RURAL- URBAN DIFFERENTIALS IN WOMEN'S ACCESS TO AND PARTICIPATION IN POVERTY ALLEVIATION PROGRAMMES IN KANO STATE, NIGERIA

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DECEMBER, 2015

DECLARATION

I hereby declare that this theses titled "**Rural- Urban Differentials in Women's Access to and Participation in Poverty Alleviation Programmes in Kano State, Nigeria"** is the product of my work and that it has not been presented in any form for any award elsewhere. Information obtained from other literary publications has been duly acknowledged.

Aduke Olufunmilayo BELLO _____ _____

Signature Date

CERTIFICATION

This theses titled, **"Rural-Urban Differentials in Women's Access to and participation in Poverty Alleviation Programmes in Kano State, Nigeria"** by Aduke Olufunmilayo BELLO meets the requirements of the regulations governing the award of Doctor of Philosophy Degree in Geography of the Ahmadu Bello University, Zaria and is approved for its contributions to knowledge and literary presentation.

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DEDICATION

This research work is dedicated to our everlasting Father, God Almighty, the Giver of knowledge. I also dedicate this work to my late Parents Pharmacist Jacob Ayodele Alabi and Mrs Grace Omolola Alabi (nee Ajagbonna) who brought me up in the way of the Lord and gave me education, but unfortunately did not live to see this day. Finally I dedicate this research work to my darling husband Pastor Tunde I. Bello.

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ABSTRACT

It has been observed that poverty also exist among rural and urban women and no research work has been carried out to find out the spatial variation that may occur between these women in Kano State. This study examined the differentials that exist between rural and urban women in their accessibility and participation in Poverty Alleviation Programmes (PAP) in Kano State. Other objectives of the study is to identify the factors responsible for the differentials if any, assess the impact on the beneficiaries and the challenges of implementing the programmes among the women in rural and urban areas of Kano State. In selecting the study area, the systematic technique was adopted to choose the 6 Local Government Areas and 12 communities from three senatorial districts of the state. From a population of 657,363 a set of a set of 344 copies questionnaires were administered purposively to the women who have benefitted from the programme. Three senatorial districts of the state was covered focusing on 12 communities, 6 rural and 6 urban. Four hypotheses were tested at $P \leq 0.05$ level of significance. The data collected were subjected to both descriptive and inferential statistics using frequency Tables, bar and pie charts, Eta test, Kendall tau b test, Pearson Chi-Square and student's *t*-test. The result revealed that there is no significant difference in rural and urban women participation evidenced by the Chi-square test value of 9.9196 (df) 1, $p \leq 0.002$. The analysis also indicated that the differentials that existed in the participation between the rural and urban women to PAP are not statistically significant as $tau(265) = -0.397$, $p<0.001$. The impact of PAP on the earning capacity was not significant, $t = 2.305$, (df) 6, $p = 0.061$. The study also revealed that the programme impacted on the beneficiaries in the generation of income, self-sufficiency, self-reliance and improvement on the lives of the women. The study also identified the challenges facing PAP as inadequate funds, inability to sustain the programme and lack of proper awareness on the part of the women particularly in the rural parts of Kano State. On the basis of these findings, the study recommends increase funding, proper strategies at identifying the targeted women and the periodic review of the programmes so as to improve on the efficiency and effectiveness of the programmes by Kano State government. As these suggestions are implemented, the issues of poverty among women will be reduced to the barest minimum and the gap in differentials in the

access and participation in the Poverty Alleviation Programmes among rural and urban women in Kano State will be bridged.

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TABLE OF CONTENTS

Pages

Title Page ---------- i
Declaration---------- ii
Certification---------- iii
Dedication---------- iv
Acknowledgement---------- v
Abstract---------- viii
Table of Contents---------- x
List of Tables---------- xiv
List of Figures---------- xvi

CHAPTER ONE: INTRODUCTION

1.1. Background to the study---------- 1
1.2. Statement of the research problem---------- 8
1.3 Aim and objectives of study---------- 13
1.4 Null Hypotheses---------- 13
1.5 Scope and Delimitation of the Study ---------- 14
1.6 Significance of the Study ---------- 14

CHAPTER TWO: CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 Introduction ---------- 19
2.2 Conceptual Framework---------- 19
2.2.1 The Concept of Poverty ----------20
2.3 The Perception of Poverty by Various Schools of Thought.……..…..... 23
2.4 Types and Measurement of Poverty ……....……..24
2.5 The Global Problem of Poverty ……..……...…… 34
2.6 Poverty Profile in Nigeria ……..…. 36
2.7 Overcoming Poverty Globally..…….…….…….... 40
2.8 Feminization of Poverty ……..…….. 41
2.9 Poverty among Women in Nigeria …….……...…….. 44
2.10 Women and Poverty in Kano State ……..…… 47
2.11 Poverty Reduction Programmes Globally.…… 49

2.12 Overview of Poverty Alleviation Programmes in Nigeria ……..…...… 50
2.13 Some Studies on the Impact of Poverty Programmes on Rural and Urban Women…… 54
2.14 The Concept of Rural and Urban Settlement ……. 57

CHAPTER THREE: THE STUDY AREA AND METHODOLOGY

3.1. Introduction ……..... .61
3.2 The study Area ……...…. 61
3.2.1 Location ……..…61
3.2.2 The origin of Kano and Kano State……...…….. 64
3.2.3 Physical Background of the Study Area..…….. 64
3.2.4 Climate ……....…… 65
3.2.5 Geology …….…….. 66
3.2.6 Relief ……....66
3.2.7 Drainage ……...……67
3.2.8 Vegetation……67
3.2.9 Soil …….……..……68
3.2.10 Population …….…….....68
3.2.11 Economic Activities ……..... 69
3.3 Methodology……73
3.3.1 Reconnaissance survey …….…….. 73
3.3.2 Types of Data Required……..……..73
3.3.3 Sources of Data…….....74
3.3.3.1 Primary Sources…….……...74
3.3.3.2 Secondary Sources……75
3.3.4 Sample Size and Sampling Technique ……76
3.3.5 Questionnaire Administration…….……..81
3.3.6 Method of Data Analysis…….…… 82

CHAPTER FOUR: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

4.1 Introduction…… 84

4.2 Place of Residence……... 84

4.3 Age…….....85

4.4 Ethnicity…….…….....86

4.5 Religion…… .. .87

4.6 Educational Qualification…….…… ….. 88

4.7 Occupation…….....89

4.8 Marital Status …… 90

4.9 Number of Children Ever Born …… 91

4.10 Type of Accommodation…… ….... 92

4.11 Ownership of Accommodation……... 93

CHAPTER FIVE: ACCESS AND PARTICIPATION OF WOMEN IN POVERTY ALLEVIATION PROGRAMMES IN KANO STATE

5.1 Introduction…… .. .94

5.2 Awareness of Poverty Alleviation Programmes (PAP)..……..... 94

5.3 Awareness of PAP by Type of Settlements……... 96

5.4 Types of Poverty Alleviation Programmes……..... 96

5.5 Accessibility to PAP by Type of Settlements…….....97

5.6 Factors Responsible for Women's Access to PAP…….....99

5.7 Rural-Urban Differentials in Participation in PAP…….. ..100

5.8 Perceived Impact of the Programmes on the Wellbeing of Beneficiaries ……....102

5.9 Benefits of PAP……..104

5.10 Duration of Access to PAP…….…… . 105

5.11 Objectives of PAP…….…..106

5.12 Activities of PAP……...…….107

5.13 Sources of Knowledge……108

5.14 Beneficiaries of PAP……...…110

5.15 Reasons for Introducing Other Beneficiaries to PAP……111

5.16 Types of Women Organization……...……113

CHAPTER SIX: EFFECTS OF POVERTY ALLEVIATION PROGRAMMES ON WOMEN IN KANO STATE

6.1 Introduction…….115

6.2 Perception of PAP……...115

6.3 Earning Capacity Before and After the Programme among Rural and Urban Women……116

6.4 Assessment of PAP in Meeting the Basic needs of Beneficiaries…….....120

6.5 The Problems of implementing the Poverty Alleviation Programmes among the Women in Kano State……... 121

6.6 Suggested Solutions to the Problems identified by the women……..122

CHAPTER SEVEN: SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS

7.1 Introduction…….125

7.2 Summary of Major Findings ……..125

7.3 Conclusion……..128

7.4 Recommendations……..…….129

7.5 Suggestion for Further Research ……131

REFERENCES ……..133

APPENDIX…..…… ..151

LIST OF TABLES

Pages

3.1 Mineral Resources, Location and User Industries in Kano State…… 71

3.2 Agro-Allied Based Raw Materials……..…… 71

3.3 The Sampled Local Government Areas of Kano State…….78

3.4 Sampled Communities from selected Local Government Areas……..79

3.5 Population of the selected Areas from the Three Senatorial Districts of Kano State……80

3.6 Number of Respondents from each LGA selected……...81

4.1 Distribution by Ages of Respondents ……..86

4.2 Distribution of Respondents by Ethnic Groups……87

4.3 Distribution of the Respondents by Religious Affiliation……..……...88

4.4 Religious Affiliation by type Settlement……..88

4.5 Distribution by the Educational Qualification of Respondents……... 90

4.6 Distribution by types of Occupation of Respondents……...91

4.7 Distribution of Respondents by Number of Children……...92

4.8 Distribution by type of Accommodation of Respondents……92

4.9 Ownership of Accommodation…….93

5.1 Distribution by Awareness of PAP by Type of Settlement……..96

5.2 Distribution by types of Poverty Alleviation Programmes…….....96

5.3 Accessibility to Poverty Alleviation Programmes by Type of Settlement……...97

5.4 Chi-Square on the Accessibility to PAP by Rural – Urban women in Kano State ……98

5.5 Distribution by Factors for Women's Access to PAP by types of Settlements.....100

5.6 Rural-Urban differentials in Participation in PAP……..……101

5.7 Kendautan – b – test on Women Participation in PAP in the study Area ……..102

5.8 Distribution by the perception of the impact of PAP on the well-being of the Beneficiaries……...103

5.9 Eta t-test on the Perceived Impact on the well-being of Beneficiaries of PAP in the Study Area……...103

5.10 Distribution by types of Benefits of PAP……..105
5.11 Duration of Access to Poverty Alleviation Programmes……106
5.12 Distribution of the Objectives of PAP……107
5.13 Eta t-test on the main objectives of PAP for the women in the study Area ……...107
5.14 Distribution of Respondents by Source of Knowledge of PAP……..109
5.15 Kendau tan-b - t-test on the sources of information on PAP by Settlement……...110
5.16 The Number of Women introduced as Beneficiaries of the PAP……...111
5.17 Student's t-test in Rural-Urban differential in the Number of Women Introduced by the Beneficiaries of PAP……..…….…….111
5.18 The Reasons why the Beneficiaries of PAP introduced other women to the programme…….112
5.19 Student's t-test on the differences in reasons why rural-urban women introduced other Beneficiaries to PAP…….113
5.20 The Types of Organizations the Women belong to in the Study Area……...114
6.1 perception of Programmes as a way of Reducing Poverty…….116
6.2 Student's t-test in the difference of the earning capacity of rural-urban respondents before benefiting from PAP……...119
6.3 Student's t-test in the Difference of the Earning Capacity of Rural-Urban Respondents after Benefiting from PAP……119
6.4 Assessment of PAP meeting the basic needs of the Beneficiaries in different Settlements…… 120
6.5 Problems of implementing the Poverty Alleviation Programmes……..122
6.6 Chi-Square test on the Challenges of Implementing PAP in the Study Area…….122
6.7 Suggested Solutions to the Problems identified…….124

LIST OF FIGURES

2.1 The Lorenzo Curve of Income Distribution ……..…….…..28

3. 1 The Map of Nigeria showing Kano State ……63

3.2 The Map of Kano State showing the selected Communities ……..77

4.1 Distribution by place of residence……...85

5.1 Distribution of Respondents by awareness of PAP in the Community……95

5.2 Distribution of Activities of PAP by Rural and Urban Settlements……...108

6.1 Earnings of Rural Respondents before and after Poverty Alleviation Programmes…….….. 117

6.2 Earnings of Urban Respondents before and after Poverty Alleviation Programmes….....……..……... 117

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Poverty is a plague that affects different people in different parts of the world. It is a dehumanizing condition that denies individuals the basic needs of life like adequate food, shelter and clothing whether in developed countries like United States of America, Canada, Japan, Britain, Germany or in developing countries like Botswana, Ethiopia, Ghana, Kenya, Zambia, Bangladesh, India, Indonesia, Philippines and Nigeria (World Bank, 1990; Aku, Ibrahim & Bulus, 1997; Katepa-Kalala, 1999; Germany Development Institute, 2002; UNDP, 2007a; World Bank, 2008; Kimani & Kombo 2010; World Bank, 2013). Poverty can also be manifested in poverty of intellect and poverty of ideology. Poverty erodes the human rights of the affected people whether men or women. The individual is subjected to a state of powerlessness, lack of self-esteem and hopelessness. Poverty cuts across all ages, ethnic groups and gender and the vicious circle may run from one generation to the other (UNDP, 1990; UNDP, 2006; Adejo, 2006; Kimani & Kombo, 2010; World Development Report, 2011).

Poverty has no geographical boundaries, as it spreads over all continents of the world manifesting in different extents. Poverty is a multi-dimensional concept which may not be easily reduced to a few quantitative indicators like low income level, inadequate standards of living, hunger, unemployment, illiteracy and other inabilities to meet the basic needs of life (Mamman, 1999). The concept of poverty is a multi-dimensional concept as it encompasses different dimensional manifestation like lack of food security, health, education, and lack of jobs and security of life (Oshewolo, 2010). The World Bank (2002a) defines poverty as a

condition of a life degraded by diseases, deprivation and squalor. Gore (2002) sees poverty as a situation where majority of the population live at or below income levels that is not able to meet their basic needs. The Central Bank of Nigeria (1999:1) views poverty as:

> *a state where an individual is not able to cater adequately for his or her basic needs of food, clothing and shelter and is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self-esteem and has limited access to social and economic infrastructure such as education, health, portable water and sanitation and consequently has limited chances of advancing his or her welfare to the limit of his or her capabilitie.*

Arogundade, Adebisi and Ogunro (2011) see poverty as lack and deprivation of the basic necessities of life. According to the authors it dehumanizes and humiliates its victims. Poverty does not only include the lack of basic needs of life but also the exclusion from goods, services, rights and activities which constitutes the basis of citizenship. Therefore, the eradication of poverty is inseparable from the promotion of social inclusion. More than one billion men, women and children are believed to be living in abject poverty and dehumanizing conditions of extreme poverty globally (Mamman, 1999; MDG, 2000). The international community issued a bold statement of the eradication of poverty as the number one developmental goal for the new millennium.

Poverty is multidimensional as well as dynamic in nature. Aboyade (1995) believes that poverty is like an elephant, it is more easily recognized than defined. Despite this dynamism, poverty is seen to be a situation of low income or low consumption (Obadan, 1997). Other scholars adopt a broader definition of poverty to be a condition of not being able to meet the needs of life like food, water, clothing, shelter, education, health, a life of helplessness and hopelessness (Ali and Thorbecke, 1998; Chambers, 2006a; Alaye – Ogan,

2008). To measure poverty is not easy because of its multidimensional nature and it is a human condition that plagues billions of people all over the world; it is also a manifestation of underdevelopment. Beck (1994) defines poverty as a situation where the resources of individuals or families are inadequate to provide a socially acceptable standard of living. Poverty is referred to as a lack of command over basic consumption needs, meaning a situation of inadequate food, clothing and shelter (Ravallion & Bidani, 1994; Chen & Ravallion, 2010).

Alaye – Ogan (2008) believes that poverty can be viewed from three major perspectives namely: absolute, relative and material poverty. Absolute poverty is the inability to provide for the basic needs of life. This implies a set of resources to maintain at least a minimum standard of living. The basic needs include food, water, shelter, clothing, health, basic education, employment opportunity and transport. Relative poverty is in relation to living standards, while material poverty is lack of ownership of physical assets like houses, land, among others. So a poor person needing poverty alleviation is one who cannot cater adequately for his or her basic needs which includes food, water, clothing, shelter, unemployment, skills, lack of self-esteem and lack of education. Therefore, the poor woman is the voiceless and defenseless person who lacks access to self-esteem and who lack access to the basic needs of life. Poverty therefore is the lack of income and assets whether financial (savings and access to credits) or human (health, skills), natural (land), physical (roads, hospitals, infrastructure) and social (political influence over the resources of a nation).

There are over 1.3 billion people living in extreme poverty worldwide and most of these are women. Infact, in the rural areas, the percentage of women living in absolute poverty has increased by over 50% (UN, 2000; GDI, 2002; World Bank, 2013). These 1.3 billion people living in poverty earn a per capita income of less than $370 per year

(Adiri, 2011). Over the years the number of people living in extreme poverty has increased tremendously and likewise in the number of women globally. Worldwide about one billion people live on US$1 per the day. 2.6 billion live on less than US$2 per day which is about 40% of world's population. In the Sub-Saharan Africa, about 41% of the population live on less than US$1 per day (Population Reference Bureau, 2006; UNDP, 2007a, UNDP, 2007b; World Bank, 2008). The inadequacy of household income is reflected in the inadequate consumption of the basic needs of life. It is important to note that a larger percentage of women are poor and the percentage is increasing over time. There appears no proper understanding of the knowledge or the reasons for this growing female poverty. Therefore, it is important to have proper understanding before proceeding with relevant policy at eradicating poverty among women (UN, 2000; World Bank, 2008; UNDP, 2010).

In Southern Asia and Africa, women account for more than 60% of the labour force in the agricultural sector, contributing about 80% of the food production yet they experience a vicious circle of poverty with no access to credit facilities (UNIFEM, 1997; Maghadam, 2005; World Bank, 2009; McFerson, 2010; Adiri, 2011). Southern Asian countries of Bangladesh and India are countries with very low Gross Domestic Product per capita and low rate of growth of GDP (UN, 2000). Poverty affects the lives of over 300 million Africans: 70 million are Nigerians and majority are women, children and the elderly (UNDP, 2010). According to Mamman (1999) the essential features of poverty in Africa is the lack of access to productive resources and services, limited access to capital and land, inadequate education, health, water and sanitation services which is usually poor in rural areas. Others are limited employment opportunities and markets which are generally biased against the poor, particularly women.

According to the Millennium Development Goals (MDG) report of 2013, poverty rates have been halved and about 700 million lived in conditions of extreme poverty in 2010 than they did in 1990. Fourteen years after the declaration of MDG, the issues of alleviating poverty among women have not been properly addressed globally particularly in Sub-Saharan Africa (Mngutyo, 2014). World Bank gave estimates of people living on less than $1.25 per day to have reduced from 47% in 1990 to 42% in 2010. However, the situation in sub-Saharan Africa is different as the number of people living in extreme poverty rose form 290 million in 1990 to 414 million in 2010.

The poverty situation in Nigeria is so pathetic that an average Nigerian is said to be living below one dollar per day (Earth Trends, 2003). At present, Nigeria is rated among the poorest countries in the world despite her abundant human and natural resources. Since 2003, most African countries including Nigeria have been ranked among countries with the lowest Human Development Index (Anger, 2010; Sowunmi, 2012). Poverty in Nigeria is therefore a developmental challenge for the government, citizens and international development partners. Most of the people in the North - West geopolitical zone are still within the poverty line (Federal Office of Statistics, 1999; Soludo, 2008a; Usman, 2011). Moreover, the World Bank Report (2011) shows that Northern Nigeria has over one third of the poor people in Nigeria and about half of this population live in extreme poverty.

Women all over the world are at the centre of poverty. This is partly because whereas their male counterparts have easy access to loans from institutions; women often find it difficult or impossible. This situation is more applicable to third world countries like Nigeria where poverty affects a large proportion of the society. Nigeria has been described as poor, whether within the continent or world-wide based on empirical studies (Nwaobi, 2003;

Garba, 2006; Ojo, 2008; Abiola and Olaopa, 2008; Omotola, 2008; CIA, 2009; Oshewolo, 2010). The situation is paradoxical as it is a country with abundant resources and yet majority of the people live in absolute poverty (Odusola, 1997). Infact, the nation has no business with extreme poverty (Omotola, 2008) in Oshewolo (2010). Poverty is therefore one of the most difficult challenges still facing Nigeria in the 21st century. The percentage of people who live within the poverty line at Nigeria's independence in 1960 was 15% which rose to 27% in 1980. This increased to 56% in 1985, and then reduced to 42% in 1992. By 1996, it increased to 66% which is 76.6 million people. This increased to 70% in 1999 (NPC, 2005; Okpe and Abu, 2009).

Federal Office of Statistics (208) reported that most women, who head households are poor and they are involved in the informal sector by being small scale traders. Only a small proportion of the women folk are employed in the formal sector. There are even cases where the mothers depend on the children for additional income. Since these women are poor, they do not have the resources for education, health and no contribution in the political life of Nigerians.

The Nigerian poverty profile as reported by the National Bureau of Statistics (2012), 54.4% of Nigerians were living in relative poverty in 2004, but this increased to 64% in 2010 (that is 112, 518, 507 Nigerians). In 2010, the Northwest and North-East geo-political zones recorded the highest poverty rates of 77.7% and 76.3% respectively, while the South-West had the lowest 59.1%. Within the country, Sokoto had the highest poverty rate of 86.4% and Niger had the lowest at 43.6% in 2010. A research conducted by Earth Trends(2003)shows that 70.2% of Nigerians live on less than $1 a day and 90.8% live on less than $2 a day. Furthermore, the total income earned by the richest 20% of the population is 55.7% and the total income earned by the

poorest 20% is 4.4%. This shows that a wide inequality exists between the rich and the poor in Nigeria and an alarming rate of increase in poverty in Nigeria.

Sagagi (2012) said that over the years, the poverty profile for Kano State has worsened as Kano State ranked the 15th poorest State in the country with a poverty index of 61.9% which is above the national average of 54%. This means nearly 7.5 million people in the state are living within the poverty group as 80% of the people are either dependent on subsistence agriculture or urban informal sector for a livelihood, women inclusive either in rural or urban Kano (Sagagi, 2012). According to a study carried out by Sowunmi (2012) on poverty in Nigeria using the 109 senatorial districts level data, the Federal Capital Territory, Kaduna Central, Kano Central and Borno Central are the four districts in the North where the poverty rates are lower than the national poverty rate. In other words the concentration of poverty is higher in the northern part of the country with the exception of these districts (Sowunmi, 2012).

In alleviating poverty in Nigeria, several approaches have been adopted but not all have targeted women and children that are the most vulnerable groups that are worst hit by poverty. Moreover, over the years, successive governments in Nigeria have shifted to the task of income inequality instead of dealing directly with poverty reduction. Some of these approaches focus on human capital formation like financial institution through the Microfinance Banks to eradicate poverty among the poor who are majority of Nigerians (Iganiga, 2008; Mathew, 2010; Usman, 2011).

There are however several programmes geared towards alleviating poverty among women. Examples of such are Family Support Programmes (FSP) an aspect of the Family Economic Advance Program (FEAP). Other programmes include, National Economic Recovery Fund (NERFUND) and the National Directorate of Employment (NDE), Family

Economic Advancement Programme (FEAP), Better Life for Rural Women (Arogundade *et al*, 2011).

1.2 STATEMENT OF THE RESEARCH PROBLEM

The concept of poverty can be defined as a situation where the resources of an individual or families are inadequate to provide a socially accepted standard of living (Johnson-Harry, 1996; Baden, 1977; Olawoye, 2002; World Bank, 2002a). Repnik (1994) says poverty is the inability to satisfy the basic needs of human life due to lack of income or unemployment. The topology of poverty include absolute, relative and material. According to Odusola (1997), Cornwall (2005), Moghadam (2005), UNDP (2007a & 2007b) and World Bank (2008) most people in Nigeria as in other Sub- Saharan Africa and Southern Asian countries remain the poorest in the world. Poverty is prevalent in Nigeria; infact, it is massive, pervasive and engulfing a larger proportion of the society including women and children (Gordon, 1996).

During the last three decades of the twentieth century Nigeria earned over US$300 billion from petroleum products yet such a high level of poverty persists. In the early 1970s Nigeria was among the richest 50 nations in the world, but at the beginning of the twenty-first century, she has become one of the 25th poorest country. It is believed that 70% of the population is poor (Obadan, 2001). Kano State is said to have 66.0% of her population as poor including women and children with 34.0% as non-poor as at 2010 according to the National Bureau of Statistics (2010) report.

Several studies have been carried out on poverty eradication in Nigeria some on micro-finance, some on the impact of national poverty eradication programme on the rural populace. Matthew (2010) assessed the role of micro-finance institutions in alleviating poverty in

Nigeria focusing on Kaduna State from 2005 - 2007. The study observed that micro-finance services contributed to the improvement of resource allocation, promote economic growth and development, but the formal financial sector is not consistent with the needs of the poor and the informal sector is as a result of the short comings of the formal financial sector. Babashani (2011) assessed the impact of NAPEP on the rural populace of Gezawa Local Government Area of Kano State. The study revealed that NAPEP has not impacted on the people economically and socially and consequently the programme was considered to have failed in its objectives of the eradication of extreme poverty by the year 2010. The study also showed that significant employment was neither generated nor agricultural or social infrastructure like water and health care enhanced. The study recommended the need to identify and target the rural poor in eradicating poverty.

Adiri (2011) did an evaluation of the impact of poverty reduction strategies on women, although the work is limited to three Local Government Areas (Jema'a, Kaduna North and Zaria) of Kaduna State. The study reveals that women in rural areas did not participate in the poverty eradication programme while their urban counterpart participated and benefited more. Usman (2011) did an assessment of the impact of micro-finance institutions on poverty alleviation in Kaduna State. The study revealed that micro-finance banks impacted on the lives of the target populace positively. However, the study concluded that effort should be made to increase the operation of micro-financial institutions in the rural areas like in the urban areas. The issue of poverty alleviation among women is very crucial because women bear the heavier weight of poverty especially female headed households, and children from poor homes. The above cited studies did not address the differences that exists between women in rural and urban areas in terms of their access and participation in poverty alleviation

programmes particularly in Kano State. It is this research gap in knowledge that this study intends to fill.

