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INVESTIGATION ON POVERTY ALLEVIATION PROGRAMME IN NNEWI ANAMBRA STATE NIGERIA

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Abstract

This study attempted to evaluate the effectiveness of poverty reduction efforts in Nnewi, especially in relation to the policy and strategy formulation, implementation, coordination, monitoring, control and review, sourcing and utilization of resources (both human and material) and complementarity of programmes. The study also focused on the impact of the past strategies and programmes on the target poor using the survey approach and chi-square to collect, collate, analyse and present data respectively in its findings which include: Based on these findings and conclusions, recommendations, including the following were made towards effective poverty reduction efforts in Nnewi; government, its agencies and other stakeholders should develop a multidimensional approach towards poverty reduction strategies and implement along that line, efforts should be made to effectively target the poor in all considerations and at all levels of articulation, implementation, monitoring and review; the government anti-corruption efforts should be stepped up and seriously up-held in dealing with matters concerning poverty reduction efforts.

Keywords: Government, corruption, poverty alleviation, and Development

Introduction

Poverty is a global phenomenon, which affects continents, nations and peoples differently. It afflicts people in various depths and levels, at different times and phases of existence. There is no nation that is absolutely free from poverty. The main difference is the intensity and prevalence of this malaise. Nations in sub-Saharan Africa, South Asia and Latin America are currently with the highest level of poverty and consequently with the lowest level of socio-economic development. They also have the highest level of social insecurity, violence, unrest and generally unacceptable low standard of living.

The Central Bank of Nigeria (1999:1) views poverty as "a state where an individual is not able to cater adequately for his or her basic needs of food, clothing and shelter; is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self-esteem; and has limited access to social and economic infrastructure such as education, health, portable water, and sanitation; and consequently, has limited chance of advancing his or her welfare to the limit of his or her capabilities". The World Bank (2000:1) utilized inductive approach to uncover various dimensions of poverty such as well-being, psychological, basic infrastructure, illness and assets. One of such definitions 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." Another of such definitions is "lack of voice, power, and independence that subjects them to exploitation. Their poverty leaves them vulnerable to rudeness, humiliation, and inhumane treatment by both private and public agents of the State from whom they seek help".

Nigeria, ranked among the 25 poorest countries in the world, started its independent nationhood with poverty level of barely 15% of its population in 1960 and is today struggling to bring it down from about 70% of its current teeming population of about 120 million. Of the number of the poverty stricken people, about 73% is concentrated in the rural areas where illiteracy prevalence is high, potable water and health facilities are rarely available, road and electricity infrastructures are either unavailable or ill-managed.

No Nigerian Government, be it military or civilian, has come without introducing and leaving behind one form of poverty alleviation or reduction programme meant to reduce the level of poverty, give hope and succour to the poor and, or move towards some sort of wealth creation. Strategies, policies and plans have

been articulated; programmes and projects have been formulated and executed over the years. Though successive governments have tried to address the issue of poverty as captured above, the effect of the strategies and programmes has been that of mixed feelings. The questions bothering a great number of Nigerians are: If so much efforts have been made towards reducing poverty in Nigeria, why is poverty on the increase? What is the effect of the increasing poverty rate on the nation's economy? Are there better ways or strategies of implementing poverty reduction programmes to make them more effective?

Statement of the problem

It has been known in Nigeria that every government embarks on one form of poverty reduction strategy or the other. It seems that the efforts of various governments are ineffective and therefore not much has been done to actualize the benefits. For poverty reduction agencies, their results do not seem to justify the huge financial allocations to them. Poor people's perceptions of formal poverty reduction institutions are largely that of ineffectiveness and irrelevance in their lives as government poverty reduction activities contribute little in their struggles to survive and rarely help them to escape poverty.

Hypotheses

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

H1 Poverty Alleviation Strategies in Nnewi have succeeded in reducing poverty; and

H0 Poverty Alleviation Strategies in Nnewi have not succeeded in reducing poverty.

People of Nnewi

In Nnewi oral history and mythology, the 'ewi' (Igbo: *bush rat*) played a great role in saving the founders of Nnewi during wars. Throughout its history, Nnewi has used its military might to maintain its borders and because of this, the killing or eating of ewi in Nnewi is forbidden to the present day. Nnewi existed as an independent kingdom from the 15th century to 1904, when British colonial administration occupied the kingdom.

