 billion constitutes more than 50% of Gross state product. Current annual production of grains exceeds 4 million metrication's. Arable crops that can be successfully grown in the state include cereals (Rice, wheat and barley) legumes (Groundnut), oil seeds (Soya, Beans, Sesame and castor), Fibers (Cotton and Sisal), Spices (Ginger Chills Pepper) all with export potentials. There are similarly horticultural crops that can be successfully grown, banana, sugar cane, onion, Mango etc.

The state government major policy objective is to transform the agricultural sector into an efficient, productive and profitable enterprise for food security for the population and for the supply of raw materials to the industrial sector. The government pursued this policy by:

1. Prioritizing irrigated farming to compliment rain fed agriculture.
2. Incentivizing the private sector to invest in the construction of storage facilities and the processing of farm products to reduce cost harvest losses.
3. Encouraging the private sector participation in all sub-sectors of agriculture, either directly or through joint ventures.
4. Encouraging the integration of crops and livestock farming systems and
5. The introduction of drought tolerant crop varieties. (Kano State investors Handbook 2013).

An estimated 64% of the population of Kano State (especially in the rural areas) lives under \$1 a day-an equivalent of N150 a day. A large proportion of this poor population is made up of the unemployed and the vulnerable, including children, women, youth and the physically and mentally challenged. Kano state has about 60% rate of unemployment. 37% of the population has no formal schooling; 47% are not literate, the majority of the women are not empowered and so remain unproductive. The women folk are at a disadvantage because of the prevalence of early marriage for young girls, which does not permit them to garner some measure of education or skills, and thus the necessary competencies to cope with the challenges of marriage and the wholesome nurturing of their children (in terms of their own education and health needs) to capacitate them to contribute effectively to the home and to the economy, generally, (Sources)

To combat the challenges of poverty and unemployment, the Kano state government has to as a matter of urgency revive the industries in the state, increase access of poor people to quality social services and essential infrastructure, effectively address the rising abuse of intoxicants and the resistance to the acquisition of skills and western education. The state also needs to address critical concerns relating to child marriage, the rampant misuse of men's right to divorce and also aim at empowering rural women, especially. Only an empowered woman would be enabled to cater for her health and educational concerns, with the consequential constructive impact on her family and community. Indeed, most of these challenges are derived from culture, rather than religion.

4.8 An Overview of the three Local Government Areas of the Study

4.8.1 Kura Local Government Area

Kura is a Local Government Area in Kano State, Nigeria. Its headquarters is in the town of Kura on the A2 highway. It has an area of 206 km² and a population of 144,601 at the 2006 census. The postal code of the area is 711. Kura was originated and centered on the famous River known as Rafin Kura situated in the southern part of the town, which was used for farming and drinking site for animals, centuries ago. Certainly it's very difficult to find the exact year or the era which the Kura peoples dwelled themselves in that fertile land. But what is known was that, Kura came to being probably in 18th century onward after being discovered as a route and encampment for Arabs and Tuareg caravans and traders. Around that time, people were only found in places like Alkalawa, Limamai, Yalwa, RimiDaddo, U/Gandu, U/Bugu etc. their local businesses was trading; farming; dyeing; weaving; hunting and blacksmithing. The locally made turban (Rawani Dan Kura) is another famous and important clothing item produced and known for sale as Rawani Dan Kura centuries ago. The turban was used by traditional rulers, elderly men, Rich men and Islamic Scholars. Kura people were known far and wide through their courage and commitment on those traditional and local occupations. Over 99% of the entire population was Muslims and are predominantly Hausa, Kanuri and Fulani tribes. The place was endowed with expanse of fertile land and good vegetation.

Therefore, Kura was now among the 44 Local Government Areas of Kano state Nigeria and was geographically located in the southern part of the state along a dual express way of Zaria-Kano Road which has a distance of about 35Km from the state capital. It was located at 11^o 46' 17" N to 8^o 25'49"E and covers an area of about 206km² Square

Kilometers (80 sq mi) of cultivable land with a population of about 144,601 at the 2006 census. It also shares common boundaries with Garun Malam local Government Area from the west, Madobi Local Government Area from the North, Dawakin Kudu Local Government Area from the East and Bunkure Local Government Area from the South.

Kura Local Government lies in the savanna region and become the most extensively irrigated Local Government in the State due to the introduction of the irrigation system in the area. As an agricultural town Kura was known for the production of food stuffs and Vegetable Crops both during the dry and rainy seasons. The dry seasons mostly starts from October to April, while the rainy season begins from April to September with an average annual rainfall of 134.4mm. The people of the local Government are 80% farmers who are engaged in mixed farming in both the seasons. Some of the crops produced in the area are Rice, Wheat, Maize, Millet, Guine-corn, Beans, Tomatoes, Onions, Sugarcane, Cucumber, Cabbage, Water melon, etc.

4.8.1.1 Kura under administrative government

During the reign of Alh. Audu Bako the first Kano State Governor who created eight administrative areas in the state, Kura found herself under Kano West Administrative Area with the headquarters at Rano. Kura was incessantly under Kano West Administrative Area until local government reforms were introduced in 1976 by a Military Government Headed by General Murtala Muhammad which adjusted Kura to be among the two Districts (Kura and Rano) in Rano Local Government and the headquarter was at Rano.

Due to rapid development of Kura, the then Kura District was removed from Rano Local Government during the Second Republic Politics by Alh. AbubakarRimi and formally

become one among the newly created nine Local Government Councils in the State with a head quarters at Kura, making the total of twenty nine local Governments in the State. The creation of Kura local government gave Alh. Garba Adamu a chance of becoming the first chairman in the local government between December 1980 –October 1983 and Alhaji Sunusi Gambo a prominent NEPU Stalwart as a second chairman ruled around October 1983 to January 1984 respectively before it was dissolved by the military administration of Buhari/Idiagbon in 1984.

After the return of Kura District back to Rano Local Government, two prominent people from Kura were blessed to become chairmen in old Rano local government council from 1986-1989, they are: Alh. Sule Umar Kura II (Ward Head S/Kura) and Hon. Umar Datti Kura (Former Member National Assembly). In 1989 the military regime of General Badamasi Babangida created newly twenty six (26) local government councils including Kura with the Head quarters at Kura Town. Till now Kura as a local government council witnessed tremendous developmental work as a democracy dividend within its ten wards.

4.8.1.2 Kura and Social Amenities

Kura has numerous social amenities ranging from Schools, Health facilities, Shari'a and majistrate court, Banks, to Tertiary Institutions, etc. Kura was also connected to the National Grid Line of NEPA during the Alh. Abubakar Rimi regime and received Radio and Television transmission and services of all Nigerians communication company such as MTN, GLO, Airtel, Etisalat etc. and have three operational banks (Mainstreet Bank, Access Bank and Community Bank).

Kura local Government has a total of twenty six (26) Health Facilities among them 2 are private, 2 were constructed by the Kano State Government, 1 by community and 21 by the then Local Government council.

4.8.1.3 List of health facilities in Kura local government area

SN	NAME OF HEALTH FACILITY	LOCATION/WARD	OWN BY
1	KURA GENERAL HOSP.	KURA TOWN	STATE
2	AZORE HEALTH CLINIC	DALILI	LGA
3	HADEJIA JAMA'ARE H/POST	DALILI	LGA
4	KURA SURGERY & MATERNITY HEALTH CENTER	DALILI	PRIVATE
5	PRIMARY HEALTH CARE	D/HASSAN	LGA
6	D/HASSAN HEALTH CLINIC	D/HASSAN	LGA
7	MCH/HEALTH CLINIC DUKAWA	DUKAWA	LGA/STATE
8	KUNSHAMA (A) HEALTH CLINIC	DUKAWA	LGA
9	KUNSHAMA (B) HEALTH POST	DUKAWA	LGA
10	GAMADAN HEALTH POST	DUKAWA	LGA
11	NASARAWA HEALTH CLINIC	GUNDUTSE	LGA
12	GAINAWA (A) HEALTH CLINIC	GUNDUTSE	LGA
13	GAINAWA (B) HEALTH POST	GUNDUTSE	LGA
14	KARFI HEALTH CLINIC	KARFI	LGA
15	KARFI M.C.H	KARFI	STATE
16	KADANI HEALTH CLINIC	KOSAWA	LGA
17	BIGAU HEALTH POST	KOSAWA	LGA
18	GAJINGIRI HEALTH POST	KOSAWA	LGA
19	IMAWA HEALTH POST	KOSAWA	LGA
20	GURAZA HEALTH POST	KOSAWA	LGA
21	SANI MARSHAL MEMORIAL & MATERNITY CENTER	KURUNSUMAU (HARBATSA)	LGA
22	KIRYA HEALTH CLINIC	R/DUKA	LGA
23	'YAR-KANYA HEALTH POST	R/DUKA	LGA

24	RIMIN KWARYA HEALTH POST	R/DUKA	LGA
25	GODAR ALI HEALTH POST	R/DUKA	LGA
26	SA,ADATUL KHUBRA MATERNITY & HEALTH CENTER (DR. BALA)	S/KURA	PRIVATE

In terms of education, Kura has the total of 113 primary schools registered with the local government education authority, 10 private schools and 5 tertiary institutions.

