TITLE PAGE

AN EVALUATION OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP) IN KADUNA STATE OF NIGERIA

BY

ABOKI MAIMUNATU

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FACULTY OF ENVIRONMENTAL DESIGN

AHMADU BELLO UNIVERSITY ZARIA-NIGERIA

DECLARATION

I, ABOKI MAIMUNATU sincerely declare that this Thesis entitled **AN EVALUATION OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP) IN KADUNA STATE OF NIGERIA** has been written by me under the supervision of Dr J.E. Ukoje and Mallam A. O. Shittu.

All information derived from literature has been duly acknowledged in the text in list of references provided. No part of this thesis was previously presented ever before to any examiner for an award of either M.Sc or Ph.D degrees at any university.

_____	_____	_____
Name of Student	Sign	Date

CERTIFICATION

This thesis entitled **AN EVALUATION OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP) IN KADUNA STATE OF NIGERIA** meets the regulations governing the award of Masters of Science of Ahmadu Bello University, Department of Urban and Regional Planning and is approved for its contribution to knowledge and literary presentation.

_____ _____

Dr. J. E.Ukoje **Date**
Chairman, Supervisory Committee

_____ _____

Mallam A. O. Shittu **Date**
Member, Supervisory Committee

_____ _____

Dr. M. Sani **Date**
Head of Department,
Urban and Regional Planning

_____ _____

Prof. A Joshua
Dean Postgraduate School **Date**

DEDICATION

This thesis is dedicated to my father, mother, husband, children and enthusiast of truth.

ACKNOWLEDGEMENT

I would like to thank Allah (SWT) who has made it possible for me to complete this thesis successfully and equally thank Him for His continued mercy and blessing.

I would like to sincerely thank Dr. Ukoje, Mallam Shittu and Dr. Ahmed for their constructive comments, valuable suggestions and good guidance. I would also thank staff members of the department of Urban and Regional Planning, A.B.U Zaria.

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Special thanks and heartfelt gratitude to my husband for his support, sacrifice and prayers as well to our sweet and wonderful son and daughter: the soul of the family.

ABSTRACT

This study assesses the effectiveness of National Poverty Eradication Programme (NAPEP) in relation to urban poverty reduction and its urban management implications in metropolitan area of Kaduna State. The methodology adopted were statistical inference that involved survey research, through the use of structured questionnaire and interviews for the collection of data. A total of 200 questionnaires were administered to the beneficiaries on the basis of purposive sampling technique, while the criterion of sampling 10 management Staff was based on the available roll call. The major findings from the study revealed that the process of obtaining loan involves complex processes which are not user friendly. There is also misconception of its targets of economic empowerment to satisfying immediate needs. The findings further revealed the age of 21 to 30 years constitutes the highest number of beneficiaries comprises who are unemployed graduates. It is believed that if all the beneficiaries at this age are properly empowered, this could foster economic growth and development of the study area and ultimately curb social vices. In addition, the study also revealed that NAPEP successfully reduce poverty in the study area through improved income, job creation, youth empowerment and development of participatory framework, which are, of direct relevance to urban management. The study therefore, conclude that, there should be proper understanding of the multi-dimensional nature of poverty and the use of city poverty assessment by NAPEP as well as maximum participation by target groups.

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CHAPTER ONE

CONCEPTION AND STUDY DESIGN

1.1 INTRODUCTION

Poverty is now widespread in Nigeria with a full range of attendant problems. According to the Federal Office of Statistics report (1996), the level of poverty is high with more than 60% of Nigerians estimated to be below the poverty level. The movement in urban poverty levels followed largely the trend in national poverty. For instance, urban poverty was at 17.2% in 1980, rose to 37.8% in 1985and remained relatively stable up to 1992, from where it rose to 58.2% in 1996.The report also indicates the number of non-poor in urban areas dropped from 62.2% to 48.6%. All available data indicate that Nigeria has a high population of poor people.

The nature, the pattern, and the process of poverty as problem are little understood. The strategies adopted for solution are based on information. Poverty is not easy to define. It is a relative one, it have several perspectives. According to the Human Development Report (2009), poverty means the denial of opportunities and chances most basic to human development. Poverty manifests itself in deprivation in different forms. It is in general characterized by inadequacy of access to basic human needs (food and non-food) for the maintenance of physically and socially acceptable minimum standards of living.

In policy and in action, the policy makers in Nigeria have not folded their arms in alleviating poverty. From the 1970s, there has been official statement in Development Plans and Annual Budgets wishing for full and sustainable urban and economic development. Also there have been quite number of poverty alleviation programmes introduced and executed by the government aimed at the alleviation of poverty and at assuring the needy of a minimum living level. Yet, poverty is still grossly visible among Nigerians, showing gross failure of

programmes aimed at attacking poverty related problems, which means that the programmes to attack the problems have a misplaced emphasis. The efforts of the democratic Government express deep concern about the rising incidence of poverty in Nigeria and realized that if the worsening poverty situation is not checked, the future of the nation would be doomed. In the light of this, the Government has established a number of programmes and measures aimed at making a dent on poverty such as the National Economic Employment and Development Strategy (NEEDS), National Poverty Eradication Programme (NAPEP) e.t.c. to provide strategies for the eradication of poverty in Nigeria. Notwithstanding, the success of these programmes seems to be at very slow pace particularly within some urban sectors because poverty continue to persist and worsen every now and then.

Obviously, to be able to tackle the problem of poverty, there is a need to monitor poverty and poverty alleviation programmes that are in place and to see that the needs of the poor are addressed with the urgency in order to take corrective actions where mistakes have previously occurred. Thus, professional skills of urban managers who are trained in different aspects to take a comprehensive view of the urban area, its development, and economy, social and physical needs can make substantial contributions in alleviating poverty in Nigeria. Producing cities that are livable requires urban managers to address issues of urban poverty, good governance and economic growth. It is therefore imperative for them to develop adequate knowledge and skills in understanding the poverty and in developing appropriate interventions for poverty reduction.

1.2 STATEMENT OF RESEARCH PROBLEM

The National Poverty Eradication Programme (NAPEP) was established 2001 with ultimate target of eradication of absolute poverty in the country with a view to streamlining and

rationalizing existing poverty alleviation institutions for improved co-ordination, implementation and monitoring of relevant schemes (Federal Republic of Nigeria, 1999). Unfortunately poverty level seems to be unresponsive to the fight, in spite of huge resources received by NAPEP through budget allocations and Millennium Development Goal (MDG) fund. This is evident, in the increasing level of unemployment, people living in squalor, overcrowded and poorly ventilated homes, deteriorating environment, unreliable supply of water and electricity, poor roads, high infant and maternal mortality rates, acute malnutrition and short life expectancy, drug addiction, poor sanitation and low education opportunities and increasing insecurity are other indications within some urban sectors of Kaduna State. As a matter of fact, the need arises to take a careful look at the issues of poverty, coming against the background of continuing effort on the part of the Government to address it, in order to have significant improvement in the living standard of the generality of the people and level of poverty to ordinarily be reduced.

Over the years, several researches have been carried out on poverty alleviation programmes. Alanana (2006) carried out a research on appraisal of Poverty Alleviation Programmes in Benue, Nasarawa and Plateau States and adopted the Foster, Geer and Thorbecke (FGT) poverty index as well as the Z test in tracing the poverty incidence among beneficiaries and discovered that there was no involvement of the poor themselves in the conception, planning and implementation of programmes meant for them. The adoption of the Foster, Geer and Thorbecke (FGT) poverty index which is restricted to the income perspective of poverty is also a shortcoming. Poverty is multi dimensional in nature, and goes beyond just lack of private income. In a related study, Shawulu (2008) employed the student's t-test to examine the difference in per capita real income of beneficiaries of Capacity Acquisition Programme (CAP) and Mandatory Attachment Programme (MAP) before and after the programme in

Jalingo LGA Taraba State. The study concluded that the programme needs to be re-designed in order to address some critical poverty sectors. The study focused mainly on few sub programmes of NAPEP that is the Capacity Acquisition Programme (CAP) and Mandatory Attachment Programme (MAP) which fall short of research needs for examining the impact it has on eradication of urban poverty and urban management.

It is against this background that it is necessary to evaluate NAPEP from the urban management perspective; this is for the reason that effective urban management is also multi-dimensional. It entails active role in mobilizing, managing and coordinating of resources to support the objectives of urban development and ensure the vitality of cities that is, planning of the overall structure of the city to anticipate development trends and guide them into sustainable physical, social and economic patterns. Therefore, there is the need to lay emphasis on other indicators of poverty like insecurity, poor housing, inadequate health and educational facilities and so forth. Additionally, the need to turn to the basic human needs strategy in alleviating poverty by providing public services. In view of the above, it can be deduced that if provision and improvement of basic human needs is limited and the trend continues, the country is not likely to meet the Millennium Development Goal on the eradication of poverty by 2015. Therefore, this research would be centered on evaluation of NAPEP in Kaduna Metropolis, with respect to the urban management implications. The study therefore, set to answer the following questions:

1. To what extent has NAPEP achieved poverty reduction in relation to its stated targets in Kaduna State ?
2. What are the urban management implications of urban poverty reduction in Kaduna State?

1.3 AIM AND OBJECTIVES

1.3.1 Aim

The aim of the study is to evaluate the activities of NAPEP with a view of identifying its success and shortcomings in order to make appropriate recommendations.

1.3.2 Objectives

1. To examine the activities of NAPEP in Kaduna metropolis.
2. To evaluate the impact and performance of NAPEP in Kaduna metropolis.
3. To establish the significance of NAPEP on urban management.
4. To identify reasons for non performance of the programmes.

1.4 SCOPE AND LIMITATION

The study is focused mainly on the evaluation of NAPEP covering the existing four Local Government Areas within Kaduna Metropolis; that is, Kaduna South, Kaduna North, Igabi and Chikun. The evaluation is centered specifically on targets of NAPEP, implemented programmes designed by NAPEP to combat poverty that are of concern to the urban areas, (that is Capacity Acquisition Programme, Mandatory Attachment Programme, Multi Partner Micro Finance Programme, Conditional Cash Transfer Programme, Community Skills Development Programme, General Micro Credit Programme and Farmers Empowerment programme), and the delivery mechanisms put in place.

Perhaps the most debilitating limitation of this study is the inadequacy of data detailed and comprehensive data records on beneficiaries and addresses of the beneficiaries at the time of data collection. Therefore, the only available list of the registered unions of beneficiaries was

used to sample out 200 identified beneficiaries from the different poverty reduction programmes of NAPEP within the study area.

1.5 SIGNIFICANCE OF THE STUDY

The study is significant by the fact that eradication of poverty and hunger falls within one of the critical consideration and focus of Millennium Development Goals of United Nations. Undoubtedly, the research becomes crucial, in meeting up with the Millennium Development Goal on the eradication of poverty by 2015. The study is expected to be part of data bank for number of groups especially stakeholders of poverty alleviation, planners, managers, coordinators and monitors of poverty alleviation programmes and the poor as the ultimate beneficiaries. It is also expected to implore on the urban managers to take interest in the challenges of menace of poverty to the urban areas.

1.6 STUDY AREA

1.6.1 Location of Kaduna Metropolis

Kaduna Metropolis being a metropolitan area of Kaduna State is located on latitude 10° 39'N and longitude 9° 24E. It is about 65km south of the ancient city of Zaria and about 200km to the heart of Abuja, the new Federal Capital Territory. Kaduna Metropolis being a metropolitan area of Kaduna State was chosen because it is essentially an urban area and one of the densely populated areas of northern part of Nigeria. Such a place is a natural domicile of the poor and the rich. More so, being a major commercial, administrative and industrial centre Kaduna Metropolis consists of Kaduna South, Kaduna North, Igabi and Chikun. See figure 1.1 and 1.2.

1.7 DEFINITION OF TERMS

Some terminologies were used during the course of this research and for proper understanding such terms have been explained thus:

i. **Poverty:** Is a state where an individual is not able to cater adequately for his or her basic needs of food, clothing and shelter; is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self esteem; and has limited access to social and economic infrastructure such as education, health, portable water,

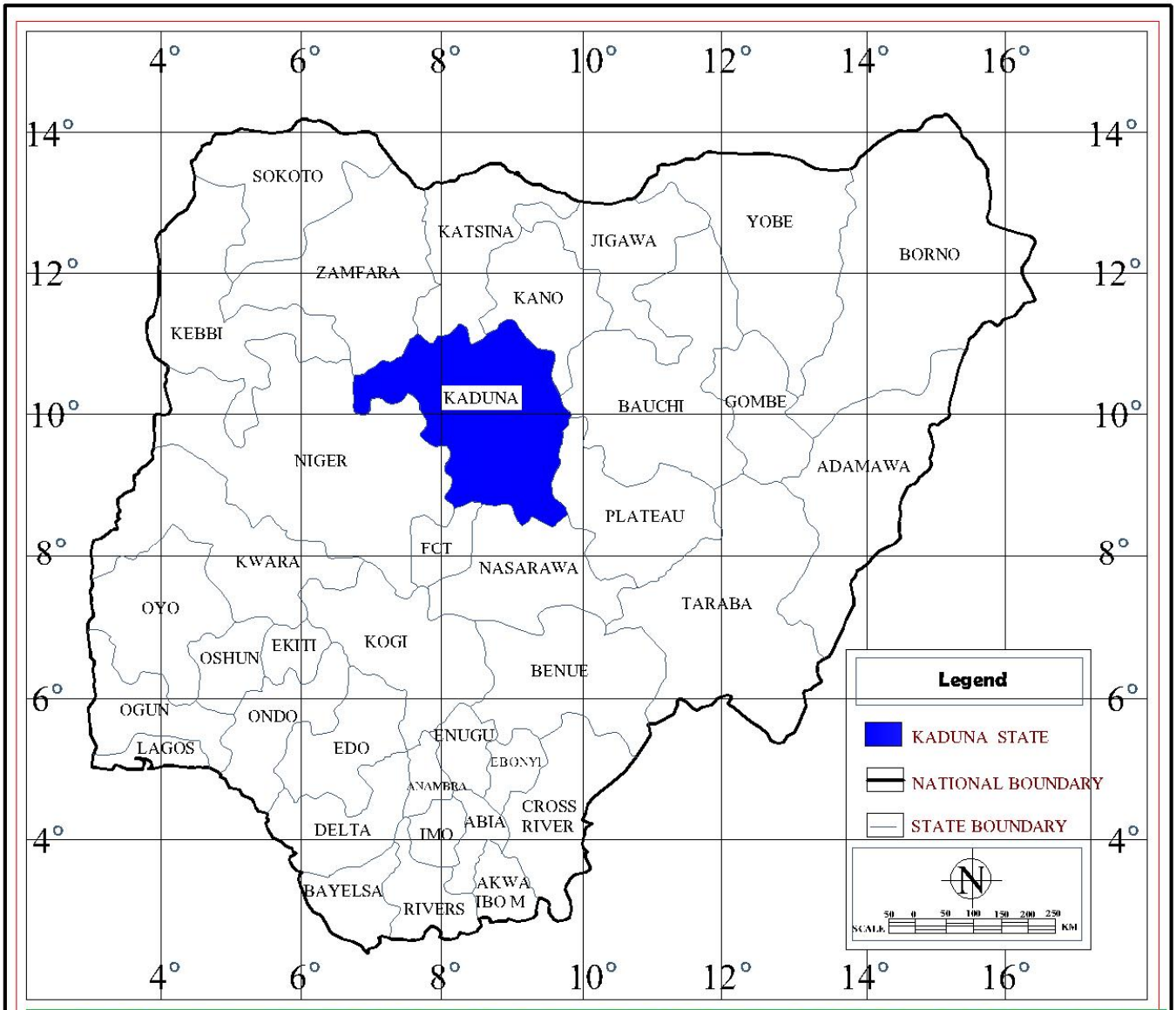


FIG. 1.1: KADUNA STATE IN NATIONAL CONTEXT

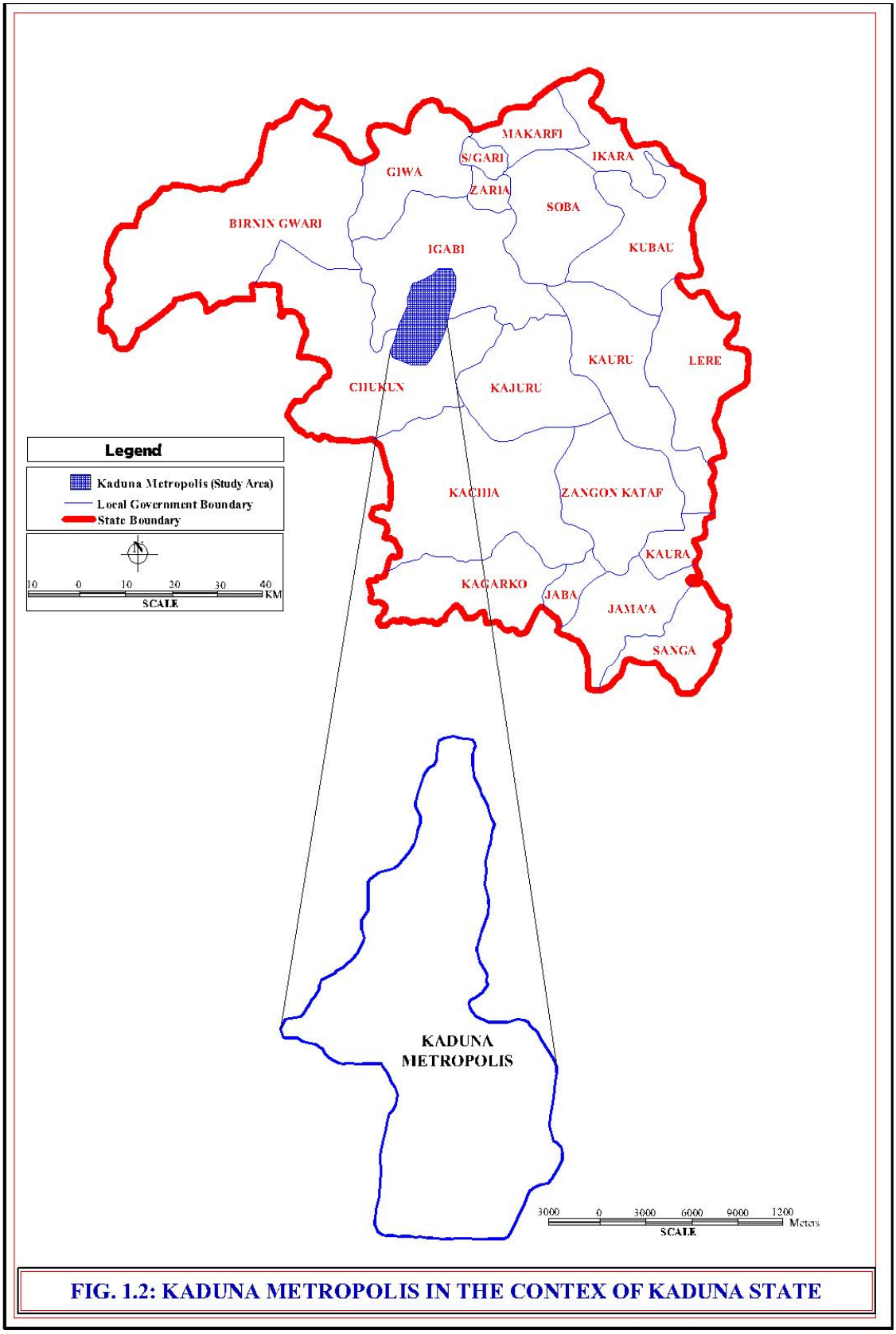


FIG. 1.2: KADUNA METROPOLIS IN THE CONTEX OF KADUNA STATE

and sanitation; and consequently, has limited chance of advancing his or her welfare to the limit of his or her capabilities.

ii. **Absolute Poverty:** Refers to insufficient or total lack of necessities and facilities like food, housing, medical care, education, social and environmental services, consumer goods, recreational opportunities, neighborhood amenities and transport facilities, etc.

iii. **Relative Poverty:** Refers to a situation when people's income, even if adequate for survival, fall radically below that of community average. What is considered poverty level in one country or person may well be the height of well being in another.

iv. **Poverty line:** According to the CBN (1999), poverty line represents "the value of basic (food and non-food) needs considered essential for meeting the minimum socially-acceptable standard of living within a given society.

v. **Poverty Alleviation:** Means all formal activities geared towards lowering the rate and prevalence of poverty in the country.

vi. **PRSP:** Poverty Reduction Strategies Paper is a position paper introduced by the World Bank that is a development plan borne out of collaborative efforts of a broad range of stakeholders' poverty reduction. It is normally designed and implemented through the participation of all involved in one way or the other in poverty, poverty reduction and its other related issues.

vii. **NAPEP**: This refers to the National Poverty Eradication Programme. It is a poverty alleviation measure set up by the Obasanjo regime to cushion the hardship in the country.

CHAPTER TWO

OVERVIEW OF POVERTY AND POVERTY ERADIACTION PROGRAMMES IN NIGERIA

2.0 INTRODUCTION

This literature review is to tried to ascertaining the significance of major contributions in area of study with particular reference to concept of poverty and approaches in assessment of poverty in Nigeria. The review offered some insight about the performance of past and ongoing Poverty Alleviation Programmes in Nigeria. Also, the review enabled the work to be properly focused and tailored towards complementing existing body of knowledge.

2.1 REVIEW OF RELATED LITERATURE

2.1.1 The Poor Person and its Category

A poor person is considered as one without job, who cannot help himself or cater for his family, who has no money, farm or business. Adolescent males and females are poor if they have no parents, no education, no good food, clothes and health. A poor person is described as one who is undernourished and ageing fast, one without self confidence, looks dirty and lives in filthy environment, one who cannot cater for his family, train his children in the school and unable to pay medical bills (The World Bank, 1992). Also, according to Ogunleye (2004) the poor is defined as one who lacks basic necessities such as adequate feeding, clothing, good health, and education, supply of portable water, electricity and good road among others. However, Afolami (2004) emphasized that the poor is one who cannot boast of subsequent meals apart from what he/she has for the moment that is, he or she is not sure of where to get the next meals.