Nnewi kingdom was founded on four quarters (large villages), namely Otolo, Uruagu, Umudim, and Nnewichi. Each village was divided into family units called 'umunna'. Each umunna had a first family known as the 'obi'.

These four quarters were the original names of the Sons of Edo: Otolo being the eldest and Nnewichi being the youngest of the sons Obi of Nnewi

Long-term ethnic conflict and civil unrest

Nigeria has historically experienced much ethnic conflict. With the return to civilian rule in 1999, militants from religious and ethnic groups have become markedly more violent. While this unrest has its roots in poverty and economic competition, its economic and human damages further escalate the problems of poverty (such as increasing the mortality rate). For instance, ethnic unrest and the displeasure to local communities with oil companies has contributed to the conflict over oil trade in the Niger Delta, which threatens the productivity of oil trade. Civil unrest might also have contributed to the adoption of populist policy measures which work in the short-run, but impede poverty alleviation efforts.

Political instability and corruption

Nigeria's large population and historic ethnic instability has led to the adoption of a federal government. The resultant fiscal decentralisation provides Nigeria's state and local governments considerable autonomy, including control over 50% of government revenues, as well as responsibility for providing public services. The lack of a stringent regulatory and monitoring system has allowed for rampant corruption. This has hindered past poverty alleviation efforts, and will continue to do so, since resources which could pay for public goods or directed towards investment (and so create employment and other opportunities for citizens) are being misappropriated.

Community banking

Because of the importance given to banks and financial services, a system of community banking was established early on in the 1990s. These banks were expected to provide micro-finance services but also basic banking services such as deposits and savings, all while encouraging investment. If most of the Nigerian government has been trying to help local farmers excluded from markets, banks have on the contrary been granting loans mostly to trade-related activities, which imply short term gains.

This was pretty much the opposite of what they were expected to do since experts were mostly counting on community banking to develop the country's agriculture and manufacture. But these are more long term goals and represent gains that haven't been very attractive to new bankers. That's why more and more experts have been recently arguing that the state is usually among the best investors (or bankers) for developing

countries because it's somewhat more able to keep in sight the long term development goals (see the examples of Japan, South Korea, China... but also almost every Western country during the industrial revolution). The biggest problem in Nigeria however remains that of corruption and the lack of political will to develop the country.

This is mostly the reason why private and/or foreign microfinance initiatives have been expanding so well. But the government still has a role to play in building a proper legal environment for the development of rural finance. Without the right legal framework, people (and businesses) are often more exposed to corruption and scams of all kinds. As they exist now in Nigeria, community banks are not suited to the poor. They should focus on opportunities to create more jobs in agriculture, help women create businesses, and provide services more adapted to the needs of the poor (in terms of loan sizes, repayment mechanisms etc).

National Directorate of Employment (NDE)

Decree number 24 of October 19, 1986 established this Directorate, which commenced operations in January 1987 with the primary role of promoting skill acquisition, self-employment and labour intensive work schemes. It also collects and maintains a data bank on unemployment and vacancies in the country. It has been concerning itself with designing of employment programmes such as school leaver apprentice scheme, entrepreneurs training programmes for graduates, labour-based work programmes, and resettlement of trained beneficiaries. The NDE has trained more than 2 million unemployed Nigerians, provided business training for not less than 400,000 people, vocational training in up to 90 different trades, assistance to more than 40,000 unemployed to set up their own businesses. The Directorate has organized labour-based groups through which 160,000 people benefited.

The NDE suffers from inadequate funding from the Federal Government. Its predicament is worsened by the fact that it has over stretched itself by

engaging in skills acquisition, granting of loans, procuring and selling agricultural inputs such as fertilizers. It has succeeded in recovering less than 10% of its loans. There is also the problem of duplication of efforts with the statutory roles of the Federal Ministry of Labour and Productivity in the area of compilation of statistics on the unemployed in the country and claims to maintain a data bank of these as well as matching applicants with vacancies.

Despite all the problems enumerated above, the NDE possesses great potentials as an agency for the promotion of skill acquisition and self- employment schemes, given its widespread presence and over 15 years relative experience in the design and execution of employment generating programmes.