4.8.1.4 Public Primary Schools in local Government

S/n	Category	Quantity	Remark
1	Model Primary Schools	3	
2	Special Primary Schools	2	
3	L.I.P	1	
4	Nomadic Primary Schools	4	
5	Special Need Primary School	2	
6	Circular Conventional Schools	29	
7	Qur'anic General Pri. Schools	7	Traditional Setting
8	Qur'anic Primary Schools	9	
9	Islamiyya Primary Schools	47	
10	Islamiyya General Pri. Schools	9	Night Schools
TOTAL		113	

4.8.1.5 Tertiary Institutions in Kura Local Government

S/N	Institutions	Establishment	Location
1.	Kano State informatics institute	Kano State	Kura
2.	Kano State Sport institute Karfi	Kano State	
3.	College of Islamic Studies Kura	Private	
4.	Classic I.T. Consult Limited	Private	
5.	Annur Institute	Kano State	Karfi

4.8.2 Gwarzo is a Local Government Area

Gwarzo is described as one of the important old towns in Kano region, after Godiya and Dutsen Danbakoshi, whose existence were noted as early as the 17th century. The area known as Kasar Gwarzo is situated in the western part of Kano state. Politically it is part of the western senatorial district of Kano state in northern Nigeria. As a local government, Gwarzo local government is bounded by Dayi in Manumfashi local government area of Katsina state, and Rogo local government area in the west, to the south- east by Rimin-Gado and karaye local governments, and to the north by Shanono and Dawakin-Tofa Local government areas respectively. The population of Gwarzo local government was estimated at about 224,981 people (Population Census1991).

Gwarzo is a Local Government Area in Kano State, Nigeria. Its headquarters is in the town of Gwarzo. It has an area of 393 km² and a population of 183,987 at the 2006 census. Gwarzo local government is naturally blessed with natural resources endowment such as tarpaulins, gold, coal, fertile land for planting any type of crops. The local government has a large forest of about 900,000msq² called Katata forest, the forest has different types of wild animals, it is a towrist attraction.

The climatic condition of Gwarzo local government area is favorable for agriculture and other human activities just like other parts of Kano state.

The soil of the area is very fertile and that probably explains the reasons for attracting the early settlers to the area. The rain fall in the area like most part of Kano region comes during the months of May/June. It lasts for a period of five mouths during which most agricultural activities usually take place i.e. From May to September/October. This is

followed by a dry season of about six months. The dry season is divided into ‘Hunturu’ and ‘Bazara’ season. During this period crops are harvested and kept for the year.

There are several tradition aimed at explaining the origin and derivation of the word Gwarzo. The first tradition on the origin of Gwarzo says the history of the town is associated with the name of a brave hunter known as “Gwarzo” who settled in the area probably one thousand years ago. He followers settled in the present Gwarzo town. Later another person Malam Rashidu arrived and settled in the area. Mallam Rashidu was said to be an Islamic scholar. A group of cattle rearers led by man known as “Isau” joined the earlier two inhabitants and established their settlement close to the house of the Islamic scholar Mallam Rashidu. Another version claims that Gwarzo was the name of a person who belongs to the Maguzawa group of Hausawa who settled at the present site of Gwarzo after whom the town was named. According to the other version the origin of Gwarzo is derived from the name of a person Mohammadu Gwarzon Yaki who came from the east probably around the area that today forms part of Jigawa state. He was influenced to settle in Gwarzo area due to the soil fertility which supports agriculture and other human activities. The area was thus named after him. Others suggest that the early settle of Gwarzo was a certain Mallam Adamu Katamba who came from Katsina area and settled with his followers. He was accompanied by Muhammad Gwarzon Yaki.

Malam Adamu who was an Islamic scholar with a large number of followers and disciples settled at Katambawa in present Gwarzo town. As an Islamic scholar he has contributed a lot to the development of Islamic education.

The history of Islamic education in Gwarzo is traced to the 17th century when the legendary Islamic scholar Malam Rashidu arrived in the area with his disciples. On his arrival Mallam Rashidu was said to have established a school where he taught his disciples. Lessons taught included reading the holy Qur'an, Arabic language and Fihq (jurisprudence). With time people joined his school from the nearby settlements and took instructions on various aspects of Islamic education. As the school expanded due to the large number of disciples, it became necessary to establish its branches in other areas. This Mallam Rashidu did with the help of his senior disciples whom he appointed as teachers in the newly opened classes. This helped greatly in the spread of Islam among the pagans (Maguzawa) and also towards the spread of Islamic education among the people of the area.

The research report lays emphasis on educational sectors and development on education in Gwarzo Local Government area. This education is categorized into three different phases. These are the traditional Islamic and Western education system which served as the major agents of development in the Local Government area. The traditional and Islamic type of education were practiced by the early settlers of Gwarzo two with reference to the personalities associated with the foundation of the town i.e., Gwarzo Bamaguge, and his follower. These contributed to the development of traditional education in the early period. Mallam Rashidu Mallam Adamu Katamba were Islamic scholars who contributed to the spread of Islamic education in Gwarzo area.

Lessons taught included Qur'an, Hadith, Fiqh as well as Tauhid. The period for the admission of students into these schools is any time within the year. This depended on the physical and mental ability of the prospective students. His parents usually carried him to

the teacher who assessed his abilities and confirmed his admission. All necessary literatures especially books were purchase for the student by his parents. The schools were controlled by the teachers in cooperation with the senior students who have attained some level of knowledge. In matters of discipline, the students were said to be strict adherent of the rules and regulations spelt out by their teachers.

It is within the contribution of Islamic education the building of many Islamiyya schools in Gwarzo Local Government like Zonal Islam, Kawuri, Nural Quran Islamiyya, Nurul uda Islamiyya, and host of others. The schools operated on a session basic daily i.e. morning and evening. The morning session beings immediately after Subh prayer (dawn prayer) and ends at eleven o'clock (11:00am). The evening session commences after Asr prayer (Late afternoon) at four o'clock and ends at six o'clock (6:00pm). Though the schools initially started with a small students population their number however continued to increase due to the importance attached to education by the community.

The greatest development is western education in Gwarzo is traced back to colonial period. As early as 1928 western education was introduced in the area with the establishment of the first elementary school. The school started with sixty-three student (63). Education witnessed gradual development over a long period of time with establishment of more schools. By 2003, there are about one hundred registered primary schools under Kano State Primary Education Board. They are manned by senior and junior staffs, both academic and non academic about (1262) in number. A number of both junior and senior secondary schools were also established in the area. In addition by the year 2002 two higher institutions were established. These are the school for Distance Learning and School of Environment Studies. Many association were founded, towards

the objective. These include Gwarzo Local Government Student Association (GWALSA), (YARD) and (GYMA) by estimation the number of students from the Local Government studying in different other institutions across Nigerians and over seas could be at about (3,000).

These are primary different courses at N.C.E, Diploma, Degree and Post Graduate levels. These are all geared towards aiding the education development of the area.

A number of educated personalities have also contributed a lot to the development of education at various levels. This range from assisting the students to again admission into secondary schools and higher institution to awarding financial assistance to the students. These include such personalities as Mallam Kabiru Ahmad Gwarzo of Kano State college of education (Dean) school of language, Mallam Abdul – Wahab whose name now the Gwarzo elementary school bears as a mark of tribute to his achievement in this regard. In addition, the two personalities in co-operation with other indigenes from the Local Government too numerous to mention seceded in employment opportunities for a number of people in public and privet sectors. This may have pointed to the large number of executive and political appointees from the Local Government area at three levels of Governments i.e. the Federal, State and Local Government.

The development of education in the Local Government in the Local Government has its influence on the economic development in the area. Agricultural being the dominant economic activity of the people received a boost from development in education. This had to do with the improvement in new farming techniques, introduction of improved seed and agricultural extension. Trading and other local occupations prospered. A

number of people are now engaged in both wholesale and retail business. The traditional weaving and dyeing industries too continued to feature despite competition from modern textile industries.

<i>Name</i>	<i>Status</i>	<i>Population Census 1991-11-26</i>	<i>Population Census 2006</i>	<i>Population Projection 2016-03-21</i>
Gwarzo	Local Government Area	118,778	183,624	255,400
Area 393 km ² – Density: 649.9/Km ² [2016] change: +3.35% /years (2006 – 2016)				

Sources: National Population Commission of Nigeria (Web), National Bureau of Statistic (web).

4.8.3 Bunkure is a Local Government Area

Bunkure local government is a southern region of Kano state, it was created in 1989 from the old Rano local government; its population based on the 2006 census is figures is 195,040 and it has a land area of 60,000 squares meters; the climate is tropical and their major occupation is farming and rearing and trading. It is boarded by Kura local government in the west Dawakin Kudu to the east and Rano local government.

The local government has 31 communities and it is divided into ten (10) ward there is one district head and 31 village heads. Bunkure local government has been ruled by the following traditional rulers. Bunkure local government area was created in 1991 by the Babangida's military regime and situated in the south east of Kano state with a population of 170,891. The headquarters of the local government is in Bunkure town with a distance of about 35kms from the state capital. It covers an area of 432sqkms. The inhabitants are mostly farmers, petty traders and cattle rearers.

4.8.3.1 Geographical Condition and Natural Resources

The local government lies within the Savannah region with dry and rainy seasons. The dry season starts from October to April while the rainy season commences from October to April while the rainy season commences from May to October with an annual rainfall of 700mm. Bunkure has great agricultural potentials with vast land for dry and rainy season farming. Dry season crops include wheat, maize, cassava, rice, tomatoes and vegetables. Rainy season crops consist of guinea corn, sugarcane, pepper, beans, seeds, groundnuts etc.

Bunkure local government is also rich in animal husbandry and fishery. It has the Bunkure cattle ranch and other private dairy and private dairy and poultry farms. Bunkure fisheries is located of Gafan. The Local government has thirty one 31 villages such as Sanda, Jarnawa, Dundu, Torankawa, Kumurya, Dususu, Unguwar Gajera, Surai, Barkum, Laran Tudu, Bunkure Dundu, Kulluwa, Jalabi, Tudun Unguwa Gaji, Gwamma, Gwanneri, Togugu, Lariski, Gunki, Zango Buhari, Saborn Ruwa, Gurjiya, Daganawa, Unguwar Rimi Falunggu, Chirin, Kode, Dogon Jeji, Gafan, Bono, Bandutse, Bakutawa etc.

