APPRAISAL OF WORLD BANK POVERTY REDUCTION STRATEGIES. A CASE FOR THE EMPOWERMENT OF RURAL WOMEN/FARMERS IN ZARIA COMMUNITIES OF ZARIA L.G.A.

BY

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CERTIFICATION

This is to certify that this project titled "Appraisal of the World Bank poverty Reduction Strategies. A case for the empowerment of the Rural Women/Farmers in Zaria communities of Zaria LGA" by BAUNA, Amos Adamu meets the regulations governing the award of the degree of Master of Business Administration (MBA) of Ahmadu Bello University, Zaria and it is therefore approved for its contributions to knowledge, and literacy presentation.

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DECLARATION

I declare that this project has been carried out by me under the supervision of Mallam A.T. Sharubutu of the Department of Business Administration, Ahmadu Bello University Zaria. To best of my knowledge, all materials used by me have been properly acknowledged.

Bauna Amos Adamu

2005.

DEDICATION

This project is dedicated to my parents Mr. and Mrs. Adamu Bauna for their sacrifices; and also to my baby love, sweet heart and honey Blessing Jonah for believing in me and being there for me.

ACKNOWLEDGEMENT

My utmost thanks go to Adonai (Lord and Master) who gave me the grace to successfully complete this programme. He has proved to be Jehovah Shammah because He is always there when I call upon Him when sources of solution were bleak. I have nothing to offer you Lord but to say thank you and take the glory ascribe to your name.

I owe my tireless parents Mr. and Mrs. Adamu Bauna who used their widow's mite to sponsor me through this programme even to the extent of denying the family food, inexhaustible thanks. I am highly indebted to Mr. Magaji Gyet for taking me as his son. You all believed in me and stood by me even when I don't belief I could make it. Mama, thank you for accommodating my daily request for fares up to the extent of making it a routine song. It's only the Lord that can reward you for these. You are the best parents on earth. May God satisfy you with long lives, amen.

Special tribute goes to my beloved brothers, Mathew, Joshua, David and Luka. I appreciate your being there for me and for your understanding all through this programme up to the extent of starving all because of me. Most especially Mathew who took every problem and burden I went through as his own, may the good Lord shower upon you His divine favor, amen.

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How can I forget Mrs. Nok, Silas Bakut and Job Shamaki, my colleagues, for being vessels the Lord used to bless me in many ways financially and morally? And to all those who supported me directly and indirectly, I say thank you.

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ABSTRACT

Poverty is a phenomenon the world over that has come to stay. The emphasis now is on how to manage and live with it. Poverty is the state where basic essentials needed to live a tolerable like is denied.

Every group of persons in a country is important in the development process. If not contributing positively, it will certainly do so negatively. Thus every group must be taken into consideration in any economic development plan and for equitable distribution of the dividend of democracy.

The rural women, children and farmers are the worst hit by poverty. The plight of these people is an indictment of decades of neglect. Part of the functions of the World Bank is the reduction of rural poverty. The Bank's poverty-reduction strategy is a two-tracked one consisting of economic growth and investment in people. The strategy lays more emphasis on the latter because adequate management of this would lead to the former. The strategy participation of the rural poor in policies that affect them. The plan indicates an awareness of the need to shift emphasis to the development of the rural women and farmers by empowering them as much as possible.

For proper rural development, the rural women/farmers need to be empowered because their activities are vital to sustain them, their area and the nation in general.

This research work therefore, looked at the concept of poverty generally and how it affects the rural women/farmers in contributing their quota toward economic development. Finally, the work tried to see if the World Bank poverty reduction strategy and the government's rural empowerment programmes has failed these people or upheld them. In so doing, data was collected and analyzed from selected communities in Zaria local government area.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

“ But for those less fortunate, freedom means little when it is freedom only to live their lives in misery and want --- if during the last hundred years, greater effort had been devoted towards improving conditions in the less developed areas of the world, we might not today be witnessing so much social unrest and possibly not even hostilities. I suggest that it is the existence of wide spread poverty and misery which stimulated the spread of the virus now threatening the peace of the world.” These are the words of the then president of the World Bank, Eugene Black spoken in 1950. They gave indications of the institution’s enduring concern with the reduction of global poverty. People all over the world- in Asia and Africa in particular live in abject poverty that is why we experience incessant social unrest in these areas which appears to be unending. This has recorded a long time scary event in the world’s history of massive genocide in Rwanda, Somalia’s civil war appears to be without end, to mention but a few. Stay a while and think, have we ever reasoned why such events seems only to be taking place in less privileged nations? The answer of course will point at one phenomenon- POVERTY.

But what is poverty? According to the United Nations development Programme (UNDP), in its Human Development Report published in 1997 “poverty is the deprivation of lives that people can lead that poverty manifest itself. It can involve not only the lack of the necessities of material well-being, but

the denial of opportunities for living a tolerable life. Life can be prematurely shortened. It can be made difficult, painful or hazardous. It can be deprived of knowledge and communication. And can be robbed of dignity, confidence and self respect- as well as the respects of others. All are aspects of poverty that limit and blight the lives of millions in the world today." Ibru (2000). Many people are struggling to make ends meet, living from hand to mouth. They become so preoccupied with these and that not bothered about their rights. Poverty simply connotes that opportunities and choices most basic to human development are denied. A person is poor if his or her income level is below the poverty line.

The bulk of the world's absolute poor- about 85% or about 700million people live in rural areas, where for the foreseeable future the majority of them have to continue to search for income and employment. The urgency of the problem was compounded by the fact that these people live in the very poorest countries, mostly in Asia and Africa. The vast majority of them have been excluded from the recent benefits of economic growth. Most rural poverty is the direct reflection of low per capita output and the low income of large numbers of people dependent on agriculture. The absolute poor are found largely in low-income countries. Relative poverty is found largely in middle-income developing countries where incomes are unevenly distributed and there are large numbers of rural people who are unable to meet their basic daily needs. The rural poor are the "forgotten people" in the development process.

Poverty of the rural poor is reflected in their poor nutrition, inadequate shelter and low health standard. Schooling in such areas is both inadequate and irrelevant. They have smaller share of economic infrastructure such as domestic

water, electricity, and waste disposal. Even when such exist, the poor do not have access to them because organization is inadequate and costs are high.

In order to ameliorate the suffering of the rural poor, the World Bank set for itself target goals known as the millennium goal- from which it set policies and strategies to achieve the goals. The goal is geared towards poverty reduction in under privileged areas of the world, specifically, the rural people. The strategy is known as the Poverty-Reduction Strategy. The bank has really impacted the lives of some areas while some areas are left yet to benefit. The bank accomplishes its strategy through its agencies such as the USAID, DFID and other international donor agencies.

"Over the years, the world bank has supported over 5,000 development projects in over 140 countries, and by lending more than $500billion. The bank or institution has learned from this experience and has translated the knowledge gained into improved policies and projects" Sandstorm (1994). Despite this progress, the greatest challenge facing the world today still remains poverty. More than a billion people still struggle to survive on less than a dollar a day. Child mortality rates in the developing countries are still ten times higher than in the developed countries. Over ten million people still die every year from easily preventable diseases. And the income gap between rich and poor countries is still widening.

In the 1950s and 1960s, the bank- s did most others- thought that the best way to reduce poverty was through investment in infrastructure and rapid industrialization. In 1970s, the focus was on poverty reduction through support for integrated rural development and urban projects. In the late 1980s, it began

to highlight the importance of environmental protection and the role of women in the fight against poverty.

The World Development Report 1990 on poverty sought to distill these decades of experience and point the way toward a comprehensive poverty-reduction strategy that incorporates and balance these various emphases. Several general lessons were: “people must be at the center of any strategy, as both the means and the ends of poverty reduction; policies that reduce as much poverty as possible as quick as possible were crucial; poverty reduction programmes should be tailored to the different needs of different nations” Sandstrom (1994). On the whole, poverty reduction must be central focus of, and integrated into all development work. It must be placed up front at the central objective, which determines policies and investments.

Development means change that is, progress towards a goal in all aspects of human rights. These rights include- the right to enough food, good health, access to education making it possible to earn a decent living, employment (whether self, family or wage), the right to regular family size. In Africa, as in all developing areas, the majority of rural families, which constitute the rural poor and which depend on agriculture for their livelihood, have little chance as yet of enjoying those rights.

For any meaningful development to occur there must be a balanced emphasis on development in all areas of a nation. In this regard, the rural poor must not be neglected in issues of national economic growth and development, if not serving as nuisance to the society thereby increasing the social cost, they are the cog in the wheel that drive the nation towards food sufficiency and thus self

reliance. This is because the main occupation of the rural area or people is agriculture. There is a need therefore for these people to be empowered financially and self-employment wise so as to become productive and boost the agricultural productive of the nation.

Rural non-farm activities such as village industries, farm implement repair shops, carpentry, bricklaying, and produce marketing, are a vital element in any programme to develop the rural areas. Experience showed that as agricultural production expands through more extensive cultivation and the use of more advanced technology, non-farm activities tend to expand at an even high rate. If the problems of food production are to be alleviated, the rural poor must be made part of the solution. Because the problems are so complex, complex solution, cutting across sectoral lines, must be devised for the rural poor to contribute more fully to an increase in output.

Taking a closer look at the rural areas, we discovered that the male engage often in agriculture or farming and the women in petty trading just to make ends meet. Thus for an effective rural development, these two groups of people (i.e. rural farmers and women) need to be empowered.

There is no precise concept or definition of rural development. To some, rural development is synonymous with agricultural development. Others view it simply as the provision of either roads or health facilities. But to the World Bank is simply" an economic issue; raising the low level of rural income, through agricultural modernization (World Bank sector policy paper 1975). To Van Asseldonk "it is a complex of activities and process leading to the fulfillment of the basic needs of the rural poor" (Van Asseldonk, 1975 in Osei-Bonsu 1983). Van

Asseldonk's definition is in fact the most adequate for this work. It is sees the rural people as the subject and object of development, participating in the development process and not just being beneficiaries. He posited that the rural dwellers must necessarily participate in the planning, implementation and execution and the monitoring of rural development programmes. Thus rural development must be seen in totality to embrace the social, cultural, economic and political economy of the rural dwellers that is, the cultural transformation of the rural economy leading to their progress. This can only be done or achieved through the empowerment of the rural dwellers.