Peoples Bank of Nigeria (PBN)

Decree No. 22 of 1990 established the PBN which commenced business in October 1989. It was charged with the responsibility of extending credit to under-privileged Nigerians who could not ordinarily access such loans from the orthodox banking system. Before it was merged with the Nigerian Agriculture and Cooperative Bank (NACB) to form the Nigerian Agricultural, Cooperative and Rural Development Bank (NACRDB), the PBN was

engaged in group lending to cottage industry promoters, agricultural producers, NGOs and cooperative societies. It disbursed up to N1 .7 billion as in-house loans from funds derived from the Federal Government, with which it provided support for over 1 million new businesses, with a net saving of about 1 billion Naira. It also disbursed N0.9 billion as loans from funds provided by the Family Economic Advancement Programme (FEAP).

The bank had a high degree of problem loan. Its external audit report showed a huge loss provision of over 80% on its loan portfolio at its close. Some of its funds were also trapped in distressed and liquidated banks due to unwise investment decisions.

Nigerian Agricultural and Cooperative Bank (NACB)

This bank, which started operations on March 6, 1 973 was established by Decree No. 19 of November 1972. It had responsibility for providing credit for the production, processing, and marketing agricultural produce. Its target groups included individual farmers, cooperative organizations, limited liability companies, states and federal government. Before its merger with the PBN in 2001, the bank had extended credit to 3 18,000 to the tune of about N5.8 billion. The bank's statutes, which restricted it from taking deposits from the public was a hindrance to it. It had other problems including its inability to charge market interest rates and high cost of credit administration, huge portfolio of non-performing loans, funds trapped in distressed and liquidated banks etc.

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National Board for Community Banks (NBCB)

The National Board for Community Banks is a regulatory body set up by Decree No. 46 of 1992, but it started operations in December 1990 with the main purpose of supervising the operations of Community Banks in the country. There are about 1000 Community Banks under the purview of the NBCB. The Community Banks are private sector owned micro-credit banking institutions promoted by the federal government to inculcate savings culture, disciplined banking habit as well as encourage economic development at the grassroot level. These banks are allowed to operate normal banking business except in certain areas such as foreign exchange dealings, direct participation in the clearing system, etc.

The NBCB has encouraged rural banking. It also helped in mobilizing about N4.4 billion deposits for the Community Banks nation-wide and granting of N2.58billion loans by Community Banks who have a staff strength of about 12,000 people nation-wide. Currently, the Board is having problems, including having no clearing house specifically for the Community Banks who have to go through correspondent banks at a cost, non-issuance of final licenses by the CBN, non-inclusion of Community Banks' deposits under the Nigeria Deposit Insurance Corporation's deposit insurance scheme, under-capitalisation of the Community Banks and government's under-funding of the NBCB.

Family Economic Advancement Programme (FEAP)

This Programme was established to provide credit for agricultural production and processing, cottage and small-scale industries through cooperative societies; to encourage the design and manufacture of plants, machinery and equipment; and to establish enterprises and pilot projects at village level as a means of providing employment – as provided for in its enabling Decree No. 11 of August 12, 1997 and as amended by Decree 47 of May 10, 1999. Before it was wound up in 2000, FEAP financed 20,382 projects with a total credit of N3.33 billion; trained about 2000 loan beneficiaries in cooperative laws, principles and practice and financial management and basic marketing skills.

The Programme has problems including the non-supervision and monitoring of the loans and projects by the participating banks, fabricators connivance with the beneficiaries to inflate cost of equipment, provision of sub-standard equipment and delays in the fabrication, and poor loan recovery.

The Programme's assets and liability were handed over to the National Poverty Eradication Programme (NAPEP).

National Agricultural Land Development Authority (NALDA)

NALDA started operation in 1993 but was established by Decree No.92 of 1992. It was set up to provide strategic public support for land development; promote and support optimum utilization of rural land resources; encourage and support economic-sized farm holdings and promote consolidation of scattered fragment holdings; and encourage the evolution of economic-size rural settlements. It was also to facilitate appropriate cost effective mechanization of agriculture; and institute strategic land use planning schemes to deal with major allocation problems, the creation and location of forest and grazing reserves and other areas with restricted use, and the relocation of population.