Bunkure local government is naturally blessed with fertile land for agricultural production and industrial development and the people are farmers, traders and civil servants. The main crops produced in the area are millet, guinea corn, beans, maize, rice, pepper, cassava, potatoes, groundnuts, carrots, garden eggs and many others.

Beside production of such crops some people in that area keep or rear animals like cows, sheep, goats, donkeys, and poultry. Also some of them are engaged in making calabashes,

weaving and blacksmithing, wood carving and leather work. So many economic activities have been taking place in that particular town for years.

Education development of the area has taken place from the year 1979 that was during the introduction of universal primary education (U.P.E) in which additional schools were constructed throughout the thirty one (31) villages due to the increasing number of youths, in the area. Also the existing ones were renovated and expanded to meet the arousing figures of the youths in that area.

The climatic condition of this area is the tropical wet and dry type, although climatic changes are believed to have occurred in the past. The climate is characterized by seasonal variations as a result of the following reasons:-

- i. A cool dry season from December to February.
- ii. A wet season was started May/June to September.
- iii. A season of decreasing rainfall and temperature from October to November.

The rainy season normally starts from May and end up in October although the length varies with annual rainfall distribution usually being 250mm. The rainfall is at its peak in the months of July and August. The heaviest rainfall is recorded during these two months which represents nearly 65% of the total rainfall throughout the year. The rainfall is accompanied by strong wind around July to August with lightning and thunderstorm.

The vegetation of Bunkure Local Government area is typical of the Sudan Savannah. It is composed of a variety of few-scattered trees over and expanse of grass land. The trees are characterized by broad canopies and they are not higher than 20meter tall the baobab is the peculiar tree which is taller and larger than others and which is very common all; over

the land scope. Most of the trees are adapted to drought conditions through their long tap-roots, lathy leaves and tiny leaves. They retain their green colour throughout the year, others, shed their leaves during the dry season. Other plants in the area include those that store a lot of water in their stems and leaves. These supply plants include shrubs and creepers.

In addition, the vegetation is fast losing its national identity due to the deforestation of the area through cutting up the trees, clearing the area for expansion of farmlands and constant overgrazing.

4.9 Women Farmers Advancement Network (WOFAN): An Overview

WOFAN was formed as a response to the plight of the rural women in Northern Nigeria, where most of the people are voiceless, poor and absolutely dependent on poor resources through the use of local/ indigenous technology. The low literacy level and lack of awareness on many socio-economic issues of the rural women was also the bedrock for the establishment of WOFAN and interest in rural development! WOFAN's aim is to improve and promote the economic, social and political empowerment of rural women and youths to transform agriculture into business and develop positive linkages across all the agricultural value chains including access to finance and technical know-how. WOFAN over the years has supported and helped thousands of households scale up and diversify their incomes, constructed and supported hundreds of schools and Islamiyya centers across Northern Nigeria and supported rural education and improved livelihood of the girl-child and women empowerment (www.wofan-ng.org).

Women Farmers Advancement Network (WOFAN) is a non-governmental, non-religious, non-political and non-profit making organization that was established in June

1993 and was incorporated with the State Governments as a Community Development Association (CDA), example Kano State Government in 1995. WOFAN provides a wide range of services to rural communities so as to alleviate poverty and promote economic, social and political empowerment, especially among women and youths that constitute the target beneficiaries of WOFAN (www.wofan.org.ng_2014).

The partners of WOFAN include the Electronic Community; British Council, Kano; UNDP (national and state levels); Canada Funds, Lagos; UNICEF, Bauchi; Friedrich Ebert Foundation, Lagos; IFAD Project, Katsina and Sokoto States; Community Development Project, Jos; DEC, Bauchi and Enugu; NIRADO, Lagos; NEST, Ibadan; Food Basket International, Ibadan; Federation of African Media Women/SADC-Zimbabwe-FAMW/SADC; CRUDAN, Jos; Women's Health & Economic Development Association Of Nigeria (WHEDA), AkwaIbom State; Rahama Women Groups, Bauchi; and Bernard Van Leer Foundation, Netherlands (www.wofan.org.ng_2014).

In 1993, Hajiya Salamatu Garba had a chance to meet with a pregnant woman on a visit to her native region of Kaduna, Nigeria. That had a profound effect on her. "She saw herself as being a 'reproductive machine,' always either pregnant, nursing a child, doing household chores, being obedient and loyal to men, etc.," Salamatu explained. During a subsequent visit, Hajiya searched for the woman, but learned she had died in childbirth. That experience inspired Salamatu to begin working on behalf of the women in the area by founding the Women Farmer's Advancement Network: (WOFAN) with support from USAID.

Focusing on northern Nigeria, WOFAN provides a wide range of services, including education about health issues, literacy training, economic empowerment micro-credit for

farmers, childcare development, leadership skills, and HIV/AIDS awareness. One of its primary goals is teaching women about soil, water, and agro forestry conservation. WOFAN achieves its goals by organizing gender-specific groups of 10-20 people each and training the group members, who must be together at least six months to benefit from WOFAN's programs, on a variety of topics, including encouraging good gender relationships and discouraging social exclusion. Women's groups account for 75% of the total, while 25% consist of young men or children. There are currently 60 functioning groups registered with WOFAN.

WOFAN has established an 18-month partnership with USAID to improve access to clean water in 48 communities located in the states of Bauchi, Kano, and Sokoto. To date, the partnership has helped to build and operate hand pumps boreholes, rain catchment systems, ventilated pit toilets, and hand washing stations. They have trained 340 people - many of them women - to maintain and repair the hand pumps. WOFAN also added information about sanitation and water usage to its weekly radio broadcast that informs women about new farming technology.

One of the partnership's greatest successes was providing two blocks of 16 toilet facilities and 24 water outlets to the Special Education Centre in Bauchi. The school educates approximately 700 students who are deaf or blind. "We hope that this will improve learning and good health for all the students," said Salamatu " The school's principal, Mallam Maikano, told to me that parents are now more Willing to allow their children to attend the school," she added. At the Special Education Center, as at all beneficiary schools, WOFAN helped to establish school gardens which utilize hand pump sprinkle water for irrigation and teach students good agricultural practices. In the Ningi area of Bauchi state, the partnership's

slogan is "Our Health is in Our Hands." Their efforts empower residents to improve their own health and hygiene -in addition to enhancing educational opportunities and fighting poverty in the region.

WOFAN generally involves the household in its activities with the aim of improving gender relations by encouraging the involvement of men and women in project intervention at all levels of the project cycle. WOFAN groups are mostly women groups but with a few men youth groups and members tend to be involved in similar economic activities. Presently, there are about 150 rural groups, about 75% of which are women groups and 25% are men youth groups that are registered with WOFAN, with over 2,250 members. However, of these 150 groups, about 60 groups are functional (UNDP, 2008).

To benefit from programme activities of WOFAN, a Community Group must be together for a minimum of six (6) months and demonstrate good leadership and unity within themselves. During the period, group members would have undergone some relevant training to build their capacity. Though WOFAN's strength is in building the capacities of the rural groups, 25% of its support goes to youth organizations and men to assist in promoting good gender relations and effectiveness of the projects as well as to discourage social exclusion. WOFAN groups are mostly illiterates who are helped to attain functional literacy during the course of its project with them. In recognition of this, WOFAN has designed a curriculum called the 'Community Women Curriculum', which is a functional literacy programme to be completed within two years (Catherine, 2011). With its headquarters in Kano WOFAN works with about 60 functional women, men and youth groups in Local Government Areas (LGAs) across the state. It also works with 250

women's groups in five different states in Northern Nigeria in an effort to empower them with different entrepreneurial skills.

4.9.1 Objectives of WOFAN

WOFAN was founded in the early 1990s. Initially, WOFAN helped women farmers in rural areas with a functional literacy programme, health issues and agricultural technology. As time goes on, WOFAN expanded its activities to achieve the following objectives www.wofan.org.ng:

1. To improve the involvement of traditional authorities in the implementation of development oriented projects, through a 'bottom-up' approach.
2. To enhance the level of grassroots participation in rural development projects.
3. To promote effective micro planning of land and water resources use and conservation.
4. To increase the share of small enterprises in the provision of agro-based services, such as pest control and food processing.
5. To support the community from a holistic point of view, thereby providing service through health, education, childcare, economic and political empowerment of community members.

4.9.2 WOFAN's future plans

WOFAN's future plans include www.wofan.org.ng:

- a. Training of other NGOs in strategic methods of dealing with rural communities.
- b. Exploring further areas of collaboration between WOFAN and other NGOs.
- c. Continuing the award by WOFAN of micro-credits to rural community members.

- d. Utilizing cowpea seeds, young pods, and fodder for nutritional purpose both for human beings and animals.
- e. Providing further training in the area of STD/HIV/AIDS awareness.
- f. Empowering women farmers both politically and economically.

CHAPTER FIVE

DATA PRESENTATION AND ANALYSIS

5.1 Introduction

This chapter deals with the presentation of data collected via questionnaire and interviews . Descriptive statistics in terms of frequency distribution table and percentages are used in analyzing the data. The three propositions formulated in this study are tested and analyzed in this chapter. The questionnaire administered to the target beneficiaries of WOFAN programs is presented first and then followed by the questionnaire administered on the staff of WOFAN. Responses of the respondents during interviews were also documented. Out of 291 questionnaires distributed, 280 were duly completed and returned by the respondents in the study area. In addition, a separate questionnaire was equally administered on ten (10) staff of WOFAN to elicit additional data on their economic activities in the study area.