Several countries of the world including the Nigerian government have initiated programmes to tackle poverty. Such programmes are geared towards skill improvement and self-actualization. Some poverty reduction strategy programmes only show governments' concern for poverty reduction indirectly. For example, some of the objectives of the National Development Plan (1962 -1968) included the development of opportunities in education, employment and health which will lead to poverty alleviation in Nigeria. So also are objectives of the Fourth National Development Plan (1980 -1985) (Ogwumike, 1987; 1995 & 2001). Examples of such programmes include the Agricultural Development Programmes (ADP), the Agricultural Credit Guarantee Scheme (ACGS), the River Basin Development Authorities (RBDA), the Rural Banking Programme (RBP) and the Rural Electrification Scheme (RES). These programmes were designed to create employments, generate income, enhance agricultural output and reduce rural-urban migration, thereby alleviating poverty. The issues therefore unresolved are how accessible and how do the rural and urban women participate in poverty alleviation programmes particularly in Kano State?

There are other programmes initiated to tackle the problem of poverty. These programmes were adopted by successive governments in Nigeria geared towards poverty eradication. These programmes that were adopted by successive government included the Operation Feed the Nation (OFN), which was the first of its kind, the Green Revolution, Peoples Bank, Community Bank, Directorate of Food, Roads and Rural Infrastructure (DFFRI). Others include Poverty Alleviation Programmes (PAP), the National Directorate of Employment (NDE), Cottage Industry Scheme, Better Life for Rural Women, Family Support

Programme (FSP) and Family Economic Advancement Programme (FEAP) which is geared towards improving the standard of living. The FEAP was to be administered through the Local Government with the support of the Federal Government.

Women advancement is also constrained by poverty, illiteracy, some traditional beliefs and practices. The indicators of the level of women underdevelopment in the country shows that 13.3% of women are employed in the formal sector with most of the women employed in the informal sector having little or no access to credit facilities among others. In Kano State, only about 12% of women whether in rural or urban areas are employed in the formal sector. However, the Kano State Government is said to have been sensitizing women and the society on how to eradicate poverty (K-SEEDS, 2004). This is part of the reason for the research work.

To achieve the Millennium Development Goals in Nigeria, Japan International Cooperation Agency (JICA) embarked on programmes to support human resources and socio-economic development. JICA is a bilateral agency assisting with technical cooperation on one hand and grant aid and official development assistance to Kano State and Nigeria as a whole. The Women Development Centres (WDC) were created to provide income generating activities with the aim of reducing poverty and making women self-reliant. Kano State government in January, 2007 established WDCs in each of its 44 Local Government Areas. The National Centre for Women Development (NCWD) and JICA launched a project in January, 2007 for the purpose of activating six WDCs in Kano State as a pilot exercise. The Local Government Areas that were beneficiaries as pilot sites for this exercise were Bichi, Dambatta, Gaya, Gezawa, Gwale and Kumbotso. The proposed second phase of the project will cover six other states which are Anambra, Rivers, Kaduna, Kano, Kwara and Niger.

To this end, answers to the following research questions and other findings from the field work will contribute to an assessment of rural-urban differential in women access to and participation in poverty alleviation programmes in Kano State. The research questions are:

i. What are the types of Poverty Alleviation Programmes adopted for women in Kano State?
ii. What are the factors that determine women's access to poverty alleviation programmes in Kano State?
iii. What are the factors that determine women's participation in Poverty Alleviation Programmes in area of study?
iv. Are there urban-rural variation in women's access to Poverty Alleviation Programmes in the study area?
v. Are there rural–urban differences in women's participation in Poverty Alleviation Programmes in Kano State?
vi. To what extent has Poverty Alleviation Programmes impacted on women in rural and urban areas in Kano State?
vii. What are the challenges facing the implementation of Poverty Alleviation Programmes in rural and urban areas in Kano State?

From available literature it has been observed that no study had been conducted on rural-urban differential of women's access and participation in Poverty Alleviation Programmes in Kano state. This forms the *raison detre* of the present project.

1.3 AIM AND OBJECTIVES

The aim of this research is to assess rural–urban differentials in women's access and participation in Poverty Alleviation Programmes in Kano State. The aim will be achieved through the following specific objectives which are to:

i. identify the types of Poverty Alleviation Programmes in Kano State,
ii. examine women's access to and participation in Poverty Alleviation Programmes in the rural and urban areas of Kano State,
iii. identify the factors responsible for the differentials if any in the study area,
iv. assess the impact of the Poverty Alleviation Programmes on women in rural and urban areas of Kano State, and
v. identify the challenges of implementing Poverty Alleviation Programmes among women in rural and urban areas of Kano State.

1.4 NULL HYPOTHESES

For the purpose of the research, four major hypotheses were tested at $p \leq 0.05$ levels of significance. The hypotheses were stated thus:

H_{o1}: There is no significant difference between the accessibility to Poverty Alleviation Programmes between rural and urban womenin Kano State.

H_{02}: There is no significant difference in participation of Poverty Alleviation Programmes between rural and urban women in Kano State.

H_{03}: There is no significant difference in the earning capacity Between rural and urban women in Kano State before participating in poverty alleviation programmes.

H_{04}:: There is no significance difference in the earning capacity between rural and urban women in Kano State after participation in poverty alleviation programmes.

1.5 SCOPE AND DELIMITATION OF THE STUDY

The study area is limited to six of the 44 Local Government Areas of Kano State. Two Local Government Areas were selected from each of the three senatorial districts of the state; one rural and one urban. The Local Government Areas (urban and rural) selected in each senatorial district are as follows: Kano North: Bichi (urban) and Bagwai (Rural); Kano Central: Dala (urban) and Garun Mallam (rural); and Kano South: Gaya (urban) and Ajingi (rural). This pattern is necessary because poverty differential exist between rural and urban centres in Nigeria (National Bureau of Statistics, 2007).

In terms of content coverage, the study identified the differentials that exist between rural and urban women in terms of access and participation in Poverty Alleviation Programmes in Kano State. The research also examined the impact of poverty alleviation on the women in the study area and the challenges of these poverty alleviation programmes. The research work is limited to Poverty Alleviation Programmes among women from year 2002 to 2013. This period is when most of the Poverty Alleviation Programmes were established in the study area.

1.6 SIGNIFICANCE OF THE STUDY

Poverty is a crucial issue in any country of the world, particularly in all developing countries of the world. The proportion of the poor in every nation is very important because it determines the potentiality for growth of the economy and wealth accumulation. Countries with fewer people have the tendency of growing faster than those with larger population of poor people. Nigeria has postulated several policies and programmes to eradicate poverty because it is very doubtful whether the poor have benefited from such

efforts including women and children (Amali, 1999; Nkpoyen & Bassey, 2012). It is believed that the incidence of poverty in the developing countries is higher among women than among men. Women are often left out in the developmental process in the countries (Nkpoyen & Bassey, 2012).

Poverty in the midst of plenty is Nigeria's greatest challenge. Nigeria is believed to be a rich nation, yet majority of her citizens including women and children lack adequate food, shelter, education and health and live a life of helplessness. The World Bank (2004) believes that out of the world's 7 billion people, 2.8 billion live on less than $2 a day and 1.2 billion live on $1 a day. Majority of Africans live on barely $0.65 a day and the number is growing. Since Nigeria is the most populated country in Africa, the effect of severe poverty is worse on Nigerians, particularly women and children.

Poverty in Nigeria is a serious challenge and since it is not gender-neutral, it is necessary to appraise the strategies adopted in alleviating poverty among women in the study area. The level of poverty among women is alarming even though women contribute to the labour force in Nigeria (Adiri, 2011). For there to be development, there is the need to address poverty in full and particularly appraise the impact of the adopted strategies in alleviating poverty among women. The rate of poverty in Nigeria is increasing at an alarming rate. According to the National Economic Empowerment and Development Strategy (NEEDS, 2005) which says poverty rate in Nigeria rose from almost 66% in 1996 to about 70% in 1999 (Yusuf, 2008). Since the issue of poverty covers men, women and children, this research is worthwhile. This is also coupled with the fact that about 12% of women in Kano State are employed in the formal sector which is a sign of poverty among women in Kano

State. This makes the study of rural-urban differentials and women's access and participation in poverty alleviation programmes in Kano State appropriate.

Poverty alleviation programmes is very important to the informal sector where little capital is required to set up business. This is relevant in the study area as most of the women have no formal education with little or no capital in Kano State. Therefore, any meaningful development calls for the installation of proper mechanisms to eradicate poverty. This is because poverty is a threat to prosperity and development (Usman, 2011). The issue of poverty is of great concern to different nations whether rich or poor. This is because the poor wants to get out of poverty and the rich sees poverty reduction as a means of promoting security. Hence, Poverty Reduction Strategies Process (PRSP) has become the centre-stage of their development programmes (NBS, 2005). The income disparity between men and women shows that the real GDP per capita of women is 42.8% in Nigeria and it is believed to be consistently lower than that of men all over sub-Saharan Africa.

The study area is Kano State covering the three senatorial districts of the state. However, the sampled Local Government Areas is 13.6% of the state. There are twelve communities selected from six local government areas across the state and this gives a geographical spread of rural and urban areas of Kano state. According to Sagagi (2002) almost 7.5 million people in Kano State are living below the poverty line as 80% of the populace are either dependent on substance agriculture or urban informal sector including women either in rural or urban Kano. The choice of Kano State as the case study is justified as the state is ranked 15th poorest state in the country with a poverty index of 61.9% above the national average of 54%.

The justification for women in Kano State as the area of focus is basically because the indicators of the level of women underdevelopment in Nigeria shows that 12% of the women in the state are employed in the formal state whether in rural or urban areas. This is even below the 13.3% of the women in the formal sector in the country. This shows that there is high level of poverty among women in Kano State as the remaining 88% of the women are employed in informal sector whether rural or urban women (K-SEED, 2004). The advancement of women has been constrained by poverty, illiteracy, some traditional belief and practices and a few of them employed in the formal sector which requires high level of education. Women unlike their male counterparts do not often have access to loans with which to develop themselves. Also most of these women are illiterates who can mainly be employed in the informal sector which will earn them low income. These who are really available in Kano are the easy target for poverty alleviation programme. Hence it is very necessary to assess the accessibility and participation of rural-urban women in Kano State in poverty alleviation programmes.

Poverty among women has been the bane of most Nigerian communities. The women folk in Nigeria is faced with a lot of challenges ranging from low income level, unemployment, lack of education to lack of access to basic necessities of life. These conditions make them to live in abject poverty. The women in Kano State are not left out in these poor living conditions. The assessment study of rural-urban differential in women's access and participation in poverty alleviation programmes in Kano State should help to evaluate what these women do for a living and the modalities put in place that is geared towards alleviating poverty in their lives. It is also expected that this research will be a valuable document for government to appraise its strategies and programmes aimed at reducing poverty among women in Kano State.

United Nations Development Programme (UNDP, 2001) believes that the poor are not properly targeted in the poverty alleviation programmes in Nigeria and this is an obstacle to attaining poverty reduction. This research targets the poor women in rural and urban areas of Kano State, the differentials that exists in their access and participation in poverty alleviating programmes in Nigeria. The study also generated data for poverty alleviation programmes in Nigeria which will facilitate assessment of the effectiveness of government poverty alleviation programmes among rural and urban women in the country in general and Kano State in particular.

The research is therefore necessary because it has been observed that the effort made to alleviate poverty in Nigeria require proper articulation in the design of the programmes in order that they will be truly poverty reducing. This research work will also be useful to individual researchers, governments, non- governmental organizations and institutions in the understanding of poverty among women. It will provide insight into poverty alleviation and help to identify the missing links in the knowledge and strategies adopted for reducing poverty among women. This will in turn help to target the relevant group.

To the best knowledge of the researcher, a study of this nature has not been carried out in Kano State which makes this study a worth-while endeavour. The study will also be able to assess Nigerian government's effort in achieving the Millennium Development Goals especially goal number one and three which is to eradicate extreme poverty and hunger and to promote gender equality and empower women. This research work will also stimulate further study of various poverty alleviation programmes adopted by government among women in the study area. The findings will serve as a source of reference materials for both national and international agencies.

CHAPTER TWO

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 INTRODUCTION

This chapter deals with the review of relevant literature on the concept of poverty, perception of poverty by various schools of thought, types and measurement of poverty, global problem of poverty, poverty profile in Nigeria and women in poverty. Other aspects covered in the chapter include poverty among women in Nigeria, women and poverty in Kano State, poverty reduction programmes globally, an overview of some poverty alleviation programmes in Nigeria, some studies on the impact of poverty programmes on rural and urban and overcoming poverty. The relevant literatures on these issues were intensively reviewed with the needed information extracted. Since poverty afflicts people of all ages, sexes and races, it is therefore a global phenomenon with no nation absolutely free from poverty. Latin America, Sub-Saharan Africa and South Africa have the highest level of poverty and hence, the lowest socio-economic development (Oyemomi, 2003; McFerson, 2010).

2.2 CONCEPTUAL FRAMEWORK

This aspect covers the concept of poverty, types and measurement of poverty, the concept of rural and urban, the perception of poverty by various schools of thought, global problem of poverty, poverty profile in Nigeria, overcoming poverty, women in poverty, poverty among women in Nigeria, poverty reduction programmes globally, an overview of some poverty programmes in Nigeria and some studies on the impact of poverty programmes on rural and urban women.

2.2.1 THE CONCEPT OF POVERTY

Chambers (1995) sees poverty as the lack of physical necessities such as assets and income. The poor do not have adequate income, no stable job, they lack adequate level of education and do not satisfy basic health needs (Sancho, 1996). Olayemi (1995) observed that the poor do not have access to the basic necessities of life such as food, clothing, decent shelter, and are unable to meet their social and economic obligations and lack employment. The poor are also poor in health, are illiterates and they are believed to have a short life span (World Bank, 1995; PRB, 2006; McFerson, 2010). Those mostly affected by poverty are young children, pregnant mothers, women, and the elderly people in rural and marginal zones of urban areas (Obadan, 1997). The Central Bank of Nigeria (2007) views poverty as a state where an individual is unable to cater adequately for his or her basic needs of food, clothing and shelter, is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self – esteem and has limited access to social and economic infrastructure such as education, health, portable water, and sanitation and consequently has limited chance of advancing his or her welfare to the limit of his or her capabilities. Poverty may be transient or chronic. Chronic or structured poverty is persistent and it is caused by long termed socio-economic deprivations. It is caused by lack of gainful employment endemic socio-political and limited access to productive resources. A household is termed to be chronically poor when it is poor within the same period of time. Transient poverty is temporary or short termed. This is mainly caused by natural disasters like drought, floods and wars and man-made disasters (World Bank, 1993; Abdullahi, 1993; Afonja & Ogunmike, 1995; Anyanwu, 1997; Ajakaiye & Adeyeye, 2002; Olowa, 2012).

The concept of poverty defies objective definition because it is multi-dimensional in nature. The World Development Report (1990) defines poverty as the inability to attain a minimum standard of living. It is a situation in which there is a lack of command over basic consumption needs, that is insufficient food, clothing and shelter (Ravallion & Bidani, 1994; Ravallion, Chen & Sangraula, 2009; Chen & Ravallion, 2010). Walton, (1990) sees poverty as a situation of inadequate income, malnutrition, lack of access to social services, lack of social and political status. The poor are those whose ability to contribute to the productive process is insufficient. They are those who are willing to work, but the economy has failed to provide them with jobs. Chambers (2006a) argued that the concept of poverty has five meanings. The first is income-poverty or consumption-poverty. The second is material lack, lack of wealth and poor access to services among other issues. The third meaning of poverty is capability deprivation which is related to emotional aspects of life, a situation of disability and exaggerated dependency. The fourth focuses on the multidimensional aspect of deprivation. While the fifth is the multiplicity of describing the poor (Ejiogu & Munonye, 2008).

Poverty is defined as a multidimensional phenomenon influenced by a wide range of factors, these include people who lack of access to income earning and productivity activities and to essential social services (Kwankwenda, 2003). Poverty can be manifested in poverty in history, intellect and ideology (Adejo, 2006). Anger (2010) believed that the quality of the life of an average Nigerian has greatly nose-dived from a per capital income of over 1,280 dollars in 1980 to a dollar in 1995 (Obadan and Odusola, 2001). The Nigerian situation is characterized by extreme poverty particularly when compared with the less endowed countries in Africa and other third world countries. Oladunni (1996) defines

poverty in terms of insufficient income for security and necessities of life such as food, clothing and shelter, education, health, potable water, and sanitation and limited chance of advancing his or her welfare to the limit of his or her capabilities.

According to Nsude (2008) poverty means the situation where the victims do not have enough to eat (malnutrition), low educational opportunities, low life expectancy, lack of productive assets, lack of shelter and unfit housing. The situation also include inadequate access to potable water, inadequate basic health care to tackle even common diseases, lack of active participation in decision making process and inadequate socio–economic infrastructure. From these definitions, poverty cannot be defined based on just one or two variables, but on the accessibility to the needs of life like sufficient food, clothing, shelter and self-esteem. Poverty is the connection where a person's income is incapable of acquiring the basic needs of survival (World Bank, 1994). Poverty is rather a multi-dimensional concept which is better described than defined. The poor are deprived of the means of self-actualization due to the lack of access to food, shelter, clothing, health care, education, social security and political participation (Townsend, 2006; Usman, 2011; World Bank, 2013).

Poverty erodes the human rights of their victims whether men or women. It is dehumanizing as it subjects the individual to a state of hopelessness, lack of self-esteem, lack of confidence, powerlessness leading to a situation of multidimensional vulnerability (Baden, 1999; World Bank, 2009; Kimani & Kombo, 2011; McFerson, 2010). Poverty also has a gender dimension, and it cuts across ages and ethnicity. Many people are poor in Nigeria including women and children. To eradicate poverty, the Nigerian government has made concerted effort and a gender perspective in all the intervention strategies. The

Nigerian government manifests this commitment in her current developmental strategies as demonstrated with the efforts towards the achievement of the Millennium Development Goals especially No 1 and No 3. Goal 1 is to eradicate extreme poverty and hunger and goal 3 is to promote gender equality and empower women.

The Millennium Development Goals (2004) shows that the rate of poverty in Nigeria has increased from 27 percent in 1980 to 66 percent in 1996. Between 2000 and 2011, the rate of poverty is estimated to be 70%. By 2015, it is believed that the estimated poverty population in Nigeria will be between 30.1million and 40.4 million and the majority of these population are women (Adiri 2011). In summary, poverty can be said to be a multidimensional concept which is used to describe the poor who do not have access to the basic needs of life like food, clothing and shelter. Poverty deprives the poor the means of attaining self-actualization and self-esteem, whether women, children or men.

2.3 THE PERCEPTION OF POVERTY BY VARIOUS SCHOOLS OF THOUGHT

There are three schools of thought which have articulated several reasons for the existence of poverty (Sen, 1981; Tadaro, 1985; Apata, 1994). First the conflict school of thought sees poverty as a result of laziness, and dependency tendencies (McFerson, 2010). This school of thought focused mainly on the view of Darwin's theory of natural succession (survival of the fittest). It is a theological reasoning of destiny. This implies that God created the rich and the poor. Next, is the liberal or functional school of thought which sees poverty as a result of lack of resources, capital for redevelopment, industrialization, over population among other issues (Sen, 1981; Shittu &Adedokun, 2002). Thirdly, the radical school of thought is of the view that poverty is caused by negative unjust social

conditions, government unfriendly economic policies, bad leadership which inflict hardship, corruption and inequality. This is believed to be an off shoot of capitalist economic system.

In examining these three schools of thought, two of the schools can be used to explain the causes of poverty in Nigeria and particularly among women. This is because poverty among women can be seen in some regard to be due to dependency tendencies, corrupt leadership, exploitation and poor government economic policies, and not the lack of resources in the country. These two schools of thought are the conflict school and radical school. Therefore, the researcher does not agree with the liberal or functional school of thought because Nigeria is not in lack of resources. The resources both man-made and natural are in abundance, even though over population is a problem.

2.4 TYPES AND MEASUREMENT OF POVERTY

This aspect deals with some types and techniques of measuring poverty. The most common index of measuring poverty is the one developed by the United Nations Development Programme (UNDP) called Human Development Index (HDI). This combines economic and social factors. The three components used are life expectancy or birth, educational attainment (derived from adult literacy rate which means years of schooling) and adjusted real Gross Domestic Product. Under this approach, the HDI ranked 174 countries of the world and classified them as high (1-55), medium (56-111) and low (112-174). In this system of grouping, Nigeria ranked 137th in 1996 with a HDI of 0.246; in 1998 she ranked 142nd and for 2000, Nigeria was ranked 142nd with HDI of 0.4 among poor countries. The Human Development Report by the UNDP also ranked Nigeria 58th out of

177 countries world – wide in 2004 (Voluntary Services Overseas, 1994; Shittu and Adedokun, 2002; Ebomuche and Ihugba, 2008). The problems of measuring poverty is the specification of the poverty line and once the poverty line is determined, construction, of an index to measure the intensity of poverty suffered by those below the poverty line.

Absolute Poverty: This one of the most common means of measuring poverty, it is applicable to all societies by using a fixed level known as poverty line. Absolute poverty is a set standard acceptable by different countries of the world ranging from moderate to extreme poverty. It depends not on income but on accessibility to social services. It is a condition which is characterized by several deprivations of basic human needs like food, shelter, health, safe drinking water, sanitation facilities, education and social security. Poverty in this regard has been fixed at one United States dollar per day per person adjusted for Purchasing Power Parity (PPP) (World Bank, 1994; 2000; Adiri, 2011; Badashani, 2011). Absolute poverty is a situation where the consumption of an individual or household is below a minimum acceptable standard which has been fixed as a global standard for a meaningful human existence known as the poverty line (Anyanwu, 1997). Absolute poverty is therefore the resources that a person has to acquire to be able to maintain minimum standard of living.

Absolute measurement of poverty is when a person or people eat less food than is required for normal human sustenance of 2000 to 2500 calories per day. While extreme poverty is a situation where a person live on less than $1 a day. Moderate poverty is when a person lives on less than $2 a day. According to Mubrani (1999), Ajakaiye and Adeyaye (2002) absolute poverty is an extreme human deprivation which refers to a lack of basic

necessities like food, clothing, safe drinking water and health care. In essence, a person can also be said to be in absolute poverty when he or she lack access to environmental infrastructure and social services like health institutions, good road network, adequate and safe water supply, sanitation and schools among others. The research focuses on absolute poverty among rural and urban women in Kano State.

Relative Poverty: This has to do with how well off an individual is in relation to others. This therefore means poverty can be comparative or subjective. Relative poverty means individuals, families or group in a population when they are said to lack the resources necessary to obtain the types of diets, participation in activities and have the living conditions that are obtained by the average individual that is acceptable. Relative poverty refers to an individual's life situation in relation to others in the population (Townsend, 2006; Adiri, 2011; Babashani, 2011). This is the segment of the poor people in relation to the set income of the whole population in the country. Relative poverty measures are of two kinds. One is the average income of the poorest 40% of the whole population. The other is the number of people where their income is less or equal to a specified percentage of the mean income (Anyanwu, 1997). There are two kinds of relative measures. The first is the average income, which is the poorest 40% of the population and or the average income of the poorest 10-20% of the population of the whose income is less than or equal to the percentage of the mean income say 50% or less than the mean income (World Bank, 1993; 1996; Ajakaiye & Adeyeye, 2002; McFerson, 2010). This study considers the segment of women in relation to the set income of the work population in the country which is relative poverty.

The most common index of measuring poverty is the one developed by the United Nations Development Programme (UNDP) called Human Development Index (HDI). This combines economic and social factors. The three components used are life expectancy or birth, educational attainment (derived from adult literacy rate which means years of schooling) and adjusted real Gross Domestic Product. Under this approach, the HDI ranked 174 countries of the world and classified them as high (1-55), medium (56-111) and low (112-174). In this system of grouping, Nigeria ranked 137th in 1996 with a HDI of 0.246; in 1998 she ranked 142nd and for 2000, Nigeria was ranked 142nd with HDI of 0.4 among poor countries. The Human Development Report by the UNDP also ranked Nigeria 58th out of 177 countries world – wide in 2004 (Voluntary Services Overseas, 1994; Shittu and Adedokun, 2002; Ebomuche and Ihugba, 2008).

The concept of poverty cannot be described using one or two variables because of its heterogenic nature. Poverty can be measured in multi-dimensional ways. The indicators frequently used are food security index, basic needs index, a head count of those below a given poverty line, Gross National Product per capita among others. United Nations' Development Programme (UNDP) 1990 and World Bank (1993; 2008; 2009; 2013) have two approaches to measure poverty and these are Poverty Line (PL) and Unsatisfied Basic Needs (UBN). The PL is the conventional approach that estimates the income or consumption per capita of an adult in a household within expressed poverty line. Households within the income below the poverty line are termed poor. The use of PL as an objective measurement of poverty is said to be micro scaled; the UBN approach takes into cognizance some basic needs which are not satisfied. The households where one or more

basic needs are not satisfied are considered to be within the poverty group likewise are the members (Onyenechere & Adeyemo 2008).

By the MDG report of 2013, the number of people with extreme poverty in sub-Saharan Africa rose from 290 million in 1994 to 414 million in 2010. There are several ways of measuring income inequality one of such is Gini Coefficient. To understand this, there is the need to consider the concept of Lorenz Curve. According to Salvatore and Dowling (1977) Lorenz Curve is a curve designed to provide income distribution graphically, there are cumulative percentage of income on the left axis of the Lorenz Curve; while on the horizontal axis is the cumulative percentages of families or population. This is shown in figure 2.1. When the Lorenz Curve falls on the diagonal OE the income is equally distributed while below or above this curve is the unequal distribution of income or wealth.