In our contemporary time, the poor man or woman has no voice in the society, lacks political influence, personal recognition; he is often emotionally and psychological distressed and are always the downtrodden elements in the society. According to Obadan (1997), the problems of the poor include social inferiority, isolation, physical weakness, vulnerability, powerlessness and humiliation. Others such as Okunmadewa et. al (1997) asserted that the poor is plagued with exposure to risk, crime, untimely death, fear, despondency depression and suicide.

Three categories of urban poor have thus recently been indentified: the new,the borerline and the chronic poor (World Bank,2001). The **new poor** comprises largely of retrenched civil servants or employees laid off by public and private enterprises as a direct consequence of structural adjustment measures while the **borderline poor** are individuals and families, such as unskilled workers in urban industry, whose incomes, though not quite at poverty level, are so low that price increases resulting from the same structural adjustment program push them below the poverty line. The **chronic poor**, on the other hand, include all those who were extremely poor even before the adjustment program was initiated and whose circumstances perhaps became worse because of it.

2.1.2 Concept of Poverty

Poverty is a global phenomenon and has varied definition. Poverty defies objective definition because of its multi-dimensional nature. There is yet no universally accepted definition of poverty. There is always the difficulty in deciding where to draw the line between the poor and the “non-poor”. Poverty has generally been defined as a state of having little or no money and the failure to get necessities of life. It is hydra-headed condition which tends to restrict people from socio-economic opportunities. One of the most common definitions is based on income or money. The poor may be considered as those earning below

a particular income regarded as the minimum amount needed to provide a basket of basic necessities of living or living below US$1 a day. This definition however does not capture what many people consider as the other dimensions of poverty. These include social lack of access to basic services like clean water, education, health care, waste disposal and residential environment; political lack of voice or choice etc.

Aluko (1975) refers to poverty as a lack of command over basic consumption needs, which mean, that there is an inadequate level of consumption giving rise to insufficient food, clothing and or shelter, and moreover the lack of certain capacities, such as being able to participate with dignity in society. It is an inability to attain a minimum standard of living (World Bank 1990). The report constructed two indices based on a minimum level of consumption in order to show the practical aspect of the concept. While the first index was a country specific poverty line, the second was global, allowing cross-country comparisons. The United Nations has introduced the use of such other indices as life expectancy, infant mortality rate, primary school enrolment ratio and number of persons per physician. According to Fasoranti (2007), poverty covers economic, human, political, socio-cultural and protective abilities of the society. Hence, it could be said that poverty is a multidimensional concept whose definitions varies according to gender, culture, age and other socio-economic factors. Many reasons have been advanced for poverty in the less developed countries. Fasoranti (2007) concluded that poverty is mainly caused as a result of lack of maintenance of infrastructural and physical structures, thus deprivation of urban dwellers of the use of essential facilities and services. The divesting effects of poverty can be great as it results into hunger, diseases, inadequate shelter and homelessness as part of the consequences of poverty.

There is no doubt that the attempts made above to define poverty have given inkling to the causes of poverty as will be discovered in the subsequent paragraphs. Despite these

definitions, there are ‘compromise’ definitions of poverty generally recognized and used by different people. First, the Central Bank of Nigeria (1999) views poverty as “a state where an individual is not able to cater adequately for his or her basic needs of food, clothing and shelter; is unable to meet social and economic obligations; lacks gainful employment, skills, assets and self-esteem; and has limited access to social and economic infrastructure such as education, health, portable water, and sanitation. Secondly, the World Bank (2001) utilized inductive approach to uncover dimension of poverty and therefore defined poverty using many indices. One of such definitions is that poverty is “the lack of what is necessary for material well-being especially food, but also housing, land, and other assets. In other words, poverty is the lack of multiple resources that leads to hunger and physical deprivation.” Thirdly, there is also the non-material dimension to poverty, which is manifested in incapacities to participate fully in the political and socio cultural activities of one‘s community. Simply put, poverty is powerlessness.

The different aspects of poverty have been well captured by UN-HABITAT (2003) in its recent Global Report on Slums. It stated "Monetary measures of poverty have been used in many countries, but they do not capture the multidimensional nature of poverty. People may be poor not just because of low incomes, but their poverty may derive from an inadequate, unstable or risky asset base needed as a cushion to carry them through hard times. They may be poor because their housing is overcrowded, of low quality or is insecure; because they do not have access to safe water, adequate sanitation, health care or schools; because they are lacking a supportive safety net; or because they are not protected by laws and regulations concerning civil and political, as well as economic, social and cultural rights, discrimination and environmental health, or because they are denied a voice within political system, UN-HABITAT (2003). The multidimensional nature of poverty makes the system connected. This is because one dimension of poverty is often a cause of

or a contributor to another dimension (Baharogla 2000). Table 2.1 gives a good illustration of the multidimensional attributes of poverty.

For the purpose of carrying out this study, poverty is assumed to be a state of being;

1. Lack of command over basic needs, that is, a situation of inadequate level of consumption giving rise to insufficient food, clothing and shelter.
2. Lack of opportunity to basic services such as education, health and so forth.
3. Lack of certain capabilities, such as being able to participate with dignity in societal endeavors and inability to attain a minimum standard of living.

2.1.3 Types of Poverty

Poverty can be categorized as either **relative** or **absolute** on one hand, while on another, it can be classified as permanent or transient. At the habitat level, poverty can be classified as **urban** or **rural**.

2.1.3.1 Absolute Poverty

Absolute poverty is the lack of some basic opportunities of material wellbeing and the failure to have certain minimum capabilities in absolute terms**.** Afolami (2004) defined it thus: "the insufficient or total lack of necessities and facilities like food, housing, medical care, education, social and environmental service, consumer goods, recreational opportunities, neighborhoods amenities and transport facilities." It is a basic fact that what is considered poverty level in one country or community may well be the height of well-being in another. Chambers (1997) describes absolute poverty as a condition of life so characterized by malnutrition, illiteracy, disease, squalid surrounding, high infant mortality, and low life expectancy as to be beneath any reasonable definition of human decency. Aluko (1975) further

explains absolute poverty as inability to guarantee physical human subsistence (expressed in terms of nutrition, clothing and housing) and, the non-attainment of a minimum level of conventional social and cultural existence. Aliyu (2003) explained absolute poverty to be "the condition where an individual or groups of people are unable to satisfy their basic requirements for human survival in terms of education, health, housing, feeding employment, transportation, etc."

2.1.3.2 Relative Poverty

According to Afolami (2004) relative poverty occurs when "people are poverty-stricken when their incomes, even if adequate for survival, fall radically behind that of the community average. They cannot have what the larger community regard as the minimum necessary for decency, and they cannot wholly escape therefore the judgment of the larger community that they are indecent. They are degraded, for in the literal sense, they live outside the grades or categories which the community regards as acceptable." Lending credence to the fact that poverty may be more of a relative concept, Aliyu (2003) stated that is a situation where an individual or group of people can be said to have access to his or their basic needs, but is comparatively poor among persons or the generality of the community. Relative poverty is income based- a condition of having fewer resources or less income than others within a society or country, or compared to worldwide averages. According to this view, relative is a state of inadequate command over resource or lack of access to resources for meeting the demands that are deemed normal by the norms of a given society.

2.1.3.3 Permanent or Transient Poverty

Poverty may be viewed from the dimension of permanency or transience. This dimension differentiates poverty based on time or duration on one hand, and distribution as to

widespread, individual or concentrated on the other hand. According to Aliyu (2003) several types of poverty may be distinguished depending on such factors as time or duration (long- or short-term or cyclical) if the poverty is widespread throughout a population, but the occurrence itself is of limited duration; and distribution (widespread, concentrated, and individual) if it involves relatively permanent insufficiency of means to secure basic needs. The condition may be so general as to describe the average level of life in a society or it may be concentrated in relatively large groups in an otherwise prosperous society.

2.1.3.4 Urban Poverty and Rural Poverty

Urban poverty relates to poverty in the urban centers. Indicators of urban poverty include the type and quality of place of habitation; the level of income; the nature of goods consumed; accessibility to basic services; accessibility to infrastructure; and the type of job prevalent in the urban areas. Satterthwaite (2001) describes urban poverty to exhibit eight major aspects. These are:

1. Inadequate income which gives rise to inadequate consumption of necessities including food and, often safe and sufficient water and often problems of indebtedness with debt repayments significantly reducing income available for necessities.
2. Inadequate unstable or risky asset base both material and non-material including educational attainment and housing for individuals, households or communities.
3. Inadequate shelter which is typically of poor quality, overcrowded and insecure.
4. Inadequate provision of public infrastructure comprising piped water, sanitation, drainage, roads, footpaths, and so on which increases health burden and often work burden.

5. Inadequate provision of basic services such as daycare centers, schools, vocational training centers, health-care clinics, emergency services units, public transport, communications and law enforcement.
6. Limited or no safety net to ensure that basic consumption can be maintained when income falls as well as to ensure access to shelter and health care when these can no longer be paid for.
7. Inadequate protection of poorer groups' rights through the operation of the law including laws and regulations regarding civil and political rights, occupational health and safety, pollution control, environmental health, protection from violence and other crimes, protection from discrimination and exploitation

On the other hand, rural poverty also relates to rural issues. Poverty can also be primary when it has to do with the inability of the income of an individual or household to cater for the basic needs required for physical efficiency while Secondary poverty is a result of mismanagement of income that could have otherwise been sufficient to meet basic needs.

Table 2.1 Urban Poverty Matrix

Dimension of Poverty	**Visible Causes or Contributing factors**	**Policy related causes**	**Impacts on other dimensions of poverty**
Income	1. Dependence on cash for purchases of essential goods and services. 2. Employment insecurity/casual work. 3. Unskilled wage labour/lack of qualifications for well-paid jobs. 4. Inability to hold a	1. Macroeconomic crises reduce real incomes. 2. Failure of public services, such as education, health, infrastructure, and transport, to serve the urban poor.	1. Inability to afford housing and land, resulting in underdevelopment of physical capital assets. 2. Inability to afford essential public services of adequate quality and quantity (for example, inadequate water supply can cause unhygienic living conditions and ill health) Pool human capital (for example, bad health and educational outcomes due to stress, food insecurity, and inability to afford education and health services)

	job due to bad health. 5. Lack of access to job opportunities (urban poor often have to trade off between the distance to a job and the cost of housing).		
Health	1. Overcrowded and unhygienic living conditions. 2. When housing and industrial functions are juxtaposed in cities, residential environments become prone to industrial and traffic pollution. 3. The poor in cities settle on marginal lands prone to environmental hazards such as landslides and floods. 4. Exposure to diseases due to poor quality air and water and lack of sanitation. 5. Injury and deaths arising from traffic. 6. Industrial occupational risks (for example, unsafe working conditions, especially for those in informal-sector jobs)	1. Bad policy frameworks and failure of public services such as environmental and health-related services (water and sewerage, solid waste disposal, drainage, vector control) to keep pace with population growth. 2. Poor traffic management and pedestrian facilities. 3. Lack of safety nets and social support systems for families and young people Inability to hold a job.	1. Inability to earn sufficient income 2. Reduced ability of children to learn due to illness (for example, lead poisoning) 3. Risk of injury and associated income shocks 4. Poor education outcomes
Education	1. Constrained access to education due to	1. Inability of public authorities to provide classrooms and	1. Inability to get a job. 2. Lack of constructive

	insufficient school capacity in rapidly growing cities. 2. Inability to afford school expenses. 3. Personal safety/security risks deterring school attendance	schools of adequate size. 2. Lack of safety nets to ensure ability to stay in school during economic hardship. 3. Insecure and unaffordable public transport.	activity for school-age youth, contributing to delinquency 3. Continued gender inequities
Security	1. Tenure insecurity. i. Land and housing in authorized areas are not affordable, so the poor typically build or rent on public or private property. Houses lack proper construction and tend to be in unsafe areas prone to natural hazards. 2. Personal insecurity. i. Drug/alcohol abuse and domestic violence. ii. Family breakdown and educed support for children. iii. Social diversity and visible income inequality in cities increase tensions and may provide the temptation to commit	1. Land policies do not make sufficient developed land available for the poor. 2. Urban development policies are not conducive to regularization of tenure or providing other forms of tenure security in some unauthorized settlements. 3. Inappropriate standards and codes make housing unaffordable. 4. Regulations result in costly and cumbersome procedures to get registered or to obtain occupancy permits. 5. Lack of access to credit. 6. Lack of employment opportunities, services, and assets (both communal and personal) produce areas within cities that are centres of crime and desolation. 7. Lack of safety net policies and programs	1. Evictions that cause loss of physical capital, damage social and informal networks for jobs and safety nets, and reduce sense of security. 2. Inability to use one's home as a source of income (for example, through renting a room or creating extra space for income-generating activities). 3. Diminished physical and mental health and low earnings. 4. Damage/loss to property and increased costs for protection and health care . 5. Depreciated social

Empowerment	1. Illegitimacy of residence and work Isolation of communities that disconnected from jobs and services 2. Insufficient channels of information for obtaining jobs, learning of legal rights to services, and so forth 3. Not having the rights and responsibilities of citizens	1. Regulatory and policy frameworks for service provision, housing and land, and income-generating activities make the settlements and/or occupations of the poor informal or illegal," thereby denying the poor the rights of other urban citizens 2. Oppressive bureaucracy and corruption 3. Official or unofficial discrimination	1. Lack of access to urban services 2. Sense of isolation and powerlessness 3. Violence 4. Inefficient use of personal time and money to seek alternative forms of redress (for example, payment of bribes)

Sources: Urban Poverty in Poverty Reduction Strategy (2000).

2.1.4 Perspective of Poverty

2.1.4.1 Income Perspective

A person is poor if his income level is below defined poverty line. Many countries have adopted income poverty lines to monitor progress in reducing poverty incidence. The cut-off poverty line is defined in terms of having enough income for specific amount of food.

2.1.4.2 Basic Need Perspective

Poverty is deprivation of material requirement for minimally acceptable fulfillment of human needs, including food. This concept of deprivation goes well beyond the private income. It includes the need for basic health and education and essential service that have to be provided by the community to prevent people from falling into poverty. It also recognizes the need for employment and participation.

2.1.4.3 Social Exclusion Perspective

This came into the literature to analyze the condition of those condition of those who are not necessarily income poor, but who are kept out of the main stream of society even if not income poor. The inadequacy of traditional definition of poverty, based on income and consumption was widely acknowledge to explain these new concerns.

2.1.5 Urban Poverty Reduction Measures

Urban poverty reduction aims to provide the necessary underpinnings to growth by ensuring access to essential factors of production, increasing productivity of the poor, making markets work effectively for the poor and promoting good and effective governance (UNCHS 1998). It is important to distinguish between poverty alleviation and poverty reduction. The former seeks to provide immediate palliatives, in the short term, while reduction is about systematic approaches which eventually lead to the eradication of poverty. Poverty can be attacked at three (3) levels, macro, meso and micro. The level of intervention usually determines the options and scale for poverty intervention programmes. Generally, poverty reduction at national level is made up of macro- economic framework and general policies, while at the micro level the measures are usually contain physical intervention in addition to economic and social programmes.

The challenge with respect to the implementation of urban poverty-reduction strategies is the level of focus of such strategies. From a human settlements perspective, the local level is very important for implementing concrete actions necessary to reduce poverty. As the definition of poverty has evolved, strategies to reduce poverty have also expanded. Since urban poverty is recognized to be not just lack of income but includes all aspects the aspects of deprivation that go with adequate income such as improving housing, health, transport and services are part of

poverty reduction (Satterthwaite 2001). Table 2 below gives options for the alleviation of poverty at various levels.

Table 2.2 Different Aspects of Urban Poverty Alleviation

1. INCREASING INCOME AND/OR ASSETS	
A job through employment creation Credit for small-scale or informal enterprise*	Where successful, these bring new jobs and/or enhanced incomes, although external support must understand local constraints. There may be consider-able potential for linking employment creation for low-income groups with pub-lie works to improve water supply, provision for sanitation and drainage, improved roads etc.
Education, literacy and vocational training	In general, these should increase income-earning capacity as well as providing other advantages. Vocational training must teach useful skills. In many countries, biases against women in education and vocational training must be ad-dressed. New approaches include environmental education by and with children in East Africa and schools for street children that understand their priorities and constraints. The barriers to education for low-income households caused by the introduction of school fees or their increase or the increase m other education costs (for instance of school Uniforms or examination fees) have to be addressed
Providing squatters with legal tenure	Increased security of tenure for "owner-occupiers" in illegal settlements reduce risk of eviction, increase the value of the asset and increases the possibility of obtaining credit.
Emergency credit*	The ready availability of emergency credit can greatly reduce the vulnerability of low-income groups to economic shocks .
2. UPHOLDING HUMAN RIGHTS	
Access to justice within the judicial system	This includes legal systems that protect citizens from forced eviction . This also includes public programmes to reduce crime and violence within low-income settlements and community programmes to halt the abuse of women and children within families. It is also important to establish the right of low-income urban dwellers to land for cultivation and the need to halt the harassment of women hawkers.
3. IMPROVING HOUSING AND BASIC SERVICES	
Tenure of housing*	As well as the advantage noted above in terms of value of asset, secure tenure generally promotes household investment in improving the house and more capacity to negotiate with local authorities for improved services.
Improved water, sanitation, drainage and garbage collection*	If adequately provided, this removes a tremendous health burden and also considerably reduces the time needed for domestic tasks. This brings particular advantages to the person in the household responsible for collecting water and managing household wastes - usually women. It is also important to reduce the vulnerability of many low-income settlements to floods.

Basic health care	If readily available, this greatly reduces the economic and health costs of illness and injury. There are particular advantages for the person in the household who takes care of those who are sick or injured (usually women).
Housing finance*	Housing credit available to low-income households who want to build, extend or buy their own home could afford them better quality housing.
Transport	Cheap and efficient public transport can greatly reduce the disadvantages for low-income households of living in peripheral locations and, if city-wide, could also help reduce the price of housing.
*: The items marked with an asterisk can be used to strengthen community organization among low-income groups and directly or indirectly help strengthen political representation.	

Source: Environment and Urbanization (1995) volume 7 No.2 pages 6 and 7

2.1.6 City Poverty Assessment

City Poverty Assessment is a comprehensive study of the incidence of poverty within a city. It is a planning tool useful in addressing the challenges of poverty. It has many uses some of which include:

1. It provides data for analyzing poverty conditions of the various segments of the population. This data can be updated and compared over time to measure progress.
2. It provides an input into the city planning process such as formulation of City Development Strategy, Local Economic Development Plans and Physical Development Plans.
3. It provides information for the evaluation of city policies, programmes and projects, especially their impact on the urban poor.
4. It can be used to monitor and evaluate the implementation of various poverty policies and programmes in the city and their effectiveness.
5. It is a management tool for city planning.

2.1.6.1 Components of City Poverty Assessment

City Poverty Assessment has the following components, which are summarized below:

1. **Data collection and Analysis**

This is the stage of gathering information on poverty in the city, analyzing and presenting it. It is important to ensure that information collection exercise is participatory and participatory assessment methods are used to understand the issues from the perspective of the poor themselves. The information to be collected should generally answer the following questions-who are the poor and what are their characteristics? Where do they live? How do they earn their living? How do they access public services? What are the impact of anti poverty programmes and government spending on the poor? This information will be gathered together in a coherent and logical sequence as the city poverty profile.

2. **Preparation of a city poverty profile.**

The City Poverty Profile contains existing situation with regards to poverty in the city. It is the document that policy makers, community organizations and all other stakeholders will use to establish the nature and extent of poverty in the city and to identify appropriate responses. It also provides a baseline from which changes in policies, investments are measured. As conditions and quality of poverty are not static, a good city poverty profile should serve as a dynamic starting point for better understanding poverty problems and appropriate responses.

3. **City Poverty Programmes**

This is the stage of formulation of policies, strategies and projects to address various forms of poverty within the city. This is usually carried out in participatory manner, through a consultative process involving the poor. The focus of the programmes is usually on specific policies and actions that have direct impact on improving the living standards of the poor and removing the causes of poverty in the city.

4. Monitoring and Evaluation

Monitoring and Evaluation of agreed poverty programmes and adjusting where and when necessary is very important for sustainable poverty reduction. In order to do this successfully, there is the need to establish indicators, appropriate to the city, to measure the impact of the agreed poverty programmes. Indicators cover a variety of areas some of which are grouped as follows:

1. Income, Consumption Indicators: These indicators generally measure income and consumption and the rate of deprivation. The indicators include: poverty rate, extreme poverty rate, poverty gap, income distribution, docile dispersion ratio.
2. Outcome Indicators: These measure specific health aspect of the population because poverty or deprivation affects health status. The indicators are: malnutrition, life expectancy, mortality rates, incidence of specific diseases, literacy rate, years of schooling etc.
3. Access Indicators: This indicator gives the level of access to services by a given population. The low level of access to these services is a good indicator of poverty. The indicators are: water, sanitation, electricity, schooling, health centers, transport and social programs.
4. Non-Income Deprivation Indicators: This gives the level of deprivation of certain classes of people in the city. These deprivations usually lead to inequality and social tension. The indicators are: unemployment, violence rate, child labour, street children, homeless, discrimination.

2.1.7 Poverty situation in Nigeria

Nigeria is blessed with abundant resources. Ironically, the citizens are hungry and poor in the abundance of plenty. The UNDP-HDI (2006) has classified the country as 141 poorest nations on human development index. In its report, Nigeria is considered one of the 20th poorest countries in the world with 70% of the population classified as poor and 54.4% living in absolute poverty. Available evidence shows that poverty has been a serious problem confronting the Nigerian nation since independence. Nigeria instead of advancing has lately degenerated into one of the poorest countries of the world. In fact, more and more people are becoming poorer every day. In 1960, the poverty level in the country was about 15% and by 1980 it reached to 28.1%. In 1985, the poverty level was 46.3 but dropped to 42.7% in 1992. Perhaps, the drop may not be unconnected to the coming elections slated to hold in 1993. Nonetheless, with the termination of the democratic processes by the military government, the poverty level rose to 43.6% in 1995. A year after, about 65% of the population was below poverty line, that is, about 67.1 million Nigerians. In the 1999 and 2000 UN Development Report, Nigeria had degenerated further as 87% of the population was below poverty line and rated154 on the world's marginal poverty index out of 172 countries.