5.2 Descriptive Statistics of Respondents' Questionnaire

Table 5.2.1: Age of the respondents for both beneficiaries and WOFA'S staff

<i>Age of Beneficiaries</i>	<i>Frequency</i>	<i>Percentage (%)</i>
18-35	85	30
36-49	107	38
50 and above	88	32
Total	280	100

<i>Age of WOFAN's Staff</i>	<i>Frequency</i>	<i>Percentage (%)</i>
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18-35	3	30.0
36-49	5	50.0
Above 50	2	20.0
Total	10	100.0

Source: Author's Fieldwork, 2017

Table 5.2.1 reveals that 85 (30%) of the target beneficiaries of WOFAN programmes are between the age of 18-35, 107 (38%) between 36-49 and 88 (32%) are 50 and above years. This implies that most of the target beneficiaries of WOFAN programs in the study area are between 36-49 (38%).

It also reveals that 3(30%) of the staff of WOFAN are between the age of 18-35, 5(50%) between 36-49 and 2(20%) are above 50 years. This implies that about 5 (50%) of the staff of WOFAN are 36-49 (50%).

Table 5.2.2: Marital Status of the respondents from both beneficiaries and WOFAN'S staff

<i>Marital Status of Beneficiaries</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Single	50	30
Married	120	38
Divorced/Widow	80	32
Total	280	100

<i>Marital Status of WOFAN's Staffs</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Single	2	20
Married	3	30
Widow	5	50
Total	10	100

Source: Author's Fieldwork, 2017

Table 5.2.2 show that, 50 (30%) of the beneficiaries are single, 120 (38%) are married whole 80 (32%) are either divorces or widows.

It also shows that, 2(20%) of the staff of WOFAN are single, 3 (30%) are married while the remaining 5 (50%) of them are divorcees. Clearly this implies that, divorcees constitute 5 (50%) of WOFAN staff. This further indicates how WOFAN reduce poverty and encourage political participation among divorcees in the study area.

Table 5.2.3: Qualification of the target beneficiaries of WOFAN programmes and WOFAN staff

<i>Educational Qualification of Beneficiaries</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Primary	70	25
Secondary	105	37
OND/NCE	85	31
Others	20	7
Total	280	100
<i>Educational Qualification of WOFAN's Staff</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Primary/Secondary	1	10
OND/NCE	5	50
Degree/HND	4	40
Total	10	100

Source: Author's Fieldwork, 2017

It can be established from table 5.2.3 that 70 (25%) of the target beneficiaries of WOFAN programs possessed the primary school certificate, 85 (31%) have OND/NCE whereas 105 (37%) earned secondary certificates. It further reveals that, 20 (7%) of them have no qualifications. This shows that most of the beneficiaries of WOFAN economic activities in the study area are secondary school leavers. It further implies that most the

respondents (females) do not like to work or continue with their studies as it is against their cultural and religious orientations in the study area. This further shows that most of the women in the study area are secondary school leavers.

The Table also shows that 1 (10%) of the staff of WOFAN has a primary/secondary school certificate, 5 (50%) have NCE/OND certificates and 4 (40%) of them have Degree/HND certificates.

Table 5.2.4.: Occupation of the target beneficiaries of WOFAN programs

<i>Occupation of Beneficiaries</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Civil Servants	87	31
Farmers	93	34
Others	100	35
Total	280	100

Source: Author's Fieldwork, 2017

Table 5.2.4 shows that 87 (31%) of target beneficiaries of WOFAN programs are civil servants, 93 (34%) are farmers; and 100 (35%) of them are either businessmen/women or doing nothing as their source of livelihood.

Table 5.2.5: Target beneficiaries' Assessment of the strategies put in place by WOFAN in promoting women economic empowerment in the study area.

<i>Responses</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Ineffective	85	30
Effective	195	70
Total	280	100

Source: Author's fieldwork, 2017

Table 5.2.5 reveals that 85 (30%) of the target beneficiaries of WOFAN programs opined that, the strategies put in place by WOFAN in promoting women economic empowerment in the study area are ineffective. On the other hand, 195 (70%) of them are of the view that, the strategies put in place by WOFAN in promoting women economic empowerment in the study area are very effective. This means that, the terms and conditions governing the soft loans offered by WOFAN to its target beneficiaries who took part in its empowerment programs are very effective in promoting women economic empowerment in the study area. The figure below provides a clearer demarcation between those who viewed the strategies as ineffective and those who saw them as effective.

However, an interview with some of the respondents in the study area contradicted the opinion of those who agreed that the strategies put in place by WOFAN in promoting women economic empowerment are effective. Some of the respondents interviewed are of the opinion that the strategies put in place by WOFAN are ineffective. One of them had this to say:

“The conditions attached to WOFAN’S strategies vis-à-vis training of women disbursement of empowerment tools and the duration spent in acquiring this entrepreneurial skills are too brief and sometimes ineffective”.

Table 5.2.6: Target beneficiaries’ Response about the Role of WOFAN in promoting women economic empowerment in the study area

<i>Responses</i>	<i>Frequency</i>	<i>Percentage (%)</i>
Disagree	90	32
Agree	190	68
Total	280	100

Source: Author’s fieldwork, 2017

Table 5.2.6 reveals the views of the target beneficiaries of WOFAN programs about the role of WOFAN in tackling poverty with a view to promoting economic empowerment among the women in the study area. It shows that 90 (32%) of the target beneficiaries of WOFAN programs disagreed that WOFAN played a leading role in promoting economic empowerment among the women in the study area. Similarly, 190 (68%) agreed that, WOFAN played a leading role in promoting economic empowerment among the women in the study area. This finding is further attested by the views of some respondents in Kura who during an interview said:

“My encounter with WOFAN as an NGO has totally changed my economic status. Before I depended on my husband for everything including needle; but now I am on my own. I even cater for the petty needs in my household.”(Zainab, 2016, Kura).

Another beneficiary of WOFAN economic activities interviewed again by the researcher about the role of WOFAN in tackling poverty stated that, WOFAN succeeded in wiping the tears of many people in Kano state and beyond. She narrated her interaction with WOFAN as follows:

“Presently, I am self-employed after receiving farming training by WOFAN. I felt overwhelmed with joy because WOFAN helped me to realize my potentials. A part from being self-employed, I am now training others to be self-employed”. (Maryam, 2016, Gwarzo).

5.3 Descriptive Statistics of the Questionnaire administered to the Staff of WOFAN

5.3.1 Gender of the respondents

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Male	6	60.0
Female	4	40.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.1 shows that 6 (60%) of the staff of WOFAN are male while the remaining 4 (40%) of them are female. This implies that most of the affairs of WOFAN are spearheaded by male staff.

Table 5.3.2 Staff view on the nature of the strategies put in place by WOFAN to promote women economic empowerment in the study area

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Effective	8	80.0
Ineffective	2	20.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.2 reveals the views of the staff of WOFAN about its role in promoting economic empowerment among women in the study area. It shows that 8 (80%) of them believe in the effectiveness of the strategies put in place by WOFAN in promoting economic empowerment among women in the study area. Similarly, 2 (20%) viewed the strategies put in place by WOFAN in promoting economic empowerment among women in the study area as highly ineffective. A resource person saddled with training women in different skills opine that, WOFAN played a leading role in tackling poverty via women

economic empowerment in the study area. According to him, so many women who took part in WOFAN economic activities are now self-employed. He further observed that: (“WOFAN as an NGO succeeded in training women in tailoring, modern farming, bread-making, palm oil and other petty trading. WOFAN in a nutshell moved many women, especially the rural ones out of the scourge of poverty”.

However, an interview made by the researcher with the strategic planning officer of WOFAN reveals that the strategies put in place by WOFAN to tackle poverty via promote women economic empowerment are well designed in line with the demands of its target beneficiaries. The strategic planning officer of WOFAN further asserted that:

“WOFAN as an NGO has put in place a number of strategies aimed at tackling poverty via women economic empowerment. These strategies include free training programme and acting as a guarantor for the trainees aiming at applying for bank loans to start certain businesses after the training”.

Table 5.3.3: Staff responses on the factors hindering successful operation of WOFAN

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Agreed	7	70.0
Disagreed	3	30.0
Total	10	100.0

Source: Author’s fieldwork, 2017

Table 5.3.3 reveals that 7(70%) of both the staff of WOFAN and its target beneficiaries viewed poor government support as an impediment to its successful operations. In the same vein, 3(30%) of both the staff of WOFAN and its target beneficiaries do not see poor government support as an impediment to its successful operations. This implies that

about 7(70%) which comprises the majority of the respondents agreed that poor government support is among the factors hindering successful operation of WOFAN in the study area. The above table is further shown in the figure below.

Table 5.3.4 Misplacement of Priorities

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Agreed	8	80.0
Disagreed	2	20.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.4 shows that 8 (80%) of both the staff of WOFAN and its target participants in the study area were of the view that, there is misplacement of priorities in terms of how WOFAN conduct its affairs with a view to promoting economic empowerment among women. The remaining 2 (20%) of them disagreed that, there is no misplacement of priorities in terms of how WOFAN conduct its affairs with a view to promoting economic empowerment among women in the study area. The above frequency distribution table is further shown in the figure below.

Table 5.3.5 Inadequate Finance

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Agreed	4	40.0
Disagreed	6	60.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.5 reveals that 4(40%) of both the staff of WOFAN and its target beneficiaries viewed inadequate financing as an impediment to its successful operations. In the same vein, 6 (60%) of both the staff of WOFAN and its target beneficiaries do not see inadequate financing as an impediment to its successful operations. This implies that about 6(60%) which comprises the majority of the respondents agreed that inadequate finance is not among the factors hindering successful operation of WOFAN in the study area. The above tabular illustration is further shown in the figure below.