There has been a spate of programmes developed by the government of Nigeria over the years geared towards rural development through the empowerment of the rural dwellers. But there has not been significant transformation in the economic lives of these people. We hear of programmes like the FEED, SEED and LEED, NAPEP to mention but a few. All these are geared towards empowering the rural masses. The rural masses in Nigeria constitute about 70% of the total population. If the economic lives of these people still serve as a mirage, we would readily see the picture of poverty in Nigeria. But does that mean that the various programmes of the government have failed its people?

1.2 STATEMENT OF RESEARCH QUESTIONS

As mentioned earlier, there has been spate of government policies directed towards empowering the rural people, but much is yet to be grasp by this group of people. Their well-being is not improved. It is based on these that this work seeks to answer the following questions among others:-

i. Why has poverty continue to over power the rural people?

ii. Why have the dividends of democracy elude the rural poor?

iii. How has the World Bank poverty reduction strategy impacted the rural poor, if at all it has?

iv. What are the effects of the government's poverty alleviation programmes on the rural people?

v. What are the problems faced in empowering the rural poor? And

vi. How can the rural farmers/women be empowered to ensure productivity?

1.3 OBJECTIVES OF THE STUDY

Poverty as mentioned has come to stay, especially with the rural dwellers that have been incapacitated by many factors on overcoming poverty. So it is the responsibility of all stake holders in the country to find means of reducing the poverty. It is in the light of this that this work set to achieve the following objectives:

i. The researcher wants to find out the reason why poverty has continued to overpower the rural poor;

ii. The researcher wants to bring out the reason(s) why the dividend of democracy ha eluded the rural poor;

iii. The researcher wants to identify the problems faced in empowering the rural people especially the farmers/women;

iv. The researcher wants to identify how the World Bank poverty reduction strategies have impacted the rural people;

v. The researcher wants to examine the effect of governments' poverty alleviation programmes on the rural programmes on the rural people; and

vi. Finally, the researcher wants to ascertain how the rural farmers/women can be empowered.

1.4 IMPORTANCE OF THE STUDY

In a time when all hands are to be on deck searching for ways to alleviate the suffering of man, the importance of this work cannot be overemphasized. Among others, the work would serve these purposes.

Since no knowledge is a waste, the work will contribute to knowledge especially in the aspect of problem identification and solutions as regards to rural poverty.

The government stands to benefit from the work in terms of providing inputs to its policies and programmes formulation and execution, which would better serve the need of the people such programmes, were meant for. In the long run, the work will also be of importance to the government's economic development plans.

The work can also be of help in finding ways to positively impact the lives of the rural farmers/women via proper empowerment with the hope of making them self reliant.

1.5 SCOPE OF THE STUDY.

The study is focused on the locality where the researcher resides, that is Zaria. The researcher would select for critical appraisal, some communities in Zaria LGA and randomly pick the sample population therewith for the purpose of this work. The central focused groups are the farmers and women.

Looking at Zaria itself, it could be structured into two, that is, those who reside in the commercial nerve of the community where there are full blown

economic activities, and those who reside in the hinter land or rugged forgotten areas or villages in the community without commercial activities. Data are collected from both strata. Thus the conclusion drawn in this work will be based on the collected and analyzed data from these communities.

1.6 LIMITATIONS OF THE STUDY

Just as any work has limitation, so also this work is not without its own limitations. The limitations of these work is based on the problems encountered, and they are:

The time frame within which to carry out the study was short, thus did not permit for wider collection of data.

A major set back is that most of the people of the locality cannot read nor write, this created a serious communication barrier. This made the administration of questionnaire rather problematic even with the fact that the researcher has to interpret the questionnaire into Hausa or the native language. So the researcher resolved to personalize interviews, which of course within the time frame not much population could be interviewed.

Some government officials were non cooperative especially those agencies that has to do with poverty alleviation. This created a problem of how to effectively analyze the various programmes.

However, despite these limitations, the work is still a well carried out one and does not affect the purpose of the research.

1.7 HYPOTHESIS

In order to fully appraise the World Bank poverty reduction programme of this community. There is a need for hypothesis to be drawn. Thus the hypotheses structure for this work is:

Ho – The World Bank poverty reduction strategy has made a significant impact on the rural farmer/woman.

H1 – The World Bank poverty reduction strategy has made no significant impact on the rural farmer/woman.

Ho – The government's rural empowerment programmes has made a positive impact on the rural farmer/woman.

H1 – The government's rural empowerment programmes has not made any positive impact on the rural farmer/woman.

1.8 PLAN OF THE STUDY

To make this work a good one, the researcher has designed the entire work into five chapters.

Chapter one is centered on introducing the whole work to be done giving the background of the study accordingly.

In the second chapter, focus is on the review of related literature and works of similar nature, which are important to this work.

Chapter three consists of the methodologies adopted in gathering the data used in the work, so also the instrumentation used.

The fourth chapter is dedicated to the presentation and analysis of the collected data and information based on which the hypotheses are tested and conclusion drawn there from.

The last chapter consists of the summary of the salient points of the study, conclusions and recommendations for action and further research.

1.9 DEFINITION OF TERMS

Absolute poor: living at the very margin of human existence with inadequate food, nutrition, shelter, education and health care.

Relative poor: include those who earn less one-third of the average per capita income in a country.

Rural poor: those with annual income below certain absolute or relative levels.

Average per capita income: GDP/total population

Economic development: measured by the GDP.

Rural people: those living in slum areas with inadequate infrastructure.

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CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, the researcher dwells on the related works of interested. Key terms are discussed extensively. For this purpose, the history of World Bank would be traced; there will also be a review of its poverty-reduction strategies, condition of the rural population are also looked at; and the role the rural areas play towards economic development and the factors militating against them will also be considered.

2.2 BRIEF HISTORY OF WORLD BANK AND ITS ACTIVITIES

the world bank, formerly known as the International Bank for Reconstruction and Development (IBRD) was established in 1945 along with the International Monetary Fund (IMF) as sister organization concerned with the reconstruction of the war devastated areas of western Europe and the long term development of emergent developing countries; and the stabilization of foreign Exchange Rates respectively. This is one of the major developments after the Second World War.

The rise of the world bank was a combination of a number of important developments in the world economy and international economic relations that proceeded the second world war such as: the gold standard system of exchange rate equilibrium had collapsed; a great depression had followed the collapsed of wall street, which was accompanied with massive defaults on overseas loans; fascist dictators in Italy and Germany had emerged with xenophobic nationalism

which partly led to the second world war; and the emergence of soviet socialist countries as strong contending forces to hitherto dominant Europe and American interest in international politics and alliances.

Based on this backdrop, the basic considerations of the American and Britain's post war planners were to devise strategies that could help overcome the re-current features of the 1920s and 1930s. The principal initiators and planners of these post war institutions were the allied powers but it was the United States and Britain that were concerned with the immediate relief and physical reconstruction of the economies disrupted by war. They were also concerned with reconstructing of international trade and reforms on strategies for promoting foreign investments; production and exchange within a wider domestic and international framework, in which both Britain and United state could continue playing leading roles.

A report of April, 1942, considered among other things that there was a need to set up multinational official agency whose objectives include among others, to promote the flow of capital so as to facilitate both economic reconstruction and political stability, and also to allocate capital among region and type of investment on the basis of greatest need for scarce resources.

What emerge from the Bretton woods conference was basically the endorsement by the representatives of the 44 attending countries of the American plan for both the International Monetary Fund(IMF) and the World Bank. According to Escott Reid (1965), a former employee of the bank, the main objectives of the bank include the following:

- To assist in post war reconstruction of war torn economies of western Europe;
- To promote private foreign investment, if necessary to supplement it from its own resources;
- To promote trade and balance of payments equilibrium;
- To ensure that priority projects were dealt with first;
- To support development programmes in power regions; and
- To conduct its operations with due regards to effects of international investments on business conditions in member countries.

The IBRD in conjunction with its affiliate agencies, the International Development Association (IDA), the International Finance Corporation (IFC), the Multinational Investment Guarantee Agency (MIGA) established the in 198s, and International Center for the Settlement of Investment Disputes (ICSID), comprise the World Bank Group formerly known as the 'conglomerate'.

The World Bank has grown and expanded since 1965. By 1994, nearly all independent countries are members. Its membership rose steadily from 38 in 1946 to 125 in 1981. By 1995, its membership had reached 178. Subscription was based on each country's strength measured in terms of GDP. Requesting each member country to pay 10% of its subscription in convertible currency and the standing 90% could be obtained on call in a member country currency.

The source of finance and capital for the bank are basically from members' central bank and governments, but over half of the finance comes from private capital markets through the issuance and sale of securities mainly to banks and private investment markets.

For the purpose of its operations, there are a number of guide lines for the long term investments this include: the bank would have to identify and study what it considers priority projects at any point in time; secondly, it basically finances the foreign exchange components of a project referred to as "off shore cost", amounting to about 30% of the total package, while the borrowing country mobilizes domestic resources to finance the domestic components of the project. Such resources are called "counter-part funds"; third, the bank concentrates mainly in areas where private capital was too small to go into or too risky to invest in; finally, all its loans must be guaranteed by the government who will benefit from the project.

As an affiliate of the World Bank, the IFC, established in 1956, is mainly concerned with making direct loans to national governments, which repayment must be guaranteed by the recipient government. IFC focuses on the following sectors among others- tourism, mining, petrochemicals, oil and gas, telecommunication and agribusiness.