Poverty in Nigeria has been observed to have geographical perspective. According to the Nigeria's Draft Report on Millennium Development Goals, the Northern part of the country accounted for the higher incidence of poverty which largely predominated in the rural area. Specifically, the report showed that the rate of poverty was as high as 84% in states like Zamfara, Sokoto, Gombe and Bauchi during the period 1980 - 2004. In the Southern part, poverty had increased from 1980 to 1996 but dropped in 2004, apart from the South-south zone that dropped in 1992. In fact, all states except Bayelsa had more than half of their population in poverty circle. Comparatively, while poverty showed as high as 72.2% in the

North-east, it has the lowest in the South-east with 26.7%. This confirmed the findings by the World Bank study in Nigeria which showed that there were differences between the North and South with more concentration of the poor in the Northern zone. During the period 1980 to 2004, the incidence of urban poverty also has been on the increase, an indication that poverty is not only seen in the rural areas but also co-existed in urban cities of the country. In 1980, poverty rose from 28.3 to 51.4% in 1985 but declined to 46.0% before it rose again to 69.3% in 1996 and fell to 63.3% in 2004 (Ekpu, 2004).

It was no surprise therefore that about 54.4% of the nation's citizens go to bed hungry every night. In the same picture of gloom, over 5 million Nigerian youths are estimated to be unemployed. In fact, in the heat of the ongoing economic depression, many workers were retrenched in both the public and private sectors. In the absence of any national security system to cater for jobless persons, people resort to crime. In similar vein, over 7 million primary age school children are out of school. More pathetic is the disclosure that 201 out of 1000 Nigerian children stand the risk of dying before the age of 5. Women, of course are not spared of the unsettling development as 800 out of 100,000 of their folks are estimated to lose their life during child birth.

2.18 Approaches in assessment of poverty in Nigeria

Poverty can be assess using the head count ratio which is based on the ratio or percentage of the number of individual or household whose income are not equal to the poverty line to the total number of individuals or households (Bardhan, 1973; Ahluwalia 1976; Ginneken 1980). Another method of assessing intensity of poverty is the "income-gap" ratio. Here the deviation of the poor's incomes from the poverty line is average and divided by the poverty line or expressed as its percentage (World Bank, 1980).

Van de Walle (1990) carried a study on poverty alleviation in Nigeria and suggested that the satisfaction of basic needs directly alleviate some of the most severe consequences of poverty. Also, contended that healthy, well-nourished and educated individuals obviously have a higher standard of living than sick, hungry and ignorant ones. This is because the former are more productive and better able to respond to new opportunities. Therefore, suggested investment in human capital and involvement of the poor in the growth process.

Ogwumike, F and Ekpenyong, D (1995) used the core basic needs approach in Nigeria. The work examined the utility of poverty measure that takes into account the basic needs of life based on Nigerian scene. Using data from a sample survey of households conducted in Borno, Imo and Oyo States between October 1984 and January 1985, and derived minimum levels for such basic needs item as food (759.5 kilo cal/week and 2533.3 gm/week protein), shelter (N4.66 a month per person), education (2.09/month/per person) in Nigeria; derived a poverty line of N 47.44 per person per month for Nigeria based on food and non-food needs. The food component constitutes about 80 percent of total expenditure and calculated the extent of poverty (those with income less than the poverty line N47.44) to be 57.14 percent of the sampled households. Then concludes that a greater proportion of the population may continue to be deprived of their needs unless radical poverty eradication programmes are instituted in Nigeria.

Echebiri (1997) carried out a study on the structure of rural income inequality and poverty in the Southeastern Nigeria. In the study, household data were collected from sixteen villages in Abia, Anambra, Enugu and Imo States for the period of November 1984 and December 1985. A total of one hundred and fifty five (155) households were surveyed. Households were categorized into bottom, medium and top income groups to capture differences in income levels. The analyses showed that household's income is best estimated using monthly

expenditure and repeated cost-route visit techniques. Income was generally low in study areas and the distribution was not particularly skewed. Four poverty line criteria were used to estimate the incidence of poverty: Minimum Calorie requirement, food share of total expenditure, N395.41 per capita per month at 1995 prices (World Bank 1995) and N1500 per capita per annum at 1996/97 prices. The analysis discovered to relate intimately with Agro ecology (a major occupation) and urban inference as key correlates of household income. Food dominates household expenditure comprising about 69 percent, 65 percent and 54 percent for bottom, medium and top income groups respectively.

Olaniyan (2000) also conducted a household's survey in Ibadan between 1970 and 1971. Essentially the study was conducted to increase their understanding of food consumption patterns in an urban area (Ibadan) of Nigeria and to present concrete solution to food and poverty problems in large urban areas. The survey covered three areas, University of Ibadan senior staff quarters, Abadina community and Ojaogbo to represent the high, middle and low-income areas respectively. The households covering less than N60 per month were classified as low-income households, those earning at least N60 but less than N200 per month were classified as middle income earning households while those earning N200 and above per month were classified as high-income households. From the analysis carried out, it was found that about 62 percent of the aggregate were expended on food. The percentage dropped to about 39 percent for the middle-income groups and further declined to about 16 percent for the high-income group. They also found that the high-income group saved about 11 percent of their disposable income, while the low-income group saved only 6 percent. The study also disclosed that the proportion of income that was spent on non-food items increased with income. In concluding the analysis, it was found that other factors such as the size, age, occupation and other demographic characteristics affect or inference poverty.

From the above strand of literature, it is becoming apparent that poverty has long been in existence and its incidence has been increasing over the years in Nigeria. More so, it has been observed that poverty is not limited only to the rural areas but existence of poverty in urban areas has also been on the verge of increase. Therefore, there is the need to lay emphasis on other indicators of poverty like insecurity, poor housing, inadequate health and educational facilities which happens to be the gap created by the literature. This motivated the researcher to become interested to evaluate National Poverty Eradication Programme in the metropolitan area of Kaduna State.

2.2 REVIEW OF PROGRAMMES ON POVERTY ALLEVIATION IN NIGERIA

In Nigeria, successive governments have attempted to tackle the problem of poverty through various programmes over the years having identified poverty as the main obstacle to development in the country. In a bid to tackle this impediment the Nigerian government embarked on the implementation of programmes. In this review, only poverty alleviation programmes introduced by the government of Nigeria between 1986 and 2000 are analyzed. The poverty alleviation programmes during this period have been treated under some of the nation‘s key sectors namely employment, health, finance, education, transport and housing.

2.2.1 EMPLOYMENT

In this section reviews the activities of the National Directorate of Employment, the Better Life Programme/Family Support Programme and Family Economic Advancement Programme.

2.2.1.1 National Directorate of Employment (N.D.E)

The directorate was established in 1986 with the objectives of designing and implementing programmes to combat mass unemployment, articulating policies to develop work programmes with labour intensive potentials; obtaining and maintaining a data bank on employment and vacancies in the country so as to act as a clearing house to link job seekers with vacancies in collaboration with other government agencies (Ogwumike, 2001). The directorate has four (4) main programmes and do not only create jobs but also enhance productivity and income earning potentials of youths and other beneficiaries. These programmes are: vocational skill development (VSD), special public works (SPW), small-scale enterprises (SSE) and agricultural employment.

On the directorate‘s achievements, Ogwumike (2001) observed that over 766,783 individuals were trained in the open apprenticeship scheme between 1987and 1998; more than 106,854 persons benefited from the resettlement scheme as at 1996; the school on wheels scheme had engaged 15,317 unemployed youths as at 1994; the waste to wealth scheme benefited 6,394 youths as at 1994; and the special public works programme created jobs for more than 154,910 unemployed persons between 1987 and 1994. In addition, the small scale enterprises programme had provided loans to about 2,335 persons as at 1994.

The programme has been constrained by inadequate funding, shortage of staff, inadequate vehicles and equipment for project monitoring, loans coordination and recovery activities. Thus, the issue of sustainability has remained uncertain as the directorate is finding it difficult to cope with the needs of the increasing number of applicants in the face of inadequate funding (CBN 1999). However, the fact that many Nigerians have benefited from the directorate cannot be denied though it has not been able to evolve a mechanism for self-sustenance.

2.2.1.2 Better Life Programme (BLP)/Family Support Programme(FSP)

Established in 1987 and 1994 respectively, these programmes organized cooperative societies for women to increase their access to credit, enhance their productivity and income earning potentials. Both programmes were said to have shown varied levels of success. In this direction, NPC (1994) observed that between 1987 and 1990, 150 women cooperatives were reached by the Better Life Programme in each state and by 1992, the number increased to 9,044. In addition, the BLP trained 1,444 traditional birth attendants between 1990 and 1992.

Their activities do not yield enough to raise them out of poverty as they lack the capital, technology and management skills as well as access to credit and markets that could aid in expanding and improving their productivity and income. As a result, the Better Life Programme and the Family Support Programme established in 1987 and 1994 respectively organized cooperative societies for women to increase their access to credit, enhance their productivity and income earning potentials. Both programmes were said to have shown varied levels of success.

Though resources were disbursed constantly, BLP and FSP overstretched themselves by engaging in almost every activity in the economy ranging from agriculture through infrastructural provision to employment generation, day care, nursery schools, mobile clinics as well as granting scholarships. This has tended to cast doubt on their sustainability. In addition, these programmes were faulted for their absence of targeting mechanisms, inadequate monitoring and coordination. Despite the huge funding of the programme, their projects were not only located in urban and semi-urban towns but they were not what the rural poor were yearning for. Thus the poor could not benefit from such projects. Rather, the beneficiaries were an insignificant number of the urban population, Alanana (2006).

2.2.1.3 Family Economic Advancement Programme (FEAP)

The Family Economic Advancement Programme which was seen as an off-shoot of FSP was introduced in 1997 as an economic project designed for the poor and the needy. It was meant to empower locally based producers of goods and services as well as potential entrepreneurs in the cottage industries. Thus, it was specifically aimed at facilitating the setting up of productive cottage enterprises by communities/cooperatives that were to use locally fabricated equipment (Central Bank of Nigeria and World Bank 1999). The programme received a grant of N4.1 billion and N3.3 billion in the 1997 and 1998 budgets respectively. Its implementation did not take off until June 1998 with the disbursement of N250 million to successful applicants (Central Bank of Nigeria and World Bank 1999). The programme was merged with the Nigerian Agricultural Cooperative Bank in 1999 barely two years after inception and thus its impact is nothing to mention. However, it would have faced the same problems as BLP/FSP, all things being equal

2.2.2 HEALTH

The National Planning Commission (1994) identified two health programmes launched by the government between 1987 and 2000 namely Primary Health Care and the Guinea worm Eradication Programme

2.2.2.1 Primary Health Care

The Primary Health Care Programme was launched in 1987 with the aim of achieving a level of health that could enable Nigerians attain a socially and economically productive life by the year 2000. This was to be achieved by making health facilities accessible to individuals and communities through their involvement and at affordable cost with emphasis on promotive, preventive and protective measures that would be integrated with treatment and rehabilitation

(NPC 1994). Though reports on various components of the programme indicate improvements since its inception, CBN (1998) record that the level of infant and children immunization coverage dropped from 33 percent in 1990 to 28 percent in 1995. In addition, Onibokun and Kumuyi (1996) argued that UNICEF has observed that Nigeria had one of the worst child survival rates in the world as at 1996 because an average of 191 children under the age of 5 years died for every 1,000 births in the country. The poor performance of the programme and the worsening health conditions of the poor in the country are blamed on inadequate funding which has resulted in inadequacy of drugs, inadequate transport network, and inadequate trained manpower. Thus, it is clear that this programme has not been able to adequately provide health facilities to the poor.

2.2.2.2 Guinea Worm Eradication Programme

This programme which was launched in 1988 aimed at eradicating guinea worm in Nigeria by the year 2000 by improving health through promoting changes in attitudes, knowledge and practices relating to use of water, excreta disposal and general hygiene. According to NPC (1994), as a result of training village health workers, and nation-wide education of endemic villages as well as the supply of endemic villages with filters, potable water, the number of reported cases of guinea worm decreased from 653,620 in 1988 to 221,682 representing 72 percent decline in 1992 while the number of endemic villages reduced from 5,879 in 1988 to 4,576 in 1992. One fact that remains uncontestable is that almost all endemic areas are rural areas whose literacy level is very low. This low level of literacy has hindered creation of effective awareness which can help in eradicating the disease. Also, absence of potable water in these endemic areas has made it almost impossible to eradicate guinea worm.

2.2.3 FINANCE

2.2.3.1 People's Bank of Nigeria (PBN)

The bank was established in 1989 to provide access to credit for the poor who before then could not have access to credit facilities of conventional banks due to non-availability of collaterals. Though the bank has been merged with the Nigerian Agricultural Cooperative Bank (NACB), it was constrained by poor staffing; high cost of training, inadequate transport and infrastructural facilities and high rate of default on loans and other loan recovery problems. In the words of Onibokun and Kumuyi (1996), although the bank was not designed to benefit only the urban poor, its resources and services were biased towards the urban population. This suggests that majority of the poor who are found in rural areas hardly had access to the bank's credit facilities.

2.2.3.2 Community Banks: The Community Bank Scheme was established in 1990 to address the peculiar but significant needs of particular communities in terms of catering for the credit and savings needs of the small scale producers who have been neglected by the orthodox banks. Community Banks have been designed to ensure the development of local communities by involving the people in harnessing the economic potentials existing in such communities (NPC 1994, CBN 1998). The National Planning Commission (1994) has it that by 1992, 288 community banks were fully licensed to practice banking. Also, by 1992, about 2000 clerks, cashiers, managers and credit officers had been trained by the National Board for Community Banks (NBCB).

The Scheme has been faced with the problems of funding, acceptability and understanding of the scheme by the public, the dearth of staff, and clearing of cheques. It is important to note

that these problems and misappropriation of funds by unemployed youths who found themselves working in these banks have ruined some of the banks to closure.

2.2.3.3 The National Economic Reconstruction Fund (NERFUND)

The Fund was established in 1989 to complement the efforts of the Nigerian Industrial Development Bank and the Nigeria Bank for Commerce and Industry by providing long-term loans at concessionary interest rates to industrialists who are interested in promoting small and medium scale projects. Specifically, the objectives of the fund include: - correcting inadequacies in the provision of long-term financing to small and medium scale industrial enterprises especially those in the manufacturing and agro-allied enterprises as well as ancillary services; providing medium to long-term loans to participating commercial and merchant banks for on-lending to small and medium scale enterprises for promoting and acceleration of productive activities of such enterprises; - facilitating the provision of loans with 5-10 years maturity including a grace period of 1-3 years depending on the nature of the enterprise or project; - providing such loans either in naira and/or foreign currencies according to the sources of fund available and the requirement of capable enterprises (NPC 1994).

Commenting on the impact of these institutions on the poor, CBN (1998) opined that they have failed to put more income, wealth and more credit into the hands of those who really need them. Rather, low pay has continued to characterize the economy leading to mass poverty (including the creation of the new poor-the middle class who have been relegated to the lower half of the income ladder). The fact therefore remains that the fund has not had so much impact. This has been blamed (often) on its operational procedure that entails channeling the funds through commercial and merchant banks.

2.2.4 EDUCATION

According to CBN and World Bank (1999), education is crucial in providing skills and abilities which could enable households to secure productive and well-paying jobs. Lack of education deprives the households' access to gainful and well paid employment. Education is necessary if other poverty alleviation programmes are to succeed as creation of awareness can only be effective with proper education.

2.2.4.1 Nomadic Education Programme.

This programme which started under the National Advisory Committee on Nomadic Education in 1986 culminated into Nomadic Education Programme in 1989 with the aim of integrating the nomads into national life as Nigerians. Thus, the programme has been planned to provide the nomads with relevant education to enable them to be literate and use skills acquired to enhance their standard of living and to contribute to the development of the nation (NPC 1994).

As recorded (NPC 1994), by 1992, 12 nomadic schools were established in six states, 89 nomads were trained on animal health to provide animal health services, and 7 children of nomadic origin had been given university education. According to Onibokun and Kumuyi (1996), despite the fact that between 1990 and 1993 school enrollment rates increased from 76.4% to 93.6% and 59.1 % to 74.7% for boys and girls respectively, actual school attendance for the period declined. This is because about 45% of children enrolled in schools did not complete their primary education with majority of them being children of the poor. On functional literacy, Okunribido, et al (1996) observed that less than 60 percent of the country's adult population can read and write in any language.

2.2.4.2 Universal Basic Education (UBE)

The U.B.E which was launched in 1999 is aimed at providing both intellectual and non-intellectual competencies to all Nigerians for learning or trade, as the case may be. According to Yawe (2000), with its basic components of nine years of schooling (primary and junior secondary), nomadic education as well as out of school literacy and non-formal education for children, youths and adults, it is intended to achieve the following objectives:

- developing in the citizens a strong consciousness for education and commitment to its vigorous promotion;
- providing free universal basic education to every Nigerian child
- of school going age;
- reducing drastically through improved relevance, quality and efficiency the incidence of drop-outs from the formal school system;
- catering for young drop-outs and other out-of- school children/ adolescents, with the aid of complementary approach to the provision and promotion of basic education;
- Ensuring acquisition of appropriate levels of literacy, numeracy, manipulative, communicative and life skills as well as the ethical moral and civic values needed for laying solid foundation for lifelong learning. Though these objectives sound quite laudable like those of other programmes, the programme may not be sustained due to problems of inadequate infrastructure, inadequate relevant manpower and inadequate funding which characterize the Nigerian economy.

2.2.5 TRANSPORT

In a bid to save the nation‘s transport system from imminent collapse, and reduce the transportation problem faced by the poor especially in the urban areas, the National Urban Mass Transit Programme (NUMTP) was established in 1988. The programme‘s objectives included: - arresting the increasing gaps between the supply and demand for public transport system; - offering credible basis for modernizing the national urban transit system; - promoting technology in the transport sector; - generating employment opportunities (NPC 1994). Data from NPC (1994) revealed that between 1988 and 1992, the programme had contributed over 2000 buses into the public transport system. Also, its loan scheme provided 140 buses to the National Union of Road Transport Workers (NURTW), the Association of Senior Staff of Banks, Insurance and Financial Institutions and the Nigeria Labour Congress. With the launching of a special scheme for the private sector in 1992, not less than 1,250 26seater buses were acquired and given to private sector operators as soft loans. Also, in the area of water transport, 18 old ferries were rehabilitated while 4 new ones were constructed for coastal areas.

The impact of NUMTP has been noticeable in the expansion of the scope of public transport services available with relative stability in transport fare in most state capitals as well as intra and inter-state routes. Moreover, the programme has been able to provide employment opportunities. However since majority of the poor live in rural areas, its positive impact on the life of the poor has been generally insignificant as they are rarely seen on rural roads.

2.2.6 HOUSING

The National Policy on Housing which was launched in 1986 was meant to achieve housing for every Nigerian by the year 2000. The main objectives of this policy were:

- increasing the supply of land for residential development by all income groups;
- promoting orderly development of human settlements with corresponding essential facilities such as roads, water, electricity, commerce, recreation, health and education;
- Establishing models that states, local government councils as well as private individual developers could emulate (NPC 1994).

Though a total of 10,474 plots were said to have been allocated, many former owners of these plots are yet to be compensated. Majority of these former owners are poor people who have not only lost possession of their farmlands but cannot afford the cost of occupying houses built on their plots by the housing scheme. There is no evidence to show that the low income group has benefited from this policy. Thus, this policy has only favored the rich at the detriment of the poor.

2.2.7 PETROLEUM (SPECIAL) TRUST FUND (P.T.F)

The PTF was established by Decree 25 of 1994 to utilize the proceeds from increase in the prices of petroleum products to complete all government abandoned projects as well as rehabilitate the nation‘s decaying social infrastructure. Prior to its scrapping, the fund had executed projects in the areas of roads and transportation, health, education, water supply, food supply, and security (CBN and World Bank 1999). Specifically, Aliyu (1998) opined that the fund had embarked on the rehabilitation of 25,000 km roads in the country, a number of sports infrastructural facilities, the venue of the 7th African Trade Fair in Kaduna and the closed pharmaceutical production companies. It also supplied drugs and vaccines to many hospitals and assisted every state and the federal government in water supply projects and in the provision of textbooks and educational materials in many schools.

Though the fund impacted considerably on several sectors of the economy, such impact has been felt more in the urban areas than in rural areas. Hence, the rural poor whose infrastructure need more attention to alleviate their sufferings and ease the transportation of their produce to domestic and international markets never felt the impact of PTF.

2.2.8 THE POVERTY ALLEVIATION PROGRAMME (PAP)

Poverty Alleviation Programme (PAP) was introduced in 2000 to urgently create a menial based 200,000 jobs. The guidelines for the programme outlined the objectives of the programme to include:

- setting in motion effective economic empowerment of the people in urban, sub-urban and rural communities;
- stimulating economic growth through engagement of semi- skilled and unskilled labour in productive activities;
- reduction of social vices and tension in the society by employing idle hands from the streets;
- engaging the unemployed in direct activities so as to deflate the economy;
- improving the environment/arresting environmental degradation;
- Discouraging rural - urban migration;
- Ensuring that participants benefit directly from the fund.

In order to achieve these objectives, direct jobs were to be created through some labour-intensive activities. Areas slated for these activities were highways, environmental sanitation, forestation, hospitals, schools and other public places, public utilities and facilities as well as construction of low cost houses, and assistance in food production. Though the programme was an ad-hoc one pending the introduction of a more sustainable one, it provided jobs to

214,367 people with a monthly stipend of N3,500 per person. The programme was criticized on the ground that stemming the high level of poverty and rising unemployment requires better action than mere paying of stipends to beneficiaries. Worse still, this stipend approach was hijacked by some privileged members of the society who confiscated the fund and denied the intended beneficiaries access to such fund.