Table 5.3.6 Unqualified Staff

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Agreed	6	60.0
Disagreed	4	40.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.6 shows that 6(60%) both the staff of WOFAN and its target beneficiaries viewed unqualified staff as an impediment to its successful operations. In the same vein, 4(40%) of both the staff of WOFAN and its target beneficiaries do not see unqualified staff as an impediment to its successful operations. This implies that about 6 (60%) which comprises the majority of the respondents agreed that existence of unqualified staff is among the factors hindering successful operation of WOFAN in the study area. The above frequency distribution table is further shown in the figure below.

Table 5.3.7 Limit of Coverage

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Agreed	7	70.0
Disagreed	3	30.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.7 shows that 7(70%) both the staff of WOFAN and its target beneficiaries viewed the limit of coverage as an impediment to its successful operations. In the same vein, 3(30%) both the staff of WOFAN and its target beneficiaries do not see the limit of coverage as an impediment to its successful operations. This implies that about 7 (70%) which comprises the majority of the respondents agreed that the limit of coverage is among the factors hindering successful operation of WOFAN in the study area. The above frequency distribution table is further shown in the figure below.

Table 5.3.8 Inaccessibility to WOFAN economic empowerment activities

<i>Responses</i>	<i>Frequency</i>	<i>Percentage</i>
Agreed	4	40.0
Disagreed	6	60.0
Total	10	100.0

Source: Author's fieldwork, 2017

Table 5.3.8 shows that 4(40%) both the staff of WOFAN and its target beneficiaries opined that there is inaccessibility to WOFAN programs in the remote places in the study area. Similarly, the remaining 6(60%) of both the staff of WOFAN and its target beneficiaries do not see inaccessibility to WOFAN programs in the remote places in the study area as an impediment to its successful operations. This implies that about 6 (60%)

which comprises the majority of the respondents disagreed that inaccessibility to WOFAN programs in the remote places is not an impediment to its successful operations in the study area. The above frequency distribution table is further shown in the figure below.

However, an interview made with other staff of WOFAN revealed that poor government support, misplacement of priorities, inadequate finance, unqualified staff and the limit of coverage are not the only problems militating against WOFAN in this study area. Poor salary misunderstandings of priorities of WOFAN as well as mode of operations are other problems hindering successful operation of WOFAN in the study area. In an interview with manpower planning officers, among others, the manpower planning officer of WOFAN suggested collaboration with other donor agencies to fund the activities of WOFAN. He further stated that:

“For WOFAN to function effectively, well trained staff, modern facilities, strengthening partnership with government and other NGOs must be done”.

Similarly, a beneficiary of WOFAN interacted with the researcher suggested a number of ways through which WOFAN can be improved in the study area. Easy access to WOFAN, provision of take-up tools after training, opening up of WOFAN centers close to the households of beneficiaries are what was suggested by one of the beneficiaries at Kura local government.

Table 5.3.9: Prevalence of poverty in three selected local governments and the effort made by NGOs in Solving it.

Gwarzo Local Government		Responses	Frequency	Percentage
1. Prevalence of Poverty	Agree		219	78%
	Disagree		61	22%
Total			280	100%
2. Effort of NGOs	Agree		252	90%
	Disagree		28	10%
Total			280	100%
Kura Local Government		Responses	Frequency	Percentage
1. Prevalence of Poverty	Agree		157	56%
	Disagree		123	46%
Total			280	100%
2. Effort of NGOs	Agree		252	90%
	Disagree		28	10%
Total			280	100%
Bunkure Local Government		Responses	Frequency	Percentage
1. Prevalence of Poverty	Agree		183	65%
	Disagree		97	35%
Total			280	100%
2. Effort of NGOs	Agree		225	80%
	Disagree		55	20%
Total			280	100%

The above table 5.3.9 shows that, in Gwarzo 219 (78%) of the respondents agree in prevalence of poverty and 61 (22%) disagree with that view. 252 (90%) agree with efforts made by NGOs (WOFAN) while 28 (10%) disagree. Also in Kura 157 (56%) agree with the prevalence of poverty in the area and 123 (46) disagree. In view of the efforts made by NOGs (WOFAN) 252 (90%) agree while, 28 (10%) disagree. Lastly, in Bunkure 183 (65%) agree with the prevalence of poverty whereas 97 (35%) disagree. In the area of the efforts made by NGOs (WOFAN) 225 (80%) agree while, 55 (20%) disagree. This shows that most of the people in the selected of the study believe there is prevalence of poverty and NGOs (WOFAN) helps in solving the problems.

5.4 Discussion of the results and summary of the findings of the study

The discussion of this research report is based on the objectives of the research matched with findings of the other scholars that conducted research similar to this study.

5.4.1 The first objective of this study is the prevalence of poverty in which WOFAN provided the solution to this problem

According to findings in this study the prevalence of poverty and how the NGOs help in solving it, is said to be increasing from the results of table 5.3.9 and also the NGOs are making their best to some certain level in solving the problem. The above empirical study which was carried-out, shows that poverty is prevailing and 78% agreed that seasonal poverty is the type of poverty that prevails in the study area. And 22% of the respondents select structural poverty that prevails in Gwarzo L.G. 90% believed that there is some effort made by the NGOs (WOFAN).

The table shows that poverty is prevailing and becomes a problem in Kura L.G.A 54% of the respondents agreed that poverty is spreading 46% of the respondents disagree. It also shows 90% agreed that NGOs (WOFAN) are making efforts in reducing the level of poverty, and 10% disagreed with this view.

The research also shows that 65% of the respondents selected, said that seasonal poverty is the types of poverty prevailing in Bunkure and only 35% of the respondent believed that structural poverty is the kind of poverty prevailing in Bunkure local government. And 80% of the respondents agreed with the efforts made NGOs in reducing the level poverty, while only 20% disagree.

This is inline with findings and views of the World Bank forecasted in 2015 that 201.1 million people were living in extreme poverty, down from 1.75 billion in 1990. Of the 2015 population, about 347.1 million people (35.2%) lived in Sub-Saharan Africa and 231.3 million (13.5%) lived in south Asia. According to the World Bank, between 1990 and 2015, the percentage of the world's population living in extreme poverty fell from 37.1% to below 10% for the first time.

In 2012 the world bank discovered that in Nigeria it was estimated that, using a poverty line of N1,000 a day, 100 million people lived in poverty, given the current economic model, built on GDP, it would take 100 years to bring the world's poorest up to the poverty line of 1,000 a day. Extreme poverty is a global challenge; it is observed in all parts of the world, including developed economies. UNICEF estimates half the world's children (or 1.1 billion) live in poverty, and in Nigeria more than 75% of the population lived in poverty, and the ratio continuously increases due to essential the poor life cycle that has faced Nigeria for a very long time. It has been argued by some academics that the neoliberal policies promoted by global financial institutions such as the IMF and the world Bank are actually exacerbating both inequality and poverty.

Another estimate places the true scale of poverty much higher than the world Back, with an estimate 4.3 billion people (59% of the world's population) living with less than \$5 a day and unable to meet basic need adequately, and Nigeria is among the natives with millions of poor people.

The World Bank's "voices of the poor", special poverty, intervention program based on research in Nigeria in 2011-2017 discovered that over 750,000-one million poor people within all the 36 states of Nigeria, in different local governments such as Kano state,

identifies a range of factors which poor people of that country lived in a very harsh conditions and unpleasant situation also discover that, 70% of the citizen, of Kano state lived under those following poverty: Hunger Malnutrition lack of education, unemployment drug abuse, and so-on.

Kano state being one of the most highly urbanized states in Nigeria is confronted with abject poverty, which resulted from the low level of employment, illiteracy, food insecurity, inadequate infrastructural facilities etc. (Iltai 2007). It has been reported by the Kano state ministry of social welfare (2007) that 3.2 million out of a million people (postulated by census 2006) in Kano state have below \$1 per day, which shows the extent to which the poverty level is rising in the state. It has also been affected by poverty while 66% lived on less than US \$1 per day.

However, NBS (2002) also reports that the poverty level in Nigeria is the lowest in the south-west geo-political zone (59.1%) and that north-west and north-east political zones recorded the highest poverty rates within the country with 77.7% and 76.3% respectively. Among the states from the north-west and Sokoto had the highest poverty rate with 86.4% in 2010 against 95% recorded by Jigawa in 2004. Additionally. Kano, Kaduna and Sokoto all states in the north west are home to 1/3 of Nigeria poor (Adegbolo, 2008 cited in Murtala, 2010 p.g. 76).

The prevalence of poverty was also made clear by professor Soludo the CBN governor when he was addressing the issue of poverty in the north based on the first research conducted (1990) to discover that the northern region was more affected by poverty than her southern counterpart (www.globalization.org retrieved 4 November 2015).

Therefore, the fallacy of academic poverty has been ravaging north in general and Kano in particular for some years.

Kano state has been under different military and civilian administration which gave priority to rural and community development programmes such as; agricultural development; social welfare schemes; economic empowerment programmes; employment generation and basic infrastructure like potable water, road, electricity and hospital. (Jogana 2016).

It has been observed that the state population has been languishing in poverty for many years, as the national bureau of statistic (2005) report that between 1996 to 1999 about 71.0 percent of the population of Kano are very poor and 68 percent of the percentage. Population of Kano are very poor and 68 percent are averagely poor. (Jogana cited in 2016 pg 242).

Kano state is ranked among the states among the states with high poverty incidence in Nigeria with 73.11 percent of its population classification as poor (Nigeria poverty profile 1999). A lot of scholars such as Fatima (2008), Jalingo (2001) further assert that there is poverty in Kano state. Jalingo (2001) assents that in kano like other part of Nigeria, the preventing situations is abject poverty. Habu and Ibrahim (2008) in Ahmad 2016 stressed the fact that poverty is a naked reality as majority of the citizens. It was also revealed that one of the major problems facing the people of Kano state is inadequate water supply as water vendors are making bristle business of selling a 25 liter jerry can of water at N30, instead of N5 that was letter to sell (Daily trust 2003).