The IDA on the other hand was established on September 1960, as a result of pressures from developing countries group within the United Nations, who where demanding a special fund for economic development, which would provide soft loans on very favorable terms to countries that could not fulfill the World Bank's terms of credit worthiness. The focus of IDA in the period 1993-1996 was basically in three areas, viz: poverty reduction, economic adjustment and growth, and environmental protection and improvement.

Membership of the IDA, IFC and the MIGA are conditional upon membership of the IBRD, which in turn is conditional upon membership of IMF.

Over the years government and financial clubs, and investment houses have increasingly turned to IMF and World Bank for protection, which comes in various forms. For instance, the World Bank does organize and conduct study missions, project appraisal and preparation, set up joint ventures or consortium programmes and engages in project co-financing with other finance institutions.

Since the early 1980s, nearly one half of all World Bank loans attracted some elements of co-financing. In 1984, a total of 269 projects were co-financed. By 1993, 48% of all its approved projects were co-financed. In this regard, according to Alkali, the bank becomes to the developing countries a lender of first resort.

Coming down to Nigeria, the World Bank's involvement predates the country's political independence; the bank extended its first loan of $28million to Nigeria in 1958. By June 1993, the bank had approved a total of 98 projects valued at $7.51million. Since the bank entered the Nigerian political economy, it has penetrated nearly every sector of the national economy such as- health, education, agriculture and rural development, water supply, business, transport, etc. with more emphasis on agriculture and rural development evident by the fact that by 1993 it approved and sponsored 35 Agricultural Development Projects (ADPs).

2.3 OVERVIEW OF THE WORLD BANK POVERTY-REDUCTION STRATEGIES

In the 1950s and 60s, the World Bank thought that the best way to reduce poverty was through investment in infrastructure and rapid industrialization. In the 1970s, the focus was on poverty reduction through support for integrated rural development and urban projects. In the early 1980s, in the face of macro

economic and debt difficulties, the bank emphasized policy framework aimed at restoring growth. And in the late 1980s, it began to highlight the importance of environmental protection and the role of women in the fight against poverty.

Economic Growth

No country has managed to reduce on a long-term basis without economic growth. The pattern of growth is also as important as the rate of growth. A labor-intensive growth allows the poor to gain jobs and boost their income by the use of their asset- their labor.

On the other hand, market oriented approach which strikes the right balance between the roles of the public and private sectors is the most effective way of achieving a sustained, poverty-reducing growth. For instance, some segments like the East Asian countries emphasized broad based agricultural development and labor-intensive industries. This made them to achieve a high rate of poverty reduction. This illustrates that the pattern of growth is important and that policies should allow the incomes of the poor to grow faster than average incomes.

The World Bank is focusing increasingly on measures at the macro economic and sectoral levels that are both pro-growth and pro-poor. These include: freeing the price of agricultural products to benefit small farmers; subsidization of capital to increase job opportunities; and promoting economic stability. These kinds of policies are steps towards a pattern of growth that explicitly favors the poor.

Investment in people

This is just as important as growth. The availability of good quality education, health nutrition and family planning are essential to enable the poor to contribute to growth. The compelling appeal to social development is that, as well as improving human welfare directly; it is a sound economic investment. all the aforementioned are various ways in which a nation can invest in its people towards a meaningful development.

According to Sandstrom, experience has shown that no country has been able to take off economically with a literacy rate of less than 50%. This brings out clearly the importance of education in the life a country. China is a developing country that values and saw the importance of investing in its people educationally. Today, it is one of the leading nations with sound technical know how.

Health wise, it has been said “a healthy man is a happy man”, in this part of the world where the mode of production is highly labor intensive, if the labor force is sick the production system would automatically be sick too, leading to no economic development.

Nutrition is a means to attaining good and sound health. Nutritious food involves a perfect blending of the needed proportion of various elements needed by the body. Without adequate knowledge, which comes via education, this will not be known.

The issue of family planning can be viewed from the perspective of being able to give birth to adequate number of children whom can be catered for.

Simply put, looking at ones' capabilities or strength or resources, matching this with the number of birth so as not to give birth to a child one will neglect.

Based on various years of experience with the implementation of this two-tracked strategy, the World Bank drew this conclusion- in order to make this strategy work in imparting the lives of the poor; the following measures must be taken into cognizance.

Targeting and safe nets: social expenditure is essential for poverty reduction but it is not enough. Careful targeting of scarce resources to ensure that they reach those most in need is imperative.

***Environmental sustainability*:** In WDR 1992, it recorded that for poverty reduction o be lasting, it must be environmentally sustained. The common environmental problems hit the poor hardest- inadequate sanitation, soil erosion and dirty water. The poor have little choice but to over exploit any available natural resources because of low income and ability. To checkmate this, there is a need to build upon a 'win win' links between growth, poverty reduction and environment protection.

Population: Reducing the rapid rate of population growth in many developing countries is important for environmental sustainability and for poverty reduction. The reasoning is that if the population grows and the resources to cater for such increase remains constant or increase with a low rate, there would be a big problem. More will remain poor and poorer. The basic emphasis thus is on family planning.

***Role of women*:** in many developing countries women play a major role as producers of food and protectors of the environment and in educating children

and nurturing families. Over the years, the focus of the World Bank in terms of investing in women is on getting girls into school. As much as possible, this group of the population must not be solely dependent population as is tenable in most cultures especially in sub Saharan Africa.

***Participation*:** participation is an important end in itself, but it is also a means to more effective poverty reduction. A growing body of research is confirming that improving participation can be highly effective in helping communities overcome the short comings of different kinds of economic and governance systems. The cost of not involving key participants can be higher in terms of the sustainability of projects and programmes. Any project geared toward people, involving local communities from design through to implementation is important since it's the same programmes that will influence them.

***Governance*:** government has a responsibility to ensure accountability and transparency for their actions if resources are to have maximum impact in benefiting the poor. Corruption and excessive military spending for example divert attention and resources from poor. Most of the problem of rural poor neglect is as a result of corrupt government officials.

Since we live in a country where corruption is a cankerworm in our system, let's look at corruption closely. There is a global consensus that corruption in government and business inhibits economic growth and can perpetuate poverty. Because financial resources are fungible and corruption drains them, economic assistance to countries that have not demonstrated a commitment to reducing corruption is unlikely to lead to sustainable development.

According to Nang Zuckler, M.D transparency International, in a paper titled Anti-corruption: unshackling economic development- efforts to qualify the economic loss due to corruption are necessarily speculative. In an estimate by te World Bank, which the Organization of Economic Cooperation and Development (OECD) consider conservative, the annual cost of corruption was calculated at more than $80billion world wide- more than the total of all economic aid.

Also research at the IMF indicated that corruption could reduce a country's growth by 0.5% per year. Large bribe sap a country's economy and small bribes e.g 'facilitation' disproportionately harm the poor. Corruption also undermines economic development and poverty reduction in numerous, diverse and often immeasurable ways. It is said to correlate negatively with women's rights, investment in education and national economic performance.

Knowledge: Improved knowledge and measurement of poverty increases the potential for effectiveness of poverty reduction strategies. Having an in-depth knowledge of who is poor, where is the person located and what are his immediate needs will go along way in ensuring proper benefiting programmes.

***Implementation*:** It is the result that counts. There are examples of sensible policies and programmes that have not been followed through with sufficient vigor to make the needed impact. Poverty reduction requires hard work and patience. To achieve result the bank is corroborating with borrowers to ensure on-the ground results in reducing poverty. Furthermore, strengthening coordination and partnerships, among developing countries governments, the private sector, NGOs, bilateral donors and other agencies such as DFID and USAID would make implementation successful.

2.4 NATURE OF POVERTY IN NIGERIA

Nigeria as a developing country has its own share of the world poverty distribution out look. The extent, depth or nature of poverty in the country could easily be seen from the statement by

Professor Collier, Director of Research at the World Bank. According to him, looking at an overview of the country's history shows that when one compares the economy in the 1950s to that of the present day, average living standard is now lower and inequalities higher than they were in the 1950s.

Again the need for poverty alleviation is perhaps one of those issues on which there is consensus amongst Nigerians. The depth of poverty in the country can best be seen from the indices of poverty in Nigeria. A sample taken from the vision 2010 committee's Report of September 1997 headed by Chief Ernest Shonekan, is presented in the table below:

Indices	**Developing countries (average)**	**Nigeria**
Life expectancy	62 years	51 years
Infant mortality rate	70/1000 births	84/1000 births
Mortality rate	384/100,000 births	800/100,000 births
Literacy rate	-	57%
GDP growth rate	-	1.6%
Population growth rate	-	2.83%

Source: The Nigerian Banker 2000

From the above table we can see that the life expectancy rate of an average Nigerian is lower than that of its peers from other developing countries. That is to

say a mature person has a low tendency of living up to 51 years probably due to poor nutrition and diet.

84 out of 1000 babies too in the country dies due to poor medical facilities or insufficient medical facilities and related problems, as compared to an average of 70 per 1000 babies tenable in other developing countries.

The literacy rate in the country is approximately 57%, meaning that about 43% of the population cannot read nor write. Even out of the 57%, the quality of education obtained is haphazard in nature.

Our GDP growth rate is as low as 1.6%. This presents a situation of the population being highly unproductive. This also indicates that what is produced is highly insufficient to cater for the growing population.

To crown it up, the population grows at an average of 2.83%. This means that about 3million new people are added to Nigerian population every year. There is a disproportionate growth between the population and the GDP. This presents a picture of the fact that quite a number of the portion of the population will be struggling to feed them selves. Thus, this would present a situation of higher demand over supply resulting in inflation. This is the reason why the general price level of food items is sky rocketing almost every day.

Looking at recent statistical figures of the indicators considered above shows that the birth rate in the country stood at 40.65 births per 1000 population; death is 17.18 deaths per 1000 population. Infant mortality rate stood at 98.8 deaths per 1000 live births. The life expectancy of an average Nigerian has reduced from the above figure to 46.74 years. Fertility rate averages 5.53 children per woman. The degree of risk of contacting infectious diseases is

considered to be very high. However, there was an increase in the literacy rate o 68%, at least this is encouraging. So also the GDP growth rate improved to 6.2%, GDP per capita is $1000. Inflation rate figure stood at 16.5%. Nigeria's total population living below poverty line is very high and stood at 60%. This figure alone presents the extent of the suffering of the masses.