Just after about four months of implementation of the PAP 2000, the public plainly criticized it such that the government had to institute a panel to review it. The panel had to recommend its discontinuation in the way it was after the 12 month first phase. Part of the problems identified with the programme included over centralization, unsustainable design, uncoordinated management, over-politicization, irregular payment, lack of monitoring logistics and high-level and low-level corruption.

Table 2.3: Some Programmes involved in Previous Interventions

PRGRAMMES	**DATE**	**MANDATE**	**CONSTRAINTS**	**LESSON LEARNT**
National Directorate of Employment (NDE)	1986	Promotion of skill acquisition, Self employment and Labour intensive work schemes.	1. Lack of funds and complementarities with microfinance and other poverty alleviation institutions.	1. Low level of funding has led to inadequate coverage of target groups 2. There is a need to coordinate the activities of poverty alleviation Institutions to encourage complementarities and networking.
Nigerian Agricultural Cooperative Bank (NACB)	1972	Provision of credit for the production, processing and marketing of Agric. produces.	1. Lack of access to customer's deposits. 2. Unstable exchange rate leading to inability to meet up with foreign loan repayment obligations. 3. Political interference leading to overstaffing, inadequate professional capacity and overstretching of resources. 4. It was not specifically targeted at the poor	1. Customer's savings are an important source of funding for development finance institutions (DFIs). 2. Exclusive public sector ownership of Development Finance Institutions is inadvisable. 3. For poverty alleviation, effective targeting of the poor is necessary.

Peoples Bank of Nigeria (PBN)	1989	Charged with responsibility of extending credit to under-privileged Nigerians who could not ordinarily access such loans from the orthodox banking system.	1. Inadequate funding 2. High administrative costs. 3. Unsustainable without government funding.	It has been more effective than Commercial Banks in targeting the poor. Need to incorporate Sustainability considerations in design of micro-finance delivery Institutions.
National Board for Community Banks (NBCB)	1991	To facilitate the setting up of Community Banks, supervise their functions and provide capacity development to them	1. Lack of clearing house for Community Banks. 2. Non-issuance of final operational licenses to deserving Community Banks 3. Inadequate professional staff and technical capacity.	1. Need for an effective regulatory Framework for micro-finance delivery institution. 2. Need for capacity building for practitioners of micro-finance.
National Economic Reconstruction Fund (NERFUND)	1989	To correct any observed inadequacies in the provision of medium to long term financing to small and medium scale industrial enterprises.	1. Unstable value of the Naira. 2. Commercial and Merchant Banks are showing lack of interest in brokering new loans on behalf of customers.	1. Mandate similar to NBCI, which existed longer. 2. Need for coordinating of activities to avoid duplicating functions and to identify appropriate areas of government intervention.
Family Economic Advancement Programme (FEAP)	1997	Provision of access to credit for micro entrepreneurs at grassroots level, encouragement of job creation, local raw materials utilization and development of indigenous technology.	1. Wide-scope of activities. 2. Taking on of functions that were already being performed by other institutions.	There is need for coordination of activities among poverty alleviation institutions, to avoid inter institutional rivalry and Dissipation of government resources.
Directorate of Foods, Road and Rural Infrastructure DFRRI)	1986	To coordinate and streamline all rural development activities in the country and accelerate the pace of integrated rural Development.	1. Adequate arrangement was not made for the maintenance and sustenance of the facilities provided. 2. Wide-scope of activities leading to thin spread on the ground. 3. DFRRI projects were designed and packaged as gifts from the government to the people.	1. It carried out a country-wide survey in which it extensively identified and recorded the facilities established in each local government. This should be preserved for future projects. 2. Identification of ownership by communities and other target beneficiaries of rural development programmes as a condition for sustainability.

Source: Main Report of the Technical Committee on the Poverty Alleviation Programmes in Nigeria (2000)

2.2.9 THE POVERTY REDUCTION STRATEGY PAPER (PRSP)

This is a position paper introduced by the World Bank that is a development plan borne out of collaborative efforts of a broad range of stakeholders' poverty alleviation. It is normally designed and implemented through the participation of all involved in one way or the other in poverty and its related issues. In the case of Nigeria, such development plan should be conceived, designed and implemented by such stakeholders as Federal, State, Local Governments, Private Sectors, Civil Society Organizations and Communities. According to Aliyu (2003), "it is a development plan that emphasizes:

i. Open-ended participation by a broad range of stakeholders, in the design and implementation of the country antipoverty strategies and programmes.
ii. Country owed by people and Government;
iii. Internally driven process by the citizenry and public policy authorities;
iv. Focusing on outcomes or outputs rather than inputs;
v. It strictly adheres to the principles of prioritization;
vi. Casting antipoverty strategies and programmes within a medium to long term framework
vii. Focus on 'bottom-up' approaches.

Unfortunately in Nigeria such a position development plan has not been made. Efforts made at developing one has been confronted with serious fundamental problems. Aliyu (2003) vividly captured the situation and problems encountered in the development of PRSP in the following perspectives: "in Nigeria, we are currently having problems in producing PRSP simply for the following reasons:

i. Operate a three-tier Federal system of Governance. Each tier of Government has constitutional powers to implement its desired development projects and programmes.

There are currently no existing structures to ensure proper and effective complementation of these activities by the three tiers of Government.

ii. The Federal Government should not assume that it can alone produce the PRSP for Nigeria. The States and Local Governments should be allowed to produce their PRSPs, which will be integrated into one PRSP for the Nation

iii. The PRSP is a medium and long-term development plan for which we hardly have respect in this country. Whenever there are changes in Government, the new administration always changes focus and direction.

2.2.10 Constraints to Effectiveness of Poverty Alleviation Programmes in Nigeria

Although analyzing each of the Poverty Reduction Strategies in Nigeria looks ideal, such exercise has been done by several studies and they seem to agree substantially on the reasons for the failure of the numerous poverty intervention measures, Aliyu (2003). Some of the problems are:

1. Inappropriate programme design reflecting lack of involvement of beneficiaries in the formulation and implementation of programmes. Consequently, beneficiaries were not motivated to identify themselves sufficiently with the successful implementation of the programmes.
2. Political and policy instability have resulted in frequent policy changes and inconsistent implementation which in turn have prevented continuous progress.
3. Inadequate coordination of the various programmes has resulted in each institution carrying out its own activities with resultant duplication of effort and inefficient use of limited resources. Overlapping functions ultimately led to institutional rivalry and conflicts.

4. Lack of accountability and transparency thereby making the programmes to serve as conduit pipes for draining national resources. Severe budgetary, management and governance problems have afflicted most of the programmes, resulting in facilities not being completed, broken down and abandoned, unstaffed and equipped.
5. Absence of agreed poverty reduction agenda that can be used by all concerned – Federal Government, State Governments, Local Governments. NGOs and the International Donor Community.
6. Absence of agreed poverty reduction agenda that can be used by all concerned – Federal Government, State Governments, Local Governments. NGOs and the International Donor Community.

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

As it has earlier been pointed out, poverty is a multidimensional phenomenon that must be attacked with a multidirectional and integrative approach. However, the approaches had been

so unidirectional that little achievements made in one direction, if any, are usually battered by problems emanating from other dimensions. (See Table 2.4).

Table 2.4: Area of Strength and Over-laps of some Poverty Alleviation Programmes in Nigeria

ACTIVITY SECTOR	PROGRAMMES	AREAS OF STRENGTH
Skills Acquisition and Employment	National Directorate Employment	Training and Skills and Employment in the productive sector.
	1. Nigerian Agricultural and Co-Micro-Credit operative Bank. 2. Peoples Bank of Nigeria. 3. Family Economic Advancement Programme. 4. National Directorate of Employment. 5. Community Banks	Micro-Credit
Health Care Delivery	1. National Primary Healthcare Health Care Delivery 2. Development Agency 3. National Population Activities Scheme 4. iii. Family Support Trust Fund.	Health Care
Education	1. Commission for Adult and Non-Education Formal Education 2. Nomadic Education Commission	Education
Industrial	Family Economic Advancement Programme	Resource Development through promotion of improved production
Women/Family	Family Support Programme and Better Life Programme	Women Mobilization and empowerment.

Source: Main Report of the Technical Committee on the Poverty Alleviation Programmes in Nigeria (2000)

2.3 REVIEW OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP)

Introduced early in 2001, NAPEP is the current Programme which focuses on the strategies for the eradication of absolute poverty in Nigeria. NAPEP harmonized all Poverty related activities of the Federal Government and has the mandate to ensure that the wide range of activities are centrally planned, coordinated and complement one another so that the objectives of policy continuity and sustainability are achieved. Also, NAPEP is to periodically extend intervention projects to complement the efforts of the implementing

Ministries, Departments and relevant Parastatals throughout the country. The programme's specific objectives according to EL- Rufai (2001) include:

- provision of enabling empowerment for Nigerian youth to acquire skills and become productively self reliant in the nation's environment;
- provision of functional infrastructural facilities;
- provision of basic necessities of life to all Nigerians so as to bring about a socially organized and economically prosperous society;
- enhancing long-term optimum development of natural resources and that objectionable practices

2.3.1 THE POVERTY REDUCTION PROGRAMMES OF NAPEP

The programmes of National Poverty Eradication Programme (NAPEP) have been classified into four, namely:

2.3.1.1 Youth Empowerment Scheme (YES): This is concerned with providing unemployed youth opportunities in skills acquisition, employment and wealth generation. The Youth Empowerment Scheme (YES) has been sub-divided into three programmes to specifically capture all efforts related to skill acquisition and employment generation. The three programmes are:

1. The Capacity Acquisition Programme (CAP)
2. The Mandatory Attachment Programme (MAP)
3. The Credit Delivery Programme (CDP).

2.3.1.2 Rural Infrastructure Development Scheme (RIDS): The objective of this scheme is to ensure the provision and development of infrastructure needs in the areas of transport,

energy water and communication especially in rural areas. The Rural Infrastructure Development Scheme (RIDS) has been programmed into four to capture all efforts related to the provision of infrastructure particularly in rural areas. The programmes are:

1. The Rural Transport Programme (RTP)
2. The Rural Energy Programme (REP)
3. The Rural Water Programme (RWP)
4. The Rural Communication Programme (RCP)

2.3.1.3 Social Welfare Service Scheme (SOWESS): It aims at ensuring the provision of basic social services including quality primary and special education, strengthening the economic power of farmers, providing primary health care, and so on. This has been programmed into four to capture all efforts related to the provision of Social Services. These programmes are:

1. The Special Education Programme (SEP)
2. The Primary Healthcare Programme (PHP)
3. The Farmers Empowerment Programme (FEP)
4. Other Social Services Programme (OSSP)

2.3.1.4 Natural Resource Development and Conservation Scheme (NRDCS): The vision of this scheme is to bring about a participatory and sustainable development of agricultural, mineral and water resources. This has been programmed into four to capture all efforts related to the effective exploitation & development of natural resources with a view to maximizing participation and benefits by rural dwellers and also sustaining the resources while protecting the environment. The programmes are:

1. The Agricultural Resources Programme (ARP)
2. The Water Resources Programme (WRP)
3. The Solid Minerals Resources Programme (SMRP)

4. Environment Protection Programme (EPP)

2.3.2 ADMINISTRATIVE STRUCTURE OF NAPEP

NAPEP has an administrative structures starting from the National down to the Local Government level. The Structures includes:

2.3.2.1 National Poverty Eradication Committee Council (NAPEC)

This is the apex body for policy formulation, coordination, monitoring and review of all poverty eradication efforts and activities within the country. Mr. President and C-in-Chair President serves as Deputy Chairman. Other members are the Hon. Ministers of the relevant core Poverty Eradication Ministries. These Ministries include Agriculture, Education Water Resources, Works, Housing, and Employment Labor and Productivity, Women Affairs, youth Development and Industry. The Secretary to the Government of the Federal (SGF) serves as the Secretary.

2.3.2.2 National Coordination Council (NCC)

The National Coordination Committee (NCC) is headed by the National Coordinator who is appointed by President. Dr. Magnus Kpakol is presently the National Coordinator. The committee implements and executes the directive of the Council. Other members of the committee are representatives of those Core Ministries not below the level of Director. Other members include representatives of registered political parties, President NLC, President Nig. Guild of Editors. The Secretary of programme of NAPEP serves as the Secretary.

2.3.2.3 State poverty Eradication Council (SPEC)

At the level, we have the State Poverty Education Council chaired by His Excellency, the Executive Governor of Kaduna State. Other members of the council include the State Coordinator NAPEP and Honorable Commissioners of those core Ministries. The Secretary to the State Government serves as the secretary of the Council.

2.3.2.4 State Coordinator Committee (SCC)

The State Coordination is established in all the 36 States of the Federation. The SCC functions by coordinating and supervising the Execution of all poverty education programmes of the Federal Government in the respective State. The SCC also coordinates all other poverty education efforts by the State Governments, Non – Governmental organizations (NGOs) and Donor Agencies. This committee collates all updates and reports from Local Government Monitoring Committees (LGMCs) and submits to the National Coordination Committee (NNC). The SCC is headed by the State Coordinator who is appointed by Mr. President and C – in – C. Other members of the committee include Heads of unit from those relevant Federal Ministries in the State, three representatives from the State Government (One From each Senatorial District), State Chairman of NLC, representative of State. Council of Traditional rulers, representative of Donor Agencies Sector Organization involved in funding Programmes in the state and representatives of all registered Political Parties who are residents of the state.

2.3.2.5 Local Government Monitoring Committees (LGMC)

These are committees that function at the Local Government Level. They conduct regular field monitoring exercises with a view to establishing the location and achievements of all Poverty education Projects in the LGAs. They directly implement all intervention programmes of the Federal Government based on accepted guidelines. This is a very important committee

regularly reports to SCC. The chairman of the committee is the Local Government Vice Chairman. Other members of the committee include. All supervisory councilors, Representative of Traditional rulers of the LGA, representatives of Donor Agencies, NGOs and Private Sectors Organizations operating in the LGA Reprehensive of registered political parties who are residents of the LGA.

2.3.3 TARGET OF NAPEP

The overall target of the National Poverty Eradication Programme is to completely wipeout poverty from Nigeria by the year 2015. The philosophy of the target is based on the commonly accepted socio-economic profile of Nigerians that 70% are below the poverty line. Three stages to the attainment of this ambitious target have been identified as:

i. The restoration of hope in most of the affected people above the line on the pyramid of poverty. At the end of this stage, most Nigerians shall have access to the basic necessities of life.
ii. The restoration of economic confidence. At the end of this stage, most Nigerians shall be active in clearly defined national development activities.
iii. The wealth creation. This is the ultimate position where all Nigerians at the end of this stage, they shall be free of the reigns of absolute poverty and improved standard of living.

2.3.4 NAPEP IMPLEMENTATION NETWORK

To effectively maintain focus and ensure appropriate & timely flow of standardized information, NAPEP maintains a realistic implementation structure which also adequately

provides accommodation for relevant shades of opinions and interests in the communities at all levels of Government.

i. At the Local Government level, there are 774 Local Government Monitoring Committees (**LGMCs**), one in each LGA, charged with the responsibility of facilitating the physical engagement in monitoring and mopping up of all information and raw data on all efforts from the Wards and Communities for collation and compilation. The LGMCs shall regularly forward all data to the State Coordination Committees (**SCCs**).

ii. At the State level, there are 37 State Coordination Committees, one in each State and the FCT. The SCC shall collate all information from the LGMCs, then refine, review and standardize the data to ensure harmony. It shall identify all areas of duplication, isolate areas of future focus & priority, recommend sectors for NAPEP interventions, conduct impact/target analysis and compile appropriate and detailed sectoral reports. The SCC shall regularly forward all data, information, reports and recommendations to the National Coordination Committee (**NCC**).

iii. The National Coordination Committee is the Apex technical clearinghouse that shall conduct final coordination, analysis & National impact review. It also shall set future National targets, make recommendations on National focus and prepare appropriate sectoral reports for the NAPEC.

iv. The National Poverty Eradication Council (**NAPEC**) shall use the NCC reports on all efforts to review the policies and Government direction on Poverty Eradication rolling plans and annual budgetary requirements.

v. In addition, the State Poverty Eradication Councils (**SPECs**) have been established in every State of the Federation to facilitate the complementation and coordination mandate of NAPEP. This structure provides a formal channel through which information shall flow in both directions on all relevant efforts of the Federal Government on one hand and all other relevant efforts including those of the States and Local Governments and other partners on the other hand.

2.3.5 FUNDING OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP)

The Poverty Eradication Fund (PEF) which is administered by the National Poverty Eradication Council (NAPEC) directly funds the National Poverty Eradication Programme. However, all poverty alleviation programmes originally budgeted for by participating ministries will continue to be funded from those budgetary provisions under the supervision of NAPEC. NAPEP is also funded from contributions given to it by state and local governments, the private sector and special deductions from the Consolidated Fund of the Federal Government. It also gets donations from international donor agencies such as the World Bank, the United Nations Development Programme, the European Union, and the Department for International Development, the Japanese International Cooperation Agency, and the German Technical Assistance.

2.4 OVERVIEW OF NAPEP ACTIVITIES IN KADUNA METROPOLIS

The National Poverty Eradication Programme (NAPEP) in Kaduna Metropolis embarked on a number of programmes subdivided into skill and capacity acquisition, credit and grant delivery programme from 2001 to 2010. All these programmes were not published but in recorder in form of documentary in NAPEP Office, Kaduna State.

2.4.1 SKILL AND CAPACITY ACQUISITION PROGRAMMES OF NAPEP

The Skill and Capacity Acquisition Programmes are categorized into three (3) namely; Capacity Acquisition Programme (CAP), Mandatory Attachment Programme (MAP) and Community Skills Development Programme (CSD).

2.4.1.1 Capacity Acquisition Programme (CAP)

Capacity Acquisition Programme was established to provide skills acquisition and some credit facilities for the teeming unemployed youths which most of the time become a nuisance to the society in times of crisis. This programme empowered mainly youths by developing targeted skills, promoting entrepreneurship and light manufacturing and encouraging credit unions for generating savings. This is the first intervention programme carried out by NAPEP in 2001 and subsequently in 2004. The programme encompassed screening selection and training of over 3000 unemployed Youths and they were attached to NAPEP accredited trainers to acquire skills. The duration of training was a period of a month, NAPEP (2010).

2.4.1.2 Mandatory Attachment Programme (MAP)

The Mandatory Attachment Programme attached unemployed graduates of tertiary institutions after registration and screening by the NAPEP State Office to private and public organizations to acquire skills job experience within Kaduna State. Funding for this programme is shared responsibility between NAPEP and partner employers and sum of each of N10, 000.00 was paid monthly, NAPEP (2010).

2.4.1.3 Community Skills Development Programme (CSD)

Under the Community Skills Development Programme, NAPEP in collaboration with UNDP established 2 Community Skills Development centers located in Gabasawa and Rigasa of Kaduna Metropolis. These centers were designed for people who have basic skills, but need additional resources to avoid poverty and ensure wealth creation. Through the Community Skills Development centers, beneficiaries were provided with credit, information and tools/equipment that may be needed for their trade, occupations or businesses. The skills selected were Computer apprentice, Barbing and Hair dressing, Gas and electrical welding, Auto- Mechanic and so forth. Prior to the take – off of the centers a Training of the Trainer (TOT) workshop was held for the Centers simultaneously and each centre has a centre manager and trainers with 4 Assistant Trainers for each trade. The centers have graduated many beneficiaries, NAPEP (2010).

2.4.2 CREDIT DELIVERY PROGRAMMES

The Credit Delivery Programmes had Three (3) sub-programmes.

2.4.2.1 Micro-finance Scheme

The Micro-finance Scheme was designed to stimulate grass root activity for generating savings, promoting access to credit and supporting overall economic development of those that could not get access to modern banking conditions. The programme provided funds assistance to small businesses through selected Micro Finance Institutions and community banks.

2.4.2.2 Multi Partner Micro Finance Programme

The Multi Partner Micro Finance Programme is a partnership scheme between Federal, State and Local Government Micro-Finance Banks and credible Micro Finance institutions for

enlarging the pool of funds available for lending to the poor. The implementation of the Multi-Partner Micro Finance (MPMF) started **2001**, as the first groups and associations who have genuine, concrete, and viable projects to execute and repay back within the stipulated period. After successful repayment of the disbursed funds, another disbursement was made in **2008**.

The **Farmers Empowerment Programme (FEP)** was designed to improve the lives of farmers and their families by introducing new techniques to improve output and productivity, and by developing agro-allied activities. In 2006, sum of money was disbursed to selected farmers in the Local Government Areas in Kaduna State to be repaid within a period of one year. Also, in 2009 sum of money was disbursed under the Farmers Empowerment programme to 32 cooperative societies undertaking farming and other agro-allied activities, NAPEP (2010).

2.4.3 GRANT DELIVERY PROGRAMME

2.4.3.1 Conditional Cash Transfer Scheme (COPE)

The Conditional Cash Transfer Scheme was the only programme under the Grant Delivery Programme. It is a scheme designed to touch lives of the very poor in the society. The scheme is designed to assist the poorest of the poor with a grant under certain conditions. These conditions include allowing their children to remain in school and accept immunization and other Medications from government. The scheme disbursed grant to children of very poor households and specified vulnerable groups, disabled, widows, VVF or HIV/AIDS victims, etc on condition of children basic school attendance and obtaining health care in primary health centers/clinics. In each LGA, 10 areas were selected and in each area of the 10 areas, 5 households were selected, making a total of 50 households per LGA, NAPEP (2010).