High literacy level is one other factor, that symbolizes the manifestation of poverty in Kano state.

Maryam Uwais (2003) in Kuje, (2016), state that. An estimated 64% of the population of Kano state (especially in rural areas) lives under one dollar a day an equivalent to N150 a day. A large proportion of the poor population are made up of the unemployed and the vulnerable including children women youths and the physically and mentally challenged she further states that Kano state has about 60% of unemployed 37 percent of the population has no formal schooling 47 percent are not literate, majority of women are not empowered and remain unproductive.

The women are at the disadvantage because of the prevalence of early marriage for young girls, which does not permit them to garner some measure of education or cope with the challenges of marriage and the whole nurturing of them children (Uwais 2003).

According to one interviewer who was against one of the political appointee of the state government during a BBC interview with him. Said “I am not privileged to a series of questions by a BBC Hausa reporting monitored in Kano State (August 4th, 2008) on the reason why there is a prevalence of the so-called endemic poverty in the North in general and Kano in particular. I am not also aware of a certain political appointee of the state government that mentioned what Kabiru Inuwa Tsakuwa believed to be nothing but a insensitivity and ignorance of the true situation of things. So I would not believe that any one could attribute the so-called hunger and diseases to absence of energy and hopelessness this statement must have been mischievously and incorrectly quoted, as usual by the reporter to be able to achieve his diabolical motives.....” this shows clearly

even government official behaved that poverty is prevailing in the state. (BBC, 2008 interview). Therefore this objective of the study is achieved because it has the backing base on the findings and views of many scholars and other international organizations.

5.4.1.1 The Achievement of NGOs (WOFAN) Intervention as a solution to the prevalence of poverty in Kano state

The packaged rice, name Tauraruwa (the Hausa word of star), is produced by women groups trained by WOFAN and CARI on improved parboiling techniques. Tauraruwa was born, and packed in attractive bags, Tauraruwa comes in 1, 2 and 3 kilograms to target different categories of shoppers in the low and middle income levels.

Tauraruwa was launched by WOFAN's Executive director, Hajia Salamatu Garba. She was joined by Tamba, the founder of WANDA, who was in Kano to explore possible areas of collaboration for WANDA. Also present at the launch and commissioning of the women centre were the Hakimi, (District Head) of Garun Malam, Alhaji and the Member representing Garun Malam Constituency in the State House of Assembly.

“With Tauraruwa, we are now real businesswomen in Yadakwari. Our rice now has a name and is bagged for sale in supermarkets” Said one participant of WOFAN Programme. Another participant, Sa'adatu Muhammad, the leader of the Yadakwari women group said: “We are indeed grateful to WOFAN and CARI for this initiative because this is the first time all the women are processing both rice and groundnut”.

The CARI Project which seeks to enhance rice production and processing in Africa has been funded by the Walmart of CARI in Kano state targeting over 5,000 rice farmers and processors from four local governments areas of Kano state.

The WOFAN/CARI project seeks to enhance rice production and processing in Africa.

The projects focuses on both male and female farmers as men are trained to improve

quality and output of paddy while women are trained to parboil better to compete with imported rice, thereby facilitating the ‘stepping up’ of the gender in the agricultural sector towards parity. At the end of the training the 160 women who are members of five different women groups received certificates of participation. Parboiling equipment was also donated to the groups by WOFAN/CARI.

In the case of training programme 240 male and female farmers and processors have become full-fledged businessmen and women after graduating from WOFAN/CARI farmer Business School (FBS) in Kano. The FBS is a four-day Business School which provides a platform for rice farmers and processors to learn how to turn their farming or processing activities into full-fledged businesses using modern tools to plan, track and review their businesses.

The first Business School, which was held in Dawakin Kudu local government area (LGA), had two classes of 30 participants each. Six other schools of 30 participants each were then held in Garun Malam and Bunkure LGAs, bringing the total number of beneficiaries to 240 as at the end of December, 2015. In each of the schools, participants received training on management of farms as an enterprise, basics of healthy nutrition and farm management for food security, planning of production and financial management, profit-loss assessment of current and improved techniques, decisions to increase and diversify incomes. At the end of the training, graduands received certificates of participation. They also expressed delight in the new skills and ideas acquired from the FBS.

According to Malam Abdul’azeez, one of the participants from Dawakin Kudu L.G.A, the FBS has turned all of them into businessmen and women.

Another participant from Garum-Malam L.G.A. noted that the FBS has taught her the importance of record keeping in any business. “even if one cannot read or write, it is still important to keep records so that one can plan, execute and review business activities. So, I have learnt that I can ask one of my children to help keep the records so that I can always see whether I am making money or losing it. And, with the tools which FBS gave us, this will not be difficult”, She said.

Also speaking on the training, Alhaji Salihu Musa, the Traditional Ruler of Kumurya in Bunkure L.G.A, who was also a participant, expressed appreciation to WOFAN and CARI for bringing the FBS to his community. He called on all beneficiaries to make the best use of the new ideas and skills acquired from the school.

FBS is being facilitated in Kano state by WOFAN and CARI. It is a concept developed through a collaboration involving German international Cooperation (GIZ), Federal Ministry of Agriculture and Rural Development (FMARD) and the Central Bank of Nigeria (CBN) through Nigeria incentive –based sharing system for agricultural lending (NIRSAL).

In terms of skills acquisition, the Women Farmers Advancement networks (WOFAN) has launched women and youths skills acquisition center in July 2015 at Panshekara, Kumbotso Local government area of kano state.

The center, located close to Panshekara primary school, will serve the following areas:

Youth Awareness- the center includes Panshekara MAFITA youths awareness team which will target the general public especially the young in raising their awareness on

tackling unemployment by encouraging them on skill acquisition and training, goal setting and entrepreneurship. MAFITA is a Hausa word which means WAY OUT.

Other services in the centre include:

Food processing using local ingredients and materials to make other forms of food and beverages. The aim is to raise incomes among women.

Bread baking for women to the centre goes further by providing baking tips and ideas and basic techniques in baking of bread, pie, pizza and cakes. The aim is to reduce the unemployment rate among the women.

Knitting and tailoring, the centre has knitting and tailoring machines in place and provides free skills in designing dresses for children, adults and women in addition to dress making, needlework, textiles and crafts.

Event management, the centre provides basic skills and knowledge on event management such as wedding, conference, seminars, and so on.

Borehole maintenance, the centre trains youth on how to repair boreholes with required tools provided by the centre.

Literacy programme, the programme is to ensure that participants acquire literacy and numeracy skills.

Continuing education programme, this is to upgrade skills and training for both youths and women by holding classes, workshops, lectures and seminars to support the public interest in recreation and further learning.

As part of its efforts towards women empowerment, the Women Farmers Advancement Networks (WOFAN), commissioned a Multipurpose Agro Processing Centre in Nassarawa Local Government Area of Kano State on 3rd of June, 2015.

WOFAN Multipurpose Agro centre was commissioned by WOFAN CEO to support Women of Gaskiya Multipurpose Cooperative for the purpose of storage, agro and food processing, distribution, advertising and sale of improved varieties and farm implements to female farmers of the community.

The centre will also serve for the skill acquisition programme to provide income opportunity for the rural farmers as Grinding Machines have been provided by WOFAN at the centre.

100 women groups of 20 members per group will use the centre which will also provide a poverty alleviation strategy that needs to be promoted for the improvement of the quality of community life.

WOFAN Commissioned 2 blocks of classrooms, a borehole, two urinals, two toilets, a mosque and 120 seater desks in A FULANI remote community Moda-madadi in Gwarzo LGA of Kano state. The school initially housed a one unit mud building classroom with over 200 children in just a class with no basic facilities, the new school blocks were constructed by material support from WOFAN while community gave labour as their valued contribution.

The traditional leader, Hakimin Gwarzo (Barde Kerarriya), Alhaji Shehu Bayero, a well respected “father of all” coordinated and led the process after donating books worth hundreds of Naira.

As part of its efforts to commence sustainable Development Goals 2 (SDG 2-) to “End hunger, achieve food security, improve family nutrition, and promote sustainable agriculture”.

WOFAN has commenced a Nutrition awareness campaign to the rural communities of Kano state as an “add on”, to its ongoing increased agricultural activities that is targeting 7011 rural farmers and processors who are scaling up rice and groundnut production to increase incomes and family nutrition.

WOFAN in partnership with SONVISAGE Nigeria Ltd, a Health and Nutrition focused on the private sector in collaboration with LGA primary Health care it started the exercise by setting up a mobile NUTRITION clinic in Dawakin Kudu LGA in January 2017 to screen the nutritional status of children under 5 years old.

In its effort toward Child Education, the Women Farmers Advancement Network (WOFAN), has established Group of Schools among others:

- Promote self-discipline, understanding, empathy, co-operation, perseverance and independence.
- Encourage a culture of high standards, achievements and expectations and aim to develop the full potential of every individual.
- Provide an open, stimulating environment in which every child feels safe, valued and happy.
- Encourage parents and the wider community to take an active interest in the education of all our children and to feel ownership of their school.

Distribution of the 3rd revolving fertilizer and input loan scheme support by WOFAN/CARI

Distribution of the 3rd revolving fertilizer and input loan scheme supported by WOFAN/CARI for 3rd farm application, headed by women farmers at samawa community of Kano state.

In an orderly manner, both men and women received input loans equivalent to their farming sizes. The distribution of fertilizer is the 3rd round of WOFAN/CARI supported soft loan revolving farm inputs and fertilizer to smallholder farmers in Kano state.

In 2016, WOFAN gave out Agricultural facilities to 50 women in Garun Mallam L.G. worth N200,000 (Freedom Radio News 8:00am 2016).