These scenarios suggest that poverty has increased in the country. The then minister for economic matters, Prince Vincent Ogbulafor, quoting the federal office of statistics, stated that 67.7million people representing about two-third of the Nigerian population were poor in 1996. The depth, breadth, severity and spread also indicated that in 1980, 27.2% of the population representing 18.4million people was poor. This rose to 42.8% in 1992, before rising to 65.5% in 1996. He also stated quoting UNDP, that Nigeria ranks amongst the poorest countries of the world and was the poorest OPEC member country in 1998.

According to the UNDP, the three most critical criteria for determining the existence (or not) of poverty in a country are- the individuals ability to lead a long and healthy life (life expectancy), which in Nigeria is lower than other developing economies; to be educated- there has been a neglect of the education sector by the federal government as evident in its minimal budgetary allocation to it and a very low literacy rate in the country; and to enjoy a decent standard of living. Based on the UNDP's Human Poverty Index (HPI), Nigeria is ranked 54th out of a field of 78 developing countries surveyed. It also indicated that 41.6% of Nigerians suffer from human poverty and having low human development.

The shift in government policy from agriculture to oil contributed in no small measure in aggravating poverty in Nigeria. Policies on infrastructural

development and social amenities are skewed towards the urban centers. Another factor responsible for this level of poverty in the country is poor state of infrastructure. Yet another is the high level of corruption in the country. Nigeria has wondered between second and third position in the hierarchy of the most corrupt nations on earth. It is unfortunate that our leaders are not sincere leaving the nation at this apologetic state.

2.5 CONDITION OF THE RURAL DWELLERS

According to the WDR for 1981, the urban-rural income differential rose from 2.6 in 1960 to 4.6 in 1977. The proportion of the labor force engaged in agriculture has fallen from 67% in 1963 to 55% in 1980, as hordes of predominantly able bodied young males leave in search of urban prospects of patronage, training and development.

The quality of live in the rural areas, access to public services and amenities, the opportunity for work and self improvement are all manifestly inferior. “The plight of the rural sector is an indictment of decades of neglect since the introduction of formal development planning in 1996, the provision of rural-oriented programmes has been inadequate and unbalanced. Thus, the plans for agriculture, the main stay of the rural economy, have fluctuated; social welfare has been consistently neglected.” These are the words of Ukwu (1983), speaking about the rural condition.

Communications are very poorly developed and the predominantly urban location of the restricted facilities further underlies the weakness of the rural economy. The introduction of Universal Primary Education (UPE) in 1976 and

currently Universal Basic Education (UBE), the great inequalities in access to education have been considerably reduced.

Health services have traditionally stressed the curative rather than preventive aspects and as already illustrated are mainly concentrated in the towns. The many years lost to debilitating diseases in the rural areas are lost to production and income creation.

The virtual neglect of social welfare and social security in Nigerian planning means that the old and infirm that now constitute a significant proportion of rural population have depended on the now strained extended family system. Even retired civil servants return to the rural villages to base thus adding to the dependent population.

Professor M.B Ajakaiye, the former M.D NACB Ltd, summarized the basic characteristics and conditions of the rural poor as follows: their standard of living is static at best declining; they are generally engaged in agriculture working small plots of land for themselves or as landless workers; most are engaged in subsistence farming; their family cash incomes are unlikely to exceed more than a few naira a year; they are mostly located in areas poorly served by almost all public amenities; and there is a generally considerable resistance to change which involves financial risk among them.

2.6 ROLE OF RURAL AREAS IN ECONOMIC DEVELOPMENT

Every citizen in a country has a role to play in ensuring economic development. He /she either contributes directly or indirectly by facilitating the pace of development by allowing the changes that will ensue to affect them.

Therefore, the rural areas too, as part of the entire economy have a role to play toward economic development of the country.

One cannot really talk about the rural areas without focusing on agriculture. His is because agriculture seems to be their main economic activity. The other area of emphasis is micro businesses. Until recently, rural development and agriculture output were considered synonymous. However, a broader view has emerged distinguishing the rural from merely agricultural development. This view conceives of rural development not as mere agriculture and economic growth alone, but as the creation and fair sharing of social and economic benefits resulting from growth. In this view is implied a massive effort to increase production, create and spread employment, and root out fundamental causes of poverty, diseases and ignorance.

As trends in the quality of life in developing countries have recently become clearer, the growing significance of rural development has emerged. This is because without sound rural improvement there can be no balanced national economic development. In many developing countries including Nigeria, such a large population of the total is rural, that no national development can succeed without rural growth. It then follows that for the rural areas to contribute meaningfully to economic development, their productivity and real income level must be raised.

Agriculturally, the rural areas can serve as a provider of the food sufficiency need of the country. No meaningful development can ensue without food sufficiency in a country. Who can work efficiently without food in the

stomach? By providing enough food varieties, the inflation rate in the country will be beaten down.

The rural areas do also provide cheap labor to the growing industries in the country, thereby reducing the cost of production of such industries.

They also provide surplus investible funds, which can be used in he general development of the nation, though small but can serve its purpose when pooled together.

Conventional economics and experience suggest that by providing food, labor and investible surplus, the rural areas help to generate urban incomes and employment. They also help to stabilize if not reduce production costs for industries and the cost of living for workers generally. Raising rural incomes and productivity thus are seen as pre-requisites for growth.

When the productivity of the rural areas is improved, they will achieve self-reliance. When they achieve self-reliance- which is a situation where people of a given society are mobilized in order to transform their physical, technological, political, administrative, economic and social environments for their general well-being. Their survival and destiny lies in their determined and sustained efforts rather than on the efforts and directions of others. When this is achieved, the pressure on the federal government will be reduced thereby focusing on other areas of interest for balanced economic growth.

Thus for any meaningful development, there must be a considerable rural development- a process of not only increasing the level of per capita income in the rural areas, but also the standard of living. When rural development is

achieved, economic development- an increase in the material and non-material well-being of the people over time- will be achieved.

2.7 ROLE OF RURAL WOMEN IN ECONOMIC DEVELOPMENT

Women form part of the productive population in the country. Though often relegated to the background, they perform enormous functions in the socio-economic life of the nation. The women in the urban centers constitute part of the labor force, thus their role can readily be seen in that regard. On the other hand, rural women are found struggling to make ends meet, cater for the need of their families by engaging in small businesses or micro/petty trading all with the aim of supplementing the income of their husbands or family and also to contribute to the survival of the family.

Women in the rural areas provide for themselves gainful employment via self employment by engaging in micro trading like, knitting, tailoring, food selling and hawking, selling in the market to mention only a few. Their incomes from such self-employments contribute to the over all economic development of a nation in that they contribute to the GDP.

According to Kabeer (1994), women are the backbone of the agricultural sector, accounting for 70% of agricultural labor and being responsible for 60% of agricultural production and 80% of food production. Although Kabeer's point may not be readily evident in this part of thee country which do not give women more role in agriculture, but if one goes to the southern part of kaduna state and Plateau state and other north central states one will see how important rural women are as source of labor. Thus women play a leading part in agricultural production in the rural areas especially now that the young men go to the towns

engaging themselves in menial labor leaving the rural farms to suffer, the women have to come to the rescue.

Rural women also serve as child educators ensuring the well-being of the rural child. Inculcating virtues of national importance into them. Also the soundness or the balance of the rural food depends on how knowledgeable the rural women are in terms of nutrition and hygiene.

To sum it up, the most important activity which the rural women engage in toward economic development are the micro businesses and agriculture. Thus, the importance of the need to empower this group of people for more self reliance and productivity cannot be overemphasized, so also their contributions to economic development. Furthermore, women pursue a wide range of businesses around their farming activities and are involved in more income-earning activities than men. There are four notable reasons for this:

- Farming cannot provide enough income to sustain the household;
- One single activity does not provide the income needed;
- Diversifying income sources help to minimize risk; and
- Income-generating activities are linked to agricultural activities and they require little working capital and women control the income.

2.7.1 FACTORS AFFECTING RURAL WOMEN

Economic development is beckoning on the rural women to contribute, but they seem to be handicapped by many factors among which are:

Physical factors

Food insecurity and concerns about survival take precedence over other factors. The right to survive, or the entitlement to basic needs, is not assured for

women in sub Saharan Africa. There are health relate factors that affect their capacity to carry out economic activities- nutrition, water and health services.

'Men eat first and women eat afterwards' is typical practices throughout sub Saharan Africa. This has a significant effect on the nutritional status of women and perpetuate lower standard of health.

Clean water is not assured in sub Saharan Africa. Access to clean water for cooking and bathing is directly correlated to the health of women and their families.

Even the most rudimentary health services can profoundly affect the well being of women and their children. Awareness of potential health problems and access to basic health services can dramatically improve health and hence increase economic productivity. Even when the services are available they tend to be costly and unaffordable. Statistics show that about 50% of women living in rural areas fail to meet basic standards of physical well-being.

Education and literacy

The capacity to identify and develop income-generating activities depends to a large extent on knowing what options are available and the likely risk inherent in pursuing those options. In rural areas, the value and importance of educating women has not been adequately recognized. There is a shift in emphasis on the education of males over females because of the relatively high cost of education.

Women's illiteracy rate is in most cases twice as high as men's, demonstrating their disadvantage. High illiteracy and low school enrollment rates, especially in secondary schools, affect women's ability to acquire the skills

needed for income generating activities and sometimes to even read medical prescriptions.

Ethno-religious factor

Some cultures have seriously relegated women especially those in the rural areas to second fiddle roles in the society without any say in even issues affecting them. They are left at the mercy of their husbands' dominance. In a typical Hausa setting, some women are not allowed outside without the permission of their husbands. And since tradition and religion warrants her total submission, she has no other choice but to concede. This put an absolute check on the abilities of women to perform.