Table 2.5 Records of beneficiaries of NAPEP in Kaduna Metropolis (2001-2010)

PROGRAMMES	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	TOTAL
CAP	471	-	-	18	-	-	-	-	-	-	489
MAP	156	180	219	194	-	-	-	-	-	-	749
MPMF	720	-	-	-	-	-	-	1800	-	-	2520
CCTS	-	-		-	-	-	170	-	-	170	340
CDSC	-	-	400	2427	2019	2501	2543	2350	1900	1982	16,122
GMC	-	-	-	-	-	-	729	1200	-	-	1929
FEP	-	-	-	-	-	20	-	-	50	-	70
TOTAL	1347	180	639	2639	2019	2551	3442	5350	1900	2070	39,412

Source: Kaduna State, National Poverty Eradication

CAP-Capacity Acquisition Programme, MAP- Mandatory Attachment Programme, MPMF-Multi Partner Micro Finance Programme, CCTS- Conditional Cash Transfer Programme, CDSC -Community Skills Development Programme, GMC-General Micro Credit Programme, FEP- Farmers Empowerment programme.

CHAPTER THREE

METHODOLOGY OF THE RESEARCH

3.0 INTRODUCTION

This section of the research highlights the processes involved in generating and analyzing the expected data and adopts the descriptive method because the research is not just a survey but it attempts to specifically find out the extent of the performances of NAPEP in the study area.

3.1 THE RESEARCH DESIGN

This section presents the structural outline of the research, which basically deals with generation of data and is summarized as shown in Figure 3.1. The research design enabled the research work to be properly focused and it is divided into three stages. Stage one deal with generation of data and it is designed to capture the objectives of the research. Stage two involves the collection and analysis of data, it tried to establish the approaches adopted to obtain the data needed for the research, while Stage three entails the outcomes of the research based on the data collected.

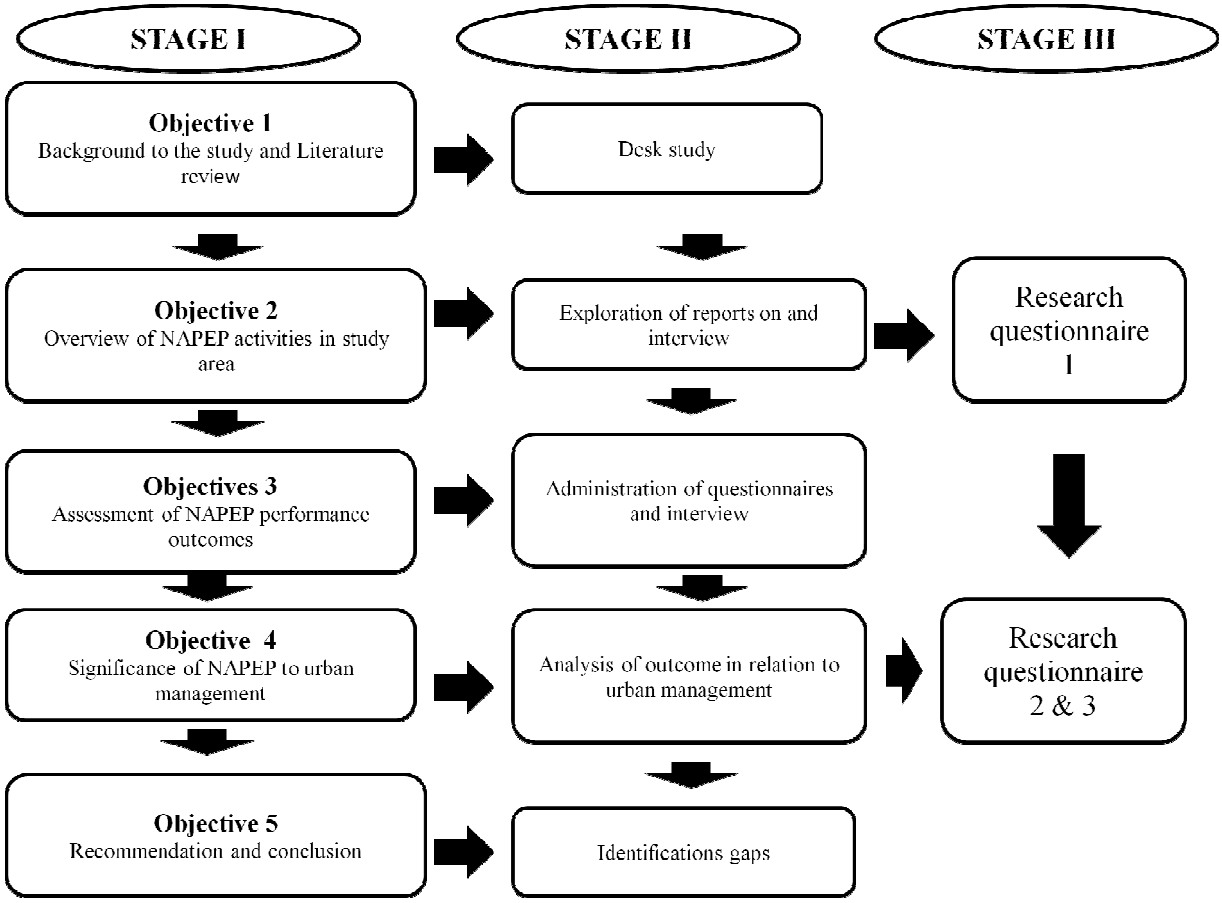


Figure 3.1 Design of the research work

In addition, the research has been divided into six chapters. Chapter one deals with the introductory of the research. Chapter two reviews related literature. Chapter three, considers the methodology of the study. Chapter four presents and analyses the data generated chapter five discusses research findings. Chapter six is a concluding one focuses on the, conclusion and recommendations.

3.2 RESEARCH APPROACH

It is an essential fact that the research design is the representation of the basic plan that gives directions in relation to data collection and analysis. Thus it was the conceptual framework that stated the type of information to be collected, data collection procedure and sources of

data. Therefore based on the nature of the research "Assessment of National Poverty Eradication Programme", adopted the **survey approach**.

The method attempts to fairly represent the population of interest in its selection of sample of study. A survey according to Ezejule and Ogwo (1990) "simply consists of collecting data or information about a large number of people by interviewing or making contact with a representative sample." It is efficient considering the fact that useful data are collected in relation to a large number of people from a relatively small number (representative sample). It is easy to generalize the findings to larger populations, once representativeness of the sample is assured. The surveys are made with ease in terms of data collection. The approach allows the usage of different methods of data collection like observation, interviews, questionnaires, thus, this allows one instrument to serve as a check on the other.

3.3 DATA REQUIRED AND SOURCES

In an effort to accomplish the aim of this study different data set were collected from different sources. The main data were collected through the administration of questionnaire and interview from beneficiaries and staff of NAPEP. The survey addressed the socio-economic characteristics of beneficiaries of NAPEP and programmes implemented by NAPEP in Kaduna Metropolis. Table 3.1 presents the summarized data required and their sources.

Table 3.1 Data required and sources

AN EVALUATION OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP) IN KADUNA STATE OF NIGERIA	
PRIMARY SOURCES OF DATA	SECONDARY SOURCES OF DATA
1. Socio-economic survey 2. Opinion survey	1. Data records of beneficiaries 2. Data records on programmes implemented 3. Target and carrying capacity

3.4 METHODS OF DATA COLLECTION

3.4.1 Administration of Questionnaire

The primary source of data employed the use of a well designed set of questions administered to the beneficiares and management staff of NAPEP. From the total number of beneficiaries, purposive sampling technique was used to select samples for the study. Though, at the time of data collection there were not detailed and comprehensive data records on beneficiaries and addresses of the beneficiaries, the only available list of the registered unions of beneficiaries was used to sample out 200 identified beneficiaries from the different poverty reduction programmes of NAPEP within the study area. On the other hand, roll call of the management staff of NAPEP was also used to sampled out ten (10) staff out of the total 20 (twenty) staff by picking the odd numbers of the roll call in order to administer questionnaires them.

The questions in the questionnaires required the respondents to circle or tick their choices amongst the options provided or to give their free answer where necessary. Notwithstanding, care was exercised to minimize ambiguity and bias while drafting the questionnaires. See Figure 3.2 for nature of questions administered.

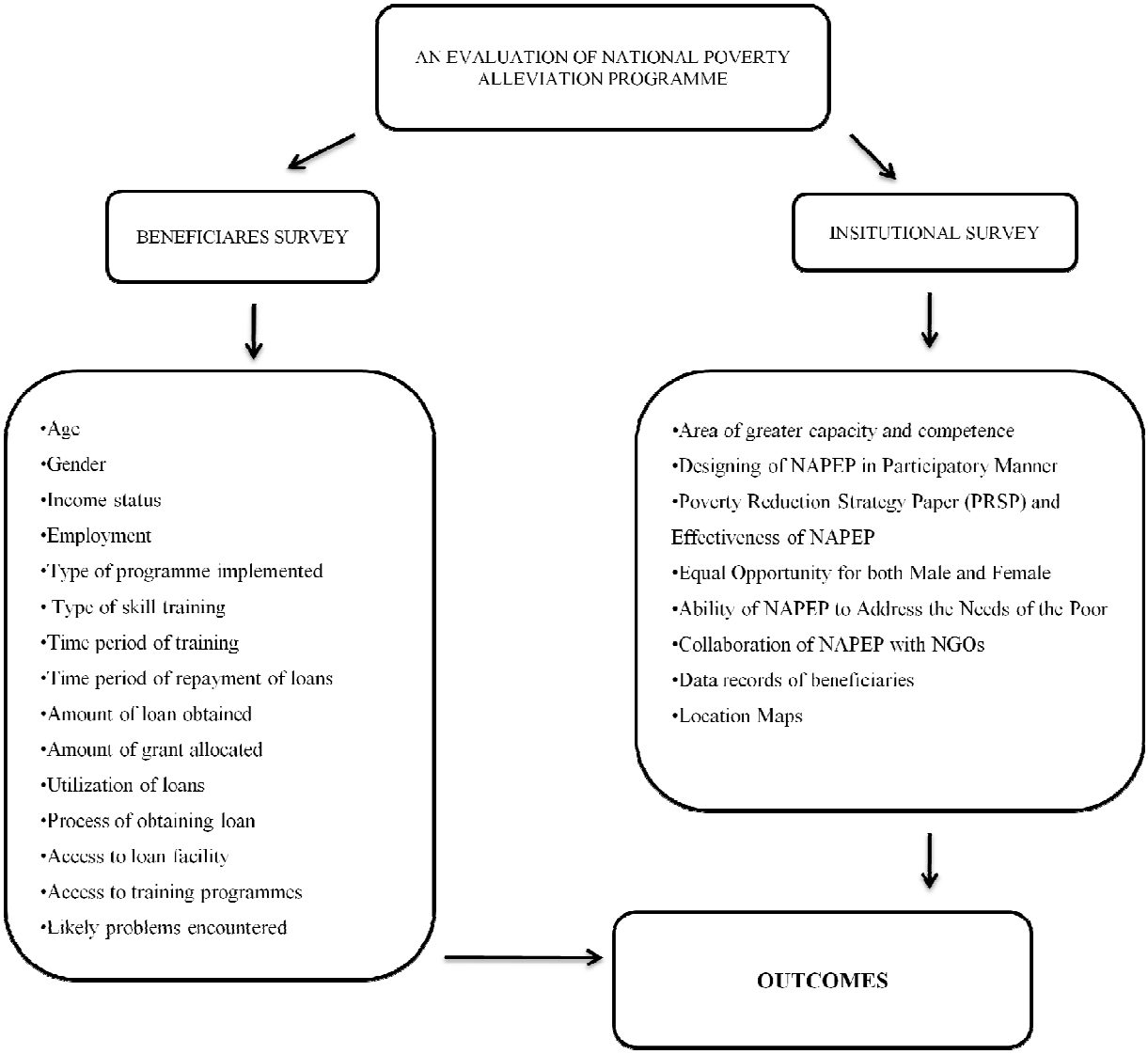


Figure 3.2 Structure of questionnaire administrated

3.4.2 Formal interview

Interview with the staff of NAPEP was conducted to obtain data on administrative and management issue concerning NAPEP, likely problems encountered, internal and external influences etc.

3.4.3 Review of literature

An intensive review of relevant information on literature and official documents, reports, journals, magazines, seminar papers, and panel reports from library and website of NAPEP was obtained as well as website of United Nation World reports, World Bank reports, Millennium Development Goal, National population commission was visited to obtain data.

3.5 SAMPLE SIZE AND SAMPLING TECHNIQUE

Essentially, the study attempted to evaluate the performance of the NAPEP in Kaduna Metropolis and the target populations for the study were the selected beneficiaries of the National Poverty Eradication Programme (NAPEP) within study area. Therefore, purposive sampling technique was adopted for the study, because in purposive sampling technique, samples are picked and studied either because of accessibility, convenience or interest in certain identified characteristic but the selection of the sampling technique is not necessarily based on the representation of the sample to the population.

For the purpose of this study, purposive sampling technique was used. This is because the beneficiaries are not geographically located in a particular area coupled with the fact of vast nature of the study area. Hence, 200 beneficiaries were selected within the study area for the study and 10 questionnaires administered to the management staff of NAPEP.

3.6 METHOD OF DATA PRESENTATION

Frequency distribution tables alongside with bar and pie charts were used to present the data collected, especially those data of responses from questionnaires to show the absolute figures i.e. the number of different responses while percentages to show the portion of each response

group, capable of self explanation and further analyses. The statistical procedure was adopted because of its simplicity in drawing up inferences.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 INTRODUCTION

This section evaluates NAPEP in Kaduna Metropolis in support of data obtained from the beneficiary/institutional survey questionnaire as explained in Chapter Three (Research Methodology). The data obtained from the questionnaire have been compared with available secondary data as well as responses obtained from focus group discussion form the benchmark for assessing the performances of NAPEP from 2001 to 2011 based on the data collected

The chapter is divided into three (3) sections; The first section give details on the ***Evaluation based on NAPEP targets*** The second section elucidate on ***Socio-demographic characteristics of NAPEP's beneficiaries and impact of NAPEP***. The third section discusses on the ***delivery mechanism of NAPEP.*** At the end of the chapter, the findings provided good basis for drawing up of recommendations and conclusion in subsequent chapter.

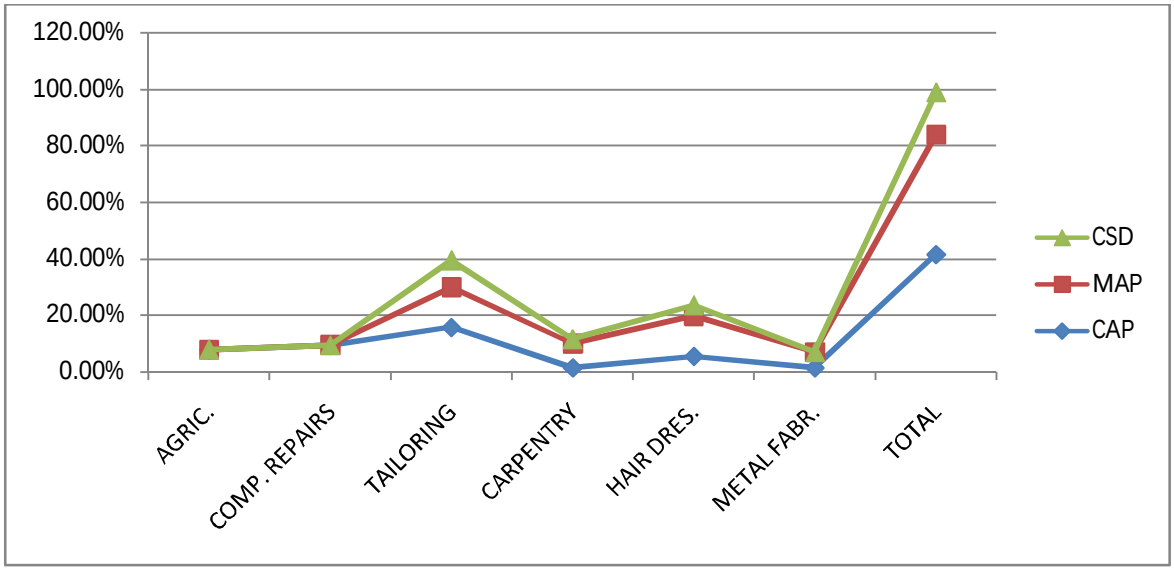
4.1 EVALUATION BASED ON NAPEP TARGETS

4.1.1 Restoration of Economic Confidence through Employment Generation

Programmes were packaged with the understanding that beneficiaries would subsequently set up their own businesses in line with the skills they have acquired, these were the Capacity Acquisition Programme, Mandatory Attachment Programme and Community Skills Development Programme. The three programmes provided training to the beneficiaries in area of tailoring, carpentry, hair dressing e.t.c. The Mandatory Attachment Programme which is geared towards addressing graduate unemployment has the highest number of 54 beneficiaries.

The beneficiaries basically acquired skills in area of hair dressing and tailoring with (14.2%) and carpentry works (8.6%).

The Capacity Acquisition Programme which is tailored to arrest youth unemployment, especially those to graduating from secondary school with no immediate prospect for furthering their education has the second highest number of 53 beneficiaries. Out of the 53 beneficiaries, (7.9%) beneficiaries acquired skills in farming activities, (15.8%) beneficiaries acquired skill in tailoring while highest percentage of beneficiaries (5.5%) acquired skills in hair dressing. The Community Skills Development Programme has the lowest number of beneficiaries with (19 %) while most of the beneficiaries acquired skill in tailoring (9.5%). It is quite obvious that most of the beneficiaries from all the programmes acquired skill in tailoring as presented in figure 4.1 below:



Source: Field survey 2011

Figure 4.1: Distribution of beneficiaries of skills acquisition by skills acquired

Another important and potential training delivered by NAPEP was in the area of computer services whereby (9.5%) beneficiaries of Capacity Acquisition Programme acquired skills in computer repairs and technology in order to upgrade technology, innovation of products and to

improve product quality. This particular training can enhance informal sector productivity. Agriculture was also another area NAPEP gave training and about (7.9%) beneficiaries of Capacity Acquisition Programme acquired the skills. There are potentials for urban agriculture which is closely related to urban development because urban agriculture has come to be recognized as an important survival strategy for the poor. It provides household income and a cheap source of food. The incorporation of urban agriculture into the economic structure will positively affect the position of the poor as it enables many of the urban poor to produce beyond subsistence for them. Besides, urban agriculture is not only an income-generating opportunity for the urban poor but also improves their state of wellbeing. The training on urban agriculture increased and disseminated information on gardening, which will in turn raise the income capacity of the beneficiaries and to a large extent, improves the economic situation. In addition, NAPEP provided technical extension services to urban farmers in terms of agricultural practices, soil conservation, proper water use, cropping patterns and small livestock breeding. It can be deduced that NAPEP was properly packaged to reflect the needs of beneficiaries as it is in harmony with community needs and it is believed that beneficiaries could be better equipped and better trained on area of their endeavors, if their needs were considered.

NAPEP's ability to provide appropriate equipment, capital, training, workshops and build effective relations between the informal and formal sectors through the trainings delivered to the unemployed and graduates brought improvement in the beneficiaries' incomes as shown in (Table 4.1). Though NAPEP was able to enhance the informal sector productivity it was not to integrate spatial and infrastructure planning into its programmes. This is because informal sector activities often directly depend on formal sectors, and hence physical proximity is essential to increasing their productivity in both sectors. The informal sector activities cover

multiple economic sectors and vary in size, equipment, capital and employment. Therefore, these have become increasingly important for the beneficiaries.

Table 4.1: Distribution of beneficiaries of skills acquisition by monthly income

	INCOME STATUS			
SUB PROGRAMMES	**N10,000-N 20,000**	**N21,000 -N 30,000**	**N31,000 –N40,000**	**TOTAL**
CAP	8(4%)	40(31.7%)	5(3.9%)	53(41.6%)
MAP	14(7%)	30(23.8%)	10(7.9%)	54(42.3%)
CSD	0(0%)	17(13.49%)	2(1.5%)	19(14.9%)
TOTAL	22(11%)	87(68.9%)	17(13.3%)	126(100%)

Source: Field survey 2011

The monthly income of the beneficiaries ranges from ₦10, 000 to ₦40, 000. The average monthly income of Mandatory Attachment Programme, Capacity Acquisition Programme and Community Skills Development Programme beneficiaries of stands at ₦22,777, ₦ 45,235 and N26,552 respectively, which indicates that the daily income for each of the programme beneficiaries to be ₦759, ₦1,015 and ₦885 respectively (Table 4.2). On aggregate, the average monthly income distribution of beneficiaries is ₦25, 015, which is ₦833 daily (equivalent to $ 4.9). Thus, they fall above the poverty line of United Nations of $1 per day ($1 equivalent to ₦167 at prevailing time of data collection). This means their poverty situation has improved as they could now earn to cater for their expenditures than before.

Table 4.2: Disaggregated average income of skills acquisition beneficiaries

	INCOME STATUS	
SUB PROGRAMMES	**AVERAGE MONTHLY INCOME**	**AVERAGE DAILY INCOMES**
CAP	N 45,235	N1,015
MAP	N22,777	N759
CSD	N26,552	N885

Source: Field survey 2011

The above statement can also be justified to the fact that more than 90% of the beneficiaries ascertained they were satisfied with activities of NAPEP since their standard of living has

improved. Though, the stipulated time for the training was not achieved, most of the beneficiaries have acquired the necessary skills provided. More so, beneficiaries were denied to the stipends and equipments that were meant to be rewarded to trainees by NAPEP after acquiring the skills to set up their own businesses, The privileged political loyalties and other members of the society became major beneficiaries and therefore, those that had undergo the skill training experienced difficulties in starting up their own business.