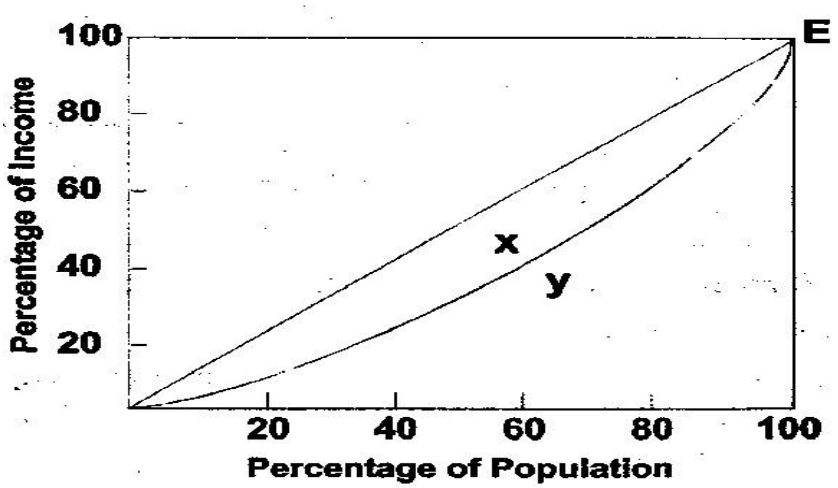


Figure 2.1. The Lorenz Curve of income distribution curve

Source: Adapted from Ejiogu and Munonye (2008)

The Gini coefficient = (X-Y) is a mathematical formula designed by an Italian mathematician named Gini to test the relative equality of income in a society (Salvatore

and Dowling, 1977). It is a graphical representation of the relationship that exist between the cumulative shares of income on the horizontal axis and the cumulative percentage of the population on the vertical axis. X is the region between the Lorenz curve and the diagonal line. It is the region between the Lorenz curve and the edges of the square. When there is perfect equality in wealth distribution, it means an individual has everything and everyone else with nothing and the Gini Coefficient will be equal to zero. If the Lorenz curve of one income distribution X, is above the Lorenz curve of another income distribution Y. Then the income distribution X will be higher than income distribution Y. When there is a perfect inequality of wealth, it means an individual has everything and the Gini coefficient is 1. The closer the Gini coefficient is to 1 the more unequal the income distribution and the closer it is to zero the more equal the income distribution (Salvatore & Dowling 1977; Anyanwu, 1997; Ejiogu & Munonye, 2008).

There are several techniques of measuring poverty. Ten techniques including absolute poverty and relative poverty have been proposed by some authors (Cornwall, 2005; Collier, 2007; MacFerson, 2010; British Council Report, 2012; Olowa, 2012; Asaju & Adagba, 2014). They include among others:

Poverty Line: According to Adiri (2011) poverty line determines the extent of poverty by giving an indication of the level of income which gives a categorization of the populace into poor and non-poor. The World Bank (1993) describes poverty line to be in absolute or relative terms. Absolute poverty line is fixed along the living standard indicator of the community being studied. Relative poverty line assesses the individual or the household in comparison to the average income of the country.

Head Count Ratio (H): This is the simplest and the most common system of measuring poverty. This refers to the ratio of the number of poor to the total population. This Head Count Ratio (H) is expressed as follows;

H= Q/N

Where,

H= Head count ratio

Q= Number of the Poor, and

N= the total number of the population

The Head Count Ratio gives the proportion of the whole population which has income below the poverty line. People who live below this line are termed poor. The disadvantage of this measurement is that it only focus on the number of the poor not on the different challenges the poor face, thereby treating them on equal ground, even though they are not poor equally (Ajakaiye & Adeyeye, 2002; Olowa, 2012).

Headcount Index (HDI): The Headcount Index (HDI) is used to measure the proportion of the population with a standard of living that is below the poverty line. The index is very simple to use and to interpret. However it does not deal with the severity and depth of poverty (Ravallion and Bidani, 1994).

Poverty Profile: This type of measurement deals with the sources of income, consumption patterns, economic activities and the living conditions of the poor. It gives the characteristics of the poor based on a comprehensive survey of a household.

Income Shortfall / the Poverty Gap

This ratio is the difference that exists between the mean income of the poor and the poverty line. The income shortfall measures the amount of money required to raise the income of the poor person to get above the poverty line (UNDP, 1990; World Bank, 1993).

Physical Quality of Life Index

This has to do with certain specific life – serving social characteristics which is based on basic literacy, life expectancy and infant mortality. This can be calculated mathematically as:

PQL I = (IMI + el + Li + I)/3

Where:

PQLI = Physical Quality of Life Index

IMI = Infant Mortality Index

Li+I = literacy index

el = Life expectancy index

These three indicators are summed up and the average gives the Physical Quality of life Index (PQL) (Olowa, 2012).

Poverty Gap Index (PGI): The Poverty Gap Index takes care of the disadvantages of the Headcount Index (HDI). This index measures the amount required to bring the poor above the poverty line, it gives information on the depth and severity of poverty (Ibid).

Human Development Index (HDI)

HDI is one of the recent index used by the United Nations Development Programme for measuring poverty (UNDP, 1990; 2014). It is a composite index measuring

average achievement in three basic dimensions of human development—a long and healthy life, knowledge and a decent standard of living (UNDP, 2014).

The HDI focuses on human development, non-income factors and incorporating income. There are three variables that are used as index and these are income, knowledge and longevity. Income refers to per capital income, while knowledge is measured in terms of literacy. Longevity is usually measured by life expectancy at birth (Ajakaiye & Adeyeye, 2002; Ajuonuma, 2008). The HDI is calculated using normalized indicators from three dimensions- health, education, and standard of living (or income) (Mishara & Nathan, 2013).

It is specified as:

HD = f (eo, lit, Y)

Where

eo = Life expectancy at birth

lit = literacy rate

Y = per capita income

The World Bank Report of 1996 identified three overall measures of poverty and these are poverty lines, poverty profile and poverty indicators. Poverty line is described as the value of income necessary for minimum standard of nutrition and other necessities. Poverty lines are usually estimated using consumption data or income. Some measure of poverty based on poverty lines are augmented physical quality of life index, gini co-efficient, human development index, income distribution head count index, Lorenz curve, physical quality of life index, and poverty gap index among others. Despite the issue of proper measurement, the state of poverty in developing countries like Nigeria has been

acknowledged to be alarming. The problem of inequality in income distribution and access to economic opportunities result in the deprivation of the poor (Afoloye, 1997). This is also true of the situation of poverty among Nigerian women and children.

From the foregoing of the types and measurement of poverty, it has been observed that the measurement of poverty is complex and numerous. This diversity is measuring poverty in terms of poverty line, standard of living, income shortfall, Human Development Index (HDI), Headcount Ratio among others. Therefore, to measure poverty among women issues to be considered include their income level, standard of living and their accessibility to the basic needs of life.

Participatory Institute Development Model

The participatory institute development model is a process which connects locally coordinated collaborative linkages between the groups, local and higher level of institution. The model stresses the fact that since the poor generally lacks economic and physical capital, focusing on strengthening their capital will help them to achieve sustainable collective action in acquiring all forms of capital which will alleviate them from poverty.

The model strengthens localized social capital accumulation process in mobilizing self-help capacities, progressive skills development and saving indigenous knowledge to improve the targeted beneficiaries human, natural and economic resources base and their political power. The model focuses on four interrelated cornerstones of empowerment process, participation in decision making and networking (Nkpoyen & Bassey, 2012).

The model is very applicable to the research topic in the sense that poverty among the rural-urban women in Kano State can be reduced as the women have better access to and participate in poverty alleviation programmes adequately. The model postulates that as

the women have access to financial capital through employment opportunities their business will grow and they will be empowered whether in rural or urban parts of Kano State and the differentials will be reduced to the barest minimum.

2.5 THE GLOBAL PROBLEM OF POVERTY

In the recent past, the number of people living in extreme poverty has reduced by more than 700 million, but approximately 1.2 billion people still remain entrenched in poverty globally. The fight against poverty in the developing world is slower, while poverty for middle and high income countries has reduced by more than half since 1981. For the Low Income Countries (LICs) the rate fell by less than a third. To achieve the goal of ending poverty by 2030, the pace of reducing poverty in LICs has to increase substantially (World Bank, 2013). The poor and the extremely poor are those living with an income below $1.25 per day according to 2005 Purchasing Power Parity in dollars. While those living with an income above $1.25 per day are considered as non-poor (Ravillion, Chen & Sangravilla, 2009; Chen & Ravallion, 2011).

According to the World Bank (2008) people living on less than US$1 per day are living in extreme poverty while people who earn less than US$2 per day are said to be in moderate poverty. The United Nation Development Project (UNDP) posited that there are one billion people worldwide living on less than US$1 per day and about 2.6 billion people live on less than US$2 a day. This amounts to 40% of the world's population ((UNDP, 2007a; 2007b). The region with the greatest concentration of extreme poverty is South Asia. The world's second most populous nation India is said to have 34% of her citizens living on less than US$1 per day and 80% living on less than US$2 per day (UNDP, 2007c). The situation is different in sub-Saharan Africa where about 41% of the population live on less than US$1 per day (Population Reference

Bureau [PRB], 2006). This increased the proportion of women and children in those poverty stricken area.

The Millennium Development Goals (MDGs) was conceived at the United Nations (UN) in September 2000 during the millennium summit when World's Heads of State and government unanimously adopted the UN millennium declaration (OFID, 2010). The MDGs are goals setup by the 189 member countries of the United Nations targeted at eradicating extreme hunger and poverty. This declaration is a collective commitment to combat poverty, hunger and disease through eight measurable goals. The targeted date to achieve the goals is 2015 (OFID, 2010) and the goals are as follows:

Goal 1: Eradicate extreme poverty and hunger

Goal 2: Achieve universal primary education

Goal 3: Promote gender equality and empower women

Goal 4: Reduce child mortality

Goal 5: Improve maternal health

Goal 6: Combat HIV/AIDS, malaria and other diseases.

Goal 7: Ensure environmental sustainability

Goal 8: Develop a global partnership for development.

According to the MDG Report 2013, poverty rates have been halved and about 700 million people lived in conditions of extreme poverty in 2010 than they did in 1990. Hence, the MDG goal number one has been partially met to some extent although poverty eradication among women have not been met. The World Bank asserted that people living on less than US$1.25 per day have reduced from 47% in 1990 to 22% in 2010. But the

situation in sub-Saharan Africa is different as the number of people living in extreme poverty rose from 290 million in 1990 to 414 in 2010 (McFerson, 2010).

Nigeria being a member of the United Nations subscribed to the United Nations Millennium Development Goals of halving global poverty by 2015; the Nigerian government embraced the process of her own Poverty Reduction Strategy (PRSP). The government produced a policy document called the National Economic and Empowerment Strategies (NEEDS) to achieve the MDGs. The commitment of the government to eradicate poverty is therefore manifest in her current development strategies through the United Nations MDGs especially goal number 1 which is to eradicate extreme poverty and hunger and goal number 3 which is to promote gender equality and empower women.

These goals created the need to intensify efforts to eradicate poverty in planning and programming especially as regards human resources development, employment, agriculture, health, physical infrastructures, rural development, trade and public safety. All these are instrumental to bringing about the development process and the eradication of poverty and to empower women. The MDG report of 2004 shows that about 130 million Nigerians will be living below the poverty line in 2015 and about 65% of this figure, which is 84 million will be women. Also, from the World Bank Report of 1996, one-third of the people in Northern Nigeria are poor and out of this, almost half of this live in abject poverty (Adiri, 2011).

2.6 POVERTY PROFILE IN NIGERIA

Poverty has made Nigeria to attain a status where no nation can survive without some form of poverty reduction programmes. Despite these programmes, Nigeria is still

ranked as the world's 25th poorest nation (Oyemomi, 2003). This study is therefore an attempt to assess rural-urban differentials in women's access and participation in poverty eradication programmes among women in Kano State. This will include factors that determine women's access and participation in poverty alleviation programme, the impact and the challenges of the programme in the study area. The problem of poverty has been given an intentional attention globally by different governments of the world, bilateral and multi-lateral institutions and organizations (Usman, 2011). For example the Beijing conference (1997) on rural poverty alleviation under changing economic conditions tries to proffer solutions as to how to eradicate poverty. However it is important to note that the problem of poverty is quite challenging particularly under the present economic conditions. Poverty in Nigeria affects all sectors of the society whether in urban or rural areas. Poverty rate in Nigeria is increasing at an alarming rate according to the National Economic Empowerment and Development Strategy (NEEDS 2005). It asserted that the poverty rate in Nigeria is increasing. This is coupled with the fact that the percentage of women employed in the formal sector and of Kano State is small. Poverty also affects all religious and ethnic groups. The geographical perspective of poverty in Nigeria shows that poverty is higher in the rural areas than the urban areas (Aigbokhan, 2000).

Poverty in Nigeria, just like in any part of the world, has no geographical boundary. It may be more obvious in some areas than others but it can be seen in all parts of the world. This means it is found in rural and urban areas of the country, even though the incident is much higher in rural areas than urban centers (World Bank, 1999). Several authors have defined poverty in different ways, although the unifying criteria is that of low income or low consumption, non-income, illiteracy, no jobs, no decent shelter among

others (Olayemi, 1995; Sancho, 1996; World Bank, 1996). It therefore, means that the poor women in the urban areas are the underemployed and unemployed living in slums that lack the basic needs of life and same can be said of the rural poor women in any part of Nigeria.

From independence, every successive government in Nigeria has embarked upon different poverty alleviation programmes. Such programmes are intended to provide basic infrastructures and improve the standard of living of the people through self-sufficiency (Salman, 2002). Poverty in Nigeria is pervasive, a country that is rich in natural and agricultural resources especially oil and gas and yet an average Nigerian is said to be living below one dollar per day. NEEDS (2005) has its goals as empowerment generation, poverty reduction, wealth creation and value re-orientation. Edoh (2003) identified the causes of poverty in Nigeria to be numerous. They include corruption and embezzlement on the part of some government officials who divert funds meant for development, excessive internal and external debt burden, lack of comprehensive national poverty alleviation programme, lack of basic infrastructures, lack of sound agricultural policy and protracted neglect of the sector. Other causes are poor leadership and rapid population growth.

The UNDP (2001) and the World Bank (2002) ranked Nigeria as 7^{th} and 6^{th} in the export and petroleum production respectively yet she is classified as the 25^{th} poorest nation in the world and 194^{th} in GNP per capita (Oyewomi, 2003). The World Bank and United Nations Development Programme (UNDP) 2002 Human Development Index (HDI) of 0.461 indicates the bad state of the nation's level of poverty and low human development. This is the prevalent situation in the nation despite its huge resources (agriculture, minerals and water resources). In the last two decades, Nigeria has received over $300 billion in gas and oil revenue. Nigeria's revenue was just ₦4 billion in 1975. It rose to ₦26 billion in 1980 and the Gross National Product (GNP) per capita also rose from $360 to over $1000 in the same period but the population of the poor increased from 15% in 1960 to 70% in 2010.

The poverty level in Nigeria has increased over the years at an alarming rate from 27% in 1980 to 70% in 2011. Majority of the poor are women and children. Awosika (1986) argued that even though women make up about half the nations' population, yet they constitute only 36 percent of the labour force majorly in agriculture, and informal sector. Inspite of this, most of them are living below average and struggling to meet their basic needs. Poverty among women continue to increase due to the fact that most of the poverty alleviation programmes are not properly targeting the poor particularly women as reported by Olajide (1993). Drabo and Lahie (1992) are of the view that most poor women are widely dispersed in Nigeria making it difficult for the Federal Government programmes to reach them. Moshen (1994) has a different view; the author opined that 70% of women of 25 years and above in Africa and Southern Asia are illiterates. They are mostly employed in informal sector, working for several hours for minimum wages they also lack access to credit facilities and a wide disparity in educational attainment among females and males (Adiri 2011). Women in Nigeria are poorer than the men partly because women have fewer options in escaping poverty than men. Traditional women have less right to property, inheritance practices, widows are more vulnerable to poverty than widower and most times, women have less formal education meaning less employment opportunities to fight poverty.

2.7 OVERCOMING POVERTY GLOBALLY

For there to be development, poverty has to be attacked. The three schools of thought on the causes of poverty provides the basis or framework of tackling poverty whether among women or men. The conflict school of poverty cannot be applicable to

poverty alleviation in Nigeria whether among women or men because it sees poverty as a result of laziness and dependency tendencies. The schools of liberal and radical thought believe that the poor can be assisted. This assistance can come through poverty alleviation programmes embarked upon by successive governments in Nigeria.

Historically, Britain was the first country in the world to address the issue of poverty by setting up the Elizabeth poor law in 1601. Under this law, the poor in the society become the responsibility of the government. That is those who are genuinely poor are taken care of at the poor home, while the poor ones who are believed to be lazy are sent to learn different vocation at apprenticeship homes across the country (Shittu & Adedokun, 2002). In contemporary times, different nations of the world have been addressing poverty in their domain whether among women, children, men or youths. This is particularly evident in Nigeria through the establishment of poverty alleviation programmes like National Directorate for Employment (NDE), Better Life for Rural Women and Family Support Programmes among others. However, these programmes have not had the desired effect on the target groups since poverty has not been alleviated among the people.

Poverty has been a global problem threatening human existence. To eradicate poverty, the alleviation must be geared towards urban and rural development. The United Nations declared 1996 as the international year for the eradication of poverty with October 17th of every year recognized as the day for eradicating poverty. In 1997, the government of the United Kingdom created a Department For International Development aimed at eradicating poverty through conflict prevention, agriculture policies, political and economic stability, balanced trade. Several bodies like Food and Agricultural Organization (FAO) , United

Nations Educational Scientific Children Organization (UNESCO) among others have anti-poverty programmes in their agenda (Nkpoyen & Bassey, 2012).

2.8 FEMINIZATION OF POVERTY

Women and children are the vulnerable group that is worst hit by poverty. Bruce and Dmyer (1988) observed that women in the Third world suffer the hardest deprivation of poverty. Another study by Moshen (1991) reveals that women and children are more likely to be poor and malnourished than the male counter parts. The study is of the view that majority of women aged 25 years and above in Africa and southern Asia are illiterates. They do not have the skills for formal employment and their source of income is by selling their labour and work long hours for low wages. And because of this poverty level, they lack collaterals so they cannot obtain institutional credits and adopt new innovation and modern inputs. Bardham (1995) observed that the lack of child care facilities often make girls to drop out of school to take care of their siblings, later taking up low paid jobs creating viscous circle of poverty. Culturally, there are cases of women being overburdened by domestic responsibilities, low self-esteem, and low access to credit programmes as most of them cannot provide collateral. These gender biases increase women's poverty. There is also the issue of bad governance and corruption which is harmful for development and particularly bad for the poor and the less well-connected.Improvement in governance can benefit especially women who are the high proportion of African poor (Badden, 1999; McFerson, 2010).

In Africa, women are predominantly employed in the agricultural sector especially in central, eastern, southern and western parts of the Continent. It is estimated that women

are responsible for 70 to 80 per cent of the agricultural labour force. In the industrial sector, small proportion of women are employed in different countries of Africa; at times it can be less than 5 per cent of the labour force (Katepa-Katala, 1999). For example, majority of the poor people in Kenya are women because of their lack of access to educational opportunities due to the low value placed on the girl child as compared to the boy. Other reasons include lack of access and control of the family assets and resources as compared to their male counterpart. It is believed that for there to be sustainable development in Kenya aimed at reducing poverty, women ought to be at the mainstream of the development structures and processes (Kimani and Kombo, 2010). Any policy that will aim at reducing overall poverty in Africa must also address gender differences in poverty (McFerson, 2010). The informal sector is the fastest growing source of employment for women, especially in sub-Saharan Africa, where they engage in commercial activities like petty trading and food vendor to contribute to their family income (Katepa-Kalala, 1999).

Women in Nigeria are more likely to be poorer than their men counterparts. They have fewer options than men who are favoured by traditional property rights and inheritance practices. Similarly, widows are more vulnerable to poverty than widowers largely because of less formal education than their male counterparts (NPC 2000, UN 2001). According to Abiodun (1998) poverty in Nigeria affects both rural and urban areas. In Nigeria, urban poverty became a serious issue in the last three decades due to rural-urban migration and the breakdown of infrastructural facilities in urban centres and cities.

In Kenya poverty manifests in the form of hunger, malnutrition, illiteracy, lack of access to essential services like basic education, health, water, sanitation and shelter as reported in the Republic of Kenya sessional paper No 3 of 1999. Kenya has always had the

issue of economic growth and poverty reduction as the center of development process since the country gained independence in 1963. It is one of the government development objectives to achieve a high and growing per capita income as stated in its sessional paper No. 10 of 1965 on the Kenya socialism and its application to planning in Kenya (Republic of Kenya, 1965). Over the past thirty years, policies, strategies and programmes implemented aimed at reducing poverty yielded limited impact as majority of Kenyans still languish in poverty. According to UNDP Human Development Report (2006) the National Poverty rate was 52% as 22.8% of Kenyans get less than US$1 a day and the adult literacy rate is 26.4%. Majority of the poor are women as revealed by the institute of Economic Affairs (IEA) as surveyed in July 2008.

The Kenyan government in her bid to eradicate poverty and achieve sustainable development, argued that women and men should not only participate in the formulation and implementation of the related microeconomic and social policies and strategies but also in the sharing of the accrued benefit. This will enable the government to meet specific needs and concerns for all members of the society. The development planners and policies makers should encourage research and therefore make policy decisions with men and women. According to Kilmani (2006) the inclusion of women in poverty reduction strategies is central to the achievement of all the Millennium Development Goals (MDGs). The achievement of Kenya vision 2030 is tied to the commitment of identifying and addressing the existing gender disparities in social, economic and political development.

The micro and small enterprise sub-sector is run by both women and men and this sub-sector contributes significantly to the economic growth of Kenya. This is because jobs are created and training opportunities for poor families are made possible. Since women

and men in the formal sector face social and financial constraints, the government should encourage the development of women-friendly financial institutions and allocate resources for the expansion of the informal sector. The laws preventing Kenya women to own properties and access to credit facilities have to be abolished (Kimani and Kombo, 2010).

2.9 POVERTY AMONG WOMEN IN NIGERIA

Generally there is lack of information about the actual level of poverty among women in developing countries of the world which partly be the reason why much has not been achieved in this regard (Mngutyo, 2014). Nigerian women manifests powerlessly in socio- cultural, economic and political spheres.Often times they are seen as kitchen managers, child bearing and child–rearing agents and personal possessions to be owned (Amaucheazi, 1991; Emeghara & Njoku, 2008). Nigerian women like other African women often lack access to critical resources to credit, land and education. This places great limit to their earning capacity unlike their male counterpart. Women work for several hours apart from child bearing and rearing,and being engaged in informal sector yet this is not often appreciated in the society. (Emeghara and Njoku 2008). It has been observed that the percentage of women in Nigeria living below poverty line has increased by 50% since the 1990s, while that of men has increased only by 30% yet the condition of women in Nigeria has been characterized by limited access to credit, land, agricultural training, technology, low productivity, and over-work (Olawoye, 2002; World Bank, 2002; Ayoade, Ogunwale & Adewale, 2011).

Soludo (2008b) posited that Nigeria is one of the most unequal countries in the world where ten percent of the population cover about 90% of the country's wealth. The

population is increasing without a corresponding increase in income earnings. Another issue is that of increase in the number of women and children living below the poverty level in Nigeria. The author further asserted that the number of women living in poverty is not proportional to the number of men especially in developing countries.

In a study by Onyenechere (2008) on the effects of rural women in informal economic activities on reduction of poverty in Imo State, it was observed that rural women in informal economic activities promotes the generation of income and revenue. Their cash income is spent on food for their households. However, this is sufficient for the women to adequately meet their food needs. The informal economic activities these women engage in include artisanship/handcrafts, farming, food/fish processing and petty trading. It was also observed that rural women's farming activities such as food provision contribute greatly to the reduction of poverty among rural dwellers in Imo State. This view is supported by Narayan and Petesh (2002) who posited that women's farming activities contributes to poverty reduction. Emeghara and Njoku (2008), suggested that the availability of non-formal education like adult and vocational education will encourage women to acquire income generating skills. This will also make many women to improve proficiency in crafts like baking, basketry, soap making, food processing, pottery, cloth making and sewing. The government should also increase budgetary allocations for women and the Ministry of Women Affairs. This will to a large extent help to reduce poverty among the women folk. As there is economic empowerment for the women they will have increased access to credit facilities and land.

Poverty is the real war on women. Women globally, play significant role in economic activities particularly in formal sector yet majority of them are still within the

poverty line. They maintained that empowering women is one of the most effective tools for improving the quality of lives, families, communities and different nations of the world. The issue of empowering women is very necessary because majority of those living in extreme poverty are women; despite the fact that half of the nation's population is made up of women. They also opined that two-third of the world's working hours are supplied by women yet, they only earn only one-tenth of the world's income. With poverty alleviation programmes focusing on women, it follows that empowering women will lead to empowering the nations of the world (Ace Concerns Ltd and TJADAF Consultants, 2014).

Most of the women in Kano state are predominantly employed in informal sector which requires little or no education and little capital to set up. Such activities include trading, food selling, street hawking and seamstress among others. This means that most of these women are economically backwards as they earn their living by selling their labour for long hours at minimum wages. This further means that there will be little or no capital for savings and subsequently for investment, this will therefore mean a viscous cycle of poverty and no collateral to give assess for loans. From several studies conducted globally, poverty is universally gender biased. For example a UNIFEM (1997) report shows that women earn only a small proportion of the world's income and property. It means most women are absolutely poor as most of them live below the poverty line. According to Adiri (2011) there is no gender specific data on the spread of poverty in Nigeria, no gender disaggregated data based on Female Headed Household (FHH) and Male Headed Household (MHH) (FOS, 1999).

As a way of summarizing the foregoing review of literature on women, it can be observed that even though women are actively involved in agricultural labour force, in

informal sector of the economy, poverty alleviation can only be achieved when women and men have equal access to resource utilization. It is therefore necessary to carry out this research to identify the differential in rural-urban women's access and participation in poverty alleviation programmes particularly in Kano state.