Finance

Yet another factor affecting the efficacy of rural women most especially as it relates to her income generating petty trading is finance. Because of the small nature of the business and fluctuations in such businesses, the ability to get external finance is drastically hindered. There are some schemes established by the government to help provide assistance to such small businesses and to develop the rural women vocationally, but the rigor of gaining access to such schemes is highly frustrating and bureaucratic.

The rural women have to be empowered both educationally and economically so as to be made self-reliant with the aim of reducing poverty in the country.

2.8 ROLE OF RURAL FARMERS IN ECONOMIC DEVELOPMENT

There have been many studies carried out and concession reached that since developing countries cannot expect to be able to pay on a commercial basis

for the food imports, they would need food on their own soil and to take the hard policy decision required to accomplish this goal. In most countries a major involvement of small farmers is essential to realize this objective.

The basic benefits of small rural farmers in the economic development of a country are:

Increase the likelihood of a country's food sufficiency. Self-sufficiency comes as a result of enough food to cater for the ever increasing population. To be self-sufficient means to be able to feed ourselves.

The incomes of the rural farmers if enough better their life and thus reduce social cost. That is to say their engagement in self employment reduces the burden on the government of trying to tackle crimes that may result from unemployment.

Increase food production from the efforts of the rural farmers, strengthens the country's means to distribute the benefit of development and to deal with hunger and malnutrition.

Rural farmers also serve as source of raw materials for agro-businesses or industries. They tend to provide this at a cheaper rate, thereby reducing the production costs of agro-businesses. Low production cost means lower prices and affordable commodities, thus increasing the standard of living and reducing the cost of living.

They also serve as a major source of domestic capital formation by making available their savings for channeling by self or other ventures in productive investments.

Certainly, the role of rural farmers to economic development in nominal terms cannot be readily seen, but in absolute terms their role cannot be overemphasized.

2.8.1 FACTORS AFFECTING RURAL FARMERS.

The factors affecting rural farmers are diverse; some from external forces while others are self-imposed. Basically, the factors are:

National planning of agricultural development programmes

Looking at the federal government's agricultural development plans, there is a massive neglect of the rural farmers. It seems to concentrate on the urban large mechanized farmers.

Health, Nutrition and Education

'A hungry man is also a weak man.' If one is not properly fed such person will not be able contribute meaningfully. There is a paucity of medical health care facilities in most of our rural areas in which the farmers can benefit from when ill health ensues. Sometimes, when sick, the farmer has to find his way to the commercial centers to get medical care. That is why we find out that illnesses that could be controlled easily tend to be fatal in the rural areas. Nutrition is also a vital factor in keeping the rural farmers sound. Balancing of food condiments of the rural farmers keeps them stronger and healthier and replenishes the strength he uses on the farm, but we found out that the rural farmers' diet is not as balanced as it ought to be and in some cases they do not even know what to consume so as to replenish their energy.

Quite a number of the rural farmers are illiterates. They are not properly educated in terms of the better and modern ways of farming, methods of fertilizer

application and quantity required. Many inscriptions are found on things bought-medicine or even farm inputs- giving directions for use, but because the rural farmers cannot read such inscriptions he end up abusing them.

Demographic factors

There is a massive rural-urban migration of the rural youths in search of the so-called urban jobs, which they are not even qualified for. They end up engaging themselves in menial labors and jobs with incomes as low as =N=100 to =N=300 a day, but at the same time deriving satisfaction from such jobs because it is a so called pay job, leaving the farms in the rural areas to suffer from lack of labor. Thus, this contributes drastically to the low productivity of the rural farmers.

Food processing

The methods of food processing used by the rural farmers are still primitive in nature. Because of the lack of adequate storage systems, the farmer seem to operate 'from farm to market' harvesting system, thereby not getting the full benefit of a possible increase in price, lowering the farmers income in the long run.

Insufficient infrastructure

The fact that our rural areas are suffering from insufficieny of infrastructure is no longer news. The rural farmers suffer from bad roads, which he plight to market his products thereby resolving to the use of bicycles to market small quantities of their produce. The rural farmers also suffer from lack of clean water supply. Most of the rural boreholes are located in commercial centers of the

rural communities leaving the core villagers at the mercy of rivers as sources of water supply.

Political factors

The political situation of the rural areas is disheartening. When those who are supposed to serve them are in need of their votes, they trace their way to the rural rugged areas offering them mouth-watering promises. But after elections they forget such people. These are the people that are supposed to come time to time and meet with the rural farmers, know what their problems are so as to channel it for consideration to the proper authorities, but they seem not to avail themselves for this duty. This leaves the rural farmers as a neglected being and at the mercy of their own initiative to survive.

Finance

The rural farmer is left at the mercy of insufficient finance for his project on the farm. Access to finance from various poverty alleviation schemes and rural banking offices are denied. Such establishments prefer lending such credits to urban entrepreneurs. Basically, according to Ajakaiye, the problems of accessing credit from institutions are- lending to small rural enterprises are perceived as being risky. The uncertainties facing small rural entrepreneurs, high mortality rate and susceptibility to market changes are considered to be risky factors.

On the other hand, there is a parallel reluctance on the part of rural farmers to borrow from such institutions because of the administrative formalities of obtaining such finances; this seems to intimidate the rural farmers generally.

There is also a distinct institutional bias towards lending to large corporate sectors. However, studies have shown that small farmer are often more efficient in the use of farm resources including finances than are large farmers.

Other minute factors affecting the productivity of rural farmers include:

Ignorance of the availability of credit in the formal sector and availability of improved farm inputs on the part of the farmer.

Unwillingness to try new techniques that have the potential of increasing their production.

Lack of tangible assets and clear title to the farmers' farm to pledge as collateral for loans.

Little savings and low income from the farmers' toil on their farms. And consumption oriented mode of production, which is highly subsistence and inadequate extension services.

The list could be in-exhaustive. But the main issue is that the rural farmers faces myriad of problems.

The World Bank concluded that, in the long run, increases in food production of the magnitude required to satisfy world wide demand can be achieved by helping small farmers increase their productivity and output.

2.9 SUMMARY

The rise of the World Bank was a combination of a number of important factors that relates to developments in the world economy and international economic relations. The IBRD, IFC, IDA, MIGA and ICSID constitute the world Bank group.

The World Bank poverty reduction strategy is a two-tracked one consisting of two mutually reinforcing elements- economic growth and investment in people. The various ways to invest in people include- health, education, and nutrition, to mention but a few.

The need for poverty alleviation is perhaps one of those issues, which there is consensus amongst Nigerians. The depth of poverty in the country can best be seen from the indices of poverty. The quality of life in the rural areas is manifestly inferior with inadequate infrastructure.

The rural areas contribute immensely towards economic development in the country most especially through agriculture, which is the main economic activity in the area.

Women in the rural area, apart from their role as mothers of the house, also through their activities- agriculturally based and non-agriculture income generating contribute to the economic development of the country; also many factors affect their ability to do so effectively.

Rural farmers also play a role in economic development; they contribute to the overall food sufficiency, which is vital for any meaningful development. Factors such as lack of finance, insufficient infrastructure and political factors affect them a great deal.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Encyclopedia of social science defines research as the manipulation of things, concepts or symbols for the purpose of generalizing and to some extent, corrects or verifies knowledge or information.

In this chapter the methodologies adopter, method of data collection used in this work and method of data analysis to be used in analyzing the data are stated. So also the population of the work is stated.

3.2 METHODOLOGY ADOPTED AND JUSTIFICATION

There are many forms and methods for carrying out research depending on the aim of the research. This has to do with the techniques, strategies or means with which to carry out the findings.

For the purpose of this work, exploratory method and case study method were adopted. There is a general concern about the phenomenon- poverty, and steps towards reducing them are in place. The researcher wants to find out its extent in the country and what steps are necessary towards reducing it, thus the exploratory research method will serve the researcher's purpose in this regard.

Since the country is verse in terms of population, the whole population cannot possibly be observed. Thereby there is a need to limit the scope and focus on a smaller unit or portion of persons and regions. To serve this purpose therefore, the rural population was the central focus and specifically, Zaria

communities in Zaria local government area of Kaduna state. Thus, the adoption of the case study method was deemed okay in this regard.

3.3 POPULATION AND SAMPLE SIZE

As stated above, the population of this study is the rural people in Zaria communities, comprising both farmers and women.

A sample size was picked from the entire population. The total sample size used was 100 persons comprising of 50 farmers- 20 from the commercial nerve of the area and 30 from the villages around; and also 50 women consisting also of 30 from the villages and 20 from the commercial centers.

3.4 SAMPLING TECHNIQUE

This has to do with how the sample size was picked. For this work, the random sampling technique was used. This is a situation where the researcher randomly picks his population. This method was adopted to ensure objectivity and eliminate bias in the sample.

3.4 METHODS OF DATA COLLECTION

The methods adopted in collecting data for this work are from the primary and secondary data. The primary sources include- interview and questionnaires structured with both open and closed ended questions. While the secondary sources used are basically books, archives and journals.

3.5.1 INTERVIEW

This involves a one to one or face-to-face interaction basically questions and answers session between the researcher and the respondents or persons considered relevant to the topic of research interest. This method proved to be very useful considering the level of illiteracy in the area. The fact that the

researcher has a flair for communicating with the local dialect of the respondents proved also very helpful in making the interview successful.

3.5.2 QUESTIONNAIRE

This is a sequence of questions designed to collect needed data on the specific subject. The questionnaire was one of the primary instruments used by the researcher in gathering primary data. Because of the level of illiteracy in the communities and considering the target population- rural farmers and women, the questionnaire was written both in English and Hausa languages consisting of both structured and unstructured questions. A total of 50 questionnaires were administered to each group of the target population.