4.1.2 Wealth Creation through Improved Income

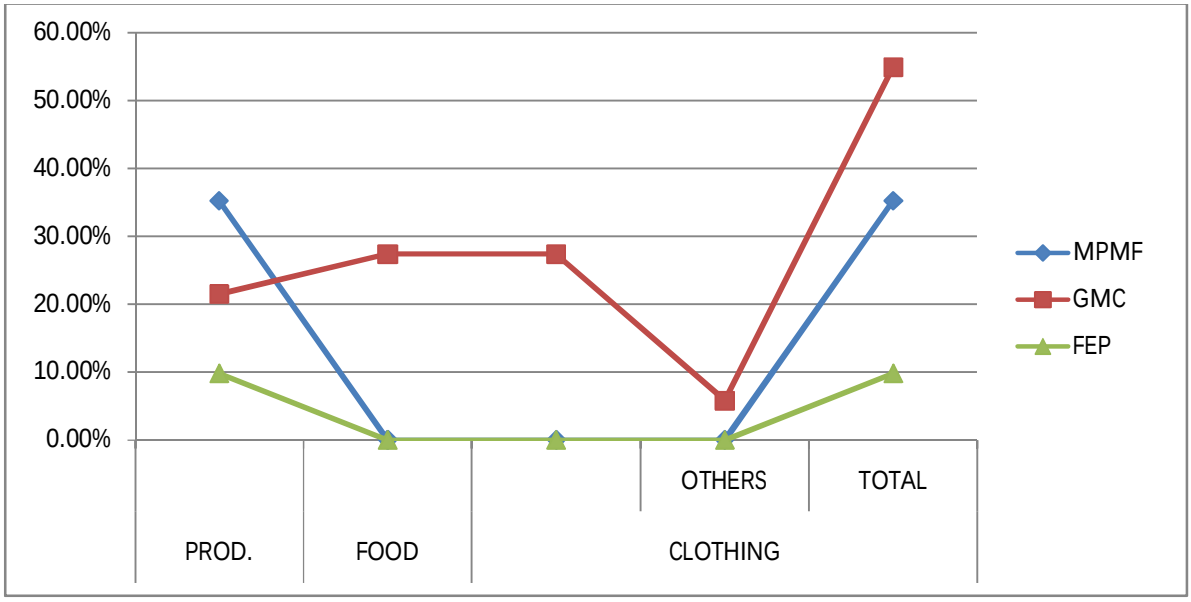
In order to create wealth amongst the poor, NAPEP established Micro –Credit Loans programme encompassed three (3) sub-programmes. These are the Multi Partner Micro Finance programme, General Micro Credit programme, and Farmers Empowerment programme through which NAPEP disbursed loans to small businesses development. The essence of the loans was to empower beneficiaries financially to alleviate poverty and enable them contribute immensely to the economic development. The General Micro Credit programme intended to provide access to credit for large numbers of poor people who otherwise are excluded from the conventional financial system has the highest number of 28 beneficiaries. The Multi Partner Micro Finance programme, a partnership scheme between Federal, State and Local Government Micro-Finance Banks and credible Micro Finance institutions for enlarging the pool of funds available for lending to the poor has total of 18 beneficiaries. While the Farmers Empowerment programme intended to improve the lives of farmers and their families by introducing new techniques to improve output and productivity, and by developing agro-allied activities has the lowest number of 5 beneficiaries. The amount of loans obtained by beneficiaries ranged between ₦10, 000 and 1 million (Table 4.3).

Table 4.3: Distribution of micro-credit loans beneficiaries by loans obtained

	AMOUNT OF LOANS GRANTED			
SUB PROGRAMMES	**₦10,000-N50,000**	**N51,000-N100,000**	**N100,000-N500,000**	**TOTAL**
MPMF	0(0%)	0(0%)	18(35.2%)	18(35.2%)
GMC	10(19.6%)	15(29.4%)	18(35.2%)	28(54.9%)
FEP	0(0%)	0(0%)	5(9.8%)	5(9.8%)
TOTAL	0(0%)	15(11.98%)	36(51.3%)	51(100%)

Source: Field survey 2011

One notable fact is that only (19.6%) of the General Micro Credit programme beneficiaries received less than N50, 000 as loan while the others received more. From this, it implies that the living condition of beneficiaries could be better improved if they had access to loans with minimal interest rate and utilizes it appropriately. Security collateral obliged by NAPEP was a function of the type of loan obtained and certain percentage was required as down payment depending on the size of the loans, though, there were some loans that required no deposit. Nevertheless, some applicants could not access any loan, despite the fact that NAPEP was aimed at alleviating poverty. Its credit system was essentially designed in such a way that it excluded the urban poor because the processes for accessing of loans entailed completion of complex forms that were not easily understood by uninformed and illiterate poor. The Loans were obtained for diverse purposes such as production of goods and services, food and clothing. See Figure 4.2.



Source: Field survey 2011

Figure 4.5: Distribution of micro –credit loans beneficiaries by uses of loans obtained.

Despite the fact that beneficiaries of General Micro Credit programme (Figure 4.2) have the highest percentage of 54.9% of those who benefited, they were not able to make proper utilization of the loans obtained instead, it simply increased the quantity of food they consumed and for clothing as compared to beneficiaries of Multi Partner Micro Finance programme (35.2%) and Farmers Empowerment programme (9.8%) who made proper utilization of the loans obtained. It could be argued that the diversion of such loans into feeding might have physically empowered beneficiaries, but the loans were meant to assist them in improving their poverty situation and economic empowerment and not to enhance consumption. In essence, the loans were disbursed so that beneficiaries could acquire more and improve inputs so as to raise productivity and consequently increase output. Therefore, majority spent almost 90% of their income on consumption with little or nothing for savings, which could be ploughed back into the economy for re-investment. That is, enhanced consumption means that economic growth would be slow and impeded, since the rate of economic growth is a function of investment through multiplier effects.

Table 4.4: Improvement in the monthly income of beneficiaries of micro-credit loans

	INCOME STATUS									
SUB PROG.	**N5,000-N10,000**		**N11,000-N 20,000**		**N21,000 -N 30,000**		**N31,000 -N 40,000**		**TOTAL**	
	Before	**After**	**Before**	**After**	**Before**	**After**	**Before**	**After**	**Before**	**After**
MPMF	12(23.5%)	0(0%)	6(11.7%)	4(7.8%)	0(0%)	14(27.4%)	0(0%)	0(0%)	18(35.2%)	18(35.2%)
GMC	28(54.9%)	0(0%)	0(0%)	3(5.8%)	0(0%)	25(49.0%)	0(0%)	0(0%)	28(54.9%)	28(54.9%)
FEP	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	5(9.8%)	5(9.8%)	5(9.8%)	5(9.8%)
TOTAL	40(78.4%)	0(0%)	6(11.7%)	12(23.5%)	0(0%)	39(76.4%)	5(9.8%)	5(9.8%)	51(100%)	51(100%)

Source: Field survey 2011

Table 4.6 presents the monthly income beneficiaries and it is clear that is nothing to write about. As derived from (Table 4.4) the both Multi Partner Micro Finance programme and General Micro Credit programme had average monthly income of less than ₦10, 000 which stood to be ₦9, 833 and ₦7, 500 respectively before obtaining the loan. Therefore the average daily incomes stood at ₦327and ₦250 (equivalent to $1.9 and$1.4) for the beneficiaries of Multi Partner Micro Finance and beneficiaries of General Micro Credit programme respectively; this implies that the beneficiaries were slightly above the poverty line of one US dollar per day (₦167.00) at the prevailing time of data collection.

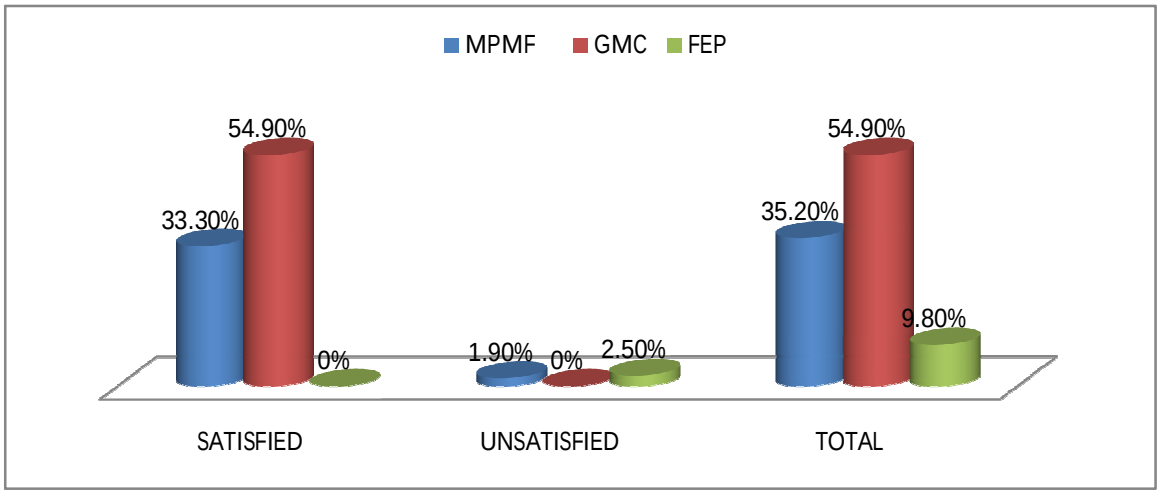
However after obtaining the loan, the average monthly income rose to about ₦23, 055 for the beneficiaries of Multi Partner Micro Finance and ₦24, 321 for the beneficiaries of General Micro Credit programme. While the average daily incomes stood to be ₦768 and ₦810 equivalent to $4.6 and $4.8 for the beneficiaries of Multi Partner Micro Finance and beneficiaries of General Micro Credit programme respectively, accordingly improvement in the beneficiaries' poverty situation. Therefore, it can be deduced that loans if utilized appropriately can make substantial change in wellbeing of the poor, even though the loans did not make any difference in the incomes of Farmers Empowerment programme beneficiaries.

Table 4.6: Disaggregated average income of beneficiaries

	INCOME STATUS			
SUB PROG.	**Before**	**After**	**Before**	**After**
MPMF	N9, 833	N23, 055	N327	N768
GMC	N7, 500	N24, 321	N250	N810
FEP	N35,500	N35,500	N1,183	N1,183

Source: Field survey 2011

More than 90% of the Multi Partner Micro Finance Scheme and General micro- credit beneficiaries were satisfied with activities of NAPEP, as a result of their improved standard of living. Although beneficiaries of Farmers Empowerment programme attest to being satisfied with activities of NAPEP. This perhaps could be because of high interest rate imposed on the loans obtained.



Source: Field survey 2011

Figure 4.3: Level of satisfactions with activities of NAPEP by beneficiaries of micro-credit loans

NAPEP also, disbursed cash grant to selected individual and households through Cash Grant Programme on the condition that they abide by certain stipulations. The conditions are tied to human capital development in the area of education and health care. The programme involves

payment of monthly cash transfers to extremely poor households on the condition that they keep their children in basic school age in school. The impact of such grants can only be understood at the household level because the grants are part of household social wellbeing hence these grants perform a welfare function for some of the beneficiaries. The grants can reduce poverty but are not sufficient to raise the household above the poverty situation.

Improving the social services of the beneficiaries would have been essential, rather than disbursing cash grant. NAPEP should have centered on the 'basic needs' approach which emphasizes the importance of separating generalized increase in income from the more significant attainment of the requirements for a permanent reduction of poverty through the provision of health services, education, housing sanitation, water supply and adequate nutrition. The rationale of this approach is direct provision of such goods and services is likely to relieve absolute poverty more immediately than alternative strategies, since growth strategies usually fail to benefit the intended target and the productivity and income of the poor depend in the first place on the direct provision of health and education facilities. In the same vein, there is no guarantee that increased income will be spent on essential services, since, beneficiaries needs vary in their ability to spend wisely and effectively. They may irrationally prefer better consumption goods that contribute less to family welfare than other goods that might serve as inputs to higher productivity. In addition, the grants have an element of promoting dependency on beneficiaries, for that reason NAPEP ought to have strengthened programmes that promote job creation.

All the same, the cash grant programme was well intended; NAPEP was not able to adequately target the poor people which led to the situation whereby politicians hijack some of the grants. This could be probably because of lapses by NAPEP.

4.2 EVALUATION BASED ON SOCIO-DEMOGRAPHIC CHARACTERISTICS OF BENEFICIARIES

The socio-demographic characteristics of NAPEP's beneficiaries examined are age, gender and educational status. This was determined from the socio-economic survey carried out and the analysis is shown in Table 4.6.

Table 4.6: Socio-demographic characteristics of NAPEP's beneficiaries

VARIABLE	CLASS	CAP	MAP	MPMF	CCTS	CDSC	GMC	FEP
AGE	15-20	0(0%)	0(0%)	0(0%)	0(0%)	6(31.5%)	0(0%)	0(0%)
	21-30	29(54.7%)	30(55.5%)	6(33.3%)	0(0%)	9(47.3%)	7(29.1%)	0(0%)
	31-40	24(45.2%)	24(44.4%)	3(16.6%)	5(62.5%)	4(21.0%)	15(53.5%)	0(0%)
	41-50	0(0%)	0(0%)	9(50%)	3(37.5%)	0(0%)	6(21.4%)	5(100%)
GENDER	MALE	46(86.7%)	44(81.4%)	16(88.8%)	0(0%))	10(52.6%)	18(64.2%)	5(100%)
	FEMALE	7(13.2%)	10(18.5%)	2(11.1%)	8(100%0	9(47.3%)	10(35.7%)	0(0%)
EDUCATION	TERTIARY	47(88.6%)	40(74.0%)	18(100%)	6(75%)	2(10.5%)	9(32.1%)	5(100%)
	SECONDARY	6(11.3%)	14(25.9%)	0(0%)	0(0%)	4(21.0%)	17(60.7%)	0(0%)
	PRIMARY	0(0%)	0(0%)	0(0%)	0(0%)	5(26.3%)	2(7.1%)	0(0%)
	INFORMAL	0(0%)	0(0%)	0(0%)	2(25%)	3(15.7%)	0(0%)	0(0%)
	NOT EDUCATED	0(0%)	0(0%)	0(0%)	0(0%)	5(26.3%)	0(0%)	0(0%)

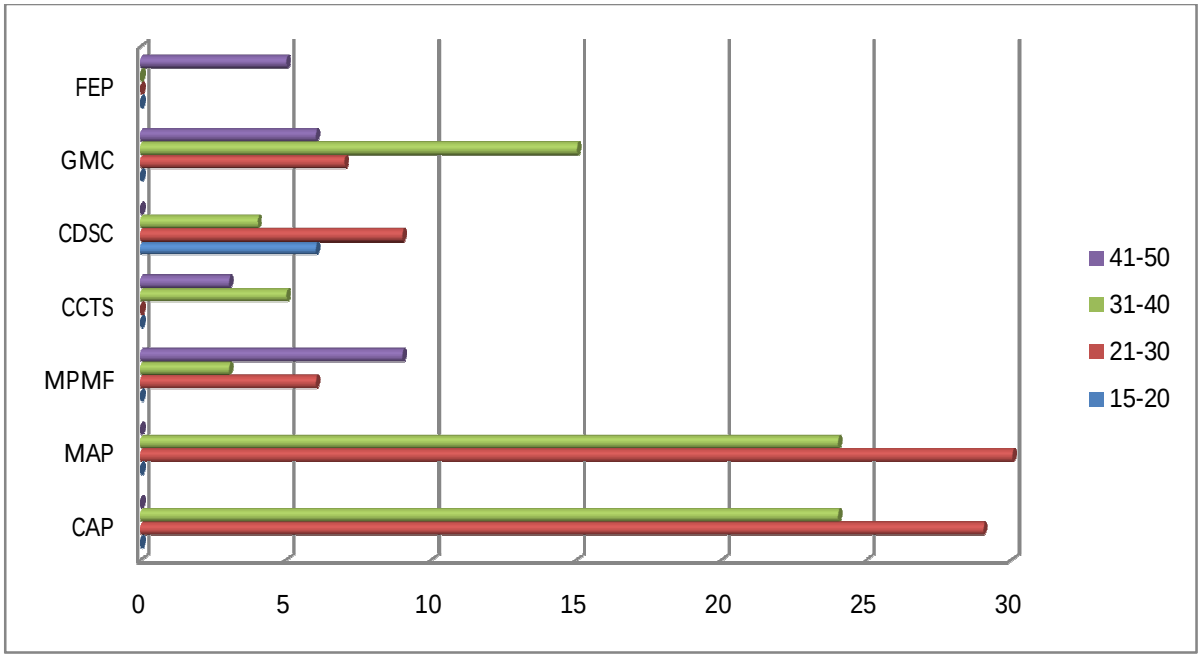
Source: Field survey 2011

CAP-Capacity Acquisition Programme, MAP- Mandatory Attachment Programme, MPMF-Multi Partner Micro Finance Programme, CCTS- Conditional Cash Transfer Programme, CDSC -Community Skills Development Programme, GMC-General Micro Credit Programme, FEP- Farmers Empowerment programme.

4.2.1 Age Characteristics of NAPEP's Beneficiaries

The age of NAPEP beneficiaries ranges between 15 to 50 years, with aggregate average age of 31 years. Age of 21 to 30 years has highest number of beneficiaries mainly comprises of unemployed graduates, which is an indication that high a proportion of the active labour force was not economically employed. It is believed that if all the beneficiaries at this age are properly empowered, this could foster economic growth and development of the study area and ultimately curb social menace. Notwithstanding, more priority could have been emphasized with respect to those between 15 to 20 years which comprises of school dropouts and graduates from secondary school with no immediate prospect to further their education.

This is because; the unemployed graduates have better chances of securing jobs in the public sector.

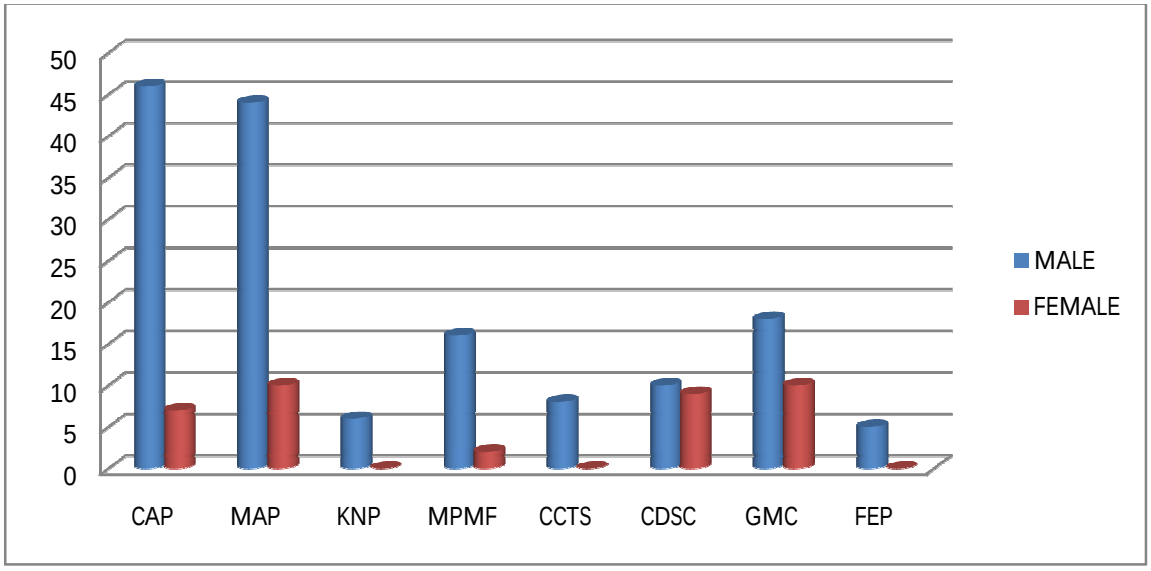


Source: Field survey 2011

Figure 4.4 Age characteristics of the NAPEP's beneficiaries

4.2.2 Gender Characteristics of NAPEP's Beneficiaries

The data obtained revealed that there are more males' beneficiaries constituting (75.1%) than female's beneficiaries with (24.9%). This implies that the males are more empowered than female. It is however noteworthy that cultural and religious consideration militates against the participation of females in activities outside their homes.



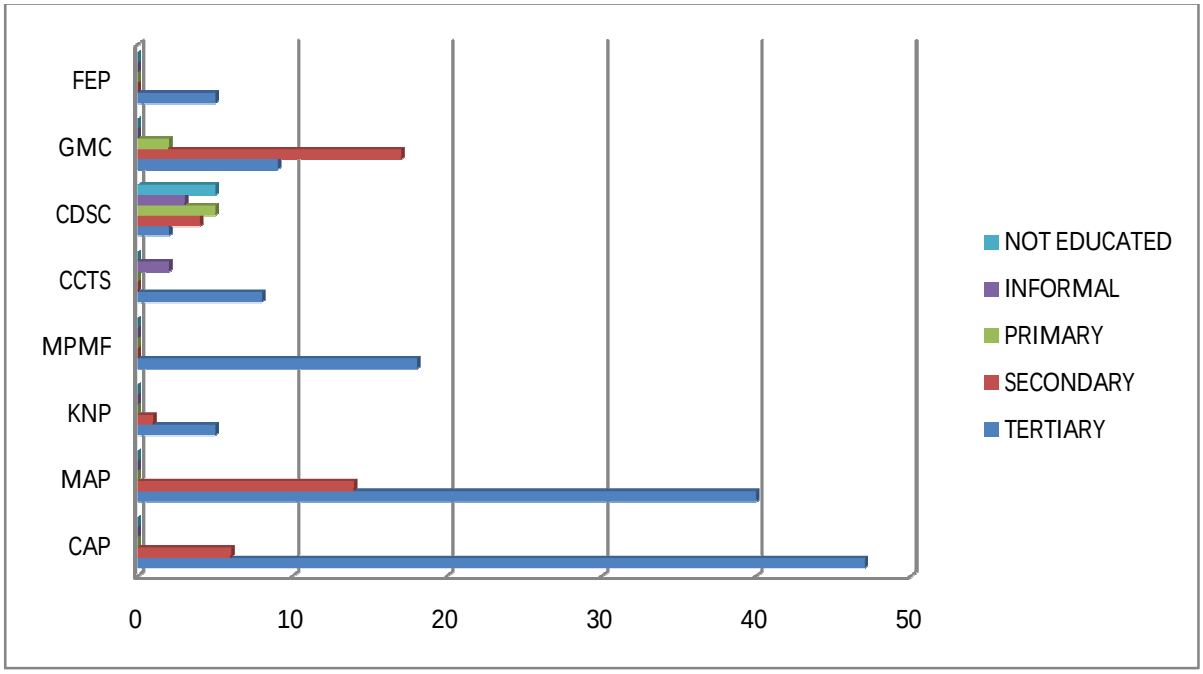
Source: Field survey 2011

Figure 4.5 Gender characteristics of NAPEP's beneficiaries

It is important to know that female gender has always been at the vanguard of development. In a typical city in the Northern part of Nigeria like Kaduna, the female gender is responsible for over 70% of household maintenance. Nevertheless, they have little or no access to loan facilities for lack of collateral security. For this reason, the active participation of the female gender could have been emphasized more by NAPEP, in recognition of the advocacy for female empowerment. The improvement of their socio-economic status is essential for development as it becomes imperative to empower the women with a view of enhancing lives of the women so that they can earn a living without relying on hangouts from individuals.