WOFAN also (19/09/2016) distributed fertilizers at the cost rate of N1,000 to women farmers between 30 to 120 bags (Radio Kano 7:00pm).

The WOFAN gave training for the members of the Gabasawa community they have benefited with some facilities of hand washing facilities.

- Forming of EHC at our schools and hospital
- WOFAN make effort and involves some of the NGO's of forming EHC at our community.
- The five (5) schools were conduct toilet building and renovation of some of our classroom at took place are as follows:
 - Mazanguch Primary School
 - Zakirai Special Primary School
 - G/Danya Clinic

- Yanhanya Primary School
 - Gabasawa Special Primary School
- Improve capacity of school pupils to become change agents for hygiene and sanitation in and out of school environment.
 - Put in place an MXE strategy for soap distribution and maintaining the hand washing facilities in schools.

WOFAN gives loan to women and training in tailoring, weaving, planting, making red cake etc. This objective of this study to some certain extent has been achieved base on the above discussion of results.

5.4.2 The second and the third objectives are the strategies used by WOFAN and its effectiveness in tackling poverty.

The findings in this study on strategies put in place by WOFAN in tackling poverty with a view to promoting economic empowerment among women, is shown in table 5.3.2 which shows that 80% of the WOFAN's Staff believe in the effectiveness of the strategies put in place by WOFAN in promoting economic empowerment among women and 20% view the strategies put in place by WOFAN in promoting economic empowerment among women in the study area as highly ineffective. These strategies adopted by WOFAN are:

- 1- Participatory method
- 2- Using of micro finance banks.

WOFAN use participatory approach to meet the poor agriculture where many charities and official aid agencies have attempted to improve productivity and income for farmers, through programs including "rural extension" (education/knowledge sharing) irrigation

and provision of livestock and other inputs. And microfinance while encouraging anecdotes about microfinance are common, many questions could be asked and have found relatively little information about whether these anecdotes are representative. This in line with the views of some scholars like Jenny, (2008). Asserted that “the few high quality studies on microloans impact on charity incomes have found little impact”.

Microfinance institution is improving clients' lives when it can be shown that:

- a) Its clients are low-income and in need of assistance.
- b) Its clients consistently repay their loans and stay in the program (i.e. do not dropout) however, generalization about how and how many such services improve lives are extremely difficult to make and difficulty in finding microfinance intuitions that can convincingly address point (a) and (b) above. (Jenny, 2008).

Even though some scholars like Edward and Hulme (1995:6). Stated that it is difficult to find general evidence that NGOs are close to the poor, There is a growing evidence that in times of poverty reduction, NGOs do not perform so effectively as had been usually assumed by many agencies, most specific evidence is provided by Riddell and Robinson (1998) who conducted a case study on 16 NGOs undertaken in four countries in Asia and Africa. They found that while NGOs projects reach the poor people, they tend not to reach down to the poorest. NGOs projects also tend to be small scale, the total numbers assisted are also small, furthermore, it is also rare for NGO projects to be financially self-sufficient, these are because of these limitation , the roles o f NGOs in alleviating poverty cannot be exaggerated.

As in the case of two NGOs in Indonesia and India (GramVikas and Bina Swaday, 2001:14) the development interventions of WOFAN in Kano State have reached the poor and increased their standard of living.

The two NGOs also posit the women not only as the main target but also as the main agency of programme interventions also as main agency of program interventions. Also as clearly indicated by the success of Grameen Bank in Bangladesh, the involvement of women is widely believed by many agencies as an influence to whether the poverty reduction programme will succeed or fail in achieving its goals. WOFAN just like Bina Swadary (2001:14) puts the women in the central position.

The successful programme interventions of the NGOs (WOFAN in particular) are actually results of long endurance and engagement in accompanying the poor. These NGOs are formed as a part of their responses toward the ill-being of the poor. Their long engagement provides them with work experience and knowledge in dealing with complex and structural problems of poverty.

Raised from such experiences a knowledge these NGOs formulate and implement their genuine and innovative strategies and approaches of poverty reduction.

It is very reasonable to help the poor Exits from the poverty trap this is different from Satch thesis (2005), but the same with Gram Vikas and Bina Swaday, WOFAN prove that external aid as resources are not everything. The principle lying behind WOFAN programme intervention is that poor have their own resources and they can use them to address their problems. In this regard, the role of the NGOs is not more than facilitators and a catalyst in changing the quality of their life. In the case Gram Vikas it is clearly proven on the schemes of cost sharing provided by Gram Vikas in the case of Bina

Swadaya it is shown in the functions of the rural bank. The services they delivered to the poor are designed to facilitate the self-reliance of the poor.

The second strategy adopted by WOFAN is through using micro-finance Banks for soft loans, collaboration with other donor agencies for giving training, workshops and seminars. WOFAN is able to involve the woman at every stage of the programme sequences which was exactly what Gram Vikas in India did. Also, in a similar sense, from the outset of the micro-finance scheme

The findings of Adebayo (1997) of Farmers Development Union, Ibadan also relates to the benefits gained by women traders and farmers in Edo State, courtesy lift above poverty organization Micro-Credit Scheme and Social Empowerment Programme. Similarly the observation of Kortzen (1980), Esman and Uphoff (1994), Rahmato (1991) relates to the wilful acceptance of the world bank, European Union and Niger Delta Development Commission in partnership with NGOs in the execution of community Development projects in the study area. Therefore, the above objectives of this study to some certain extent have been achieved base on the discussion of results.

5.4.3 The fourth objective of the study are the obstacles that hinder the success of WOFAN.

The result table 5.3.3, 5.3.4, 5.3.5, 5.3.6, 5.3.7 and 5.3.8 show that, Poor government support, misplacement of priorities, inadequate finance, unqualified staff, limit of coverage, The concentration of WOFAN programs in most of the metropolitan local government areas instead of spreading its activities across the 44 local government areas as well as inaccessibility to WOFAN intervention programs in remote places are the factors hindering its successful operation. This finding coincided with the second

proposition which postulated that inadequate funding of NGOs, WOFAN in particular, may affect the extent to which poverty is alleviated via women economic empowerment in the study area.

The gap between theory and practice in the political system vis-à-vis promoting economic empowerment activities among women in Nigeria is another problem militating against successful operation of WOFAN in tackling poverty with the sole aim of promoting women economic empowerment in the study area. This study indicates that the gap between theory and practice will continue to hinder the required delivery of the programs initiated by WOFAN with the sole aim of promoting economic empowerment activities among women in the study area.

More so, the study shows a significant variation in the views of the staff of WOFAN and its target beneficiaries regarding the problems hindering its successful operation. The results reveal that while the staffs considers inadequate finance, poor government support as the main problems of WOFAN; the other respondents maintain that unqualified staff coupled with misplacement of priorities are the impediments hindering its successful operation. This is because inadequate finance and poor government supports affect the staff while unqualified staff and misplacement of priorities affect the target beneficiaries of WOFAN in the study area.

WOFAN as an NGO serves as an agency that complements government efforts towards reducing poverty and promoting economic empowerment of women in Nigeria. The current increase in the poverty level among women and their non-participation in various economic empowerment activities may be linked directly to the inadequacy of many NGOs in Nigeria like WOFAN that can complement government efforts towards

reducing poverty and promoting economic empowerment of women in Nigeria. The major findings of this study are summarized as follows:

WOFAN played a positive role in tackling poverty with a view to promoting economic empowerment activities among women in Kano State. This is in line with the first proposition which says a high level of poverty can be tackled via women economic empowerment.

The above obstacles identified in this study which are hindrance towards a successful reducing the level of poverty among women through empowerment are very similar to these of Moyoux, (2009) and Malmberg (1976). According to him, certain problems considered as obstacles like lack of funds, inadequate training of staff, illiteracy or problems of qualitative education and lack of infrastructure especially transport system whereby the World Bank study (1996) reported that 87% of trips in rural Africa take place on foot. The above stated obstacles are similar to the ones identified in the study as follows.

This objective of this study to some certain extent has been achieved base on the above discussion of results.

CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter presents a summary, conclusions and recommendations of the study.

6.2 Summary of the study

The study collected data via questionnaire and in-depth interview and analyzed it with a view to assessing the role of WOFAN as an NGO in poverty reduction via women economic empowerment in Kano State-Nigeria. A sample of 291 was drawn from the target beneficiaries of WOFAN programs in Kano State while a separate questionnaire was administered to WOFAN staff. The cluster sampling technique was used to determine each of the sample size drawn from each zone.

Chapter one discussed the general introduction about this study. Chapter two reviewed literature which is in one way or the other related to this study. It started with reviewing the conceptual framework of poverty, NGOs, and women economic empowerment and presents empirical studies conducted by various researchers related to the study. In chapter four the background of the study area as well as the historical development of WOFAN as an NGO is discussed. Chapter three is the methodology adopted in the study. In chapter five simple descriptive statistics in terms of frequency distribution table, percentages used in presenting and analyzing the data. Chapter six focused on the summary, conclusions and recommendations based on the findings of this study.

The three propositions formulated in the study were tested and analyzed using descriptive statistics. The findings reveal that WOFAN played a leading role in poverty reduction via

women economic empowerment in Kano State. It also justified the effectiveness of the strategies put in place by WOFAN to tackle poverty via economic empowerment among women in the study area.

6.3 Conclusions of the study

A number of conclusions can be drawn from the data collected, tabled, coded, analyzed and interpreted in the study. First and foremost, the study concludes that WOFAN as an NGO played a leading role in promoting economic empowerment among women in the study area. Based on the findings of the study, it can be deduced that different strategies put in place by WOFAN are effective in terms of promoting and improving economic empowerment among women in the study area. This means that, some of the women have benefitted from the various programs spearheaded by WOFAN in the study area.