Before NALDA went the same way as FEAP, it was able to acquire suitable tracks of land in various parts of Nigeria for the purpose of development. It parceled out land into economic size farm plots and distributed them to farmers. It also provided extension support services and technical information on soil types and land capability or suitability to farmers. It advised farmers on all aspects of land conservation and land degradation control; assisted them to form cooperatives; provided them with inputs, agricultural processing technologies, and product marketing.

A review of NALDA's activities showed that it was taking more than its statutes allowed and that overburdened it and made it ineffective. It was also spending more than its income.

River Basin Development Authorities (RBDAs)

These Authorities were established in accordance with the amended Decrees No. 87 of 1979 and No.35 of 1987. Their functions include the comprehensive development of both surface and underground water resources for multipurpose uses, with particular emphasis on the provision of irrigation infrastructures and the control of floods, soil erosion and watershed management. They also construct, operate and maintain dams, dykes, poulders, and wells, bore-holes, irrigation and drainage systems and other relevant works. They supply water to all users for a fee. They construct, operate and maintain infrastructure services such as roads, bridges linking projects; and develop and keep up to date comprehensive water resources master plan, as well as identify all water resources requirements in their areas of operation.

The authorities have a poor revenue collection system, poor maintenance of equipment, gross underutilization of functional plant and machinery and general neglect of development of irrigation activity down stream. The level of activities of the institutions does not justify the huge investments of the government in them.

Poverty Alleviation Programme (PAP) of Year 2000

PAP 2000 was introduced to urgently create a menial based 200,000 jobs. The immediate objective was to mop up from the labour market, in the shortest time, some 200,000 unemployed persons in the face of increasingly restive youth. The projects undertaken by the participants of the programme was to stimulate economic activities and improve the environment. It was also to reduce the social vices and stem rural-urban drift. The participants were paid N3,500 monthly each for a period of twelve months as they engaged in direct labour activities such as patching of potholes, vegetation control along highways, afforestation, environmental sanitation, maintenance of public buildings, among others.

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

TABLE.1 Distribution and Collection of Questionnaires

Institutions/ Agencies	No Distributed	No. Returned	No. not Returned	% of Total Returned	% of Total Unreturned
Beneficiaries	144	89	55	38.7	23.9
Govt. Agencies	50	31	19	13.5	8.3
Int. Organisations	20	12	8	5.2	3.5
Local NGOs	16	10	6	4.3	2.6
	230	142	88	61.7	38.3

Source: Questionnaires distributed and returned.

Table 4.1 shows that out of two hundred and thirty questionnaires distributed, one hundred and forty-two were returned representing about 61.7% of the entire distribution. While eighty-eight or about 38.3% were not returned.

Testing Of Hypotheses

The hypotheses stated earlier in chapter one is tested in this section, using the chi-square (X^2) as a statistical tool. A table of frequency is constructed first to enable the computation of the expected frequency. The hypotheses being tested are:

HO: Poverty Alleviation Strategies in Nnewi have not succeeded in reducing poverty; and

H1: Poverty Alleviation Strategies in Nnewi have succeeded in reducing poverty

Table 4.2. SUCCESS OF POVERTY ALLEVIATION STRATEGIES IN REDUCING POVERTY IN NNEWI COMMUNITY

RESPONSE	BENEFICIARIES	GOVT. AGENCIES	INT. ORGS	LOCAL NGOs	TOTAL
STRONGLY AGREED	14	2	0	1	17
AGREED	20	5	2	1	28
DISAGREED	23	15	6	6	50
STRONGLY DISAGREED	37	9	4	2	47
TOTAL	89	31	12	10	142

Source: Responses to Questions 24 and 16 on questionnaires to agencies and beneficiaries respectively.

In their responses on whether poverty alleviation strategies in Nnewi have succeeded, 14 and 20 beneficiaries strongly agreed and agreed respectively while 23 and 37 disagreed and strongly disagreed respectively. Only 2 and 5 respondents from Government Agencies strongly agreed and agreed respectively while 15 and 9 of their colleagues disagreed and strongly disagreed respectively. None of the respondents from the International Agencies strongly agreed but only 2 of them agreed. However 6 and 4 respondents from the International Agencies disagreed and strongly disagreed. One respondent apiece strongly agreed and agreed, while 6 and 2 respondents disagreed respectively from the Local NGOs. On the whole, a total of 17 and 28 respondents strongly agreed and agreed respectively while 50 and 47 disagreed and strongly disagreed respectively with the above assertion. A total of 45 people strongly agreed and agreed are not even up to half of the 97 respondents that either disagreed or strongly disagreed with the assertion.