4.2.3 Educational Level of NAPEP's Beneficiaries

As noted earlier, NAPEP in Kaduna Metropolis gave emphasis to the youths and education was critical to meeting the criteria for benefiting from NAPEP. The data collected revealed that most of the beneficiaries, that is 94.5% possessed formal education as compared to (10%) who are not educated and those with informal education.



Source: Field survey 2011

Figure 4.6: Educational level of the NAPEP's beneficiaries

From a priori expectation, it is expected that Capacity Acquisition Programme, will arrest unemployment particularly among the secondary school graduates who have no prosperous ambition to further their education. However, a greater percentage of about (88.6%) of university graduates as compared to (11.3%) of secondary school graduates benefitted from the programme. Nevertheless, it is important to know that poverty has no barrier, it affects everyone regard less of educational background.

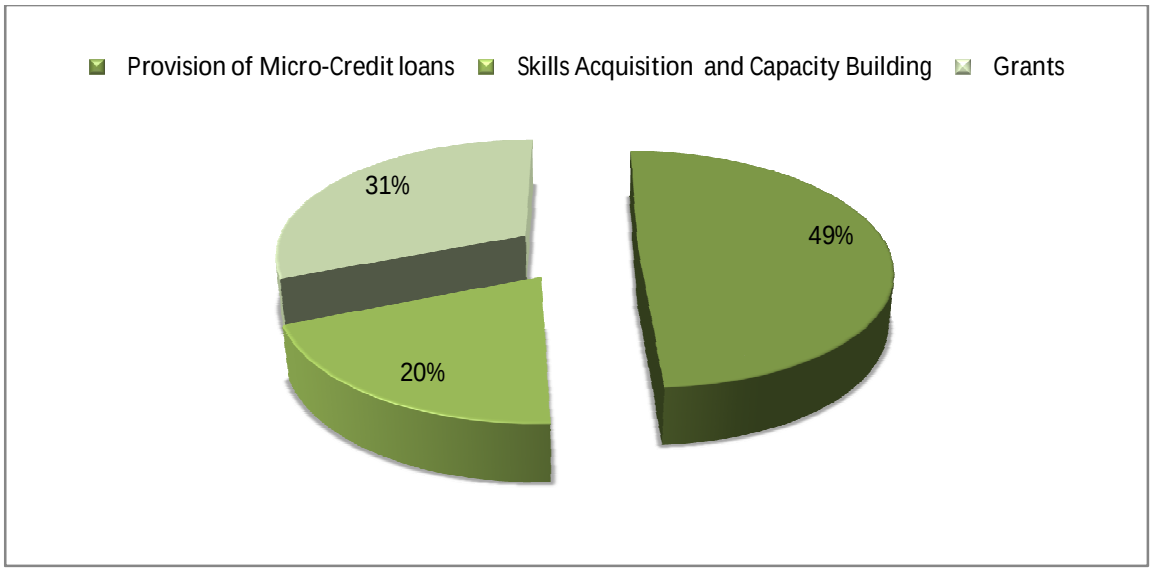
Though urban areas are usually characterized by the elite, nevertheless there is large population concentration of those not educated that migrated from the rural areas to the urban areas and they are however, the worse affected in terms of poverty. These groups of persons have little or no access to government job and therefore the widespread of poverty and rate of unemployment will continue to persist and increase unless NAPEP incorporate them. This is because these groups are particularly vulnerable group given typically higher rates of

unemployment, and exposure to crime and violence. Programmes on job training can help to minimize risks for this group, and facilitate their entry into the labor market during these vulnerable years. Consequently, poverty is reduced to a lowest and minimum level in the in Kaduna Metropolis.

4.3 EVALUATION BASED ON THE DELIVERY MECHANISM

4.3.1 Type of Programmes

NAPEP in Kaduna Metropolis has greater capacity in provision of micro credits to the poor with the expectations that the loans will empower beneficiaries financially to alleviate poverty and enable them contribute immensely to economic development. During the survey, the data collected reveals that out of the total number of beneficiaries surveyed (68.2%) benefitted from provision of Micro-Credit loans, Training for skills acquisition and Capacity Building in the productive sector constituted (27.4%) beneficiaries and the least area of capacity and competence in Issuance of Grants with (4.3%).

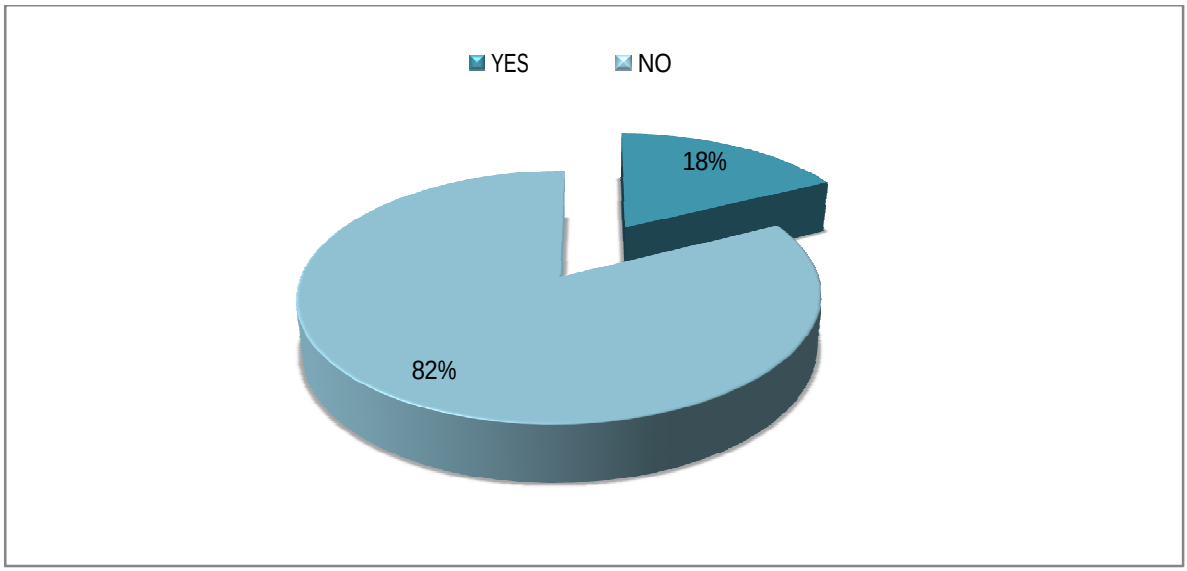


Source: Field survey 2011

Figure 4.7: Type of Programmes implemented by NAPEP

4.3.2 Designing of NAPEP in Participatory Manner

For any poverty alleviation programme to be successful and effective, poor people themselves should have a say in the formulation and implementation of the programme. This could be achieved through the involvement of civil society and/or Community Based Organizations. Participation creates a sense of ownership and makes accountability possible and effective. The institutional survey reveals 82% of those interviewed response on lack of involvement of the public in designing of NAPEP's poverty reduction strategies while (18%) attest negatively.



Source: Field survey 2011

Figure 4.8: Designing of NAPEP's poverty reduction strategies in participatory manner

It is necessary to involve the poor at all stages of programme cycle (from conception to inception, implementation, monitoring and evaluation). It is through full participation of the poor from the stage of decision making that their views and opinions could be taken, harmonized and incorporated with the aim of ensuring that only programmes and projects which meet their yearnings and aspirations are put in place. This approach has the potential of mobilizing individuals in the various communities to provide adequate support to priority

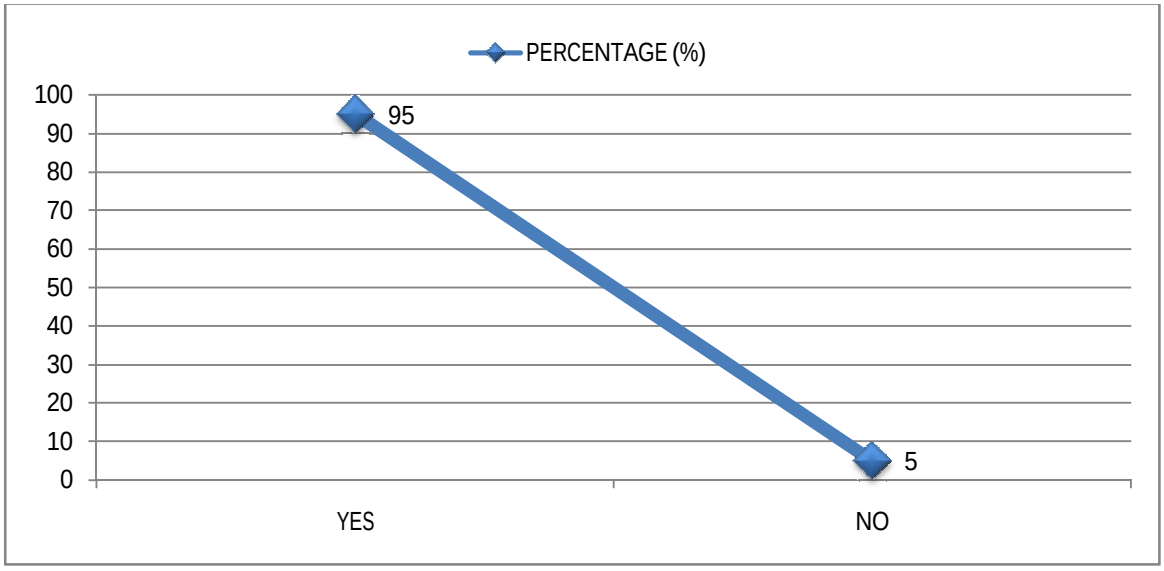
development programmes and projects that affect their welfare. As observed by Kanbur and Squire (2001), the poor know their situations and needs better and can best contribute to the design of policies and projects intended to improve their living standard. Once they are involved, they become more committed to the implementation of the projects.

4.3.3 Poverty Reduction Strategy Paper (PRSP) And Effectiveness of NAPEP

The Poverty Reduction Strategy Paper (PRSP) as development plan borne out of collaborative efforts of a broad range of stakeholders' poverty alleviation. It is designed and implemented through the participation of all involved in one way or the other in poverty and its related issues. Unfortunately in Nigeria such a position development plan has not been made. Efforts made at developing one has been confronted with serious fundamental problems. Therefore, NAPEP as contemporary poverty alleviation programme in Nigeria was not designed in accordance with the Poverty Reduction Strategy Paper (PRSP). The (100%) surveyed respondents strongly agreed that the lack of PRSP would make effective poverty reduction difficult in Nigeria. According to Aliyu (2003), the Poverty Reduction Strategy Paper (PRSP) emphasizes on open-ended participation by a broad range of stakeholders, in the design and implementation of the country antipoverty strategies and programmes focus on outcomes or outputs rather than inputs and on 'bottom-up' approaches.

4.3.4 Equal Opportunity for both Male and Female

Poverty has no barrier, it affects everyone anywhere. The most affected is the female gender that lacks the capacity to escape from their situation by themselves. This trait is what cause the social conditions of extreme poverty to persist and to be transmitted from one generation to the next.



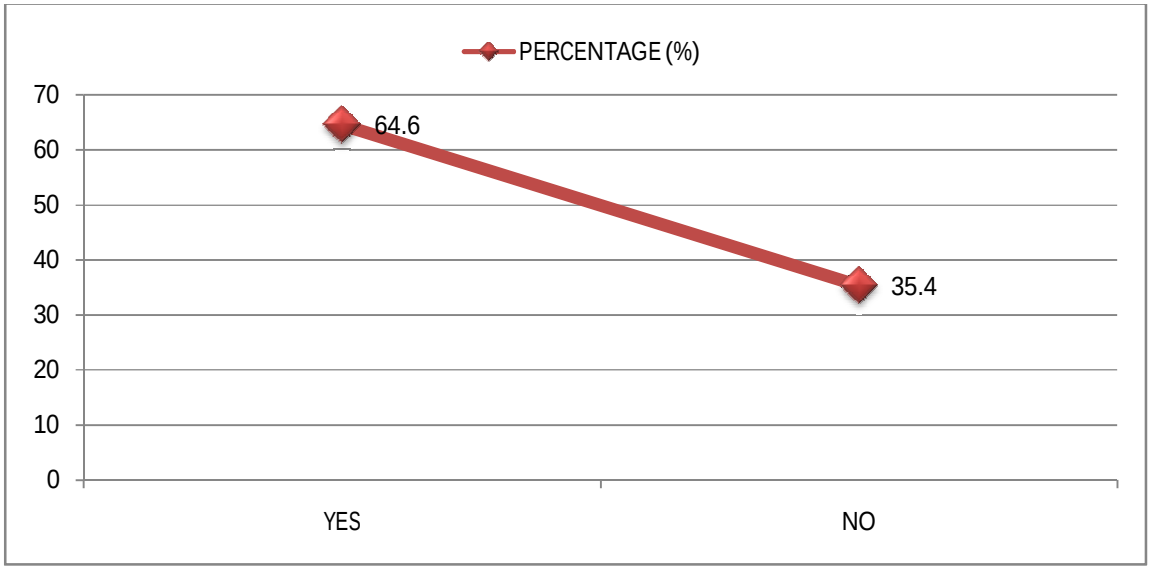
Source: Field survey 2011

Figure 4.9 Equal opportunity of both males and females gender in NAPEP

From the response of the surveyed, it reveals that there was (95%) responded positively that there was equal opportunity of both males and females in the programme. While about (5%) respondents disagreed with the statement of equal opportunity of the female gender in NAPEP and further added that cultural and religious consideration militates against the participation of females in activities outside their homes.

4.3.5 Ability of NAPEP to Address the Needs of the Poor

Poverty has various dimensions such as lack of adequate food and shelter, education and health, vulnerability to ill health, natural disasters and economic dislocation as well as lack of voice in matters concerning them. Until the adequate understanding of all the multi-dimensional nature of poverty is put into place and brought into play, all strategies may end up addressing only one dimension or, at best, some dimensions of poverty.



Source: Field survey 2011

Figure 4.10 Ability of NAPEP to Address the Needs of the Poor

To be able to effectively achieve the objective of reducing poverty to a considerable low level, efforts or strategies formulated and directed towards poverty reduction need to be holistic in nature. NAPEP seems not to have not considered this objective, for the fact that (35%) of those surveyed back up to the statement that NAPEP fail to consider this the multi-dimensional nature of poverty rather than concentrating on provisioning micro credit loans and skill acquisition trainings. Though (65%) were against that but a closer look would reveal that it was either that the personnel of NAPEP were responding in such a manner as to protect their organization or their positions. At long run poverty issues cannot effectively be addressed in isolation of social norms, values, and customary practices at different levels of the family, community, state, region or nation.

4.3.6 Collaboration of NAPEP with NGOs

There is the need for the poverty alleviation programmes to work hand in hand with the international community to improve the poverty situation Nigeria. This is because according to

Ogwumike (2001), the complementary efforts of United Nations Development Programme (U.N.D.P.), Department for International Development (D.F.I.D.), United Nations International Children's Emergency Fund (U.N.I.C.E.F.), United Nations Industrial Development Organization (U.N.I.D.O.) and United States Agency for International Development (U.S.A.I.D.) aimed at employment generation, provision of credit facilities, skill acquisition, enhancing income earning opportunities of the vulnerable groups are relevant to poverty alleviation and should therefore be properly focused on the poor. However, the study reveals that NAPEP only collaborated (100%) with United Nations Development Programme (U.N.D.P.) to established skill acquisition centers in Kaduna Metropolis to secure the National interest in Youth Capacity building as a tool for conflict resolution. The plan was to run the centers from six months to one year depending on the trades selected, after which the centre will be handed over to the communities. The trades selected were Computer apprentice, Barbing and Hair dressing, Gas and electrical welding and Auto- Mechanic. Prior to the take-off of the centers a Training of the Trainer (TOT) workshop was held for the four Centers simultaneously. Each centre has a centre manager and trainers with 4 Assistant Trainers for each trade.

CHAPTER FIVE

DISCUSSION OF RESULTS

5.0 INTRODUCTION

This chapter deals with the discussion of results with respect to significance of NAPEP activities to Urban Management as presented and analyzed in the preceding chapter as well the shortcomings by NAPEP. It provides the basis for the next chapter.

5.1 URBAN MANAGEMENT IMPLICATIONS OF NAPEP POVERTY REDUCTION IN KADUNA STATE

This section examines the significance of NAPEP performance at the aggregate urban level based on the analyzed data in the preceding sections. These issues are of direct relevance to urban management and which will require consideration for sustainable development. The concern of urban management for these issues is that poverty is recognized to be not just of income but includes all aspects of deprivation that go with income such as providing job opportunity employment creation, infrastructure development, improving social services delivery and improving governance. The implications are discussed in the context of poverty reduction, improved income status, creation of job, youth empowerment and development of participatory framework through improved urban governance.

5.1.1 Poverty Reduction through Improved Income

Income is a determinant of household expenditure and serves as the money that can be spent within a period. There is also bound to be correlation between income and poverty level of a household. Table 5.1 reveals that the beneficiaries' income before NAPEP intervention are low as none of the beneficiaries from the sub programmes had monthly income of more than ₦10,

000 with exception of Farmers Empowerment programme beneficiaries who had greater than that. However after the programmes, the beneficiaries of Capacity Acquisition Programme, Mandatory Attachment Programme and Community Skills Development Programme that were not able earn to anything could earn something to the extent that they were above the poverty line of one US dollar per day (₦167.00). It can be deduced that, there has been improvement in the income flow of beneficiaries in Kaduna Metropolis through NAPEP by providing enabling environment for production which shows that NAPEP has impacted significantly on their lives. Apart from influence of income on the economic development, improved income serves as means of enjoying the real human development. This is because the higher the income available to the beneficiaries the better the disposable income and purchasing power of such beneficiaries. Hence, beneficiaries are in better position to spend more of their income on basic needs.

Table 5.1: Income status of NAPEP beneficiaries before and after the programme

	INCOME STATUS			
SUB PROGRAMMES	**AVERAGE MONTHLY INCOME**		**AVERAGE DAILY INCOMES**	
	Before	**After**	**Before**	**After**
CAP	-	N45,235	-	N1,015
MAP	-	N22,777	-	N759
CSD	-	N26,552	-	N885
MPMF	N9,833	N23,055	N327	N768
GMC	N7,500	N24,321	N250	N810
FEP	N35,500	N35,500	N1,183	N1,183
TOTAL	N52,833	N177,440	N1,760	N5,420

Source: Field survey 2011

Conversely, it is important to understand that for any meaningful urban development and management to take place, bring about enduring changes or improvements in the structure of the urban sector such that efficiency is greatly increased, the living standard of the people, especially of the urban poor, must be considerably improved. It is also important to note that

poverty is overwhelmingly a problem that not only is income levels much lower, but the incidence of malnutrition, infant mortality and illiteracy, e.t.c, are much higher.

5.1.2 Creation of job

Unemployment and poverty are intertwined and the effort to proffer solution is through job creation. The success of this is still tied to technical support/ capacity building, policy implementation, and programme delivery upon which sustainable urban development and of livelihood of the poor rest. The high unemployment rate of youths in Kaduna Metropolis has been attributed basically to the failure of the government to provide good and adequate jobs for the qualified masses coupled with stagnant manufacturing sector. With one of NAPEP targets to arrest unemployment especially those who graduated from secondary schools and universities with no jobs, NAPEP in Kaduna Metropolis paid particular attention to training of beneficiaries in skills. The training provided room for the beneficiaries to be self employed, which in consequence created jobs, thereby making it easier for the private enterprises to thrive. This promoted economic growth and urban development Kaduna Metropolis. For that reason, self employment is capable of alleviating poverty as more jobs would be made available and the poor would be meaningfully and productively employed.

NAPEP reviewed what is being done and liaised with NGO activities to promote initiatives in areas where no such support exists. The urban poor do take part in NGO vocational training activities but lack of space and/or access to credit impedes their opportunities to put their skills into practice. NAPEP provided an environment where training was merged with opportunities to establish a small business, and where training output matches skills to the needs of entrepreneurs. NAPEP also promoted the participation of small entrepreneurs. In addition, small informal sector entrepreneurs were strengthened by becoming organized through the

establishment of professional organizations or unions which will be able to exert pressure to stimulate policy changes which benefit small informal sector entrepreneurs.

It is pertinent to note that poverty is a phenomenon that threatens the survival of mankind. Just like the NAPEP observed a certain fraction of the population (youths) are living in poverty state, nevertheless it is not just that group alone, and there are also other vulnerable groups (women, children and the aged) that require urgent attention. Consequently the employment opportunities NAPEP intends to create for a target population has not been properly identified.

5.1.3 Youth Empowerment

Youth empowerment is vital stage in life for building the human capital that allows young people to avoid poverty and lead better, and possibly have a more fulfilling life. The human capital created in youth is thus an important determinant of long term development that an urban area can endow on. Youth unemployment has the consequence of breeding social disillusionment with respect to what the societal objectives are and member's responsibilities towards attainment of these objectives. Just as ignorance maintains poverty, so also can poverty perpetuate ignorance, since the victims cannot think and plan beyond where the next meal is coming from. Moreover, in a country or locality where the concentration of the bulk of wealth is in few hands, there is serious implication.