3.5.3 SECONDARY SOURCES

These were basically works of similar nature and particular importance. They provided the researcher with a good background to the main themes of the research especially in the review of literature. Secondary source was obtained by scrutinizing the relevant books, journals, publications of World Bank and others and the Internet.

3.6 METHODS OF DATA ANALYSIS

In analyzing the gathered data, questions raised in the questionnaire were used in testing the validity or other wise of the hypotheses. The data were tabulated and simple percentages were computed for the various questions. This method was adopted because of its simplicity in presentation of quantitative information and it allows for easy understanding of what is presented.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

The important part of any research work is the data actually gathered. Because it is from such data that the conclusion based on the findings will be drawn.

In this chapter, a brief description of Zaria as a study area was stated. So also, the data collected were presented and analyzed. And of course the findings and conclusion there from are also presented.

4.2 BRIEF DESCRIPTION OF THE STUDY AREA

Zaria is situated in the northern Guinea savanna ecological zone. The natural vegetation is consequently savanna woodland. Located in the northern part of Kaduna state of Nigeria, it is basically the most popular city in the north. Rocks of the basement complex with a severe deficit rainfall from October to May and surplus from June to September underlie it. The water regime is well suited for the production of annual crops.

In terms of human, agriculture contributes significantly to the economy of the area. In 1952 for example, 75% of the working population in the province were engaged in agriculture. Only 7% of the total land area was under farm crops. The settled rural population in the area is predominantly Hausa and Fulani. Two distinct settlement patterns can be differentiated on the basis of religion. Those of the Moslem faith tend to settle in villages and well-defined hamlets or better known as 'Ungwoyi'. While non-Moslems or Maguzawa are usually found in single compounds often in the more isolated areas. Farming is traditional in nature with the main emphasis on the cultivation of crops.

The few selected communities that data were sampled from are Dogarawa along the old Kano road, Tudun Sarki, Anguwan Mallam both behind the A.B.U dam, Samaru village opposite the university main campus and Bomo near area C residential area along Shika road.

4.3 RESPONSE RATE

In all, a total of 50 questionnaires were administered to the farmers comprising of 30 located at he heart of the villages and 20 in the commercial nerve centers. Also, the same number allied to the women with the same apportionment. A total of 45 farmers willingly answered the questionnaires issued; this equaled about 90% of the sample population; While on the other hand, 40 of the women responded according to the issued questionnaires, totaling about 80% of the sample population. Generally, the response rate could be said to be high.

4.4 DATA ANALYSIS

FARMERS

Table 1

Mode of Land acquisition	Number of respondents	Percentage
Inheritance	25	56
Purchase	5	11
Hire	10	22
Others	5	11
Total	45	100

Source: Questionnaire 2005

Q 1: From the responses of the respondents, 56% said they inherited their land, 11% indicated that they purchased their land, 22% stated they hired the land. Some 11% said they got their lands through other means like agreement with the actual land owners for use for a stipulated period.

Table 2

Method of farming	Number of respondents	Percentage
Manual self effort	20	45
Mechanized (Tractor)	2	4
Yoked cows	23	51
Total	45	100

Source: Questionnaire 2005.

Q 2: the question aimed at knowing the method of farming adopted by rural farmers. 45% of the respondents said they use manual labor comprising of their immediate family members, contract labor (Jinga), hired labor (kwadago), and communal labor (Gayya). 4% stated that they use tractored mechanized farming, and 51% stated that they use yoked cows to cultivate their land.

Table 3

Sources of fund	Number of respondents	Percentage
Personal savings	25	56
Relatives and friends	12	27
Agricultural loan schemes	2	4
Others	6	13
Total	45	100

Source: Questionnaire 2005.

Q 3: The question aimed at identifying the means by which the farmers get their funds. 56% of the respondents said they use personal savings, 27% borrowed from relatives and friends, 4% access theirs from agricultural loan schemes of the government, while 13% got theirs from other sources.

Table 4

Extension workers activities	Number of Respondents	Percentage
Yes	15	33
No	30	67
Total	45	100

Source: Questionnaire 2005.

Q4: Directed at discovering if farmers are being educated on modern methods of farming. 33% of the respondents said they get in touch with extension workers, while 67% attest to the fact that extension workers do not visit at all or, as they ought to.

Table 5

Awareness about agric. credit scheme	Number of Respondents	Percentage
Yes	30	67
No	15	33
Total	45	100

Source: Questionnaire 2005.

Q 5(i): Aimed at knowing if the farmers were aware of the government's agricultural credit programmes. 67% of the respondents acknowledged they were aware of the scheme, while 33% deny any knowledge of it.

Table 6

Reasons for not benefiting from the scheme	Number of Respondents	Percentage
Process time consuming	4	9
Not aware	6	13
Personal savings sufficient	15	33
Don't know how to get it	20	45
Others	-	-
Total	45	100

Source: Questionnaire 2005.

Q 5(ii): Aimed at finding out why rural farmers don't have access to agricultural credit schemes. 9% of the respondents said the process of getting it is time consuming. 13% stated that they were not aware of its existence, 33% stated that their personal savings was sufficient for their need. And 45% of the respondents though were aware of it confessed they don't know the means to get it.

Table 7

Problem of conveying farm produce to market	Number of Respondents	Percentage
Bad road	15	33
Lengthy route	12	27
Lack of proper transport	10	22
Others	8	18
Total	45	100

Source: Questionnaire 2005.

Q 6: Is directed at knowing the problems faced by rural farmers in marketing their produce. 33% of the respondents sited bad road as a thing of concern, 27% said the link between the market and their farms or storage facilities is long, 22% sees lack of proper transportation means as a problem, while 18% sited others.

Table 8

Level of Education	Number of Respondents	Percentage
No education	25	56
Primary	15	33
Secondary	3	7
Tertiary	2	4
Adult education	-	-
Total	45	100

Source: Questionnaire 2005.

Q 7: Identifies the level of education the farmers has attained. 50% of the respondents said they have never been to school, 33% said they stopped at the primary level or are primary school drop outs, 7% said they were secondary school drop out, while 4% said they did one form or tertiary education or the other mainly diploma.

Table 9

Availability of Health care centers	Number of Respondents	Percentage
Yes	17	38
No	28	62
Total	45	100

Source: Questionnaire 2005.

Q 8: Aimed at knowing if there was a means of getting medical care near the farmers. 38% of the respondents acknowledge the existence of a health care center in their locality, while 62% said there is non near them.

Table 10

Representatives from local authorities visit?	Number of Respondents	Percentage
Yes	10	22
No	35	78
Total	45	100

Source: Questionnaire 2005.

Q 9: Aimed at discovering whether their representatives in government or local authorities do visit to know their problems. 22% acknowledged that they do visit time to time; while 78% of the respondents said thee representatives do not visit.

Table 11

Developed ways towards self-reliance	Number of Respondents	Percentage
Communal cooperation	25	56
Contribution	15	33
Others	5	11
Total	45	100

Source: questionnaire 2005.

Q 10: aimed at knowing if there was any effort by the farmers towards solving/alleviating their needs/problems. 5% of the respondents said they engage in one form of communal cooperation or the other. 33% sited been in one contribution (Adashe) or the other to get money, while 11% stated other means.

Table 12

What should government do to help	Number of Respondents	Percentage
Subsidize inputs	12	27
Provide easy access to credit	15	33
Repair roads	10	22
Others	8	18
Total	45	100

Source: Questionnaire 2005.

Q 11: Is directed at getting the farmers' opinions on what they feel government should do to alleviate their problems. 27% of the respondents said government should subsidize the cost of inputs like fertilizer, 33% suggested the provision of an easy access to credit facility, and 22% said government should help repair the roads, while 18% suggested other ways.

WOMEN

Table 1

Type of business/trade	Number of Respondents	Percentage
Selling provisions	14	35
Food selling	6	15
Buying and Selling	10	25
Cottage	8	20
Others	2	5
Total	40	100

Source: Questionnaire 2005.

Q 1: Aimed at knowing the various forms of businesses/trades engaged in by rural women. 35% of the respondents said they are into selling provisions, 15% sell food, 25% buy and sell and 20% are in one form of cottage occupation or the other, while 5% engaged in other unclassified petty businesses.

Table 2

Source of capital	Number of Respondents	Percentage
Personal savings	16	40
People	6	15
Credit scheme	-	-
Contribution	14	35
Others	4	10
Total	40	100

Source: Questionnaire 2005.

Q 2: Is aimed at discovering the source of start up capital for the rural women's businesses. 40% of the respondents sourced their capital from personal savings, 15% got theirs from people via borrowing, and 35% got theirs from contribution made, while 10% said they got theirs from other sources; And non from credit scheme.

Table 3

Benefited from micro credit scheme	Number of Respondents	Percentage
Yes	-	-
No	40	100
Total	40	100

Source: Questionnaire 2005

Q 3: Sought to know if the rural women in trade benefited from micro credit schemes of the government. All the respondents said they have never benefited from any micro credit/loan of the government.

Table 4

Level of education	Number of Respondents	Percentage
Primary level	18	45
Secondary level	2	5
Adult education	-	-
No education	16	40
Others	4	10
Total	40	100

Source: Questionnaire 2005.

Q 4: tried discovering the level of education of rural women. 45% of the respondents said they obtained primary education or were primary school drop outs, 5% said they have attained up to secondary school and 40% said they have never had any form of education; While 10% sited other form of education outside the classified above.

Table 5

Participation in farming	Number of Respondents	Percentage
Actively	12	30
Occasionally	20	50
Not at all	8	20
Total	40	100

Source: Questionnaire 2005

Q 5: seeks to know the extent of women involvement in agriculture. 30% of the respondents said they participate actively, 50% said they do occasionally i.e at one stage or the other, while 20% said they don't partake in farming at all.

Table 6

Any educative programmes?	Number of Respondents	Percentage
Yes	10	25
No	30	75
Total	40	100

Source: Questionnaire 2005.

Q 6(i): Aimed at knowing if the rural women receive any form of informal education and familiarization programme. 25% of the respondents acknowledge they benefited from one, while 75% said they have never benefited from any.