2.10 WOMEN AND POVERTY IN KANO STATE

UNIFEM (1997) shows that women own less than 10% of the world's property and earn about 10% of the world's income. The Millennium Development Goal Report 2004 projected that by 2015 about 130 million Nigerians will be living below the poverty line and out of this, 84 million or 65% will be women (Adiri, 2011).Poverty within Nigeria is regionally imbalanced as shown by the World Bank Report of 1996, which reflects that over one-third of poor Nigerian are found in Northern Nigeria, and half of these are living in extreme poverty. Several reasons have been given for this and these include marriage, domestic responsibility, lack of education, lack of employment, and majority of the women are employed in the informal sector of the economy (ibid). The K-SEEDs report of Kano State for 2004 shows a higher literacy rate of 76.6% for males and 31.7% for female in Kano State. This shows why there is increase in the population of people employed in the informal sector of the state. Kano State women dominate trading, food vendor, seamstress, cleaners among others. The women become very relevant to this sector of the economy because of the literacy level. For the women to be employed in the formal sector they require some minimum level of education which most of them do not possess. Also, for some of them to be engaged in business, they require little capital to set up which is not readily available to them. The women also sell their labour by working for long hours for

low wages. This of course means these women will be economically relegated and hence be in poverty. This is why women in Kano State are a good focal point for a research of this type.

Poverty is also a serious issue among women particularly in Kano State where majority of the women are engaged in the informal sector which requires little or no education and little capital to operate. The North West is the region with the highest percentage (64.4%) of the people with no education which covers the study area; followed by the North east zone (61.5%) and the lowest South East zone according to CWIQ (2006) report. Poverty in Nigeria is multi-dimensional, multi-disciplinary and multi-facet. Until recently, the growth of the economy was paradoxically without poverty reduction and trickling down effect of growth on the poor (NBS, 2007). By 2011, the poverty rate rose to 70% for the North – West. The poverty level in the country is rising with almost 100 million people living on less than a dollar a day despite the economic growth in the country. The North- Western and North - Eastern parts of Nigeria recorded the highest poverty rates (NBS 2007, 2012).

The issue of poverty alleviation among women is very crucial because women bear the heavier weight of poverty especially female headed household and children from poor homes. It is therefore necessary to appraise the poverty alleviation strategies for the targeted women in the study area. The study will focus on rural –urban differential in women access and participation in poverty alleviation programmes. Poverty alleviation programmes is very relevant to the informal sector where little capital is required to set up businesses and as these are adopted, poverty among these women will be alleviated to a great extent.

2.11 POVERTY REDUCTION PROGRAMMES GLOBALLY

Globally, there is the universal belief that as poverty is been alleviated,the overall economic growth will be achieved. For this reason, each nation of the world embark on its own poverty alleviation programme. Among such programmes include the United Nations' (UN) September 2000 Millennium Development Goals (MDGs) set up by 189 member countries targeted at eradicating extreme poverty and hunger. Different governments in the world have been embarking on programmes that will eradicate poverty. Such governments include Thailand. The programme is channelled through the national economic and social development plans with specific policies like an agricultural development policy, employment policy and industrial development policy. Others are education and public health policies, rural development and decentralization policies.

According to Rodriguez-Meza (2000) poverty has been significantly reduced by these policies. This poverty reduction is in all regions of Thailand. The approach in Thailand is such that economic improvement is seen as means of improving the well-being of the people rather than the final objective of development. So the government developed strategies that will alleviate poverty and this include empowerment of the individual through learning process in both formal and non-formal education. Improvement of public health by developing services and health education for all.

By improving potentials of regional and rural areas, there will be the redistribution of income on more equitable basis and decentralizing developmental activities to regional and rural areas. There will also encourage the promotion of popular participation in development through the empowerment of community organizations. It will also support and expanding community learning network, promoting the role of the private sector and

non-governmental organizations by managing development at all levels by co-operative partnership.

2.12 AN OVERVIEW OF SOME POVERTY ALLEVIATION PROGRAMMES IN NIGERIA

The need for poverty reduction in Nigeria is quite necessary as a significant proportion of the population or her citizenry are said to be living in abject poverty, hunger and disease. Poverty cannot bring about development hence the need for poverty alleviation programmes. Poverty alleviation is seen as a capitalistic approach in solving the problem of poverty in Nigeria according to Abubakar (2002). Nigeria as a member country of the United Nations keyed into the Millennium Development Goals (MDGs) which is partly targeted at eradicating extreme hunger and poverty in the 189 member countries. To achieve this, Nigeria formulated the National Economic Empowerment and Development Strategy (NEEDS) as a policy targeted at eradicating and bringing about sustainable development (Anger, 2010).

In Nigeria there are several poverty alleviation programmes like Operation Feed the Nation (OFN) Family Support Programme, Better Life for Rural Women (BLRW). National Employment and Development Strategy (NEEDS), National Poverty Eradication Programme, Family Economic Advancement Programme (FEAP), National Directorate for Employment (NDE) are some of the alleviation programmes that are targeted at poor women, youths and men. In line with the policy of NEEDS the government set up the National Eradication Programme (NAPEP) to tackle the problem of poverty in the country. NAPEP was established to tackle poverty through empowerment. Successive Nigerian

governments initiated sustainable programmes geared towards alleviating poverty. According to Odion (2009) the programmes include Operation Feed the Nation (OFN) which was launched in the 1970s and in 1980 the Green Revolution was initiated. Other programmes also include the Directorate of Food, Roads and Rural Infrastructure (DFRRI) National Directorates of Empowerment (NDE), Better Life Programmes (BLF) the Peoples' Bank of Nigeria (PBN), Family Support Programme (FSP), Family Economic Advancement Programmes (FEAP) and National Economic Empowerment and Development Strategy (NEEDS).

In 1986 DFRRI was established to construct feeder roads, provide rural water supply and the electrification of rural areas. The Directorate of Food, Roads and Rural Infrastructure (DFRRI) was established in 1986 targeting the rural areas. Its life span was from 1986 to 1993. During this period, it completed over 278526 kilometres of roads and electrified over 5,000 rural communities in the country. The objective is to enhance greater productive economic activities in the rural areas as well as help to improve the quality of life and standard of living of the rural people among others (DFRRI, 1987; Ogwumike, 2001). In the same year, NDE was established to provide training, finance and guidance for the unemployed youth. The Better Life Programme came on board in 1987 to provide empowerment and rural development programmes through skill acquisition and health care for women in the rural areas (Ibid).

The NDE was established in 1986 with a view to alleviating poverty as employment opportunities were created. Its objectives include to design and implement programme that will combat mass unemployment and articulate policies aimed at developing work programmes that are labour intensive. The targeted groups are the unemployed youths. The

NDE has four programmes and these are Vocational Skills Development programmes (VSD), Special Public Work programmes (SPW), Small Scale Enterprises programmes (SSE) and Agricultural Programmes (AP). These programmes created jobs and generated income (Ogwumike, 2001; Babashani, 2011). The people's Bank of Nigeria (PBN) was established in 1980 to encourage savings and to provide credit facilities for the underprivileged in rural and urban areas. In 1990 Community Banks were established to provide Banking facilities for rural and urban dwellers. In 1994 the Family Support Programme (FSP) was established to provide health care delivery, child welfare, youth development among other issues. FEAP were to provide credit facilities to support the establishment of cottage, industries in the rural areas.

The Poverty Alleviation Programmes (PAP) was established in 2000 to tackle the problem of unemployment in the country, by providing steady sources of income, high purchasing power, quality education, water, healthcare housing and stable and affordable power supply. This programme however gave way to another programme the National Poverty Alleviation Programme (NAPEP). Successive governments in Nigeria whether military or civilian have participated in programmes aimed at eradicating poverty in Nigeria. In the year 2000, the Nigerian government established the National Poverty Eradication Programme (NAPEP) because of the increasing rate of poverty in the country and the inability of the previous poverty alleviation programmes to reduce poverty in the country (Saleh, 2014). NAPEP has several projects in agricultural production, education, environmental healthcare, infrastructural development, micro enterprises, sanitation and water. NAPEP is targeted at three categories of people: women, unemployed youths and farmers. NAPEP allocates most of the available funds to women and the unemployed youths. The NAPEP programmes for

the targeted groups are the Capacity Acquisition Programme (CAP), Community Economic Sensitization Scheme (COMESS), Youth Empowerment Scheme (YES), Rural Infrastructural Development Scheme (RIDS), Social Welfare Services Scheme (SOWES), Natural Resources Development Conservation Scheme (NRDCS), Farmers Empowerment Programme (FEP), NAPEP, Dangote Programme, NAPEP Promise Keeper Programme (PKP), NAPEP Telecom Programme and Microfinance Co-ordination Programme. The Objective of CAP includes providing sustainable employment opportunities, to boost economic activities and ginger the productive sectors. The NAPEP microfinance coordination programme has the objective of coordinating and facilitating access to credit for the poor and also encouraging savings among the poor.

The aim of NAPEP was to eradicate extreme poverty by the year 2010. This includes the recently designed National Economic Empowerment Development Strategies (NEEDS) (Sowunmi *et al*, 2012). This aim is in tune with the MDGs which was adopted by the United Nations with the critical goal of eradicating extreme hunger and poverty and to bring the proportion of people whose income is less than $1 a day by year 2015 by half worldwide (Babashani, 2011). The possibility of achieving this whether among men, women and children is still so far.

The Federal Government of Nigeria in 2004 set up the National Economic Empowerment and Development Strategy (NEEDS) to fight the scourge of poverty is one of the most difficult challenges facing the country. From the record of poverty alleviation programmes in Nigeria, it shows the commitment of successive governments in reducing poverty, however very minimal success has been achieved (Anger, 2010). According to Nuo (2007) this failure is due to lack of proper co-ordination and commitment, policy

inconsistency, improper understanding of the root cause and magnitude of the problem, poor infrastructural facilities, corruption and inadequate function of the problems. The Central Bank of Nigeria (2003) based on empirical studies posited that there are constraints to poverty alleviation programmes and these are corruption, political instability, inconsistencies in policies and the deterioration in fiscal discipline.

2.13 SOME STUDIES ON THE IMPACT OF POVERTY ALLEVIATION PROGRAMMES ON RURAL AND URBAN WOMEN

Isah (1998), quoting the United Nations Development Programme 1997:10 said over 60% of the world's work is done by the women and yet they receive only one-tenth of its income because of their limited access to education and financial resources. Several studies (Awosika, 1986; Bruce & Dmyer, 1988; Amuacheazi, 1991; Gordon, 1996; World Bank, 2000c; Emeghara & Njoku, 2008; Adiri, 2011; Ayoade, Ogunwale & Adewale, 2011; Babashani, 2011; McFerson, 2011; Usman, 2011; Alese, 2013) have been carried out on poverty alleviation, it was observed that several governments at local and Federal levels focused on rural and urban areas. These studies have partly detailed how poverty is both a rural and urban problem. It has also been observed that poverty in the urban areas manifests in unemployment poor housing conditions, inadequate welfare services inadequate power and water supply for those involved in business. As for the rural areas poverty is made manifest in the lack of fertilizers, loans, infrastructure, and health care facilities (Adiri, 2011). So to achieve poverty reduction in rural and urban areas the objectives of poverty alleviation programmes must be broadened to include the needs of women.

Some other studies like Olajide (1993), Moshen (1994), World Bank (2002b; 2004), Adiri (2011), Usman (2011) and Oladeebo (2002) suggested that poverty alleviation projects do not reach some women because of their geographical location. For instance, while women in the urban centers have easy access to participate in these programmes, women in rural areas do not. It therefore means that the participation of rural women is minimal due to their in accessibility to these projects and ignorance on their part about poverty alleviation programmes. The issue of ignorance cannot be entirely ignored of rural women. In the case of health care services in the rural areas, they are usually sub-standard and inadequate with the most of the rural workers being unskilled as against those of the urban centres. This in turn limits the quality of services the women in the rural areas have access to; unlike the women in the urban centres who have access to both private and government hospitals.

On education, the urban women have access to adult literacy programmes as against the rural women who do not have access to such opportunities. In fact, some of the rural areas do not even have secondary schools as evidenced in Adiri's (2011) study of Zaria, Kaduna North and Jama'a Local Government Areas of Kaduna state. Moreover, most of the rural areas in the study area have not benefited from infrastructural facilities like boreholes, good tarred roads. These facilities are very important to these rural women as most of them are farmers who need ease of transportation to move their products to the markets so as to increase their income levels, thereby alleviating poverty. The rural women do not have easy access to fertilizers, farm equipment and loans as this is often dominated by the male counter parts. In fact, in some cases permission has to be sought by the rural

women from their husbands or a male member of the family before they apply for the facilities (Adiri, 2011).

In alleviating poverty in Nigeria, micro finance institutions are also contributory. These financial institutions can be categorized into two, formal/modern and informal/ traditional ones. These informal/traditional micro financial institutions include self-help groups, or rotating savings and credit associations and cooperatives societies; while the formal/modern ones include community banks, universal banks, non-government organizations, micro financial institutions, public sector poverty alleviation agencies, donor agencies and special micro financial schemes (Iganiga, 2008; Usman, 2011). To stimulate the flow of financial services in Nigeria's rural areas, the government introduced different credit programmes targeted at the rural poor, some of such programmes include the Agriculture Credit Guarantees Scheme (ACGS), the Nigerian Agricultural Co-Operative Bank Limited (NACB), Nigeria Agricultural Insurance Corporation (NAIC), Rural Banking Programme, the Peoples Bank of Nigeria (PBN) and the Community Banks (CBS). In 2000, the government merged the People's Bank with the Nigerian Agricultural Co-operative Bank to form the Nigerian Agricultural Co-operative and Rural Development Bank (NACRDR). The government also created the National Poverty Eradication Programme (NAPEP) with the mandate to provide financial services towards eradicating poverty in the country. All this is to set the target of the microfinance banks to eradicate poverty among the poor who form the majority of Nigerians (Matthew, 2010).

As a way of eradicating poverty among women in Kano State, the state government in collaboration with Japan International Cooperation Agency (JICA) embarked upon training and skill acquisition for women. Kano State Ministry of Women Affairs and Social

Development and the JICA established Women Development Centres (WDC) in each of the 44 Local Government Area of the state. The WDCs were created to provide income generating activities that is aimed at reducing poverty and making women self-reliant. It offers skill acquisition like beads, pomade and soap making, knitting, sewing, tie and dye, producing animal and chicken feed and basic literacy programmes. About 70% of these WDCs graduates are gainfully employed and have established their own business. The project has provided support for the graduates by giving loans (National Centre for Women Development and JICA, 2009).

2.14 THE CONCEPTS OF RURAL AND URBAN SETTLEMENT

The concepts of rural and urban settlement are difficult to define and varies among scholars. Various characteristics of these settlements are always identified for purpose of comparism and these characteristics include the size and density of population, dominant occupation, availability of infrastructures and contribution to National Income (Okojie, 2009; Ofem, 2012; Udoh, 2014). Demographers classify a population as rural based on the size or occupational distribution of residents and the geographical characteristics of the area. Most definitions consider an area rural if people work or live on farms. The number of residents in a population considered rural differs from less than 2000 to less than 10,000 people (Reardon, Berdegue & Escobar, 2001; Acemoglu, Johnson, & Robinson, 2001; International Fund for Agricultural Development [IFAD], 2001). An urban area is the region surrounding a city. Most inhabitants of urban areas have nonagricultural jobs. Urban areas are very developed, meaning there is a density of human structures such as houses, commercial buildings, roads, bridges, and railways. "Urban area" can refer to towns, cities,

and suburbs. An urban area includes the city itself, as well as the surrounding areas. Many urban areas are called metropolitan areas, or "greater," as in Greater New York or Greater London (National Geographic Society [NGS], 2015).

The NGS (2015) submitted that rural areas are the opposite of urban areas. They are often tagged "country," and characterized to have low population density and large amounts of undeveloped land. The distinction between a rural and an urban area is clear but in developed countries with large populations, such as Japan, the difference is becoming less clear. In the United States, settlements with 2,500 inhabitants or more are defined as urban. In Japan, which is far more densely populated than the U.S., only settlements with 30,000 people or more are considered urban. Throughout the world, the dominant pattern of migration within countries has been from rural to urban areas. This is partly because improved technology has decreased the need for agricultural workers and partly because cities are seen as offering greater economic opportunities. Most of the world's people, however, still live in rural areas (NGS, 2015).

According to Udoh (2014), rural areas exhibit the following characteristics:

1. Relatively small size and low density of population spread over a large or small geographical area;
2. The main occupation of more than 70% of population is farming at subsistence level;
3. Non-availability of modern infrastructures like motorable roads, pipe borne water, electricity, health centres and educational institutions;

4. Little or no influence of the population on government policies and the population is sometimes apathetic;
5. Low level of per-capita income and general poverty of the population.

The urban areas on the other hand exhibit the following characteristics:

1. Large and high density of population within a small or large geographical area;
2. Diversity of occupations like industrial activities, commercial undertakings and rendering of services for fees like health, law and engineering, leading to high contribution to national income.
3. Availability of modern facilities like health and educational institutions, electricity, water, motorable roads, transport services etc.
4. Active participation in politics and government leading to great influence on public policy making through the mass media and through group representatives.
5. High level of individualism in terms of struggling to survive.
6. Great need for environmental planning to facilitate orderliness in living pattern identification of places and free movement.

These characteristics of a rural area was also captured by Ele (2006) who asserted that a rural settlement is a country side where majority of the people are engaged mainly in primary activities like agricultural practices and the rearing of animals. The habitants of the rural areas are also involved in some basic rudimentary form of secondary and tertiary activities (Ezeah, 2005). An urban Centre is defined differently in different parts of the world. The threshold according to the United States of America is a population of 2,500 while for India it is at least 10,000 people.

In Nigeria, a rural settlement is a settlement with less than 20, 000 inhabitants and majority of its population are engaged in primary activities like agricultural activities, fishing, lumbering among others. In contrast, an area with at least 20,000 residents is classified as urban with majority of its population (typically 75%) not engaged in primary systems of production like agriculture, fishing and lumbering among others (Ofem, 2012). Nigeria can be said to be a predominantly rural society with about 70% of the populace residing in the rural areas. Urban centres like Calabar, Lagos, Ibadan, Kaduna, Kano, Sokoto, Jos, Aba, Onitsha, Enugu, Port Harcourt, Lokoja, Makurdi and others which later sprang up after independence were noted for their economic activities since the colonial era (Udoh, 2014).

CHAPTER THREE

STUDY AREA AND METHODOLOGY

3.1 INTRODUCTION

This Chapter focused on the study area and the methodology. The section also dealt with the study area that encompasses the location, physical characteristics, climatic condition, population and economic activities of Kano State. It includes various methods adopted in collecting, compiling and analysing the data. The research methodology also include the types of data utilized, sampling techniques, method of questionnaire administration and the methods of data analysis.

3.2 THE STUDY AREA

This part of the chapter deals with Kano State the study area, its location, origin, physical background covering, climate, geology, relief, drainage, vegetation and soil, population and economic activities.

3.2.1 Location

Kano State is located between Latitude $10^{o}\ 30^{1}$ and $13^{o}\ 00^{1}$N, Longitude $7^{o}\ 30^{1}$ and $9^{o}\ 31^{1}$E. The study area is shown in Figure 3.1. It has a landmass area of about 21,000 square kilometres. It is 900 Kilometers away from the Sahara desert and 1,140 kilometers away from the Atlantic Ocean. Kano is about 480 kilometers from the Sahara desert and 440 kilometers from Abuja, the nation's Federal Capital. Kano is located 472 meters above the sea level in the high plains of Northern Nigeria on a gently undaunted topography by the rocks of the basement complex with two regolith hills of Goron Duste

and Dala. Kano is located in the High plains of Northern Nigeria in the basement complex of the country. On the regional location, it is bordered on the North by Katsina and Jigawa States, to the South by Bauchi and Kaduna States, to the West by Katsina State and on the East by Jigawa State (Oboli & Harrison Church, 1978; Falola, 2002; Ado-Kurama, 2006). Figure 3.1 shows the map of Kano State the study area.

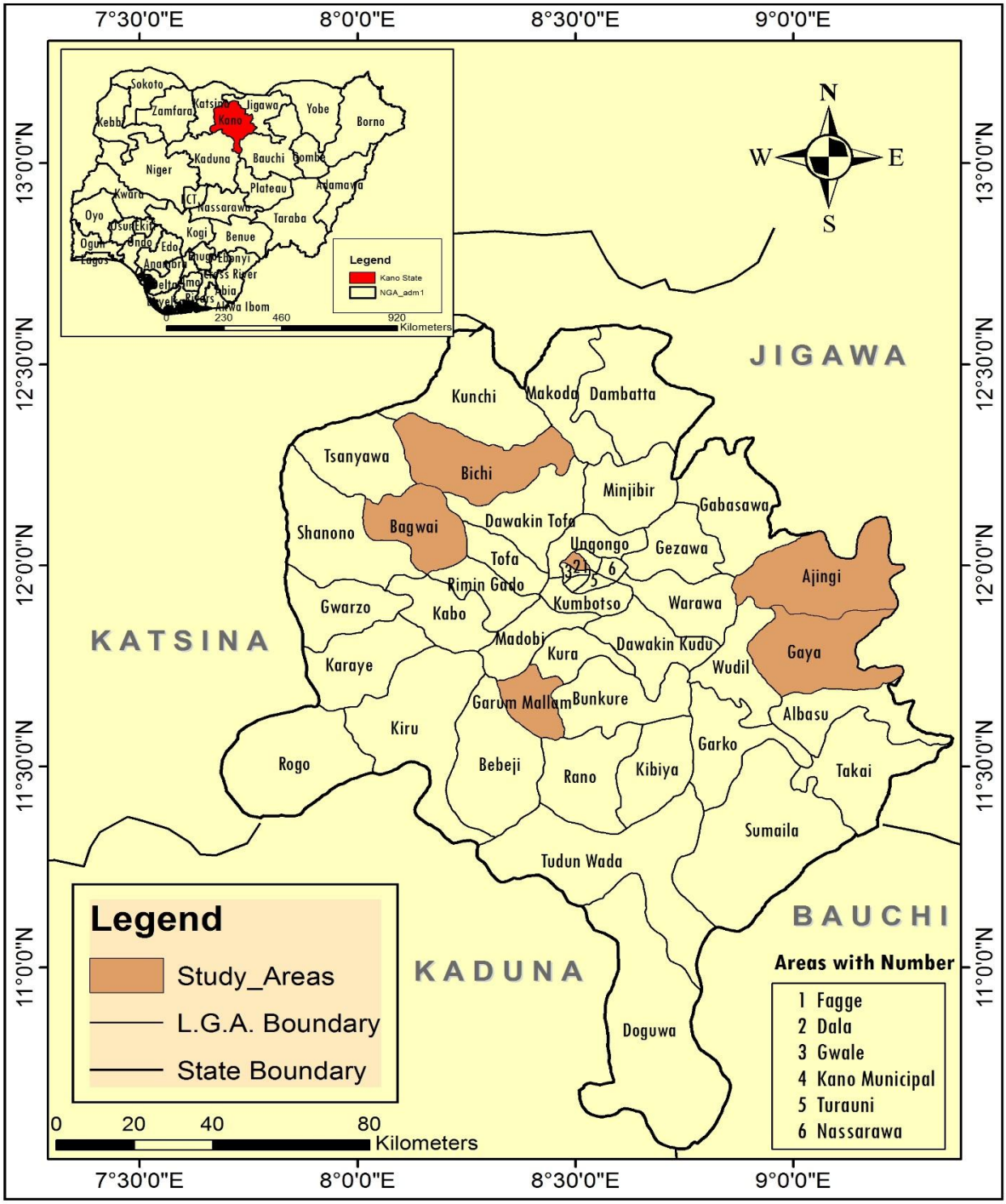


Figure 3.1: The map of Nigeria showing Kano State.

Source: Adapted from the administrative map of Kano State.

3.2.2 The Origin of Kano and Kano State

Kano dates back to almost one thousand years ago as a historic Islamic City (Oboli, Harrison & Church, 1978; Falola, 2002). Kano, one of the "seven Hausa states" was formed under the Bayajida dynasty from Daura. Kano and Rano two of the seven Hausa states are all located in Kano State, making Kano the largest part of the antiquated Hausa state. The ancient city of Kano made her to be the terminus of the two pre-colonial trans-saharan trading routes, one to Libya and another to Egypt. It is difficult to state categorically when people started living in Kano. A date is put at about 320 – 380AD, another date suggests 635AD. Europeans began to flux into Kano in 1903 and Kano became a big province controlling Katagum and other places like Bauchi, Jigawa, Kaduna and Katsina States. Kano state became a state in 1967 but in 1990 Jigawa State was carved out of Kano State leaving it with half of her landmass (Ejeh, 2013).

Kano State, the study area, was created in May, 27th 1967 out of the former Northern Region. Jigawa State was part of Kano State until August 27th, 1991 when it was carved out. Kano State is located in the North –West geo-political zone of Nigeria. The population of the state as given by 2006 census is 9,383,682. Kano State has 44 Local Government Areas which makes her the state with the highest Local Government Areas in the country. The land area is 20,479.6 square kilometers (Balogun, 2008a).

3.2.3 Physical Background of the Study Area

Kano City serves as the capital of Kano State and it is the nerve centre of the state and the whole of Northern Nigeria. The six Local Government Areas: Dala, Fagge, Gwale, Kano Municipal, Nassarawa and Tarauni merged to what is called the Kano

Metropolis. These are part of the 44 Local Government Areas in the three senatorial districts of the state. Kano city is about 100 years old. It is the largest urban centre in Hausaland and it is the third largest city in Nigeria following Lagos and Ibadan. Kano is also the most important commercial centre in Northern Nigeria dating back to the period of trans-saharan trade in North Africa (Ibid). It has 1,754,200 hectares of agricultural land and 75,000 hectares of forest vegetation and grazing land. Kano is one of the mud-walled cities in Nigeria Kano combines both ancient and modern, the buildings are of old Islamic design characteristic, traditional and modern architecture. It producers hides and skin (leather works) that is known internationally (Oboli & Harrison Church, 1978).

3.2.4 Climate

The climatic condition of Kano State is of the Tropical Continental or dry tropical with a mean annual temperature of between 26^{o}C and 27^{o}C but the range is between 9^{o}C and 11^{o}C (Falola, 2002; Bello, 2007). The rainfall is concentrated in four months June to September. The mean annual rainfall is 884mm. This may vary considerably from year to year. The relative humidity is as low as 40%. The vegetation is Guinea Savana with tropical trees of acacia, baobab, date- palm, silk cotton tree (ibid).