WOFAN as an NGO complement government efforts towards poverty alleviation through women economic empowerment in the study area. Another conclusion to be drawn from the findings of this study is that inadequate finance, poor government support and misplacement of priorities are the impediments hindering the successful operation of WOFAN in the study area. It is also noted that WOFAN has limited coverage in the study area. As revealed by the results of the study, WOFAN activities are very much limited to city centers rather than the remote rural areas.

From the analysis of the findings, it is obvious that poverty exists in the selected local governments of Kano state, where the study was carried out it also found that education, age, sex, occupation and other characteristics were important in determining the poverty level in the study area. Therefore, any attempt to improve these factors will be a good

step in the right direction in alleviating poverty in the state as well as in Nigeria as a whole.

The involvement of NGOs in alleviating poverty has changed the life of the poor especially females in developing countries by designing and implementing innovation program interventions, they have enhanced the quality of life of the poor. They have facilitated the poor to reach a first foothold on the development ladder.

NGOs have intensively engaged in poverty reduction, and NGOs appear to have performed reasonably well. The condition of the poor has improved, sometimes quite significantly, as the result of the NGOs intervention. Given their valuable experience and the development of their organization capacity, it is most likely that her (WOFAN) contributions to poverty reduction will increase in the future. From a macro perspective, given a huge number of the poor females in the state, WOFAN contributions in poverty reduction is reasonably limited. However, poverty analysis paring work to find alternative models or ways in enhancing the standard of living of the poor females, in order to address the limitations and to enhance their performance, WOFAN has to deal with some challenges strengthening local institutions and linking them with supra local level of development agencies, scaling up their innovative development program building synergy with the government and the private sector, and engaging in advocacy for pro-poor development policy. The NGO (WOFAN) capacity in dealing with these challenges will determine WOFAN contributions in achieving the MDGs.

The theory is relevance to the study in the sense that, it is explaining how different parts are working together as a system in order to achieve corporate peace and poverty reduction, which is exactly what the study is all about. That is corporation between

government and other civil societies including NGOS for poverty reduction and for the better mood of the society. Therefore, both the study and theory tend to focus on how the needs of the social system are met by various social structures, as opposed to specific individual or small groups.

6.4 Recommendations of the study

Based on the conclusions drawn from the study, the following recommendations are offered:

1. WOFAN and other NGOs should prioritize empowerment of women at rural levels instead of concentrating its programs on the urban areas where most of the women live above the poverty line.
2. It has been seen from the findings of the study that some of the strategies put in place by WOFAN are ineffective and hence, there is need to strengthen the implementation of strategies put in place by WOFAN and other NGOs. This can be achieved by involving the real beneficiaries in all the intervention programs initiated by the WOFAN and other NGOs of common interest.
3. WOFAN, whose ultimate aim is to alleviate poverty via economic empowerment among women, should collaborate with the Kano State government as well as other International Donor Agencies and NGOs in organizing in-house workshops, seminars or symposiums to train and re-train its staff on how to handle the target beneficiaries of WOFAN in the study area.
4. In the course of interaction with the subjects of the study during data collection, it was noted with dismay that problems particularly misplacement of priority and

limit of coverage are bedeviling the successful operation of WOFAN in the study area. The study, therefore, recommends that WOFAN should avoid misplacement of priority and widen its scope of operation to both rural and urban places.

5. There is need for the government to provide markets where the female farmers empowered by WOFAN can easily take their agricultural produce for sale. It is equally important that the government should provide other facilities that can enhance the smooth practicability of various entrepreneurial skills learnt by women under the auspices of WOFAN in the study area.

6.5 Suggestions for further studies

Every research is conducted with a view to bridging the gaps established by the previous studies as well as creating new gaps to be bridged by the subsequent studies.

Thus, other areas in relation to this study can be subjected to further studies.

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APPENDIX “A”
QUESTIONNAIRE FOR WOFAN STAFF
AHMADU BELLO UNIVERSITY, ZARIA
FACULTY OF SOCIAL SCIENCE
DEPARTMENT OF POLITICAL SCIENCE

Dear respondent,

This is a research on the assessment of the impact of NGOs in promoting women economic empowerment in Kano State. I humbly request that you participate in this field survey by completing the attached questionnaire in the most objective manner. Be assured that all information you provide will be treated with utmost confidentiality and will be used for academic purpose only. Strongly Agree (SA), Agree (A), Strongly Disagree (SD) and Disagree (D).

Part one: BIO DATA

Age a) 18-35 () b) 36 – 49 () d) C.50 – Above ()

Sex: a) Male () b) Female ()

Marital status: a) Single () b) married () c) divorcee ()d) widow ()

Education qualification: (a) PhD/M.SC () b) Degree/ HND () c) OND/NCE ()

d) Secondary and primary school() e) Others specify

Occupation: a) Civil Servant ()b) Trader/Businessman () c) Others specify()

Part 2: Factors hindering successful operation of WOFAN towards promoting women economic empowerment in Kano state.

Items	SA	A	SD	D
The following are the major areas hindering operations of WOFAN towards promoting women economic empowerment in Kano State				
a. Lack of government supports				
b. Misallocation of priorities				
c. Inadequate finance				
d. Unqualified Staff				
e. Limit of coverage				
f. Inaccessibility to WOFAN programs in remote places within Kano state.				

Part 3: Effectiveness of strategies put in place by WOFAN in promoting women economic empowerment in Kano State.

Items	SA	A	SD	D
The terms and conditions governing the soft loans offered to women who took part in any of the programmes of WOFAN is effective in promoting women economic empowerment in Kano State.				
Relationship between WOFAN and Kano state government in promoting women economic empowerment in highly effective in the study area.				

The prevalence of poverty rate is increasing in the study area from 2007-2005.				
The NGO's Participation in reducing poverty through women empowerment in the study area is recommendable.				
Kano State government and international donor agencies offers financial support to WOFAN to execute its programmes aimed at promoting women economic empowerment in Kano State.				
Kano State government in collaboration with WOFAN train women different entrepreneurial skills.				
Kano state government link WOFAN to Micro finance institutions to secure soft loans for its members.				
Supporting staff were provided by Kano State government to WOFAN with a view to accomplishing their efforts in promoting women economic empowerment in Kano State.				
Coordinating centers were provided by Kano State government to WOFAN so as to promote women economic empowerment in Kano State.				

APPENDIX “B”
QUESTIONNAIRE FOR WOFAN BENEFICIARIES
AHMADU BELLO UNIVERSITY, ZARIA
FACULTY OF SOCIAL SCIENCE
DEPARTMENT OF POLITICAL SCIENCE
RESEARCH QUESTIONNAIRE FOR WOFAN STAFF

Dear respondent,

This is a research on the assessment of the impact of NGOs in promoting women economic empowerment in Kano State. I humbly request that you participate in this field survey by completing the attached questionnaire in the most objective manner. Be assured that all information you provide will be treated with utmost confidentiality and will be used for academic purpose only. Strongly Agree (SA), Agree (A), Strongly Disagree (SD) and Disagree (D).

Part one: BIO DATA

Age a) 18 () b) 36 – 49 () d) C.50 – Above ()

Sex: a) Male () b) Female ()

Marital status: a) Single () b) married () c) divorcee ()d) widow ()

Education qualification: a) PhD/M.SC () b) Degree/ HND () c) OND/NCE () d) secondary and primary school() e) Others specify

Occupation: a) Civil Servant ()b) Trader ()c) Others specify()

Part 2: Assessment of the strategies put place of WOFAN promoting women economic empowerment in Kano State.

Items	SA	A	SD	D
The training organized by WOFAN to introduce women into various entrepreneurship practices is very effective in Kano State.				
The soft loans secured by WOFAN to women who took part in its empowerment training programmes helped in promoting women economic empowerment in Kano State				
WOFAN has effective follow up activities aimed at assessing the economic performances of its target beneficiaries.				
The major shortcoming of WOFAN is that, it does not provide its target participants with the necessary materials for the smooth implementation of the entrepreneurial skills acquired during the training.				
The suggestions and prompt advises giving by WOFAN to its target beneficiaries are very sound and effective				
WOFAN intervention programmes help me to make my products in to sellable conditions in terms of quality production, pricing, marketing, packaging and grading.				
The WOFAN marketing strategy plan helps me in selling my products in bulk, on time and at better price.				

Part 3: Role of WOFAN in tackling poverty with a view to in promoting women economic empowerment in Kano State

Items	SA	A	SD	D
Women economic empowerment programme introduced by WOFAN has uplifted my economic status in the following ways:				
a. I can take care of my petty domestic spending				
b. I can now pay my transport fare to visit family and relatives				
c. Now there is no need to disturb my husband to give daily money for meals preparation.				
d. WOFAN has provided me with permanent source of livelihood.				
e. WOFAN assistance provided me a chance to continue with my education career.				

APPENDIX “C”

INTERVIEW QUESTIONS FOR WOFAN STAFF

1. When have you started working with WOFAN?
2. What is your role as a staff of WOFAN?
3. What is your assessment of these strategies put in place by WOFAN to promote women economic empowerment?
4. Do you agree that WOFAN played an important role in promoting women economic empowerment?
5. What do you think should be done to improve WOFAN activities so as to promote women economic empowerment?
6. What do you think are the problems of WOFAN?

APPENDIX “D”

INTERVIEW QUESTIONS FOR WOFAN BENEFICIARIES

1. When have you registered with WOFAN?
2. What type of economic empowerment have you registered for?
3. Do you agree that the strategies put in place by WOFAN are sufficient enough to promote women economic empowerment?
4. What is your assessment of the role played by WOFAN to promote women economic empowerment in the study area.
5. In which ways do you think WOFAN economic activities could be improved?
6. What do you think hinder successful operation of WOFAN?
7. What is the prevalence of poverty in Kano State and how have NGOs provided a solution to this problem?