Table 7

Type of educative programme	Number of Respondents	Percentage
Health and Nutrition	4	40
Skills acquisition/vocation	6	60
Literacy	-	-
Others	-	-
Total	10	100

Source: Questionnaire 2005.

Q 6(ii): Aimed at identifying the kind of educative programmes organized for the rural women. 40% of the respondents that benefited from an educative programme identified health and nutrition, while 60% of them said it was vocational/skills acquisition programmes they benefited form.

Table 8

Belong to any cooperative society?	Number of Respondents	Percentage
Yes	28	70
No	12	30
Total	40	100

Source: Questionnaire 2005.

Q 7: directed at knowing if rural women belong to cooperative societies. 70% of the respondents acknowledged belonging to one, while 30% of them do not belong to any.

Table 9

Immediate problem	Number of Respondents	Percentage
Domestic water	14	35
Health care	12	30
Inadequate finance	10	25
Others	4	10
Total	40	100

Source: Questionnaire 2005.

Q 8: Is directed at identifying the basic problems faced by rural women. 35% of the respondents sited the need for clean domestic water, 39% stated inadequate health care facility as their immediate concern, and 25% said they face the problem of inadequate finance; while 10% sited other problems.

Table 10

Ways adopted toward self reliance	Number of Respondents	Percentage
Trade	20	50
Participation in educative programmes	5	12.5
Joining vocational training	12	30
Others	3	7.5
Total	40	100

Source: Questionnaire 2005.

Q 9: Aimed at knowing the various ways adopted by the rural women toward self-reliance. From their responses, 50% of the respondents said they adopted trading, 12.5% said they hold on to participation in educative programmes organized, 30% partake in vocational training aimed at skills acquisition; while 7.5% adopted other unclassified means or no means at all.

Table 11

What government should do	Number of Respondents	Percentage
Organize area vocational programmes	15	37.5
Creating easy access to micro credit	18	45
Organized informal adult education	5	12.5
Others	2	5
Total	40	100

Source: Questionnaire 2005.

Q 10: Aimed at getting the views of the rural women on what they thought best government should do for them. 37.5% suggested the organization of vocational programmes closer to them, 45% suggested that government should create easy

access to micro credit for them, 12.5% suggested the organization of informal education to help improve their level of literacy, while 5% suggested other ways.

TEST OF HYPOTHESES

The hypotheses test was carried out using simple percentage method and the responses to the questions that relates to possible investment in the rural farmers/women, which are: under the rural farmers (tagged F)- F3,F4, F5(ii), F7, F8 and F9; under the rural women (tagged W)- W2, W3, W4and W6(i).

Responses	F3	F4	F5(ii)	F7	F8	F9	W2	W3	W4	W6(i)	Total
Positive	2	15	15	5	17	10	-	-	6	10	80
Negative	43	30	30	40	28	35	40	40	34	30	350
Total	45	45	45	45	45	45	40	40	40	40	430

Ho(i): The World Bank poverty reduction strategy has made a significant impact on the rural women/farmers.

Ho(ii): The governments' rural empowerment programmes has made a positive impact on the rural women/farmers.

Calculating the percentage: $\frac{80}{430} \times 100 = 18.6\%$

H1(i): The World Bank poverty reduction strategy has made no significant impact on the rural women/farmers.

H1(ii): The government's rural empowerment programmes has not made any positive impact on the rural women/farmers.

Calculating the percentage: $\frac{350}{430} \times 100 = 81.4\%$

The same data was used to test both sets of hypotheses with significant result.

Since the Alternate hypotheses percentage is more than that of the Null hypotheses, that is 81.4% as compared to 18.6%, the Alternate hypotheses are therefore accepted or holds true. As such, the alternate hypotheses that- "the World Bank poverty reduction strategies has made no significant impact on the rural women/farmers" and "the government's rural empowerment programmes has not made any positive impact on the rural women/farmers" holds.

4.5 FINDINGS AND CONCLUSION

from the analysis of the collected data for this research, it was observed that the World Bank poverty reduction strategies and the governments' rural empowerment programmes has not impacted the lives of the rural people in general and the women/farmers in particular in any significant way though there were efforts in some areas towards that.

As indicated from the responses of the respondents, the rural farmers are still employing crude method of farming, although there was a change from the traditional manual labor to a crude technology of yoked cows (51%). The number holding unto manual labor is still high i.e 45%, those that use the manual labor used contracted labor, hired labor or communal labor. It is surprising that only 4% use the mechanized method of farming even though there are agencies that lease out tractors nowadays. This also suggest the high cost of operation, which ought to be financed through loans from government loan schemes, which are either not available or there exist a discrimination against small rural farmers.

There exist a bias toward large farmers and commercial enterprises in terms of credit to the detriment of the small farmers.

Also, the rural women, who are mainly traders and petty businesses people, lack access to finance too, which leaves them and their businesses unable to grow as it ought to. Both the farmers and women depend on personal savings to finance their activities as represented by 56% for farmers and 40% women.

For the farmers, extension services are lacking and inadequate, as shown by 67% (table 4). The few that claimed enjoying the services of extension workers live in the commercial nerve centers of the rural areas that are easily accessible. So the farmers are left to continue with their old way of farming, same seeds even though there are improved seeds that give better yield. The extension workers prefer visiting the large farmers to the detriment of the small ones, which are mostly in the rural villages.

Another noticed problem was inadequate/insufficient information from the government agencies to the rural farmers and women. This was evident in table 5 for farmers and table 3 for women. 67% of the farmers attest to being aware of the existence of agricultural credit schemes but don't know the procedure to benefit from it. Some even say it is time consuming; example is the Fadama loan, which requires the farmer to indicate his interest to local representatives who will in turn contact the state agency for onward approval. 100% of the women said they have never benefited from any loan scheme. A further enquiry suggests they get frustrated in trying to get it, time consideration was also sited by them.

The farmers suffer from inadequate infrastructure like bad road to convey their produce to the market. The women sited the need for domestic water as a major problem of concern. Most of the villages lack bore holes, the few that exist suffer from lack of water flowing though them. There is a total absence of medical health care facilities in the rural areas attested by 62% (table 9) on farmers. No wonder that the rural populace often die from diseases that could easily be cured. The few medical centers that exist suffer from lack of medicine. The susceptibility of adults in the rural areas to diseases lowers their resistance and shortens their lives. The existence of high infant mortality rate in such areas similarly robs the farms of vital manpower.

There s also high illiteracy rate in the rural areas, which unavoidably affects the rural farmers and women. From the responses 56% of the farmers did not go to school at all, about 89% of them had up to the primary school. On the other hand, 40% of the rural women have never been to school, about 85% had up to primary school education, and most are even drop outs. Thus agencies shy away from visiting these groups of people because of the feared communication barrier and what it will take to impact the lives of these people. Further analysis portrays a sorry picture of the schools available in the rural villages. They suffer from lack of teachers, dilapidated structure, to mention only a few. Thus parents prefer to keep their wards at home to help in one way or the other and also to learn handwork. You find a child of primary school age learning to be a mechanic. The schools in the commercial centers are beyond the rural people because they are expensive and distant. The male youths take to casual menial labors in various institutions for peanuts.

A prominent observed factor is neglect. There is high degree of neglect. The representatives of these people forget about them. They only tend to visit during election campaigns with promises. But after elections they ignore the rural villagers who voted them in. 78% of the farmers attested to the fact that representatives from local government authorities do not visit with the aim to knowing their problems. The few that said the representatives do visit were mainly commercial nerve residents. This also brings out clearly that there was a dichotomy or bias towards the rural villages. On the part of the rural women also, the issue of neglect was evident. 75% attested to the fact that there was no any educative programme organized for their benefit.

It was also discovered that there were many well thought out programmes on poverty alleviation aimed at the rural people but they end up not benefiting, the whole process is cut off along the way to implementation. The funds are siphoned to other untargeted persons. This suggests corruption and high level of bureaucracy in the system.

A high and technical factor observed is the strong religious influence, which seems to control the rural women. Most of them are married under closed doors (kulle). This tallied with the ethno-religious factor identified in chapter two.

CONCLUSION

The conclusion of this work thus is this, though there are machinery put in place towards alleviating rural poverty and implementation of the World Bank poverty reduction strategies, they both have not impacted positively the lives of the rural women/farmers. Poverty has continued to over power the rural people

because there was no serious commitment on the part of those who were supposed to alleviate it. The rural populace has been left to their mercies for so long; and also because they have been handicapped due to the fact that they lack proper means of empowerment.

The dividend of democracy has eluded and will continue to elude the rural poor because of the issue of massive neglect. No one seems to bother about them. The representatives who were supposed to protect their interest shy away from that responsibility. Sometimes they even select places of convenience to visit announced in the media.

Among the problems faced in empowering the rural poor is the high illiteracy rate of such people. Most of them cannot seem to see the benefit of any introduced programme aimed at developing and improving them. Thus they tend to shy away from such leaving agencies frustrated. Yet another problem is the poor road network, which leaves the rural poor in accessible.

4.6 SUMMARY

Zaria area is comprised of two distinct settlement patterns- the well defined hamlets (ungwoyi) and simple compounds in isolated areas. The areas from which data were collected for this work are- Dogarawa, Tudun Sarki, Anguwan Mallam and Bomo.

A hundred questionnaires were issued comprising of 50 each of the rural farmers and women. The response rate was really high. The data collected were analyzed using the simple table and percentages method. So also. Hypotheses were tested using the simple percentage method and the conclusion reached is that the World Bank poverty reduction strategies and the government rural

empowerment programmes have not impacted positively the lives of the rural women/farmers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

In this chapter, the general summary of the whole work will be highlighted. So also the general conclusion of the points identified and discussed in this research work would be stated; and finally, recommendation based on the findings will be proffered with a view to making this work comprehensive for stakeholders' use.