Kano State is also located in the dry land area which has insufficient rain, which is often intense and for short duration every year (Ejeh, 2013). The temperature is high most part of the year, the hottest months are April and May. The coldest time of the year is April and May. The climate of the state is influenced by the tropical maritime (MT) air mass which originates over the Atlantic Ocean and the Tropical Continental (CT) air mass which originates over the Sahara Desert which brings in dry dusty wind in harmattan season.

Most time the Harmattan season is from mid-November to February. After the Harmattan period is the hot season before the onset of the rainy season.

3.2.5 Geology

Africa the continent to which Kano (Nigeria) belongs have undergone several changes, one of such changes is the theory of continental drift which made Africa to be located where it is presently. Originally Africa belong to a much larger landmass known as Gondwaland. The geographical changes affected Kano. The geology of Kano State has partly affected the soil type, agricultural activities, the rich farming areas like 'fadamas', water quantity. In the hilly areas like the southern part of the state there are rock-outcrops (Ogezi, 2002). The rocks are part of African Plateau and was part of the Pre-Cambrian era.

3.2.6 Relief

The relief of Kano State is dominated by plains which forms part of the Northern High plains. These plains ranges from 500 meters to 1200 meters above sea level (Ologe, 2002). There are groups or ungrouped residual hills to the central part of Kano City, Dala and Urban Kano known as Goron Duste. Towards the Northern part of the state the terrain is flat (Falola, 2002; Ejeh, 2013). Kano State is often referred to be part of the "high plains of Hausaland" with a few rock-out crops in the Southern part of Kano. The highest peak is in Doguwa Local Government Area with the highest peak of 1,230 meters above sea level. Kano is on a gently undulating topography which overlies the rocks of the Basement Complex (Falola, 2002).

3.2.7 Drainage

Kano is drained by two major rivers, Chalawa and Kano and there are numerous tributaries. These rivers drains eastwards of the state toward Hadejia – Nguru wellands and then into the Lake Chad. Despite these natural drainage system in Kano there has been several modifications through dams for multipurpose uses and the control of flood. Such includes Tiga Dam. Most of these tributaries are perennial in nature with little or no water in dry season. The water level fluctuates that is high in rainy season and low in the rainy season. The hydrological network of most of the rivers in Kano State is endoreism with the rainfall either percolating into the soil or evaporating into the atmosphere.

3.2.8 Vegetation

The vegetation of Kano State is within the Sudan Savanna. The state spread over Guinea Savanna, Sudan Savanna, Sahel Savanna and some gallery woodlands along the floodplain areas of major rivers in Kano. In the Northern part of Kano State the vegetation is Guinea Savanna covering the South of Tudun Wada, the hilly areas of Dadi Plains and Rashi Hills. The vegetation is a secondary regrowth (Ologe, 2002). The vegetation of Kano State can be more of Sudan Savanna. There are a variety of trees scattered with grassland. The trees include Shea-butter, Dum and Fan palms, Acacias, Baoba among others. The trees are taller than 20 meters; with long roots, tiny leaves and leathery leaves well adapted to drought conditions. The Sahel Savanna is characterized by shrubs and grasses. The plants store a lot of water in their leaves and stems (Ogezi, 2002).

3.2.9 Soil

The soil type in Kano State like in any part of the world is influenced by several factors like parent material, climate, topography and vegetation. However, parent material played a significant role in the soil formation in the study area. The soil type in Kano State is of fine sandy loamy type, which covers other Northern part of Nigeria particularly found in Katsina, Sokoto and some parts of Kaduna States. This soil type is relatively easy to cultivate and has little leaching. These loose sandy soil is very conducive for the cultivation of cotton, guinea corn, groundnuts and millet (Falola, 2002; Ologe, 2002).

3.2.10 Population

The population is over 12 million people with 51% been males and 49% females. 75% of Kano's population resides in the rural areas. Kano State is said to have 35% literacy rate and an average primary school enrolment of 90%, 80% for secondary and 60% for tertiary education. It has even been said that there is a wide gap between male and female enrolment about 50% difference. 76.6% of males has access to educational enrolment as against 31.7% for females. Precisely 44.9% difference in their enrolment (K-SEEDS, 2004). This dichotomy may be the reason for the difference in women's access to economic and social facilities in the State and in the Nation.

Kano State is a cosmopolitan state consisting of several ethnic tribes and other nationalities. Kano is located in the High plain of Hausaland in the basement complex of the country (Falola, 2002). Kano City serves as the capital of Kano State and it is the nerve centre of the state and the whole of Northern Nigeria. The six Local Government Areas: Dala, Fagge, Gwale, Kano Municipal, Nassarawa and Tarauni merged to what is

called the Kano Metropolis. Kano State is made up of forty-four Local Government Areas. The major tribes in Kano State are Fulani and Hausa who are predominantly Muslims with a Christian minority. The other tribes found in the state are Kanuris, Igbos, Nupes and Yorubas (Ibid). There are other ethnic groups from other parts of the world; the Lebanese, Malians and Asians (Falola, 2002; Ado-Kurama, 2006).

3.2.11 Economic Activities of Kano State

Historically, Kano State has been known as a commercial and an agricultural state particularly for the production of groundnuts. Most of the agricultural activities practiced in this part of the country are shifting cultivation, pastoral nomadism and irrigation farming particularly around the Tiga Dam. Kano's commercial activities include food grains, indigo-dyed clothes, food processing industries, oil mills and confectionaries, leather-tanning, textiles, garments, plastic products, sugar refining, furniture making, metal and steel work. Heavy industries are located in the industrial estates of Bompai, Challawa, Dakarta and Sharada. There is also the presence of educational and health institutions like Bayero University, Kano State University, Federal College of Education, State Polytechnic and State College of Education, Aminu Kano Teaching Hospital among others. It is important to note that recent security challenges in Kano have done a lot of damage to the development of Kano State either for industrial or tourist development. Kano is linked by air, rail and road to other parts of Nigeria and the world (Falola, 2002).

The main economic activities in the rural areas is agriculture with 75% involved in this occupation. Before the oil boom Kano State was believed to be producing about 50%

of the nations' groundnut. Other crops produced in Kano State are cotton, cowpeas, guinea corn, maize, wheat and vegetables like carrot, garden eggs, cabbage and lettuce. There are also mineral deposits like Bauxite, Copper, Gold, Gypsum, Kaolin, Lead, Porochiove Silver, Tin, woal Fam Uranium and Zinc. There are several industrial estates spread across the state in Bompai, Challawa, Dakarta and Sharada. There are also several industries and factories like textile-garment making, groundnut making, confectioneries like sweets, chocolate, metal work, hide and skin, tye-dye tanning, furniture making, welding, doors windows and gates, others include soap making, candle making. Other economic activities include Banking, trading, transportation. Other popular markets in Kano are Kantin Kwari textile market, singer market, Fagge currency market, Abubakar Rimi market and Sabo Gari market.

Kano is a major terminus of the trans-Saharan caravan routes, connecting to Maradi and Zinder in the Niger Republic and other Nigerian towns like Abuja, Ilorin, Lagos, Jebba, Jos, Maiduguri, Makurdi and Zaria (Oboli and Harrison Church, 1978; Nwafor, 1982). Kano is accessible by air, road and rail. It used to be one of the largest open-air market in Africa, been a producer of cotton, groundnuts, hide and skin. There are a lot of industries in Kano and these include the extraction of groundnut oil, shoes, textiles and tiles. There are also other local art crafts, tye and dye, leather and embroideries.

Kano State is the gateway to other neighbouring countries like Burkina Faso, Cameroon, Chad, Mali and Niger. There was a large and growing transport market for goods like textiles household wares and people in Kano. These economic activities provide employment for the teeming population whether in the formal or informal sector like commercial drivers, electricians, panel beaters, automobile spare part dealers, food

vendors/ restaurant operators, hoteliers. Table 3.1 shows the mineral resources, locations and their user industries while Table 3.2 Agro – allied based raw materials in Kano State.

Table 3.1: Mineral Resources, Location and User Industries

Some Raw Materials	Location	User Industries
Granite	Dawakin Kudu Doguwa, Kiru, Kura Minjibir, Suwali Rimi Gado LGAs	Decorative stones in building and construction industries.
Gold	Rimi in Sumalia LGA	Jewellery, ornament and electric industries
Lead, Zinc Ore	Ririwa in Doguwa LGA	Lead and Zinc for battery manufacturing and electronic industries.
Copper	Zakiral in Bunkure, Gebasawa and Ririwal LGAs	Production of pigment and steel industry
Kaolini	Gwarzo, Shanono, Tsanyawa and Bichi LGAs.	Soap, textile, insecticide animal feed etc.

Source: K-SEEDS, 2004

Table 3.2: Agro – Allied Based Raw Materials

Some Raw Materials	Location	User Industries	User industries
Sorghum	All over the state	Flour, sorghum malted sorghum	Feed miller, beverages
Maize	Doguwa, Bebeji, Kiru, Kura, Wudil	Corn flakes, maize bran, starch etc.	Mill and, soft drinks
Sugar cane	Wuchi and Rgo LGAs	Molasses sugar	Bakery, soft drink
Wheat	Kura and kiru LGAs	Flour and bran	Flour mills, Oil mills
Groundnut	All over the state	Groundnut oil, cake	Confectioneries
Cotton	Gwarzo, Shanono and keraye	Cotton seed cake, oil cotton wool	Feed and oil millers textile industries
Tomatoes/mango	Kura, Kiru, Bebeji and other LGAs	Mango, tomatoes juice, mango pulp, jam	Food factory
Livestock	All over the state	Meat, yoghurt, ice cream, powdered milk, butter	Meat diary beverages
Lemon	Kura, kiru, Bebeji LGAs	Lemon, oil, tea, juice	Food industry bakery
Locust beans	Most of the LGAs	Seasoning	Food industry.

Source: K-SEEDS, 2004

Kano State is endowed with so many resources ranging from mineral deposits to agricultural products as reflected in Table 3.1 and 3.2 respectively. With these resources the economy of the state will be buoyant as revenue will be generated for both state and federal government, jobs will be created for the citizens of the state. These resources can contribute to alleviating poverty in the state and the nation if properly managed. For example granite deposits found in Dawakin kudu, Doguwa, Kiru and Rimi Local Government Areas (LGAs) is used as decorative stones in building and construction industries. Another mineral found in the state is gold in Rimi, Sumalia LGA, useful for making jewellery, ornament and electrical appliances. Kaolin is yet another mineral found in Gwarzo, Shanono, Bichi and Tsanjawa used in soap, textile, insecticide and animal feed industries.

Some of the agro-allied products found in the stateinclude cotton, mangoes, lemon, locust beans, groundnut, maize, sorghum, sugar cane, tomatoes and wheat. Lemon is found in Kiru, Kura and Bebeji LGAs and it is used for making lemon tea, juice and oil. Locust beans is found in all the Local Government Areas of the state and it is used in the food industries for seasoning. Livestock is all over the state and is used in making butter, meat, milk, ice cream, powdered milk, and yoghurt in the beverage, dairy and meat industries. Cotton is found in Gwarzo, Keraye and Shanono LGAs and it is useful in making cake, oil and textile products. Groundnut is found all over the state and is useful in confectionaries and oil mills. Sugar cane is found in Wunchi and Rogo LGAs, it is useful in bakery and soft drink industries. Wheat is found in Kura and Kiru LGAs and is useful in flour mills in and outside the state.

3.3 METHODOLOGY

This section deals with the research methodology which covers reconnaissance survey, types of data selected, sources of data, sample size and sampling technique, questionnaire administration, and method of data analysis. The statistical analysis were done at $P \leq 0.05$ level of significance.

3.3.1 Reconnaissance Survey

This survey was very necessary because it enabled the researcher to get familiarized with the study area and to have an in-depth knowledge of area. This also include a visit to the Kano State Ministry of Women Affairs and Social Development. It created an opportunity for interaction with some of the officers. During the reconnaissance survey the officers of the poverty alleviation programmes were identified with the type of programmes, the list of beneficiaries and their communities were also identified. The survey facilitated the determination of the sampling technique utilized in selecting the respondents.

3.3.2 Types of Data Utilized

The types of data required include the following:

i. information on socio-economic characteristics of respondents which include age, educational level, marital status and sex of the beneficiaries of poverty alleviation programmes in the study area;
ii. employment status, income level of the women before and after benefiting from the programme;
iii. Awareness of PAP among women by rural-urban areas;

iv. information on participation of women in PAP by rural-urban areas;

v. information on women's access to PAP by rural-urban areas in Kano State;

vi. the effect of the programme by rural-urban areas;

3.3.3 Sources of Data

Principally, sources of data are classified into primary and secondary. Primary data are those that do not exist but they are generated from direct observation of the event from the field, responses from questionnaire and experiments. Primary data gives first-hand information. Secondary data are readily available data for research from relevant literature. They are data that have been processed from primary data. Secondary data give second-hand reports in journals, reports like UNICEF, World Bank and textbooks among others (Dogo, 2002; Obeka, 2011).

3.3.3.1 Primary Sources

The primary data were obtained through observation and the administration of questionnaire. The questionnaire used in this study was structured based on the aim and objectives of the study. The information collected include: women's access and participation in poverty alleviation programmes in rural and urban Kano State, impact of the poverty alleviation strategies and problems associated with poverty alleviation programmes. These structured questions comprised of closed-ended and open-ended questions to get unbiased responses. Research assistants were recruited and trained on how to administer the set of questionnaires to cover the twelve settlements from the three senatorial districts of Kano State.

A set of 384 copies of questionnaires, were administered to the beneficiaries of Poverty Alleviation Programmes (PAP) but 344 were returned. The questionnaire targeted women

focusing on the biodata of the respondent's age, marital status, number of children, tribe, employment status, income level, educational qualification, type of accommodation, types of settlements, Local Government Areas. Other questions include awareness of poverty alleviation programmes, sources of the awareness, factors responsible for their accessibility to alleviation programmes, the type of benefits they have enjoyed from the programme and the objectives of the programme. The other areas covered include the identification of the impact of the programme on the women in the study area, like their earnings capacity before and since benefitting from the alleviation programme. The issue of whether these programmes have helped in eradicating poverty among women and whether they are now able to meet their basic needs was equally taken up. They were also asked to identify the problems of implementing Poverty Alleviation Programme in their location as well as to suggest solutions to the problems identified.

During the administration of questionnaire the women also contributed immensely especially in identifying their benefits in PAP and thereby being empowered. The respondents mentioned how they were given financial assistance after their skill acquisition programmes. Some said they used the money given to them to purchase goats for rearing and setting up poultry farm which became material asset to them. They also call for more of such programmes.

3.3.3.2 Secondary Sources

This include written literature in the form of published and unpublished thesis, journals, internet reports, gazette, magazines, newspapers, relevant maps, conference papers, the National Population Commission Publications, INEC reports, and other Government reports. The secondary data is to complement the primary data obtained from the field survey.

3.3.4 Sample Size and Sampling Technique

The areas selected cover rural and urban areas of Kano State. Two Local Government Areas were sampled from each of the three senatorial districts, one urban and one rural making a total of six (6) Local Government Areas out of the 44 Local Government Areas of the State. This indicates coverage of 13.6% of the state.

Systematic sampling procedure was used in the selection of the study area. This entailed listing the Local Government Areas in each of the senatorial districts in alphabetical order on the basis of rural and urban status. A rural area is defined as settlement with a population of less than 20,000 people whose major occupation is primary activities particularly agriculture, fishing and mining while an urban area is an area with an average population of 20,000 people and majority of the people are engaged in non-primary activities (Onyemelukwe, 1982; Salau, 1982; UN, 1990).

The first Local Government Area in each of the rural and urban grouping in each of the senatorial districts was selected. This is shown in Table 3.3. The two Local Government Areas from each of the three senatorial districts totaling six is so selected to ensure even geographical spread across the state. This is to give a differential analysis among women in the urban and rural areas in terms of their access to and participation in poverty alleviation programmes. Under each Local Government Area are several districts or communities. These were also arranged alphabetically and systematically sampled. These samples started with the first community and every third (3rd) numbered community giving a maximum of two communities in each Local Government Area giving a total of twelve (12) communities in the six Local Government Areas as shown in Table 3.4. The sample communities are shown in Figure 3.2

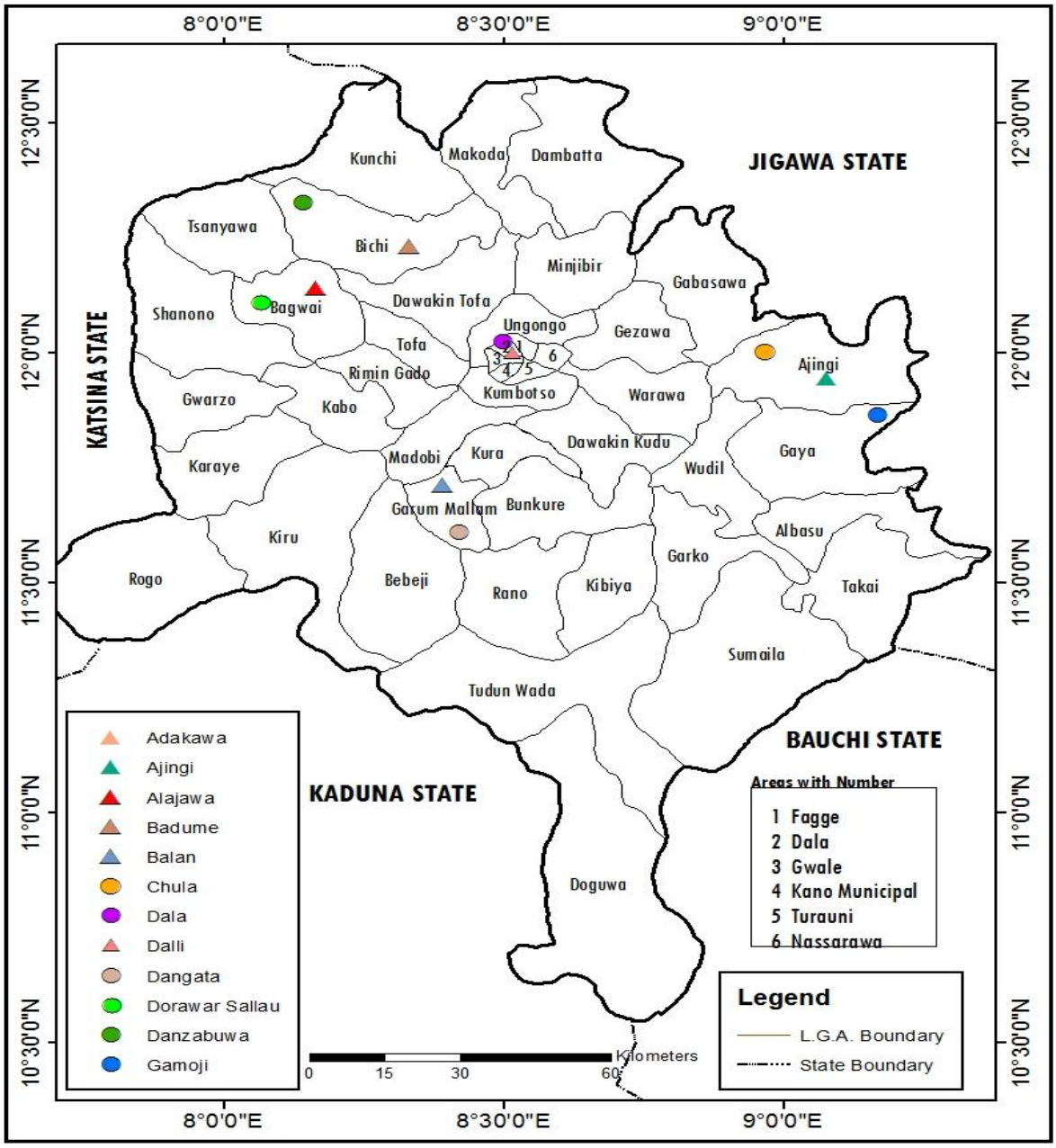


Figure 3.2: **Kano State showing the selected communities.**
Source: Adapted from the administrative map of Kano State.

Table 3.3: The Sampled Local Government Areas of Kano State

Senatorial Districts	Local Government Areas Classified and Arranged Alphabetically	
	Urban	**Rural**
Kano North	**Bichi**	**Bagwai**
	Danbatta	Gwarzo
	DawakinTofa	Kabo
	Gabasawa	Kunchi
	Makoda	RiminRogo
		Shanono
		Tofa
		Tsanyawa
Kano Central	**Dala**	**GarumMallam**
	Dawakin	Kura
	Fagge	Madobi
	Gezawa	Warowa
	Gwale	
	Kudu	
	Kano	
	Municipal	
	Kumbotso	
	Minjibir	
	Nassarawa	
	Ungogo	
Kano South	**Gaya**	**Ajingi**
	Kiru	Albasa
	Rogo	Bebeji
	Sumaila	Bunkare
	Takai	Doguwa
	Tudun Wada	Garko
		Karaye
		Kibiya
		Rano
		Wudil

Source: Field work, 2014.

Key: LGA in bold are the selected LGA

Table 3.4: Sampled Communities from the Selected Local Government Areas

LGA	Selected Communities	LGA	Selected Communities
Bichi	***Badame***	**Dala**	***Adakawa***
	Bichi		BakinRuwa
	Danzabuwa		***Dala***
	Fagolo		Dogon Nama
	Kau-Kau		Gobirawa
	Kyalli		Gwammaya
	Kwamarawa		Kabuwaya
	Munstira		kantudu
	Saye		Kofar Mazugai
	Waire		KofarRuwa
	Yallami		Madigawa
			Yalima
	Alajawa		
	Bagwai		
	Bangata		
Bagwai Shanono	*Dusten Bakoshi*		***Balan***
	Faruruwa	**Gaya**	Gamarya
	Gadanya		***Gamoji***
	Garon-Dusten		Ganga Arewa
	Gogori		Ganga Kudu
	Kadamu		Kadeni
	Kibiya		Kazurawa
	Kokiya		Maimakama
	Kwajeli		Shagogo
	Leni		Wuditawa
	RimiDako Romo		
	Sare-Sare		***Dalli***
		Garun Mallan	Danhassan
	Shakoyi	**Kura**	**Dorawar Sallau**
	Shanono		Dukawa
	Tsaure		Fankurin
	Wurobagga		Garun Babba
Ajingi	***Ajingi***		Gwinduste
	Balare		Jobawa
	Chula		Kadawa
	Dadin Kanawa		Karfi
	Dandun		Kosawa
	Gafasa		Kura
	Gurduba		Kurunsuman
	Kakurawa		Makwaro
	Toranke		Shiromawa
	Unguwar Bai		Rigarduka
			Tanawa
			Yadakwari
			Yalwan Yadakwari

Source: Field Survey, 2014

Key: Communities in bold italics are the selected communities

The settlements for the study were systematically selected covering six Local Government Areas of three Senatorial Districts namely Bichi, Bagwai, Dala, Garun Mallam, Gaya and Ajingi. The next stage is to determine the sample size. For this study, the Krejice and Morgan's (1970) method of determining sample size was adopted where for population size ranging from 100, 0000 and above, 384 is to be sampled.

The purposive sampling technique was adapted in selecting the respondents. The PAP officers gave the researcher an idea of beneficiaries of their programmes and the names of the communities. In the process of time as the researcher got to the field it was a situation of one beneficiary leading to another hence, the systematic sampling approach was used.

Based on the Krejiece and Morgan (1970) method of sample determination, 384 copies questionnaires were administered to the respondents although 344 returned properly filled and considered appropriate for analysis. This gave 89.6% success which is a fair representation of the survey. Tables 3.5 and 3.6 shows the population of the selected areas and the number of respondents from each Local Government Area selected respectively.

Table 3.5 Population of The Selected Areas from the three Senatorial Districts of Kano State

S/N	LGA	Female	Male	Total
1	Bichi	137,178	139,921	**277,099**
2	Bagwai	79,301	83,546	**162,847**
3	Dala	187,587	231,190	**418,777**
4	GarunMallam	58,318	58,176	**116,494**
5	Gaya	98,527	102,489	**201,016**
6	Ajingi	96,452	93,701	**190,153**
	Total	**657,363**	**709,023**	**1,366,386**

Source: National Population Commission (2006)

For each of the selected Local, the calculation of the respondents was done using the formula below; the result is shown in Table 3.6

LG X S

N

Where

LG - Female population of the Local Government Area

S – Sample size = 384 (constant according to Krejicie and Morgan (1970) Table

N – Total number total female population size

Table 3.6: Number of Sample Size LGA

S/No	LGA	Sample Size
1	Bichi	80
2	Bagwai	46
3	Dala	109
4	GarunMallam	36
5	Gaya	57
6	Ajingi	56
	Total	**384**

Source: Calculated sample

From the female population of 657,363 from the six Local Government Areas, 384 respondents were sampled.

3.3.5 Questionnaire Administration

A set of 384 copies of questionnaires were administered in the study area. The questionnaire was targeted at the women that benefited from Poverty Alleviation Programmes (PAP) in the study area. In the administration of the questionnaires, the technique used was the purposive sampling technique targeting only the women who were the beneficiaries of PAP in the Local Government Areas (LGAs). As it was reported in the sampling technique the officials of PAP gave the researcher some of the names of the women who benefited from the programme. However, because of the changes that may

have taken place over time and location, the researcher had to use discretion on the field. Also in the rural settlements most times the houses are not properly arranged, so this calls for discretion in order to justify every step taken on the field. For the 384 questionnaires administered to the women only 344 was retrieved. Research assistants were recruited by the researcher for the administration of questionnaires. The research assistants comprised University graduates and students of higher institutions in Kano State. The administration of the questionnaires lasted for three weeks.

3.3.6 Methods of Data Analysis

From the copies of questionnaire administered to the women, 344 (representing 90%) were returned. The questionnaires were analyzed by the computer software Statistical Package for Social Sciences (SPSS version 21). The process of analysis is as follows: first, the completed questionnaires were coded and transferred into the computer programmes sheets then the software (SPSS) was utilized as applicable for the analysis. Both the descriptive and the inferential statistics such as frequency distribution, tables, bar and pie charts, Pearson Chi-square, Phi test and the Student's *t*-test were used. This is to determine the relationship between the variables, and whether there is a strong strength of association that is statistically significant or not.

For the purpose of clarity the objectives of the study is discussed separately.