Through the programmes of skill acquisition delivered by NAPEP in Kaduna Metropolis, it provided an urgent mechanism to entrepreneurship development by informing beneficiaries (youths) with insights about the world of business and opportunities to create their own businesses as well as to help them realistically consider the options of starting a small business or of self-employment in Kaduna Metropolis. NAPEP went beyond entrepreneurship education by helping youth to access small loans that are needed to begin business operation

and by providing more individualized attention to the development of a viable business idea. The private enterprise established by beneficiaries (youths) has increasingly served as means and a valuable additional strategy to create jobs and improve livelihoods and economic independence of beneficiaries (youths) which in turned enormously important to the path of poverty reduction and urban development.

5.1.4 Development of participatory framework in implementation through improved urban governance.

Urban governance is extremely important in public participation for improvement of the living conditions of the urban poor. Urban governance is broader than government as it incorporates a lot more stakeholders than just governmental agencies; it goes beyond management, focusing on the mechanisms and processes of administration, management and implementation. Thus, urban governance is considered to promote urban development processes such as urban poverty reduction and the increase of local ownership in development projects.

As necessitated by NAPEP, before benefitting from the programme, the beneficiaries were required to form associations through which NAPEP correspond to them. This, in a way has involved the people to partake in the process of decision-making, decision taking and implementation in such a way that the beneficiaries identify micro-project and decide on ratio of contribution (cash and kind), which is collected up-front. The specific works to be carried out and whether all will be by direct labour or would require the services of a contractor are discussed by both the beneficiaries and NAPEP staffer. In consequence, this has developed a participatory framework and there by improved urban governance Kaduna Metropolis. This is the view of the fact that the quality of urban governance is considered to be determined the ability of urban dwellers to participate in urban facilities and services development.

5.2 SHORTCOMINGS OF NAPEP ACTIVITIES IN KADUNA METROPOLIS

It has been established that NAPEP has given minimal improvements in Kaduna Metropolis. That is, very few people actually benefited from it. This partly explains the limited impact on poverty. The beneficiaries of multi partner micro-finance scheme, conditional cash transfer and, general micro credit programmes diverted some of the funds into uses for which they were not intended. While the diversion of such funds into food consumption could be attributed to the prevailing poverty level, buying of clothes and automobiles were ill-motivated. From the forgoing, it is clear that NAPEP in Kaduna Metropolis have been characterized by inadequate monitoring or even absence of monitoring. This implies that NAPEP in Kaduna Metropolis had no in-built mechanism for sustenance. Beneficiaries therefore view whatever accrues to them financially as funds that would not be accounted for. The study further revealed that beneficiaries of NAPEP did not partake in deciding which programmes they needed. They were thus at the receiving end. This could be largely responsible for the ineffectiveness of NAPEP. If NAPEP in Kaduna Metropolis was to be effective, there is the need to integrate beneficiaries into decisions pertaining the planning and implementation processes. Other shortcomings of NAPEP are as follows:

5.2.1 Poor Planning and Implementation Strategy

Though NAPEP was meant to impact positively on the poor, it did not achieve the desired goals due to faulty implementation and absence of a permanent and comprehensive policy framework. Related to this, is that NAPEP has been bedeviled by inadequate monitoring and evaluation. Even in situations where stipends and credit facilities were given to beneficiaries, it has been difficult to trail them as up-to-date records on such beneficiaries are scarcely available. The severe budgetary and governance problems also constrained the planning and full implementation of the programme. It has resulted in facilities either not being completed

or broken down and abandoned. Furthermore, inappropriate programme and lack of involvement of beneficiaries in the formulation and implementation had resulted in the unsuccessful implementation of the programmes. Again, given the fact that more women than men are poor, the programme has not made tangible effort that engenders this imbalance.

5.2.2 Poor Targeting Mechanisms

NAPEP was articulated to make life more meaningful for the poor. The NAPEP lack targeting mechanisms for the poor and therefore most of the programmes do not focus directly on the poor. Apart from training the poor with enduring skills, NAPEP lacks targeting mechanisms for the poor and therefore most of the programmes do not focus directly on the poor.

5.2.3 Failure to Focus on Needs of the Poor

NAPEP was designed to avoid many of the problems of past poverty alleviation. However, there have been some problems that hindered the programme delivery. In fact, one significant shortcoming in NAPEP is lack of focus on social service delivery. Such social services include improved good health care system, motorable roads, potable water and electricity. This will go a long way to increase productivity and consequently alleviate poverty. This can be seen as a fundamental oversight.

5.2.4 Duplication of Functions

NAPEP institutional background is burdened with duplicity by a countless number of ministries and agencies involved and proliferation of programmes, sometimes with overlapping responsibilities and even conflicting mandates leading to waste, poor coordination and unhealthy rivalries. Thus, poor linkages exist between NAPEP and the Community-Based Poverty Reduction Projects (CBPRP) coordinated by the National Planning Commission,

between NAPEP and the National Directorate of Employment (NDE), between NAPEP and the various poverty alleviation programmes of the state governments. While NAPEP was designed to facilitate, coordinate and monitor poverty alleviation programmes throughout the country and not as an implementation agency, it actually did undertake direct implementation or policy functions already carried out by pre-existing government institutions and agencies. For instance, its employment creation and skill acquisition schemes run parallel to similar programmes of the NDE.

CHAPTER SIX

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

6.0 INTRODUCTION

In this chapter, the findings in earlier chapters are summarized after which recommendations are provided. The recommendations are aimed at re-invigorating poverty alleviation programmes in Nigeria with particular reference to urban areas for the purpose of reversing the persistent rise in poverty incidence in urban areas and the country at large.

6.1 SUMMARY OF FINDINGS

Findings from the assessment reveals that NAPEP was successful in reducing poverty, considering the fact that about (65%) of the institutional surveyed scored the programme high. There appears to be some inconsistency in the above assertion especially when related to the fact that NAPEP has been established that the strategies are not multi-dimensional in approach. NAPEP was only able to disbursed loans and grants as well as delivered skill trainings. A clear indication on the area of greater capacity and competence by NAPEP shows that (68.2%) benefitted from provision of Micro-Credit loans, Training for skills acquisition and Capacity Building in the productive sector constituted (27.4%) beneficiaries and the least area of capacity and competence in Issuance of Grants with (4.3%). Furthermore, if we relate the findings to the fact that (100%) of the institutional surveyed agreed that the absence of Poverty Reduction Strategy Paper (PRSP) would make effective poverty reduction difficult, it becomes glaring that there seems to be some inconsistency in this respect. It should not be far-fetched that the inconsistencies could be traced to the human factor inherent in the respondents to the questions. As staff of the programme, they could be protecting their positions and indirectly protecting and defending the programme actions or lack of it. Their inability to see that their

responses in other sections could explain their insincerity was enough for this disclosure as is shown in the issue of Poverty Reduction Strategy Paper (PRSP) which essentially emphasizes targeting, complementarily and effectiveness. NAPEP has the mandate to ensure that the wide range of activities are centrally planned, coordinated and complement one another so that the objectives of policy continuity and sustainability are achieved. Secondarily, NAPEP is to periodically extend intervention projects to complement the efforts of the implementing Ministries, Departments and relevant Parastatals throughout the country. NAPEP in Kaduna State was involved on activities to complement with the efforts of National Directorate for Employment on areas of Employment counseling, skills acquisition and entrepreneurship development training. On the other hand, the beneficiary survey indicates that all the beneficiaries of skills acquisition programme were employed through the skills acquisition training delivered. So also, the income status of both the skills acquisition programme and micro credit loan programme improved. This have contributed immensely to reduction of poverty in the study area and in turn improved the urban economy.

There is need for NAPEP to deliver functions properly and have clear focus on delivery systems. The process of obtaining loan involves tedious processes of completion of complex forms that were not easily understood by uninformed and illiterate poor. The opinion of beneficiaries for difficulty in processing for loan include bureaucracy and monotonous processes, (70.5%) encountered difficulty while (29.5%) attest not to have encountered any difficulty before obtaining loan. On the hand, some beneficiaries that acquired training confirmed positively and agreed to have offered demand of gratification before conceding them with the training exercises**.** NAPEP seems to have not consider this objective, for the fact that NAPEP do not address the multidimensional aspects of poverty considering the fact that (35%) of those surveyed back up to the statement that NAPEP fail to consider this the multi-

dimensional nature of poverty rather than concentrating on provisioning micro credit loans and skill acquisition trainings. This could explain the reason why in spite of the existence of the NAPEP, there is still high incidence of poverty. Many problems were identified to be confronting NAPEP in achieving its objective of poverty reduction. There seems to be consistency in identifying the target group by NAPEP as a major problem, as (100%) of both the institutional and beneficiaries surveyed ascertained to. Therefore, it can deduce that if NAPEP cannot identify the poor and able to address their needs, then NAPEP cannot be said to be the suitable machinery to eradicate poverty.

With the mandate of NAPEP to extend intervention projects in wiping out poverty, equity and fairness must be exercised. This involves the ability of all members of society to benefit from all the programme of NAPEP regardless of socio-economic background. There is apparent equality in the distribution of poverty reduction activities as indicated by the fact that (95%) of the institutional survey attested to this when they answered “yes” to the question on whether female are given equal opportunity with their male counterpart in the poverty reduction activities of NAPEP. This was contradicted by the fact that about (75.1%) of the beneficiary surveyed (Figure 4.2) reveals that women participation in their poverty reduction activities is considerably low. This contradiction was further portrayed when the disaggregated analysis across programmes reveals that Capacity Acquisition Programme, Mandatory Attachment Programmes, Multi Partner Micro Finance Programme and Farmers Empowerment programme have greater percentage of (86.7%), (81.4%), (88.8%) and, (100%) of prevailing males respectively. In addition, age of 21 to 30 years has highest number of beneficiaries as compared other age brackets. This signifies that NAPEP there certain groups that were marginalized.

The institutional survey reveals that NAPEP was not designed in a participatory manner as stated by the fact that about (82%) of those interviewed response on lack of participation of public in designing of NAPEP's poverty reduction strategies. Though, there is inconsistency, the beneficiaries attest to have involved in implementation of programmes that affects them. Nevertheless NAPEP collaborated (100%) with United Nations Development Programme (U.N.D.P.) to established skill acquisition centers in Kaduna Metropolis to secure the National interest in Youth Capacity building as a tool for conflict resolution.

6.2 RECOMMENDATIONS

The study also revealed that although NAPEP came across as having strengths and shortcomings. Its strengths include a coherent and coordinated poverty reduction policy, its inherent potential and actual positive impact on human lives, government support and international support. However, recommendations have been proposed as measures if taken could ensure the effectiveness of NAPEP, and other poverty alleviation programmes to be designed in the future. NAPEP and the urban manager can play significant role to ensure complete urban poverty reduction.

6.2.1 Understanding the Multi-dimensional Nature of Poverty.

Poverty is a multi-dimensional phenomenon and must be defined and measured in terms of many other variables such as socio-economic resources access to social and physical infrastructure as well as human basic needs of the poor. Therefore, there is the need for NAPEP to establish a wider scope to address the multi-dimensional nature of poverty by designing and implementing programmes and strategies for alleviating poverty to incorporate basic needs of the poor. Accordingly, NAPEP activities should be extended to cover larger

fraction of urban development through the preparation of physical development plans of urban centers to guide provision and distribution of human basic needs for the poor. No doubt the urban managers can play an imperative role by providing the basic data which will help to understand the general situation in order to analyze poverty condition of the various segments of the population and formulate policies for solving problems, and for that reason the data should be updated and compared over times to measure progress.

6.2.2 The Use of City Poverty Assessment by NAPEP

In order to encourage poverty reduction, the use of city poverty assessments is strongly recommended. NAPEP should work hand in hand with the urban managers in order make use of the city poverty assessments to adequately to establish the nature and dimensions of poverty in their settlements as well as the location of the poor in the city. Urban managers should advise on the appropriate measures to address issues of access to basic urban services, land, affordable housing etc. It is also their duty to ensure that poverty reduction programmes are comprehensive and different interventions and sectoral programmes are coordinated and integrated with other city programmes in a holistic policy framework. Additionally, urban management can contribute significantly to poverty reduction by making cities more productive. This can be achieved by promoting investment in basic urban services and efficient functioning of land market for delivery of land and housing as well as efficient public transport system etc.

6.2.3 Proper Targeting Mechanisms

There is the need for policy makers and managers of NAPEP to identify the poor at community levels so as to direct poverty programmes and projects towards them. It is not enough to simply find out the proportion of those poor in a particular society. Identifying them and their peculiarities is imperative. Such identification could be done by, after setting

required benchmark, allowing community leaders to compile and submit to relevant organs the list of those categorized as poor alongside their needs. This is because an understanding of the diverse nature of the poor and their peculiarities will provide a focus for designing appropriate programmes that will not only help them to tackle their problems but also enable them take advantage of available opportunities in their environment.

6.2.4 Maximum Participation by Target Groups.

For NAPEP to be successful and effective, poor people themselves should have a say in the formulation and implementation of the programme. This could be achieved through the involvement of civil society and/or Community Based Organizations. It creates a sense of ownership and makes accountability possible and effective. It is necessary to involve the poor in all stages of programme cycle (from conception to inception, implementation, monitoring and evaluation). It is through full participation of the poor from the stage of decision making that their views and opinions could be taken, harmonized and incorporated with the aim of ensuring that only programmes and projects which meet their yearnings and aspirations are put in place. This approach has the potential of mobilizing individuals in the various communities to provide adequate support to priority development programmes and projects that affect their welfare. The poor know their situations and needs better and can best contribute to the design of policies and projects intended to improve their living standard. Once they are involved, they become more committed to the implementation of the projects. In a nutshell, the current top-bottom approach should be reversed to bottom-top approach so that the poor will be able to initiate, design, execute and manage their priorities and consequently come out of poverty.

6.2.5 Active Participation by Urban Managers in Designing Poverty Reduction Programmes.

As the designers and managers of the city, urban managers must be conscious of the fact that they have an important role to play in poverty reduction. Poverty, as recognized earlier, is multidimensional and cuts across many sectors. It is the role of the urban managers to ensure that interventions are packaged in a coordinated and holistic manner, taking into account the other city programmes. This will not be very easy in Nigeria, but urban managers must wakeup from their slumber and take their rightful place. They must be in the forefront in comprehensive urban upgrading projects, opening up new areas to increase the supply of urban land and to design new planning schemes at the urban areas to prevent the formation of slums.

6.2.6 The need for urban management policies to capture the problems of the poor

In managing the urban areas, it is observed that the urban management policy can create conditions that can push some vulnerable groups to poverty. Therefore, the study recommends but not limited to the following:

1. Adoption of middling standards for buildings developments and less time consuming procedure for obtaining building plan approvals/permits which would in turned make housing more affordable to the poor.
2. Adequate provision of essential urban infrastructure and services to avoid development of squatter settlements and slums as well as making easy access to land by the poor.
3. Adequate provision for mixed land uses in residential areas to provide working environment for the poor that is informal sector activities such as street trading in the city plan

By taking these into consideration, some aspect of poverty will be reduced and in turned the urban areas and other human settlements will be functional, efficient and aesthetically pleasing. Furthermore, producing areas that are livable can address issues of urban poverty, good governance and economic growth. It is therefore imperative for the urban management policy to develop adequate knowledge and skills in understanding the problems of the poor and in that way developing appropriate interventions for poverty reduction.

6.2.7 Good Governance

There is the need to establish good governance in every sphere of government activity which will create reliability and cooperation from all bodies involved. Good governance entails essentially accountability, transparency, fiscal responsibility and respect for the rule of law, where public participation increases with emphasis on stakeholders' ownership of programmes and projects as well as equity by involving the poor and other vulnerable groups in planning and implementation of programmes and projects. Here, emphasis should be on NAPEP evaluation, whereby, the effectiveness of programmes and projects are evaluated monthly during the first one year of implementation and quarterly thereafter. Such evaluation should be done with the aid of performance audit and monitoring to find out whether or not programmes and projects are achieving stated objectives.

6.3 CONCLUSION

Following subsequent assessment of NAPEP from raw data gathered, it is important understand that poverty has various dimensions such as lack of adequate food and shelter, education and health, vulnerability to ill health, natural disasters and economic dislocation as well as lack of voice in matters concerning them. Until the adequate understanding of all the

multi-dimensional nature of poverty is put into place and brought into play, all strategies may end up addressing only one dimension or, at best, some dimensions of poverty.

To be able to effectively achieve the objective of reducing poverty to a considerable low level, efforts or strategies formulated and directed towards poverty reduction need to be holistic in nature. Poverty issues cannot effectively be addressed in isolation of social norms, values, and customary practices at different levels of the family, community, state, region or nation. NAPEP like other past poverty alleviation programmes did not involve the beneficiaries in the design and implementation of the programme. The research therefore, concludes that apart from intensifying effort to address the regional imbalance associated with pattern of poverty the government must also give urgent attention to educational sector. This is, education and health seems to be solution to poverty eradication.

Consequently, based on the assessment, it can be deduced that NAPEP has run as an appropriate programme to effectively make significant difference in reducing poverty if sustained. The modest urban gain for urban management in Kaduna metropolis could be higher if the programme continues successful.

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APPENDICES

APPENDIX A

Dear Respondent,

In fulfillment of the requirements for the award of M.Sc. Urban management, I am currently carrying out a study on **"AN EVALUATION OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP) IN KADUNA STATE OF NIGERIA"**. You are therefore; requested to please respond accurately to the questions contained in the attached questionnaire.

Please note that this is strictly an academic exercise towards the attainment of the above purpose. You are hereby assured that the information will be treated with the strictest confidence required of me.

Thank you for your anticipated kindest response.

Yours Sincerely,

Aboki, Maimunatu

APPENDIX B

BENEFICIARES SURVEY

SECTION I

- Sex of the respondent

a) Male ( ) b) Female( )

- Age of the respondent

a) 15-20 ( )

b) 21-25( )

c) 26-30( )

d) 31-35 ( )

e) 36-40( )

f) 41-45 ( )

g) 45-50 ( )

h) 51 and above( )

- What is your educational level?

a) Tertiary( )

b) Secondary( )

c) Primary( )

d) Informal ( )

e) Not educated( )

- What is your monthly income?

a) Less than 5,000

b) 5,000- 10,000

c) 11,000 -15,000

d) 16,000 - 20,000

e) 21,000 - 25,000

f) 26,000 - 30,000

g) 31,000 - 35,000

h) 36,000 - 40,000

i) 41,000 - 45,000

j) above 50,000

SECTION II

- Have you benefited from any poverty reduction programme?

a) Yes ( ) b) No ( )

- In what year was the assistance rendered to you?

_____

- What is the nature of the assistance rendered to you by the NAPEP?

a) Micro Credit Financing ( )

b) Skill Acquisition ( )

c) Self-Employment ( )

d) Grants( )

e) Agriculture Support Programme ( )

f) Capacity Building ( )

g) Others (please specify)

- If your answer to question above is a), what is the amount?

a) Less than 5,000( )

b) 5,000- 10,000 ( )

c) 11,000 -15,000( )

d) 16,000 - 20,000( )

e) 21,000 - 25,000( )

f) 26,000 - 30,000( )

g) 31,000 - 35,000( )

h) 36,000 - 40,000( )

i) 41,000 - 45,000( )

j) above 50,000( )

- What do you use the loan obtained for?

a) Prod. of goods & services( )

b) Food( )

c) Clothing( )

d) Others( )

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

a) Yes ( ) b) No ( )

- Are you satisfied with the activities of NAPEP?

a) Yes ( ) b) No ( )

- If your answer to question above is “No”, which areas of operation are you not satisfied with?

b) Policy formulation ( )

c) Implementation ( )

d) Coordination ( )

e) Monitoring ( )

f) Level of assistance ( )

g) Others (please specify)

- Are there broadly agreed strategies for reducing poverty in NAPEP?

a) Yes ( ) b) No ( )

- Has there been any time your input was sought in designing, implementing the poverty reduction activities?

a) Yes ( ) b) No ( )

- You would have performed better if you were consulted before or during the policy formulation.

a) Yes ( ) b) No ( )

- The strategies for NAPEP do not address the multi-dimensional aspects of poverty.

a) Yes ( ) b) No ( )

- The implementation of the poverty reduction programmes of NAPEP is not strictly directed at the poor.

a) Yes ( ) b) No ( )

- Kindly list, in order of severity, the problems you have encountered in accessing poverty reduction activities._____

APPENDIX C

INSTITUTIONAL SURVEY-NAPEP

- Which of the following areas of activity is NAPEP core responsibility?

a) Provision of Micro-Credit to the poor ( )

b) Health Care Delivery ( )

c) Training and Skills acquisition in the productive sector in particular and in all vocations in general ( )

d) Capacity Building ( )

e) Provision of basic infrastructure (water, electricity, rural roads, etc) ( )

f) Resource Development through promotion of improved production Technology ( )

g) Others (please specify)

- How would you rate the performance of your organization in reducing poverty?

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

- The implementation of the poverty reduction programmes of NAPEP is not strictly directed at the poor.

a) Yes ( ) b) No ( )

- Are there broadly agreed strategies for reducing poverty in NAPEP?

a) Yes ( ) b) No ( )

- If your answer to question above is “yes”, were these strategies for reducing poverty drawn up in a participatory manner, i.e. involving all tiers of government, Non-governmental agencies and the representatives of the poor?

a) Yes ( ) b) No ( )

- How representative is stakeholder consultation outside government in developing and implementing strategies for poverty reduction?

a) Adequate ( ) b) Fairly ( ) c) Inadequate ( ) d) None ( )

- The strategies for poverty reduction in NAPEP do not address the multi-dimensional aspects of poverty.

a) Yes ( ) b) No ( )

- Sufficient care has been taken to avoid duplication of efforts and to build complementarities across the agencies involved in poverty reduction activities.

a) Yes ( ) b) No ( )

- Lack of Poverty Reduction Strategy Paper (PRSP) would make effective poverty reduction difficult in Nigeria.

a) Yes ( ) b) No ( )

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

a) Yes ( ) b) No ( )

- Adequate budgetary provisions are not made for poverty reduction programmes of NAPEP

a) Yes ( ) b) No ( )

- Are female given equal opportunity with their male counterpart in the poverty reduction activities of NAPEP?

a) Yes ( ) b) No ( )

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

a) Yes ( ) b) No ( )