5.2 SUMMARY

Poverty has been a phenomenon, which lingers among the majority of the world's population especially those of the rural areas. Poverty is simply the denial of the opportunities for living a tolerable life. Poverty of the rural poor is reflected in the form of poor nutrition, inadequate shelter and low health standard.

For any meaningful development to occur, there must be a balanced emphasis on development in all areas of a nation be it urban or rural. There has been decades of search by the World Bank of a better way to tackle world poverty. And it came up with a strategy tagged poverty-reduction strategies, which consist of two mutually reinforcing elements- economic growth and investment in people. There cannot be meaningful economic growth without adequately investing in people.

The need for poverty alleviation is one of those issues that there is consensus among Nigerians and the world over. The depth of poverty in the country can best be seen from the indices of poverty- life expectancy, infant

mortality rate, literacy rate, GDP growth rate etc. UNDP stated life expectancy, education and a decent standard of living as the three most critical for determining the existence of poverty in a country.

Every citizen in a country, rural dwellers inclusive, has a role to play in ensuring economic development. One cannot really talk of the rural area without focusing on agriculture because it is the main stay of the rural are. Thus rural farmers are an important group of people in the country. Apart from providing food for the growing population, their incomes also boost the GDP of the country.

The rural women too, through their minute incomes from self employments by engaging in non farming income generating activities, add to the GDP and they also play a leading role in educating the child.

Any policy or strategy aimed at these groups of people must have their interest at heart by taking into cognizance what they want, that is by allowing the beneficiary to actively participate on policies or issues affecting them.

Data were collected and analyzed by using questionnaires and interviews to know if the World Bank poverty reduction strategies has really impacted the rural farmers/women and the conclusion reached was based on the analyzed data.

5.3 CONCLUSION

Poverty the world over has come to stay. The aim then is on how to alleviate or reduce it to the bearest minimum so as to reduce the suffering of the rural poor who are worst hit by it. There cannot be any meaningful economic growth without investing properly in people. Many factors are responsible for the

poor state of the rural farmers/women. 'There is no need crying over spilt milk.' Let's learn from the factors that led to this so as to marshal out the way forward.

While total food supplies will undoubtedly increase in general, demand for food is running ahead of supply, with a resultant decreased availability of per capita. This is already causing, and will continue to cause an increase in domestic food prices; reliance on food imports will drain our foreign exchange. The quality and quantity of diets, especially among the poor will be reduced even further as a result of these.

The survival of any nation depends on its ability to feed itself. The nation needs to produce sufficient food items. For a nation that is far from being industrialized like Nigeria, it is a national calamity to depend on importation of food, even if we deceive ourselves that the oil money will continue to come our way. It is therefore of paramount importance that we explore all possible ways of increasing agricultural production especially rural agriculture by empowering the rural farmers. Studies have shown that small farmers are often more efficient in the use of farm resources than are large farmers. The concluding concession is that, in the long run, increases in food production of the magnitude required to satisfy country wide demand can only be achieved by helping small farmers increase their productivity and output.

The rural women are a group whose contribution to the general economic development of the country cannot be quantified. They engage mainly in petty income generating activities, and farming in some cultures. Ways must be sought to ensure their continuity in those activities.

Thus we must look for ways to empower the rural farmers and women through investing in them so as to be on the right track towards poverty alleviation in the country and poverty reduction the world over. For this to be achieved, corruption must be checkmated as much as possible.

5.4 RECOMMENDATION

After all the problems that have been identified in the cause of the research had been analyzed, the following solutions are recommended towards empowering the rural farmers/women:

1. The NACB should be mandated by the government to create modalities for accepting and accommodating the rural women/farmers cooperative societies. Not only so, but to get to them and publicize the scheme. This would go along way in encouraging the rural women/farmers to form cooperative societies that will serve as a medium for obtaining loans.
2. Informal self-help group should be encouraged in the rural areas. The rural farmers/women need to know the solution to their immediate problems lie in their hands for if they continue to look on to the government bureaucrats, it would not be forth coming. Through communal efforts, they can pool resources together to help bring certain amenities to their area.
3. A form of informal education is also recommended to be organized for the rural illiterates among who are the rural farmers and women. If possible a form of mobile school system could be organized during off season or noon farming season, where basic literacy on every day activities such as how to read medicine prescriptions, make their surroundings hygienic, etc

could be taught. And more formal schools of the post primary level need to be established, equipped and subsidized in the rural villages.

4. Also staffs or resourced persons from vocational centers need to be encouraged to visit the rural villages time to time taking skills acquisition to the rural women. They could be taught various skills like soap making, knitting etc.
5. Extension workers need too be recognized and empowered so as to make them more efficient and equipped; and should be encouraged to direct their services to the rural small farmers also just like the commercial farmers.
6. The government should renovate the rural roads for this go along way to ease the problem of the rural farmers taking their produce to the market. It would also encourage agencies to visit such places as and when due.
7. The private sector need to be encouraged as corporate citizens to join hands with the government to establish more health care centers, not only establishing the centers but stocking them with medicines also for the benefit of the rural poor. In some areas the government can organize mobile health clinics.
8. Local representatives should be forced to visit their electorates to see and feel their problems and recommend appropriately. State governments should organize impromptu visits to selected rural area time to time to see if such representatives do adhere to this and sanctions must be given to erring ones accordingly.

9. Government should not concede to pressures to hands off on subsidies on agricultural inputs at least for now. For the rural farmers are seriously in need of this because of their low income and non-access to credits. This would go along way in reducing their cost of production.
10. Government should also find means of relaxing conditions as regards credits to the rural women/farmers. For credit, which requires securities will be counter productive and only directed to the big commercial farmers and bigger entrepreneurs. Also the time taken for credit evaluation and approval needs to be shortened as much as possible to encourage the rural farmers/women to patronize such. Information as regard the credits, its benefits and how it could be gotten need to be taken in the form of sensitization campaigns to the rural women/farmers. For mere distant radio publicity is not enough, forum must be created for these people to ask questions.
11. Government should also critically as a matter of urgency review its macroeconomic policies with a view to eliminating policies, which create disincentives to the rural women/farmers growth and development.
12. Any policy directed at the rural farmers and women must find ways of getting them involved from the thinking out stage through to implementation. Any poverty alleviation/reduction strategy must be from the grassroots i.e a bottom-up strategy that involves the rural poor in the formation and choice rather than a top-down strategy where government bureaucrats at the top presume to know what is best for the rural poor.

There is no shortage of prescription that can be given on ways to best empower the rural women/farmers. The hope is that government and other stakeholders on the issue, even the target subject, should ensure that the recommendations are implemented because the researcher believes it will go a long way in alleviating and reducing poverty in Nigeria and the world over.

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APPENDIX

Ahmadu Bello University zaria
Faculty of Adminstration
Department of Business Administration
MBA programme

QUESTIONNAIRE

I am an MBA student of the above named department. And as part of the requirement of the programme, I am undertaking a research titled **'Appraisal of World Bank poverty reduction strategies. A case for rural women/farmers empowerment in zaria communities of Zaria LGA.'**

Sir/Ma, as one of the population of the study, I will be glad if you can help by filling this questionnaire, for it will go a long way in helping to make this work a success. And I promised all information shall be treated as confidential. Thank you for your cooperation. Please tick the one that applies to you.

FARMERS

1. What means did you use to acquire your land?

a) By inheritance [ ] b) purchase [ ] c) hire [ ]

d) others (specify) .....

2. What method of farming do you use?

a) Manual self labor [ ] b) Mechanized (tractor) [ ] c) Yoked cows [ ]

3. What is the source of money used in your faming?

a) Personal savings [ ] b) Borrowed from relatives and friends [ ]

c) Credit from agricultural loan scheme [ ] d) others (specify).....

4. Do extension workers visit to educate you about modern methods of farming?

a) Yes [ ] b) No [ ]

5(i). Are you aware of the existence of agricultural credit scheme of the government?

a) Yes [ ] b) No [ ]

(ii) Why have you not benefited from it?

a) The process of getting it is time consuming [ ]
b) I am not aware of anything like that [ ]
c) My personal savings is sufficient for me [ ]
d) Don't know how to get it [ ]
e) Others (specify) .....

6. Is there any problem of concern to you in conveying your produce to the market? a) Yes [ ] b) No [ ]

If yes, please specify .....

7. What level of education have you attained?

a) No education at all [ ] b) Primary school [ ] c) Secondary school [ ]

d) Tertiary [ ] e) Adult education [ ]

8. Does any health care clinic exist near you? A) Yes [ ] b) No [ ]

9. Does the councilor representing your ward or representative from the local government visit you? a) Yes [ ] b) No [ ]

10. What are the ways developed by you to help you be self-reliant?

a) Communal cooperation [ ] b) Contribution (adashe) [ ]

c) Others (specify) .....

11. In your own view what do you feel government should do to improve your farming ability and general well being? .....

.....

WOMEN

1. What type of business/trade do you do? .....

2. What is the source of your start up capital?

a) Personal savings [ ] b) Loan from people [ ] c) Loan from credit scheme [ ] d) Contribution (adashe) [ ] d) Others (specify) .....

3. Have you ever benefited from the government's micro credit scheme?

a) Yes [ ] b) No [ ]

4. What level of education have you attained?

a) No education at all [ ] b) Primary school [ ] c) Secondary school [ ]

d) Adult education [ ] e) Others (specify) .....

5. To what extent do you participate in farming?

a) Actively [ ] b) Occasionally [ ] c) Not at all [ ]

6(i). Do people/agencies visit to organize educative and familiarization programmes in your area? A) Yes [ ] b) No [ ]

(ii) If yes, on what issue(s)?

a) Health and nutrition [ ] b) Skills acquisition and vocational training [ ]

c) Literacy [ ] d) Others (specify) .....

7. Do you belong to any cooperative association or society? a) Yes [ ] b) No [ ]

8. What do you feel is/are your immediate problem(s)? .....

9. What are the ways adopted by you in order to being self-reliant? .....

10. What do you feel the government should/can do to empower you? .....

.....