Objective 1: To identify the types of poverty alleviation programmes in Kano State.

The descriptive statistics was used to describe the characteristics of the respondents by the use of frequency distribution, percentages table and figures. The researcher made use of questionnaires to find out from the respondents the types of poverty alleviation

programmes available in the study area. Apart from this, information was also collected from the Ministry of Social Development and Women Affairs on PAP in the study Area.

Objective 2: To examine women access to and participation to poverty alleviation programmes in rural and urban parts of the Kano State. The objective was analysed using the Students t-test.

These variables include women's access to poverty alleviation programme, location, education, politics, and participation in poverty alleviation programmes. Is it that the urban women have easy and better access to and participation in Poverty Alleviation Programmes than the rural women in Kano State? Also the analysis was used to reflect how the location of a woman may determine her accessibility to poverty alleviation programmes.

Objective 3: To identify the factors responsible for the differentials if any in the study area.

This objective was analysed using frequency Tables, bar graph and Kendall tan-b test. This statistical technique compared two or more independent variables.

Objective 4: To assess the impact of the poverty alleviation strategy on the economic status of the women in Kano State. The Eta test was used to address the impact of poverty alleviation on the beneficiaies.

Objective 5: To identify the challenges of implementing poverty alleviation programmes among women in rural and urban areas of Kano State. The responses to this question is collated and presented in tabular form for proper understanding. The information collected from the field work is presented in graph, tables, bar and pie charts and figures to enhance understanding of the data analysis. The Chi-square was used to analyse this objective.

CHAPTER FOUR

SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

4.1 INTRODUCTION

This chapter deals with the socio-demographic characteristics of the respondents which include the place of residence in terms of rural-urban, their ages, marital status, ethnic groups, educational qualification, their occupation and type of accommodation.The data collected covers samples from the three senatorial districts of Kano state, one rural and one urban Local Government Areas from each of the three senatorial district. In order to get the settlements, the settlements under each Local Government Area was arranged alphabetically, systematically selecting the first and the third this gives a total of twelve settlements in all. The respondents were purposively selected thereafterwith one respondent leading to the other.

4.2 PLACE OF RESIDENCE

Figure 4.1 shows a cumulative distribution by place of residence of the respondents. It reveals that 62.2% of the women interviewed reside in rural areas, while 37.8% live in urban areas.

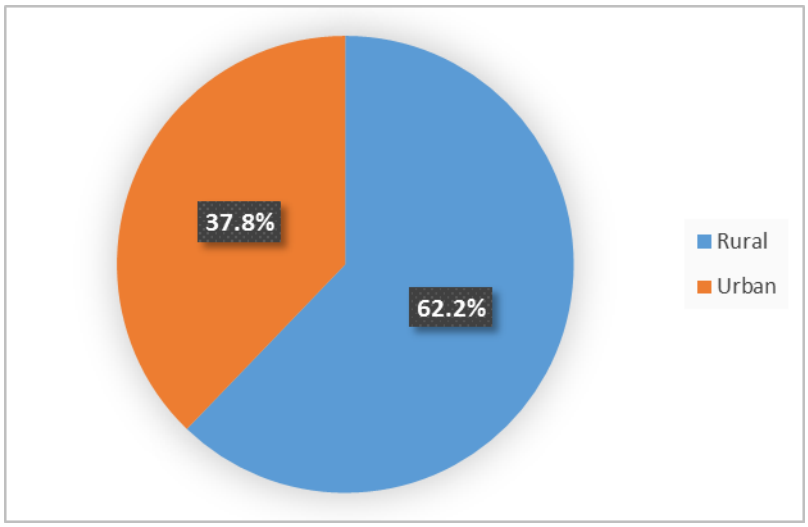


Figure 4.1: Distribution of Respondents by Place of Residence

Source: Field Survey, 2014

This distribution is to be expected as data from National Population Commission (2009) and the National Bureau of Statistics (2010) indicate that the proportion of people living in rural areas of Kano State is higher than that of urban areas.

4.3 AGE

The age of a group of population tells us a lot about the general characteristics of the population. The age group of the respondents ranges from 15 years to 60 years and above. Table 4.1 shows a frequency distribution of age groups of the respondents in rural and urban parts of Kano State. The breakdown shows that majority of respondents from the rural areas (14.2%) are within the age group of 25 years to 29 years followed by those within 20 years and 24 years (13.1%). While the majority within the urban areas are between 25 years and 29 years and 30 years and 34 years with 10.5% each. The least is 60 years and above 0.0% for respondents from the rural areas and 0.3% for urban areas.

The age group starts from 15 years to 19 years because women generally at these age in this part of the country are expectd to be married. Cumulatively majority of the women (84.8%) fall within the age group of 20 to 39 years. This is a clear indication of the youthful nature of the population of women in Kano State. However, the age group of 60 years and above constitute the least proportion with 0.3%.

Table 4.1: Distribution of Respondents by Age

	Rural		**Urban**		**Total**	
Age group (Years)	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	%
15 - 19	23	6.7	4	1.2	27	7.8
20 – 24	45	13.1	21	6.1	66	19.2
25 – 29	49	14.2	36	10.5	85	24.7
30 – 34	36	10.5	36	10.5	72	20.9
35 – 39	26	7.6	16	4.7	42	12.2
40 – 44	16	4.7	4	1.2	20	5.8
45 – 49	12	3.5	2	0.6	14	4.1
50 – 54	6	1.7	6	1.7	12	3.5
55 – 59	1	0.3	4	1.2	5	1.5
60 and above	0	0.0	1	0.3	1	0.3
Total	**214**	**62.2**	**130**	**37.8**	**344**	**100.0**

Source: Field Survey, 2014

4.4 ETHNICITY

Table 4.2 shows the distribution of respondents by ethnic groups. The Table shows a breakdown of the differences that exist between the rural and urban respondents. Where in rural or urban areas the dominant tribes are Hausa/Fulanis. For the rural areas it is 60.8% and urban area it is 27.0%. This is closely followed by the tribes from the northern minority group, for rural it is 0.9% and urban it is 3.8%. This analysis means the southern minority tribes are not found in rural parts of Kano State, unlike the northern minority tribes that are

found in both rural and urban parts of the State. As would be expected cumulatively, over two-third (87.8%) are Hausa/Fulani while all the minority groups constitute 7.6%.

Table 4.2: Distribution of Respondents by Ethnic Groups

	Rural		**Urban**		**Total**	
Tribes	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	%
Hausa/Fulani	209	60.8	93	27.0	302	87.8
Igbo	2	0.6	12	3.5	14	4.1
Yoruba	0	0.0	2	0.6	2	0.6
Northern Minority	3	0.9	13	3.8	16	4.7
Southern Minority	0	0.0	10	2.9	10	2.9
Total	**214**	**62.2**	**130**	**37.8**	**344**	**100.0**

Source: Field Survey, 2014

Kano State is generally known with its trading activities which explains why a significant number of Igbos (4.1%) almost the same proportion with that of northern minority (4.7%) are part of the sampled population.

4.5 RELIGION

Table 4.3 gives a frequency table of religious affiliation found in both rural and urban parts of Kano State. The Table shows that Islam dominate both rural and urban parts of Kano State, with 61.0% and 29.9% respectively. This is followed by Christianity among urban respondents with 6.1% and the rural women 0.0%. The least is any other religion which is 0.6% among the rural women and 0.6% among the urban.

Table 4.3: Distribution of Respondents by Religious Affiliation

	Rural		Urban		Total	
Religion	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	%
Christianity	0	0.0	21	6.1	21	6.1
Islam	210	61.0	103	29.9	313	91.0
Traditional belief	2	0.6	4	1.2	6	1.7
Any other	2	0.6	2	0.6	4	1.2
Total	**214**	**62.2**	**130**	**37.8**	**344**	**100.0**

Source: Field Survey 2014

Table 4.3 also shows that Islam has the highest proportion 91.0% followed by Christianity with 6.1%. Those who are traditionalists and those who share other religious beliefs constitute 1.7% and 1.2% respectively. This result indicates that the predominant religion in the study area is Islam.

4.6 EDUCATIONAL QUALIFICATION

Table 4.4 shows the frequency distribution of respondents according to educational qualification of the respondents in both rural and urban parts of Kano State. Those with the highest percentage are those with Koranic education in the rural areas with 20.3% and in the urban areas, those with Koranic education is are 8.4%. The lowest percentage of educational qualification in the rural areas is tertiary education with 4.1% but in the urban the tertiary has the highest 11.6%.

Table 4.4: Distribution of Respondents by Educational Qualification

	Rural		Urban		Total	
Qualification	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	%
No Formal Education	32	9.3	5	1.5	37	10.8
Koranic	70	20.3	29	8.4	99	28.8
Primary	41	11.9	17	4.9	58	16.9
Secondary	57	16.6	39	11.3	96	27.9
Tertiary	14	4.1	40	11.6	54	15.7
Total	**214**	**62.2**	**130**	**37.8**	**344**	**100.0**

Source: Field Survey, 2014

Cumulatively, 10.8% have no formal education that is both rural and urban beneficiaries of PAP in Kano State. The highest is those with Koranic education with 28.8%. Those who have attained any form of formal education of primary, secondary and tertiary education is 60.5%. In a publication by K-SEEDS (2004), Kano State is said to have gender variation in literacy rate as females have only 31.7% literacy rate against 76.6% for males. Literacy rate has direct and indirect relationship with women's access to empowerment programmes.

4.7 OCCUPATION

Table 4.5 shows the distribution of the respondents by occupation. For the rural areas, the least occupation is 3.5% for civil servants while the least for urban areas is 2.3% for farmers. The highest for rural respondents is 27.6% for house wives and in the urban it is 7.6%. For the most common occupation in the rural areas is housewife with 27.6% and for the urban respondents, business is the highest with 14.2%.

Table 4.5: Distribution of Respondents by Types of Occupation

Qualification	Rural Frequency	%	Urban Frequency	%	Total Frequency	%
Business Women	23	6.7	49	14.2	72	20.9
Civil Servant	12	3.5	9	2.6	21	6.1
Farmer	16	4.6	8	2.3	24	7.0
House wives	95	27.6	26	7.6	121	35.2
Petty Trader	43	12.5	23	6.7	66	19.2
Student	0	0.0	1	0.3	1	0.3
Any other	24	7.0	10	2.9	34	9.9
	214	**62.2**	**130**	**37.8**	**344**	**100.0**

Source: Field Survey, 2014

Cumulatively, students 0.3% has the lowest and housewives has the highest percentage 35.2%. The highest percentage for houses wives is probably because in this part of the country, husbands prefer their wives being kept indoors. Meaning they will be housewives hence majority of the beneficiaries of PAP are housewives. In the northern part of Nigeria, farming is the main stay of the economy and in Kano, socio-cultural considerations limits women's participation in agriculture and formal economic activities.

4.8 MARITAL STATUS

Table 4.6 shows the distribution of women by marital status. Majority of the women in both rural areas (48.3%) are married but for the urban areas (26.7%) are married. The least for the rural areas is separated (2.0%) and for urban areas (0.0%). In all, majority of the women surveyed (75.0%) are in marital union while 9.9% have never married. This distribution is not unexpected as other surveys indicate high proportion of the women in marital union (Adiri, 2011; Usman, 2011) as what is generally known of women in the North West of Nigeria.

Table 4.6: Distribution of Respondents by Marital Status

	Rural		Urban		Total	
Marital status	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	%
Never married	16	4.7	18	5.2	34	9.9
Married	166	48.3	92	26.7	258	75.0
Widowed	16	4.7	14	4.1	30	8.7
Divorced	9	2.6	6	1.7	15	4.4
Separated	7	2.0	0	0.0	7	2.0
Total	**214**	**62.2**	**130**	**37.8**	**344**	**100.0**

Source: Field Survey, 2014

Culturally, in Kano State it is expected that women of that age group should be married. This is expected as a National Demographic and Health Survey (NDHS, 2008) indicates that women in North West Nigeria marry at an early age (NPC & ICF Macro, 2009). However, a small proportion of the respondents (2%) were married but separated.

4.9 NUMBER OF CHILDREN EVER BORN

Table 4.7 shows the distribution of respondents by number of children ever born. A breakdown of rural-urban differences shows that 20.3% of the women in the rural areas have 3 to 4 children each while the urban respondent with 16.6% have either 3 to 4 children. The least percentage for the rural women is 7.2% with more than 6 children and for the urban it is 7.8%. Cumulatively the Table 4.7 shows that the least is 12.2% with 1 to 2 children and the highest 36.9% with 3 to 4 children.

Table 4.7: Distribution of Respondents by Number of Children

Children Ever Born	Rural		Urban		Total	
	Frequency	**%**	**Frequency**	**%**	**Frequency**	**%**
None	41	11.9	18	5.2	59	17.2
1 – 2	28	8.1	14	4.1	42	12.2
3 – 4	70	20.3	57	16.6	127	36.9
5 – 6	45	13.2	26	7.6	71	20.6
7+	30	8.7	15	4.3	45	13.1
Total	**214**	**62.2**	**130.0**	**37.8**	**344.0**	**100.0**

Source: Field Survey, 2014

The number of children ever given birth to has effect on household resources, as the higher the number of children in a household the higher the demand for resources.

4.10 TYPE OF ACCOMMODATION

Table 4.8 shows the breakdown of rural-urban differentials based on the type of accommodation. It indicates that majority of the women stay in three rooms with 46.2% and 5.2% live in 3 bedroom flats.

Table 4.8: Distribution of Respondents by type of Accommodation

Type of acomodation	Rural		Urban		Total	
	Frequency	**%**	**Frequency**	**%**	**Frequency**	**%**
Compound	109	31.7	44	12.8	162	47.1
Flat	72	20.9	53	15.4	116	33.7
Bungalow	21	6.1	11	3.2	32	9.3
Duplex	7	2.0	8	2.3	15	4.4
Others	5	1.5	14	4.1	19	5.5
Total	214	62.2	130.0	37.8	344.0	100.0

Source: Field Survey, 2014

The most common type of accommodation that the rural women live in is the compound-type (31.7%) while the urban women have 12.8% for the compound-type of accommodation. Flat is most common for the urban women with 15.4% while 20.9% of the

rural women live in flat type of accommodation. Duplex type of accommodation is least common among the urban women with 2.3% as shown in Table 4.8. Cummulatively, it indicates that majority of the women live in compound type of accommodation with 47.1% and 4.4% the live leave in duplex.

4.11 OWNERSHIP OF ACCOMMODATION

The economic status of the respondents is often reflected in the ownership of accommodation. Table 4.9 shows the type of ownership of accommodation available in the study area.

Table 4.9: Distribution of Respondents by Ownership of Accommodation

	Rural		Urban		Total	
Owernership of Accommodation	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
Owned	100	29.1	60	17.5	160.0	46.5
Rented	50	14.5	40	11.6	90.0	26.2
Offical	10	2.9	10	2.9	20.0	5.8
Family House	50	14.5	17	4.9	67.0	19.5
Others	4	1.2	3	0.9	7.0	2.0
Total	214	62.2	130.0	37.8	344.0	100.0

Source:Field Survey, 2014.

A breakdown of the rural-urban differences in the ownership of accommodation reveals that 29.1% of the respondents in the rural areas live in owner occupier houses compared to only 17.5% in the urban areas. This is followed by rented accommodation in rural areas with 14.5% and 11.6% in urban areas. The least type of accommodation is official residence which 2.9% for both rural and urban respondents. Cumulatively, owner-occupier type of accommodation has the highest percentage with 46.5%, rented accommodation (26.2%) and the least is others with 2.0%.

CHAPTER FIVE

ACCESS AND PARTICIPATION OF WOMEN IN POVERTY ALLEVIATION PROGRAMMES IN KANO STATE

5.1 INTRODUCTION

This chapter continues with data discussion of results focusing on respondents' awareness of, access to and participation in Poverty Alleviation Programmes (PAP) in the study area, the types of the programme, the women's accessibility to PAP, the factors responsible for their accessibility, and the rural-urban differentials in participation in PAP if any. The chapter dealt with the awareness of Poverty Alleviation Programme among rural-urban women in Kano State. It also focused on the differentials that existed between them, it identifies the poverty alleviation programmes and the programme focused on rural areas and those on urban areas. Other issues addressed in the chapter are the perception of the impact of the programme on the well-being of the beneficiaries, the types of benefits of PAP, the main objectives of PAP by the women in the study area, the activities of PAP among the beneficiaries, how the women got to know about PAP, the number of beneficiaries introduced to the programme by the women, the reasons why the beneficiaries introduced the women to the programme, and the types of organizations.

5.2 AWARENESS OF POVERTY ALLEVIATION PROGRAMMES (PAP)

According to the Oxford Advanced Learners Dictionary, awareness is a state or condition of having knowledge or consciousness or perception of a situation. Awareness is a state of knowing or having knowledge or been informed of something. Awareness is

therefore knowledge or perception of a situation or fact. Awareness is defined as knowing that something exists and is important. So the awareness of PAP is very relevant for the participation of respondents. Awareness is an indicator of how far the policy programmes of government have actually been made known. Responses to the awareness of poverty allevation programmes is indicated in fig 5.1. Majority of the respondents are aware of PAP as 77.1% claimed they have knowledge of the programmes in their area and 22.9% said they were not aware of such programmes (Figure 5.1).

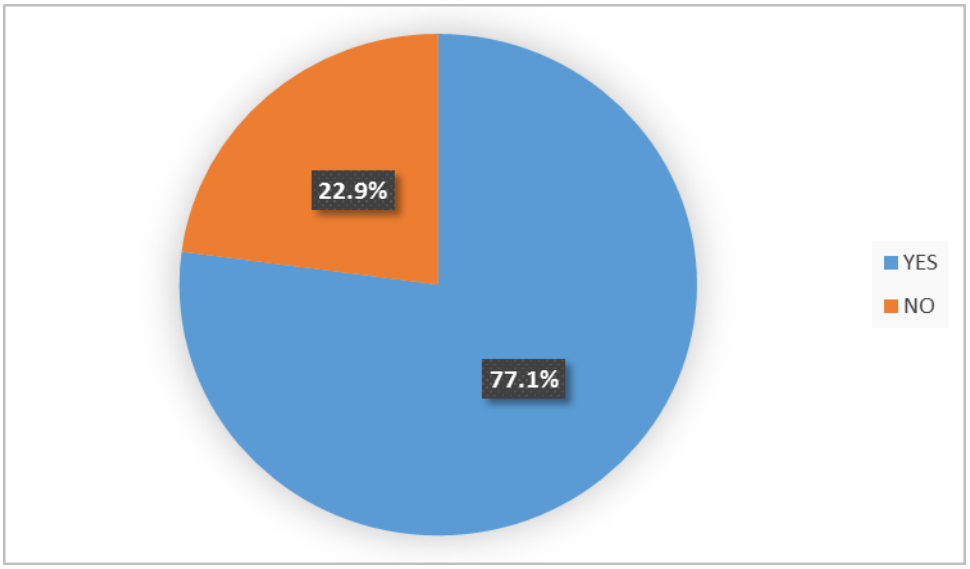


Figure 5.1: Distribution of Respondents by Awareness of PAP in the Community

Source: Field Survey, 2014

This situation may be because the communities see them as beneficiaries but they do not see themselves as beneficiaries as 265 respondents said they benefited from PAP while 79 said they did not benefit from the programme. Subsequently the analysis is based on 265 respondents out of 344 respondents.

5.3 AWARENESS OF PAP BY TYPE OF SETTLEMENT

Table 5.1 shows the awareness of PAP in rural and urban parts of the study area.

Table 5.1: Distribution of Respondents by Awareness of PAP

	Rural		**Urban**		**Total**	
Distribution by Awareness of PAP by Type of Settlement	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
Yes	165	62.3	100	37.7	265.0	100.0
No	0	0.0	0	0	0.0	0.0
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

The result as depicted in Table 5.1 reveals that 62.3% of the respondents in rural area are aware of the programme while 37.7% in urban areas are aware. It can therefore be deduced that most of the PAP is focused on rural areas.

5.4 TYPES OF POVERTY ALLEVIATION PROGRAMMES

Table 5.2 presents the Poverty Alleviation Programmes available to the women in the study area.

Table 5.2: Distribution of Respondents by type of Poverty Alleviation Programmes

	Rural		**Urban**		**Total**	
Types of Programmes	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
Better Life for Rural Women	40	15.1	-	-	40	15.1
Family Support Programme	30	11.3	28	10.5	58	21.9
National Economic Advancement Programme	35	13.2	27	10.2	62	23.4
National Poverty Eradication Programme	50	18.9	37	14.0	87	32.8
Others	10	3.8	8	3.0	18	6.8
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100**

Source: Field Survey, 2014.

The information obtained from the respondents indicates that National Poverty Eradication Programme is the most common with 18.9% in the rural areas, while in the urban areas it is 14.0%. The urban respondents also have National Poverty Eradication Programme as the highest with 14.0% and other programme is the lowest for the rural women in the study area with 3.8%, and the urban is 3.0% .

Other Poverty Alleviation Programmes include Agricultural Multi-purpose society community, Dangote Foundation, Danzabau Development Forum, Dorawa Sallam, Women Rice Processing, Garun Mallam Sheep and Goat Rearing, Kano State Agricultural Multi-purpose Farmers Association and Rural Development Authority. These are mostly non-governmental organization which helped to alleviate poverty in the study area.

5.5 ACCESSIBILITY TO POVERTY ALLEVIATION PROGRAMMES BY TYPE OF SETTLEMENT

Accessibility is an important strategy for alleviating poverty among poor women. There is the need for the poorest of the women to have access to poverty alleviation programmes. As the women are accessible to credit, there will be a sort of micro-financing of the poor. Table 5.3 shows the differences that exist in the accessibility of women in rural and urban parts of Kano State to PAP.

Table 5.3: Distribution of Respondents by Accessibility to PAP

	Rural		**Urban**		**Total**	
Accessibility to PAP	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
Yes	165	62.3	100	37.7	265.0	100.0
No	0	0.0	0	0	0.0	0.0
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100**

Source: Field Survey, 2014.

All the respondents from rural areas that is 62.3% said they had access to PAP and like wise all the respondents in the urban areas 37.7% had access to PAP too.

The differential that exist between rural – urban women in their access to Poverty Alleviation Programme was exposed to further statistical test using the Chi-square. The result is shown in table 5.4. It shows that it is statistical different as the Chi-square value of 9.196 (df) 1,p = 0.002. This therefore means that the difference that exist between the accessibility of statistically insignificant.

Furthermore, Table 5.4 reflects the strength of association as Phi statistics indicates a statistical insignificant result where Phi = 0.184, P-value is < 0.002. The strength of association indicates that the effect size is very small or smaller than typical. This implies that although a difference exists between the accessibility of rural and urban women to Poverty Alleviation Programmes in the study area, it is quite small with the P- value being 0.002.

Table 5.4: Chi-square on the differential of accessibility to PAP by rural – urban women in Kano State.

Analysis	Value	df	p-value
Pearson Chi-square	9.196	1	0.002
Likelihood ratio	9.558	1	0.002
Linear by linear Association	9.162	1	0.002
Number of valid cases	265		
Nominal by Phi	0.184		0.002
Nominal by Cramer's V	0.184		0.002
Ordinal by ordinal Kendall-tau b	0.184		0.002
Number of valid cases	265		

Source: Field survey, 2014 **Not significant at P ≤ 0.05**

This aspect covers hypothesis H_{01} which says there is no significant difference in accessibility to Poverty Alleviation Programmes between rural and urban women in Kano State. Therefore the null hypothesis is tested and accepted at 0.05 level of significance.

5.6 FACTORS RESPONSIBLE FOR WOMEN'S ACCESS TO PAP

Several factors may combine to influence women accessibility to PAP. They are the level of education, residence of the beneficiaries, politics among others. Table 5.5 shows the factors responsible for women accessibility to PAP in the study area. A disagregation by rural-urban categories indicates the determinants of women accessibility to PAP. For the rural respondents location has the highest percentage which is 17.3% followed by education which is 15.9% while the urban respondents have the lowest which 3.8% for location and the highest 94%. This means that among the rural women, location is the major determinanat of women's accessibility to PAP followed by education. This is also the view of Oladebo (2012) who said geographical location has a role to play on women's access to PAP as women in urban areas have easy access to participating in these programmes than those in the rural areas. For the urban women, education is the greatest determinant followed by politics .

Cumulatively in all, education played the greatest role in the factor determining women's access to PAP with 25.3%. This implies that education is the most singular determinant of women's access to poverty alleviation programmes in Kano State. Education brings enlightenment and confidence in people, therefore educated women, whether in rural or urban Kano, will be able to have better access to poverty alleviation programmes among women in Kano State. This is followed by location 21.1% and then

come politics with 12.8%. The implication of these findings is that there are obvious differentials in the factors that determine women access to PAP in the rural-urban centres.

Table 5.5: Distribution of Respondents by Factors for Women's Access to PAP

Factors responsible for accessibility	**Type of Settlement**					
	Rural		**Urban**		**Total**	
	Frequency	**%**	**Frequency**	**%**	**Frequency**	**%**
Education	42	15.9	25	9.4	67	25.3
Location	46	17.4	10	3.8	56	21.1
Politics	20	7.5	14	5.3	34	12.8
All of the above	38	14.3	38	14.3	76	28.7
None of the above	19	7.2	13	4.9	32	12.1
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014

5.7 RURAL-URBAN DIFFERENTIALS IN PARTICIPATION IN PAP

The respondents were asked if there were differences in women's participation in poverty alleviation programmes between rural and urban areas of Kano State. This aspect addressed part of the research questions. There are several reasons given for the participation of the women in PAP and these reasons include empowerment of self to earn some money to help in house-keeping expenses and to reduce idleness. Obviously from the data collected, (Table 5.6), most of the beneficiaries of PAP in rural areas (26.4%) of the respondents were participated in the programme because they wanted to earn some money. This is closely followed by 22.6%, which is to empower self and the least is 3.9%, for helping in house-keeping expenses. While in urban areas 22.6% of the respondents said they participated in PAP to empower themselves, while 15.1% participated to earn some money. There are variations in the reasons given by rural and urban women as majority of

the beneficiaries among the rural women said their participation in PAP is to earn some money, while those in the urban areas said it is for them to empower themselves.

However, cumulatively self-empowerment (45.3%) constitute the major reason for the participation of women in PAP in the study area. This is closely followed by earning some money (41.5%). The least reason for women participation in PAP is to help in housekeeping which accounted for 3.8%. Nwaobi and Onwuasoaya (2014) supports the view that rural women should participate in the eradication of PAP from their study.

Table 5.6: Distribution of Respondents by Rural-Urban Differentials in Participation in PAP

Responses	**Type of Settlement**				**Total**	
	Rural		**Urban**			
	Freq.	**%**	**Freq.**	**%**	**Freq.**	**%**
To empower self	60	22.6	60	22.6	120	45.3
To earn some money	70	26.4	40	15.1	110	41.5
To help in housekeeping expenses	10	3.9	0	0.00	10	3.8
To reduce idleness	25	9.4	0	0.00	25	9.4
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.00**

Source: Field Survey, 2014.

To investige the association between rural and urban women in their participation in Poverty Alleviation Programmes Kendall tau b was used to test this. The Kendall tau-b indicates that there is a negative association between rural women and urban women participation in PAP where tau (265) equals to –0.397, P <0.001. This means that the higher the urban women participation in PAP in the study area the lower the rural women's participation in PAP. The effect of association is 0.431. This is medium or typical this is shown in Table 5.7

Table 5.7 Kendall tau-b test on Rural-Urban women's participation in PAP in Kano State

Analysis of Rural-Urban Women's Participation in PAP, Kano	Value	p-value
Nominal by Phi	0.431	0.001
Nominal by Cramer's V	0.431	0.001
Ordinal by ordinal Kendall tau- b	-0.397	0.001
Number of valid cases	265	

Source: Field survey, 2014 **Not Significant at P≤ 0.05**

There is no significant difference between rural and urban women participation in Poverty Alleviation Programmes in Kano state. The null hypothesis is tested and retained.

5.8 PERCEIVED IMPACT OF THE PROGRAMME ON THE WELL-BEING OF BENEFICIARIES

The responses of the beneficiaries vary from no impact, moderate, good to very good in both rural and urban areas. Some of these beneficiaries went further to explain that they now contribute to their family house-keep in various ways after benefiting form PAP with the establishment of their businesses. Among the beneficiaries in the rural area, majority (40.4%) are of the opinion that the impact is good. 3.0% of the rural respondents are of the opinion that PAP had no noticeable impact on their wellbeing. For the urban beneficiaries, most of the women (21.9%) said it was moderate; while the least of the women (3.8%) said it was good. It can be deduced therefore that PAP made some positive impact on the lives of rural beneficiaries as reflected in Table 5.8.

Therefore, the Poverty Alleviation Programmes was a success especially on the targeted rural women. The results obtained here are in line with the findings of Ayoade, Ogunwale and Adewale (2011) who asserted that PAP impacted positively on the

participants that are beneficiaries, especially women in Oyo State in the area of agricultural production.

Table 5.8: Distribution of Respondents by the perception of the impact of PAP on the well-being of the Beneficiaries

Responses	**Type of Settlement**				**Total**	
	Rural		**Urban**			
	Frequency	**%**	**Frequency**	**%**	**Frequency**	**%**
No noticeable impact	8	3.0	10	3.8	18	6.8
Moderate	20	7.5	58	21.9	78	29.4
Good	107	40.4	12	4.5	119	45.0
Very good	30	11.4	20	7.5	50	18.8
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

The result of the perceived impact of PAP on the well-being of the beneficiaries was subjected to further further statistical analysis using Eta test and the result is shown in Table 5.9. Eta was used to examine the type of strength between the type of settlement and the impact of programmes on the well-being of the women. With Eta test, the high positive value indicates a strong effect of association. Eta = 0.223 implies a medium effect size. The factors share 5% common variables. In other words, the impact of the programme on the wellbeing of the rural women is likely to vary just like the impact of the programme on the wellbeing of the urban women is likely to vary. In this result (Eta = 0.223) is appropriate because the impact of the programme is the independent variable. The effect size is medium or typical at 5% level of significance.

Table 5.9: Eta Test on the Perceived impact on the well being of Beneficiaries of PAP in the Study Area

Analysis	**P-value**
Nominal by interval Eta	0.223
Assess the impact of PAP on wellbeing of beneficiaries	

Source: Field survey, 2014

5.9 BENEFITS OF POVERTY ALLEVIATION PROGRAMME

Some of the reasons for establishing PAP are to bring development to the poor in our society and by so doing, help to alleviate poverty. Table 5.10 shows the types of the benefits of PAP in the study area. These benefits are equipment/tools, loan acquisition, capital/ animal husbandry and skill acquisition. The equipment and tools include working materials like freezers, grinding machines, animal ploughing machines, kneating machines and sewing machines. Capital/animal husband include the giving of chicks, cows, fingerlings, goats, feeds and take-off grants varying from ₦10,000.00 to ₦50,000.00. Loan acquisition include the granting of loans to the beneficiaries as the need arises. Skill acquisition is the training giving to the women to enable them acquire skills in business, bead making, catering, cloth dyeing, fashion design, hair making, home management, literacy, interior decoration, sewing, soap making, tailoring and weaving.

Table 5.10 indicates that the highest benefit for the rural respondent is skill acquisition (22.7%) just like it is for the women in the urban areas with 13.2%. This is followed by loan acquisition/ take-off (15.1%) grant among the rural women and 9.4% for the urban women. The lowest benfit for rural respondent is the provision of equipment/ tools to the beneficiaries with 11.3% while for the urban respondents it is 8.3%. the lowest for the urban beneficiaries is the provision of capital/ animal husbandary with 6.8%. As this happens, the women are better equipped to alleviate poverty irrespective of their area of residence. The skills acquired eventually helps to generate income for the women and by extension empower them this result is similar to Ketu (2008) and Muktar (2009).

Table 5.10: Distribution of Respondents by Types of Benefits of PAP

Responses	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
Equipment/Tools	30	11.3	22	8.3	52	19.6
Capital/ Animal Husbandry	35	13.2	18	6.8	53	20.0
Loan Acquisition/ Take – off Grant	40	15.1	25	9.4	65	24.5
Skill Acquisition	60	22.7	35	13.2	95	35.9
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

5.10 Duration of Access to Poverty Alleviation Programmes

This deals with the duration of time the women had access to Poverty Alleviation Programmes. The duration of access to benefits of PAP in the study areas. The period of time the women have benefited from the poverty alleviation programme ranges from about five years to 15 years in Kano State. Most of the women in the rural areas (54.1%) affirmed that they have benefited from PAP for 5 years. On the other hand 26.1% of the women in the urban areas said they have benefited from PAP for about 5 years. This therefore means that most of the beneficiaries benefitted from PAP for about 5 years. For the respondents in the urban areas, 26.1% said they benefited about 5 years ago. Those that benefited 5-10 years ago is 3.8% and 7.9% benefited between 11- 15 years ago. This is shown in Table 5.11. This pattern is to be expected as most of the programmes are fairly recent. There is also the possibility that women are only able to recall most recent benefits. It is obvious that the longer the access of the beneficiaries to PAP, the better the impact supposedly.

Table 5.11: Distribution of Respodents by Duration of Access to PAP

Responses	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
About 5 years	143	54.1	69	26.1	212	80.0
5 – 10 years	12	4.5	10	3.8	22	8.3
11 – 15 years	10	3.7	21	7.9	31	11.7
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

5.11 OBJECTIVES OF PAP

The main objectives of PAP include improving the welfare of the women, empowering women in different categories, enlightening women on opportunities and facilities available to them and inculcating self- development, among others. Table 5.12 shows the major objectives of women participating in PAP in the study area. It can be seen that the main objective of Poverty Alleviation Programme as indicated by the women in rural parts of Kano State is to improve the welfare of the women (40.8%) and inculcating of self-development to the women (17.3%). In urban parts of Kano State, the objectives are to improve the welfare of the women (18.9%) and inculcating self-development of the women with (11.3%). In summary, it can be argued that the objective of the Poverty Alleviation Programmes is to make the women, whether in rural or urban area of Kano State, self-reliant as they get out of poverty. As these objectives are achieved, it is hoped that poverty among the women will be reduced.

Table 5.12: Distribution of Respondents by Objectives of PAP

Objective	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
Improve the welfare of women	108	40.8	50	18.8	158	59.6
Empower women in different categories	6	2.3	5	1.9	11	4.2
Enlighten women on opportunities and facilities	5	1.9	15	5.7	20	7.5
Inculcate self-development	46	17.3	30	11.3	76	28.7
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

Table 5.13 shows the Eta test on the main objectives of PAP for the women in the study area. The Eta test shows a high positive value indication a strong effect of association with Eta = 0.298. The objective of PAP among rural and urban women in the study area is achieved.

Table 5.13: Eta test on the main objectives of PAP for the women in the study area

Analysis	p-value
Nominal by interval Eta	0.298
Main objectives of PAP among beneficiaries	

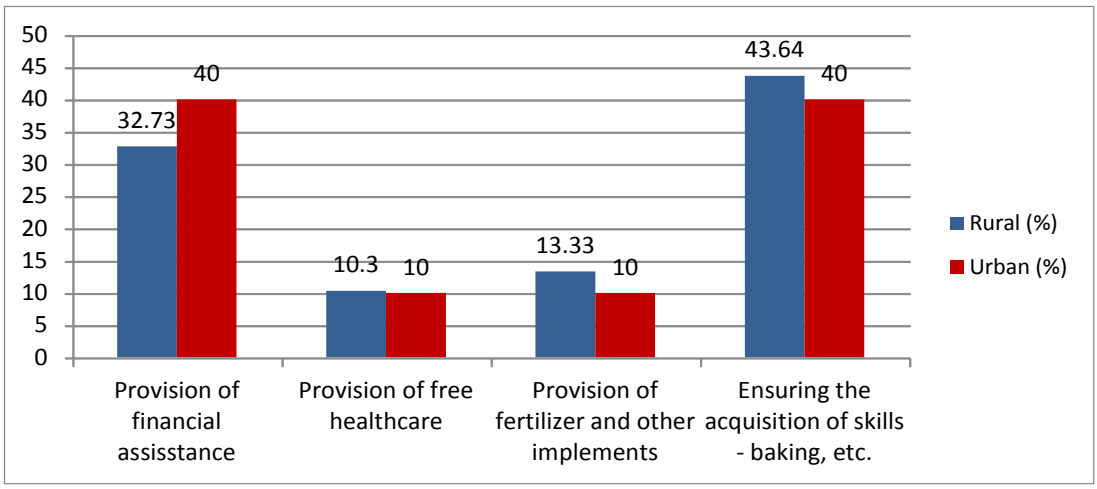
Source: Field survey, 2014

5.12 ACTIVITIES OF THE POVERTY ALLEVIATION PROGRAMMES

The respondents enumerated some of the activities of the poverty alleviation programmes to include the provision of financial assistance to women, provision of free health care to women, provision of fertilizer and other farm implements and ensuring the acquisition of skills, such as baking, hair making, knitting, etc. This is reflected in Fig. 5.2. It is apparent from Figure 5.2 that majority of the rural beneficiaries (43.64%) are of

the opinion that the most critical activities of PAP is ensuring the acquisition of skills for urban beneficiaries 40% of the respondent are agreed that the provision of financial assistance and ensuring the acquisition of skills 40% are the most important activities of PAP in Kano State.

Figure. 5.2: Distribution of Respondents by Activities of PAP by rural and urban Settlement



Source: Field Survey, 2014

5.13 SOURCES OF KNOWLEDGE OF PAP

This part will give an insight into how the women got the information about Poverty Alleviation Programme in the study areas, the likely sources are highlighted in the Table 5.14. Table 5.14 shows that the majority of women in the rural areas got to know about PAP through friends (26.4%) and urban women 15.1%, perhaps once one of the women hear, they will keep informing others by telephone, other sources include electronic media like Global Satellite Network (G.S.M), TV and Radio sets (22.7%) in rural areas; while the

women from the urban areas said that their major sources of information were friends (15.1%), and electronic media like G.S.M, Television and Radio sets (13.2%). The other sources were specified as cooperative, group meetings and schools. Cumulatively, the major source of information for rural and urban women are friends with 41.5%, closely followed by electronic media with 35.9% . The least is 3.7% which is other sources.

Table 5.14: Distribution of Respondents by Source of Knowledge of PAP

Sources of Information	Type of Settlement					
	Rural		Urban		Total	
	Frequency	%	Frequency	%	Frequency	%
Friends	70	26.4	40	15.1	110	41.5
Printed media – handbills, newspapers, etc.	30	11.3	20	7.5	50	18.9
Electronic media: GSM, Radio, etc.	60	22.7	35	13.2	95	35.9
Others	5	1.9	5	1.9	10	3.7
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.00**

Source: Field Survey, 2014.

After identifying the different sources of information about PAP among rural and urban women the result was subjected to Kendall tau-b test and Eta test to find the association between the type of settlement and the source of information. Table 5.15 revealed that the association between the type of settlement and the source of information is not statistically as Kendal tan b (265) 0.055, $P < 0.323$ and Eta test = 0.020.

Table 5.15: Kendall tau-b test and Eta test on the Association between the Rural – Urban Women and the Source of knowledge of PAP

Analysis	Value	P-value
Nominal by interval Eta		
Source of PAP and rural-urban women	0.020	
Nominal by Phi	0.0463	0.001
Nominal Cramer's V	0.0463	0.001
Ordinal by ordinal Kendall tau-b	0.055	0.323
Number of valid cases	265	

Source: Field survey, 2014

5.14 BENEFICIARIES OF POVERTY ALLEVIATION PROGRAMMES

This aspect dealt with how the women benefitted from PAP had influenced other fellow women by introducing them to the programme. This is shown in Table 5.16. The Table reveals that 24.5% of the rural women that benefited introduced between one to five other women to the PAP; 13.2% introduced between six to ten other women and 1.9% did not introduce anybody. While out of the majority of beneficiaries in the urban area, 51.1% introduced one to five other beneficiaries, 9.4% introduced six to ten other women to the programme and 1.9% introduced no other beneficiaries.

From the foregoing, it can be concluded that most of the respondents introduced between one and ten other beneficiaries to the PAP. This therefore means that majority of the respondents must have benefitted from PAP for them to have introduced other women to the programme. This goes to show that once the women have benfited from PAP, they keep introducing other women to the programme.

Table 5.16: Distribution of Respondents by the Number of Women introduced as Beneficiaries of the PAP

Number of beneficiaries	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
1 - 5 women	65	24.5	40	15.1	105	39.6
6 – 10 women	35	13.2	25	9.4	60	22.6
11 – 15 women	30	11.3	10	3.8	40	15.1
16 – 20 women	20	7.6	10	3.8	30	11.3
21 and above	10	3.8	10	3.8	20	7.5
None	5	1.9	5	1.9	10	3.8
Total	**165**	**62.3**	**100.0**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

The result was subjected to further statistical analysis and it revealed that the difference between the number of those introduced by rural and urban women is not statistically significant as $t = 3.313$ (df)5, $p = 0.021$ and this is reflected in Table 5.17.

Table 5.17: Student's t-test in rural-urban differential in the number of women introduced by the beneficiaries of PAP

Pair Variation	Mean	SD	df	t – value	P-value
The Difference in the number of women in rural/urban beneficiaries introduced to PAP.	10.83333	8.01041	5	3.313	0.021

Source: Field survey, 2014.

5.15 REASONS FOR INTRODUCING OTHER BENEFICIARIES TO PAP

It is glaring from Table 5.18 that some of the respondents introduced other women into the programme. This section examined the reason for this. Table 5.18 show the reasons for introducing other women to the programme. As for respondents from the rural areas, most of them (26.4%) said there was the need to eradicate poverty in the rural areas.

This is followed by 11.3% who suggested that it is to enable other beneficiaries to be self-employed and self-reliant. Most of the respondents in the urban areas (15.1%) said they introduced other beneficiaries for the women to increase their income and the least of them (1.9%) said to acquire skills in farming and fishing.

From the foregoing, it can be deduced that the PAP embarked upon in the study area is targeted at women to help alleviate poverty among the women. Hence, quite a good number of beneficiaries introduced other beneficiaries.

Table 5.18: Distribution of Respondents by Reasons why the Beneficiaries of PAP Introduced other women to the programme

	Type of Settlement					
Reasons for introducing	**Rural**		**Urban**		**Total**	
other women	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
To eradicate poverty in the rural area	70	26.4	-		70	26.4
to improve their lives	20	7.5	40	15.1	60	22.6
To increase women income	10	3.8	30	11.3	40	15.1
For self-employment and self-sufficient	30	11.3	15	5.7	45	17.0
Beneficial to the family	24	9.1	10	3.8	34	12.8
To acquire skills in farming and fishing	11	4.2	5	1.9	16	6.1
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

The student t-test statistical analysis shows that there is no significant difference in the reasons why rural and urban women introduced other beneficitaries to PAP as the result shows $t = 0.806$ (df) 5, $P = 0.457$. This indicate that the difference is not statistically significant as reflected in Table 5.19.

Table 5.19: t-test analysis of rural-urban women introduced other beneficiaries to PAP

Pair Variation	Mean	Std. Deviation	t	Df	P-value
Differences in reasons of rural–urban women in introducing other beneficiaries to PAP	10.83333	32.92669	0.086	5	0.457

Source: Field Survey, 2014. **Not significant at $p \leq 0.05$**

5.16 TYPES OF WOMEN ORGANIZATIONS

Most of the respondents agreed that they belong to one organization or the other. They include U-Win Women, Community Development, Cooperative Society, Farmers Club as well as Religious or Political organizations. The distribution of organizations are enumerated in Table 5.20. The Table gives the breakdown of the organization the women belonged to. Majority (17.4%) of the respondents in the rural areas claimed they belonged to Religious Organization. Also 15.1% said they belong to Cooperative Societies. From the urban parts of Kano State, (9.4%) belong to religious organization while 3.8% represented the least of the women that belonged to Community Development and Farmers' Club respectively.

Table 5.20: Distribution of Respondents by Types of Organization the Women belong to in the Study Area

Types of organization	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
Community Development	30	11.3	10	3.8	40	15.1
Cooperative Society	40	15.1	20	7.5	60	22.6
Farmers' Club	18	6.8	10	3.8	28	10.6
Religious Body	46	17.4	25	9.4	71	26.8
Political	19	7.2	20	7.5	39	14.7
U-win Women	12	4.5	15	5.7	27	10.2
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field Survey, 2014.

It follows that some of the women in the study area belong to some organizations that will bring out development in the study area and increase women's income and outlook about life. All these will help to contribute to alleviating poverty among women in rural and urban areas of Kano State. Membership of Cooperative Societies also had a role in alleviating poverty. For example, Adedayo and Yusuf (2004) asserted that membership of Cooperative Societies helped to sharpen the perception of poverty among Cooperators. Yusuf (2004) found same in Irepodun Local Government Area of Kwara State. It can be deduced therefore that women who are members of these Cooperative Societies would obviously benefit from PAP in their environment.

CHAPTER SIX

EFFECTS OF POVERTY ALLEVIATION PROGRAMME ON WOMEN IN KANO STATE

6.1 INTRODUCTION

This chapter deals with the effects of Poverty Alleviation Programmes on the women in the study area, the challenges of the programme and solutions to the problems both from the women and the officials of the programme. Other aspects include assessing the impact of the women's earning capacity before and after the programme, whether there are differences in the women's accessibility and participation in the PAP, the strategies adopted the role of the organisation in eradicating poverty among the women.

6.2 PERCEPTION OF POVERTY ALLEVIATION PROGRAMME

The perception of the women to the programme will determine their participation in the programme and hence bring about the alleviation of poverty among the women. The women were asked their views on whether they see the programme as ways of reducing poverty. Table 6.1 shows that majority of the women (46.1% and 30.2%) agree that the programmes are ways of reducing poverty. Cumulatively, 76.2% of the respondents perceived that PAP has been a way of reducing poverty while 23.8% said it not. The category of those that said it is not may have been the beneficiaries who probably did not utilize the skill acquisition and the financial assistance properly.

Table 6.1: Distribution of Respondents by Perception of Programmes as a way of Reducing Poverty

Responses	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
Yes	122	46.1	80	30.2	202	76.2
No	43	16.2	20	7.5	63	23.8
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.00**

Source: Field survey, 2014.

6.3 EARNING CAPACITY BEFORE AND AFTER THE PROGRAMME AMONG RURAL AND URBAN WOMEN

Since the level of income is tied to the level of poverty of an individual, it is necessary to ascertain the women's earning capacity before and after benefiting from PAP in the study area. In order to measure the impact of poverty alleviation programme, the women were asked of their earning capacity before and after participation in the programme. Figure 6.1show the distribution by women's earning capacity. In the rural areas 27.0% said their monthly income before involving in PAP was less than ₦5,000.00, but after their participation in PAP it is 10.9%.

Similarly women in the rural areas who earn between ₦7,000.00 and ₦ 8,999.00 was 18.2%, after benefiting from PAP the proportion increased to 21.2%. For those earn between ₦9,000.00 and ₦10,999.00, it was 15.0%; this increased to 18.2%. Those who were earning between ₦11,000.00 and ₦12,999.00 was 12.0% but with PAP it increased to 18.2%. Those who earned between ₦15,000.00 and above were 6.0% before PAP, but after PAP the proportion increased to 10.3%.this therefore means respondents participation in PAP as helped in increasing their income level consequently helping them to meet their basic needs.

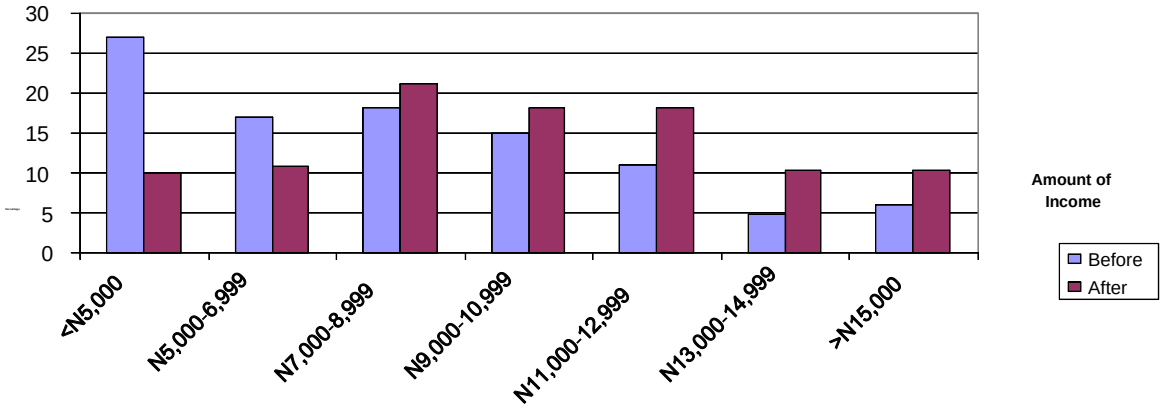


Fig. 6.1: Earnings of Rural Respondents before and after Poverty Alleviation Programme

Source: Field Survey, 2014.

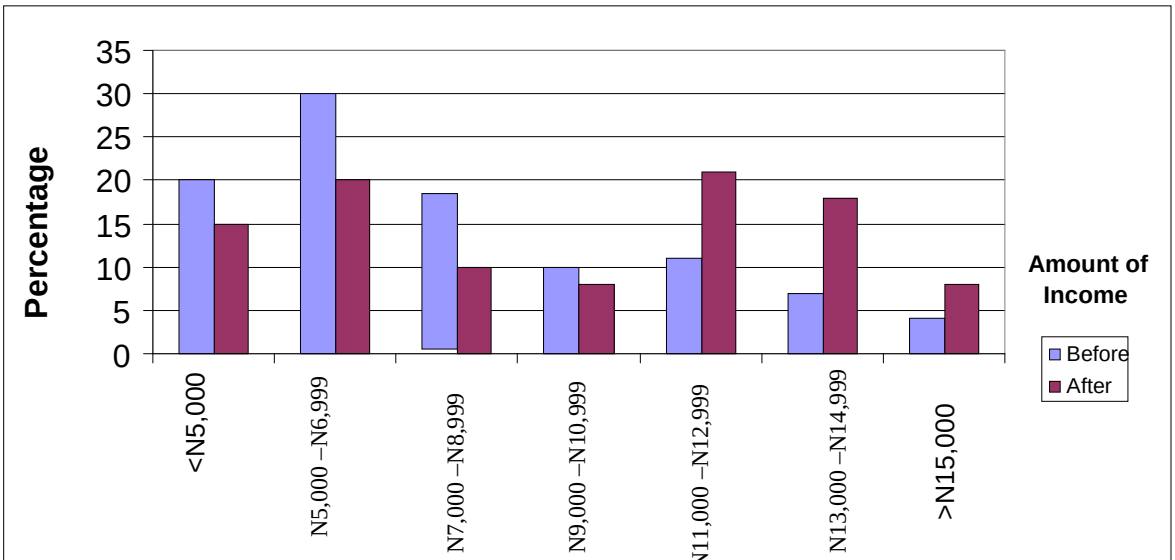


Fig. 6.2: Earnings of Urban Respondents Before and After Poverty Alleviation Programme

Source: Field Survey, 2014.

Figure 6.2 shows the earnings for the urban respondents, they said before PAP 20.0% earned less than ₦5,000.00 per month but with their participation in PAP 15.0% earn this amount. 11.0% of the women earn between ₦11,000.00 and ₦12,999.00 monthly but this has increased to 21.0% after PAP earning same amount. 7.0% were receiving between ₦13,000.00 and ₦14,999.00 monthly before PAP, but with PAP it has increased to18.0%. Only 4.0% earn ₦15,000.00 and above before PAP, this increased to 8.0% after PAP.

It can therefore be deduced that the women's participation in PAP has generally brought about tremendous increase in their income level. Hence, PAP is of great benefit to beneficiaries whether among rural or urban women. After benefiting from the alleviation programme, the earnings of the women seems to have increased grossly and evidenced by their improved standard of living as the women were able to meet their basic needs. The women said after invovlving in PAP they are aable to contribute to their family up-keep. This view is supported by the findings of Ayoade, Ogunwale and Adewale (2011) who maintained that the beneficiaries purchasing power increased with increase in production of their goods and services. This is shown in Figures 6.1 and 6.2 explicitly.

From the analysis it means that beneciaries from the urban areas benefitted more from PAP than their counterpart in the rural areas. This is evident from the percentage of women who were earning between N11,000 and N12,999 in urban areas which was 11.0% before PAP, and after PAP it is 21.0%. Those earning between N13,000 – N14,999 was 7.0% before PAP and after PAP it rose to 18.0%. Also, those who earned between N15,000 and above was 4.0% before PAP but it doubled to 8.0% after PAP.

After identifying the differences that exists in the earning capacity before and after benefiting from PAP, the result was subjected to the student's t-test. For the earnings of the rural-urban respondents, *t* = 2.795 (df) 6, *P* = 0.031. The result indicates that the difference is statistically significant at 0.05 level of significance. This means that there is difference in the earning capacity of the beneficiaries before benefiting from PAP and after PAP. This is shown in Table 6.2.

Table 6.2: t-test analysis of the earning capacity of rural-urban respondents before benefiting from PAP

Pair Variation	Mean	SD	df	T	P-value
Rural/urban earnings before PAP	9.28571	8.78852	6	2.795	0.031

Source: Field Survey, 2014. **Significant at p≤ 0.031**

On the differentials that exists after benefiting from PAP, that is the difference that exist among the rural-urban beneficiaries after benefiting from PAP, the test reveals that *t* = 2.305 (df) 6, *p*= 0.061. This indicates that the difference is not statistically significant at 0.05 level of significance. It implies that the benefit of involvingin PAP is not statistically significant. This means more can still be done by government to alleviate poverty among the respondents. See Table 6.3.

Table 6.3: t-test analysis of the Earning Capacity of Rural-Urban Respondents after Benefiting from PAP

Pair Variation	Mean	SD	df	t-value	P-value
Rural/urban earnings after PAP	9.28571	10.65699	6	2.305	0.061

Source: Field Survey, 2014. Not significant at p≤ 0.05

6.4 ASSESSMENT OF PAP IN MEETING THE BASIC NEEDS OF BENEFICIARIES

The researcher went further to ask the beneficiaries if their participation in PAP has helped them to meet their basic needs. Most respondents in the rural areas (35.9%) said, as beneficiaries of PAP, they have been able to meet their basic needs; while 24.5% in the urban areas have met their basic needs as beneficiaries of PAP see (Table 6.4). This therefore means that the participation of poor women in Kano State in PAP has greatly helped them to meet the basic needs of their lives. These beneficiaries said they now contribute to the payment of their childrens' school fees, feed well and in some cases husband and wives live in harmony. Alamusco (1987) argued that accessibility to PAP helped to alleviate poverty among beneficiaries. This is vividly reflected in Table 6.4.

Table 6.4: Distribution of Respondents by Assessment of PAP meeting the basic needs of the Beneficiaries in different Settlements

PAP meeting the basic needs of participants	Type of Settlement				Total	
	Rural		Urban			
	Frequency	%	Frequency	%	Frequency	%
Yes	95	35.9	65	24.5	160	60.4
No	70	26.4	35	13.2	105	39.6
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.00**

Source: Field Survey, 2014.

6.5 The Problems of Implementing the Alleviation Programme among theWomen in Kano State

It is important to identify the challenges faced by the programme from the women's point of view. This has to do with the problems encountered in implementing programmes in the study area. The problems vary from lack of awareness among the women, not being able to properly identify the targeted group, inability to sustain the programme, inadequate finance, to lack of community cooperation among other problems. Majority of the

respondents in the rural areas which is 22.0% said the challenges they believe PAP has include the lack of proper awareness of the programme among women, not been able to identify the target group, lack of community cooperation, in-sustainability of the programme and the inadequacy of finance. The least problem for urban women is 4.5% that is the lack of community cooperation. 8.3% said the problem is inadequate finance.

The least is 9.4% who said it is the issue of the in-sustainability of the programme. For the women in the urban areas the response is quite similar to those of the respondents in the rural areas. About 11.3% of the women enumerated the challenges faced by the implementionof PAP include the lack of proper awareness among the women, not being able to properly identify the target group, lack of community cooperation, inability to sustain the programme and inadequacy of finance. Very few (3.0%) said the challenge is the inability to sustain the programme among the urban women

It can be concluded that the above mentioned problems are the basic problems militating against the proper implementation of the alleviation programmes in the study area, whether in rural or urban parts of Kano State. These responses are shown in Table 6.5.

Table 6.5: Distribution of Respondents by Problems of Implementing the PAP

Problems of Implementing PAP	Type of Settlement				Total	
	Rural		urban			
	Frequency	%	Frequency	%	Frequency	%
Lack of Proper awareness among women.	18	6.8	18	6.8	36	13.6
Inability to identify the target group.	30	11.3	20	7.5	50	18.9
Lack of community cooperation.	12	4.5	4	1.5	16	6.0
Inability to sustain the programme.	25	9.4	8	3.0	33	12.5
Inadquate finance	22	8.3	20	11.3	42	15.8
All of the above	58	22.0	30	7.6	88	33.2
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.0**

Source: Field survey, 2014

The data collected from women in the rural and urban areas was subjected to further statistical analysis using the Chi-square test. The test revealed that there is a significant difference in the challenges of implementation of PAP in the study area. This is reflected in Table 6.6. The statistical analysis indicates a Chi-square value of 63.667 (df) 5, $p = < 0.001$ revealed a significant difference in the problems of implementing PAP by rural – urban areas. Futhermore, the strength of the result using *phi* statistic reveals a statistically significant result where *phi* = 0.47, *p* value is < 0.001.

Table 6.6: Chi-Square test of the Challenges of Implementing PAP in the Study Area

Analysis	Value	df	P-Value
Pearson Chi-Square	63.667a	5	0.001
Likelihood Ratio	66.932	5	0.000
Linear by linear Association	20.416	1	0.000
No of valid cases	265		
		Value	
Norminal by Phi			
Norminal Cramer's V		0.47	0.001
		0.47	0.000
No of valid cases	265		

Source: Field survey, 2014.

6.6 SUGGESTED SOLUTIONS TO THE PROBLEMS IDENTIFIED BY THE WOMEN

Having identified problems faced in implementing the programme among women it is necessary to suggest solutions to the problems identified. The respondents suggested several solutions like the provision of adequate fund, to meet the needs of the teeming poor women, the provision of awareness about the poverty alleviation programmes, there is the need to emulate better methods of planning and implementation of poverty alleviation programmes as carried out by developed countries like Spain and United States of American among others. Other suggestions include proper maintenance of the programme, the need for government to supervise the beneficiaries regularly; the issue of skills should be wholistic. The other suggestions include the targeted women should be identified and educated, the district heads and communities should be educated to achieve community cooperation. See Table 6.7.

Majority of the women responded that awareness should be provided, 18.9% of the women in the rural areas, 7.5% in the urban areas said awareness should be provided and the issue of skills should be wholistic. While other suggestions include the provision of adequate funds for the programme as 12.5% said this from the rural areas and 3.8% each from the urban areas for proper maintenance of the programme and adequate provision of fund. The least response is the need for district heads and communities to be educated for cooperation in the communities as 1.5% said so among the respondents in the rural areas and 1.9% said same in the urban areas. From the data collected there seem not to be a significant difference to the responses given by the respondents in rural and urban part of Kano State, this is shown in Table 6.7.

Table 6.7: Distribution of Respondents by Suggested Solutions to the Problems Identified

Suggested Solutions	Type of Settlement				Total	
	Rural		urban			
	Frequency	%	Frequency	%	Frequency	%
Provision of adequate fund	33	12.5	10	3.8	43	16.2
Awareness should be provided	50	18.9	20	7.5	70	26.4
Better methods of planning and implementation	16	6.0	12	4.5	28	10.6
Proper maintenance of programme	13	4.9	10	3.8	23	8.7
Regular supervision of beneficiaries	12	4.5	8	3.0	20	7.5
The Issue of skills should be holistic.	22	8.3	20	7.6	42	15.8
Educate target women	15	5.7	15	5.6	30	11.3
Traditional/Community leaders should be educated	4	1.5	5	1.9	9	3.4
Total	**165**	**62.3**	**100**	**37.7**	**265**	**100.00**

Source: Field Survey, 2014

This Chapter dealt with the effects of Poverty Alleviation Programmes on the women in the study area, the challenges of the programme and solutions to the problems both from the women and the officials of the programme. It also discussed the assessment of the impact of PAP on the women's earning capacity before and after the programme, whether there were differences in the women's accessibility and participation in the PAP, the strategies adopted and the role of the PAP in eradicating poverty among the women. These information was utilized the preceeding chapter for the summary of major findings, conclusion and subsequent recommendations.

CHAPTER SEVEN

SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS

7.1 INTRODUCTION

This is the concluding chapter of the study. It dealt with the summary of the major findings of the research work, conclusion and recommendations. The research work focused on rural and urban woman in Kano State, particularly how these women had access and participation in the Poverty Alleviation Programmes in the state.

7.2 SUMMARY OF MAJOR FINDINGS

The sampled women are from rural and urban parts of Kano State. The research also revealed that poverty among these women is the same as poverty among women in any part of the world with low literacy level being an indicator of women's access to public facilities. Most of the women in the study area are married and are employed in the informal sector as they are involved in petty trading business, farming among others.

On the awareness of Poverty Alleviation Programmes, most of the women agreed that they are aware of PAP. The types of PAP available in the study area as enumerated by the women include the followings: Better Life for Rural Women, Family Support Programme, National Economic Advancement Programmes, National Poverty Eradication Programmes, Agricultural Multipurpose Society Community, Dangote Foundation, Women Rice Processing and Goat Rearing.

On accessibility, there is no significant difference in the accessibility to PAP between rural and urban women. The rural beneficiaries enumerated the factors responsible for the accessibility to PAP to be first location and followed by education and then politics. The beneficiaries in the urban areas said it is education first and then politics before the

issue of location. It was also observed that the location of residence of a beneficiary does not determine her accessibility to Poverty Alleviation Programmes, so women in both rural and urban areas had access to the programmes in the study areas. Some of the respondents said that some Poverty Alleviation Programmes are targeted at women in the urban areas and some to the rural areas. However, the women in the rural areas belief that women in urban areas have easy access to these programmes more than they in the rural areas.

There is no significant difference in the participation of the rural and urban women in PAP as reflected by in the kendall tau-b. For example the beneficiaries in the rural areas gave the reasons for their participation in PAP in order of priority as earning some money, empowering self, reducing idleness and helping in housekeeping whether in rural or urban areas in Kano State. For the urban beneficiaries the reasons given are empowering self and earning some money.

Some of the respondents believed that there are differences in women participation in Poverty Alleviation Programmes in rural and urban parts of Kano State. Part of the reasons given for these are the availability of more programmes in the urban areas than in rural areas, higher level of education and awareness among urban women than rural women. Also, most of the women in the rural areas are believed to be conservative and unwilling to co-operate with programmes like this.

The research work also revealed the types of benefits of Poverty Alleviation Programme to include, provision of capital/animal husbandary, skills acquisition/take-off grant, loan acquisition and the provision of equipment/working tools. The beneficiaries of the PAP in the study area belonged to organizations like Community Development, Co-operative Society, Farmers Club, Religious Body, Political Groups and U – Win Women.

The objectives of the PAP as highlighted by the women are as follows, improving the welfare of the women, inculcating self – development of the beneficiaries and self – reliance of the women. With these objectives, the women will definitely come out of poverty.

From the foregoing, it can be observed that Poverty Alleviation Programmes introduced in the study area has made tremendous impact on the women as their income level has greatly increased. There are more women earning more than they used to earn with the introduction of PAP and with this, poverty will be alleviated among the women as they will be able to meet their basic needs. However more can still be done to alleviate poverty among the women in the study area. The research revealed that there is no significant difference in the earning capacity of the beneficiaries in the rural-urban areas after benefiting from PAP. This therefore calls for improvement in the type of alleviation programmes made available to the beneficiaries in the study area. When this is done there will be significant improvement in the lives of the women.

The study reflected an assessment of the impact of the PAP on the wellbeing of the women. Over 80% of the beneficiaries said the assessment is either good or very good as it had a positive effect on them. This agrees with the findings of Ayoade, Ogunwale and Adewale (2011) who made similar observations on beneficiaries especially women who benefited on Oyo State Poverty Alleviation Programmes.

There are differences in the source of information about PAP. The rural women said their sources are basically through friends, electronic media and then print media like hand bills and newspapers while urban women response is not different from their rural

counterparts. So there is no significant difference between rural and urban women's source of information about PAP in the study area.

The women also identified the following as problems of implementing Poverty Alleviation Programmes in the study area: lack of proper awareness among the women, not being able to properly identify the targeted group, inadequate finance, lack of community co-operation and the inability to sustain the programme. They gave the following suggestions: need to increase funds, better methods of planning and implementation like in the USA and Spain, increase in awareness and need to supervise the beneficiaries among others.

7.3 CONCLUSION

The study assessed the rural – urban differentials in women's access and participation in Poverty Alleviation Programmes in Kano State of Nigeria. Poverty reduction in Nigeria is very important because the population of women is put at 80.2 million out of 162 million population which translates to 49% of the country's population. So embarking on poverty alleviation programmes among the women folk is very crucial to achieving, development in the country. The condition of most women in Nigeria has being that of limited income, access to credit, land, agricultural information, training, technology, low productivity and overwork.

This research is focused on the targeted audience which means that the findings will be very relevant for researchers and the seekers of Poverty Alleviation Programmes among women. The percentage of the men employed in the formal sector is higher than those of

women. Poverty among the women is also due to their low level of educational attainment which is why most of them are unemployed in the informal sector.

It has also been argued that the higher the educational attainment of a woman the higher the income and the better the socio- economic status and the possibility of moving out of poverty (UNICEF & UNESCO 2007- 2008). Education is a major determinant of labour market status and success (UN 2000). So the educational status of women in Kano State, the study area has to improve for them to also come out of poverty.

The research work also revealed that the women in Kano State have access and participation in poverty alleviation programmes but a lot can still be done to reach more women as more funds are made available to these women among other things. As the women whether rural or urban have equal access and participation in poverty alleviation programmes, they will be empowered and come out of poverty Nation-wide.

7.4 RECOMMENDATIONS

From the findings and observation of this research work and the conclusion therein, the following recommendations are made. The findings from the analysis are critical to government policies targeted at reducing poverty among women in Kano Sate in particular and Nigerian women in general. These observations suggest certain policies in the direction of women empowerment, education and the general improvement in women wellbeing and the alleviation of poverty among them.

i. Since most of the women in the study area are employed in the informal sector, because of low literacy level, policies should be put in place to help them improve their educational attainment. As the women in the study area attain educational

status, acquire skills acquisitions, gain access to loans, they will be able to come out of their trapped poverty. The better the access to labour market with the higher educational attainment. Kano State government can improve the status of women in poverty in the study area by creating priority policy agenda for poor women to include the raising of awareness for education, changing the content of school curriculum, using mass media to educate women. Higher level of educational attainment by females is often associated with better socio-economic status and better access to higher paying jobs, which will move them out of poverty.

ii. There is the need for Federal and State Governments in Nigeria to provide functional and accessible to training programmes to women. When efforts are directed towards improving training among the women in the study area, more of women will be employed in the formal sector and have access to credit facilities like their male counterpart. Consequently, their economic status will change and likewise is their poverty level.

iii. The women in the study area should be allowed access to credit both from private money lenders and formal credit institutions as these will provide them with productive assets required for self-employment. Savings among these women should be encouraged and well-promoted by both government and non-government organizations. These women should be educated on the fact that their savings will help them to meet emergency needs whether in their businesses or household needs.

iv. In cases where the women are involved in farming activities, the study recommends that poverty alleviation programme should also provide sufficient farm inputs like improved seedlings, agro-chemicals, fertilizers for these women so that their

outputs can increase. By doing so their income will increase and they will be alleviated out of poverty.

v. From the findings in the field, some cultural, social and religious values that place restrictions on the rural and urban women have to be visited, addressed so that some of these women can overcome poverty. Therefore, empowering women generally will end poverty among them. So Poverty Allevation Programmes should focus on both women in rural and urban parts of the State.

vi. This study also recommends that there should be increased skills acquisition management and marketing for generating self-employment.

vii. Next, it is also suggested that micro credit facilities should be provided for generating self-employment. When this is done, the women will be able to generate more income.

viii. The study reveals that the assessment of PAP had impact on the beneficiaries but since there is stiil room for improvement, Kano State Government should increase the financial assistance available to the women in the study area. This can be in the form of soft loans to help them expand their businesses and therefore alleviate them from poverty.

7.5 SUGGESTION FOR FURTHER RESEARCH

One area for further research is an extensive in-depth analysis of the impact of Poverty Alleviation Programmes on beneficiaries particularly in Kano State. Another area for further research is the study of the impact of PAP on gender variation; that is how PAP has affected both men and women in the study area. Further more, a research on how PAP

can facilitate the improvement of the literacy level of women in Kano State can still be carried out.

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APPENDIX

QUESTIONNAIRE TARGETED AT WOMEN

QUESTIONNAIRE ON RURAL – URBAN DIFFERENTIAL IN WOMEN'S ACCESS TO AND PARTICIPATION IN POVERTY ALLEVIATION PROGRAMMES IN KANO STATE

The researcher is a postgraduate student in the Department of Geography, Ahmadu Bello University, Zaria. This questionnaire is designed to collect data for a thesis in partial fulfillment for the award of a Doctor of Philosophy (Ph.D). The research is aimed at examining rural-urban differential in women's access to and participation in poverty alleviation programmes in Kano State. The information provided will be treated confidentially.

Bello, A.O. (Mrs.)

SECTION A: GENERAL INFORMATION ON THE RESPONDENTS

1. Name of Ward _____
2. Name of Local Government Area _____
3. Place of Residence: Rural [ ] Urban [ ]
4. How old are you?
   a) 15 – 19 years [ ]
   b) 20 – 24 years [ ]
   c) 25 – 29 years [ ]
   d) 30 – 34 years [ ]
   e) 35 – 39 years [ ]
   f) 40 – 44 years [ ]
   g) 45 – 49 years [ ]
   h) 50 – 54 years [ ]
   i) 55 – 59 years [ ]
   j) 60 years and above [ ]
5. What is your current marital status?
   a) Never Married [ ]
   b) Married [ ]
   c) Widowed [ ]
   d) Divorced [ ]
   e) Separated [ ]

6. What is your tribe?
   a) Hausa [ ]
   b) Igbo [ ]
   c) Yoruba [ ]
   d) Northern Minority [ ]
   e) Southern Minority [ ]
   f) Others (Specify) _____

7. What is your religion?
   a) (i) Christianity [ ]
   b) (ii) Islam [ ]
   c) (iii) Traditional Belief [ ]
   d) (iv) Other (Specify) _____

8. What is your educational qualification?
   a) No formal education [ ]
   b) Koranic [ ]
   c) Primary School leaving certificate [ ]
   d) Secondary school certificate [ ]
   e) Tertiary [ ]
   f) Others (Specify) _____

9. What is your occupation?
   a) Business woman [ ]
   b) Civil servant [ ]
   c) Farmer [ ]
   d) House wife [ ]
   e) Petty trader [ ]
   f) Student [ ]
   g) Others specify _____
   h) None [ ]

10. How many children do you have?
   a) None [ ]
   b) One – two [ ]
   c) Three – Four [ ]
   d) Five – six [ ]
   e) More than six [ ]

11. What is your type of accommodation?
   a) Compound [ ]
   b) Flat [ ]
   c) Bungalow [ ]

d) Duplex [ ]
e) Others [ ]

12. What is the ownership of your accommodation?
    a) Owner occupier [ ]
    b) Rented [ ]
    c) Others specify _____

B. POVERTY ALLEVIATION PROGRAMMES TARGETED AT WOMEN

13. Are you aware of any poverty alleviation programmes in your area?
    Yes [ ] No [ ]
14. If yes, are there any targeted towards women?
    Yes [ ] No [ ]
15. If yes, which poverty alleviation programmes has been implemented in your locality.
    a) Better Life for Rural Women [ ]
    b) Family Support Programme [ ]
    c) Family Economic Advancement Programme [ ]
    d) National Poverty Eradication Programme [ ]
    e) Others (specify) [ ] _____

16. Are you a beneficiary of any of these programmes?
    Yes [ ] No [ ]
17. Are there specific programmes focused on rural areas?
    (a) Yes [ ] (b) No [ ]
18. If Yes, specify _____
    _____
    _____
19. Are there specific programmes focused on urban areas?
    (a) Yes [ ] (b) No [ ]
20. If yes specify _____
    _____
    _____
21. What are the factors responsible for the accessibility to alleviation programmes?
    a) Education [ ]
    b) Location [ ]
    c) Politics [ ]
    d) All of the above [ ]
    e) Others specify _____

22. Is there any difference in women's participation in poverty alleviation programmes in rural and urban area of Kano State?
(a) Yes [ ] (b) No [ ]

23. Explain further if your answer is Yes
_____
_____
_____
_____

24. Do you have access to these programmes?
(a) Yes [ ] (b) No [ ]

25. How accessible are you to these Programmes.
a. Accessible [ ]
b. Very accessible [ ]
c. Not accessible [ ]
d. Very Difficult [ ]
e. Others (Specify) [ ] _____

26. Have you ever benefited from these programmes?
(a) Yes [ ] (b) No [ ]

27. If yes, how?
a) Equipment/ tools [ ]
b) Capital/Animal husbandary [ ]
c) Loan acquisition/ take-off grant [ ]
d) Skill acquisition [ ]

28. Which women organization do you belong to?
a) None [ ]
b) Community Development Organization [ ]
c) Co-operative Society [ ]
d) Farmers" Club [ ]
e) Religious organization [ ]
f) Others (Specify) [ ]
_____

29. How did you get to know about the poverty alleviation Programmes?
a. Through friends [ ]
b. Through printed media: Hand bills, Newspapers and magazine. [ ]
c. Electronic media like Radio, Television, GSM [ ]

d. Others (Specify) [ ] _____

30. What are the main objectives of the Organization?
    a) To improve the welfare of women [ ]
    b) To empower women in different categories [ ]
    c) To enlighten women on opportunities and facilities available to them [ ]
    d) To inculcate self development [ ]
    e) All of the above [ ]
    f) None of the above [ ]
    g) Others (Specify) [ ]

    _____

31. What does the institution do?
    a) Provide loan to women [ ]
    b) Provide free health care to women [ ]
    c) Provide fertilizer and other farm implements [ ]
    d) Ensure acquisition of skills like knitting, baking, hair making etc. [ ]
    e) Others (specify) [ ] _____

32. What is the specific purpose of the project of poverty alleviation programme in your area?
    a) Helps to improve the quality of health care [ ]
    b) Leads to economic self-sufficiency [ ]
    c) Helps women to be self-employed [ ]
    d) Generates revenue for government [ ]
    e) Others (Specify) [ ]

    _____

33. In you own opinion, how can you assess the level of women' participation in the poverty alleviation Programme?
    a) Very encouraging [ ]
    b) Fair [ ]
    c) Poor [ ]
    d) Others (Specify) [ ] _____

34. As a beneficiary of the programme how many women have you introduced to the alleviation programme?
    a) None
    b) 1 – 5 [ ]
    c) 6 – 10 [ ]
    d) 11 – 15 [ ]
    e) 16 – 20 [ ]

f) 21 and above [ ]

35. If yes, why did you introduce them to the programme?

_____

_____

C. THE IMPACT OF THE PROGRAMME ON THE WOMEN IN THE STUDY AREA.

36. How long have you benefited from the poverty alleviation programme?
    a) About 5 years ago [ ]
    b) 5 to 10 years ago [ ]
    c) 11 to 15 years ago [ ]
    d) 16 to 20 years ago [ ]
    e) 21 years and above [ ]

37. How will you assess the impact of the Programme on your wellbeing?
    a) No noticeable impact [ ]
    b) Moderate [ ]
    c) Good [ ]
    d) Very good [ ]
    e) Others (Specify) [ ] _____

38. What was your earning capacity before you benefited from the programme?
    a) Less than ₦5,000 per month [ ]
    b) ₦ 5,000 to ₦ 6,999 [ ]
    c) ₦ 7,000 to ₦ 8,999 [ ]
    d) ₦ 9,000 to ₦ 10,999 [ ]
    e) ₦ 11,000 to ₦12,999 [ ]
    f) ₦ 13,000 to ₦ 14,999 [ ]
    g) ₦ 15,000 and above [ ]

39. Since you benefited from the programme how much do you now make per month?
    a) Less than ₦ 5,000 per month [ ]
    b) ₦ 5,000 to ₦ 6,999 [ ]
    c) ₦ 7,000 to ₦ 8,999 [ ]
    d) ₦ 9,000 to ₦ 10,999 [ ]
    e) ₦ 11,000 to ₦12,999 [ ]
    f) ₦13,000 to ₦14,999 [ ]
    g) ₦15,000 and above [ ]

40. Why are you participating in this poverty alleviation programme?
    a) To empower myself [ ]
    b) To earn some money and solve my problems [ ]
    c) To help in housekeeping expenses [ ]

d) To reduce idleness [ ]
e) Others (Specify) [ ] _____

41. Do you see these programmes as a way of eradicating poverty among women?
a) Yes [ ] b) No [ ]

42. From your own experience will you say the standard of living and your income level has improved?
a) Yes [ ] b) No [ ]

43. How will you appraise the poverty alleviation strategy in your area?
a) Poor [ ]
b) Very poor [ ]
c) Fair [ ]
d) Good [ ]
e) Very good [ ]
f) Others (Specify) [ ] _____

44. Has the programme helped you to meet most of your basic need?
a) Yes [ ]
b) No [ ]

45. What are the Problems in implementing poverty alleviation programmes in your location?
a) Lack of proper awareness among the women [ ]
b) Inability to identify the targeted group [ ]
c) Lack of community co-operation [ ]
d) In ability to sustain the programmes [ ]
e) Inadequate finance [ ]
f) All of the above [ ]

46. What do you think are the problems of implementing poverty alleviation programmes among women in Kano State?

_____
_____
_____

47. What solutions will you give to overcome the problems identified above?

_____
_____
_____