TABLE 4.3: COMPUTED EXPECTED FREQUENCIES

Responses	Beneficiaries	Govt. Agencies	Int. Organisations	Local NGOs	Total
Strongly Agreed	10.65	3.71	1.44	1.2	17
Agreed	17.55	6.11	2.37	1.97	28
Strongly	31.34	10.92	4.23	3.52	50
Disagreed	29.46	10.26	3.97	3.31	47
Total	89	31	12	10	142

Source: Compiled from returned Questionnaires

TABLE 4.4: COMPUTATION OF X2

Organisations	Response	o	E	О-Е	(O-E) ²	(O-E) ² /E
Beneficiaries	Strongly Agreed	14	10.65	3.35	11.22	1.05
	Agreed	20	17.55	2.45	6	0.34
	Strongly Disagreed	23	31.34	-8.34	69.56	2.22
	Disagreed	32	29.46	2.54	6.45	0.22
Govt. Agencies	Strongly Agreed	2	3.71	1.71	2.92	0.79
	Agreed	5	6.11	-1.11	1.23	0.2
	Strongly Disagreed	15	10.92	4.08	16.65	1.52
	Disagreed	9	10.26	-1.26	1.59	0.16
Int. Organisations	Strongly Agreed	0	1.44	-1.44	2.07	1.44
	Agreed	2	2.37	-0.37	0.14	0.6
	Strongly Disagreed	6	4.22	1.78	3.17	0.75
	Disagreed	4	3.97	0.03	0	0
Local NGOs						
	Strongly Agreed	1	1.2	-0.2	0.04	0.03
	Agreed	1	1.97	-0.97	0.94	0.48
	Strongly Disagreed	6	3.52	2.48	6.15	1.75
	Disagreed	2	3.31	-1.31	1.72	0.52
Total		142		0		12.07

Source: Computed from tables 4.2 and 4.3

Formula for Degree of freedom

(R-1)(C-1)

Where:

$$R = R o w$$

$$C = C olumn$$

Thus =
$$(4-1)(4-1)$$

= 3×3
= 9

Level of Significance is at 5%

Thus: The value of x^2 from the table (refer to appendix C) at degree of freedom 9 on a 5% level of significance is 14.68.

DECISION RULE

If the calculated x^2 is less than x^2 critical (i.e. value of x^2 from the table), accept the null hypothesis and reject the alternative hypothesis.

DECISION

Since from my computation, x^2 is 12.07, which is less than the x^2 critical14.68, I therefore accept the null hypothesis, which states "PovertyAlleviation Strategies in Nnewi have not succeeded in reducing poverty."

Table. Core Responsibilities Of Poverty Alleviation Institutions

Responsibilities	Govt.	International	Local	Total	%of
-	Agencies	Organisations	NGOs		Respondents
A Provision of Micro-Credit	22	13	7	42	48
B Healthcare Delivery	8	3	3	14	16
C Training and Skills Development	7	2	3	12	14
D Capacity Building	5	3	2	10	11
E Basic Infracstructure	5	2	1	8	9
F Resource Development	1	1	0	2	2
Total	48	24	16	88	100

Source: Responses to question No. 1 on the questionnaire for Agencies

Table 4.5 above reveals that 42 respondents or about 48% identified provision of micro credit as their core responsibilities, while 14 respondents or about 16% of the respondents chose healthcare delivery as their core responsibilities. Training for skills acquisition in the productive sector was chosen by about 14% of the respondents as their core responsibilities; 10 respondents or about 11% of respondents identified capacity building as their core responsibilities. Provision of basic infrastructure and resource development through promotion of improved technology were listed by about 9% and 2% of the respondents respectively as their core responsibilities.

Table. Areas of Greater Capacity and Competence

Table. Areas of Greater Activity	Govt. Agencies	International Organisations	Local NGOs		%of Respondents
A Provision of Micro-Credit	12	5	4	21	40
B Healthcare Delivery	4	2	2	8	15
C Training and Skills Development	3	1	2	6	11
D Capacity Building	5	2	1	8	15
E Basic Infrastructure	6	1	1	8	15
F Resource Development	1	1	0	2	4
Total	31	12	10	53	100

Source: Responses to question No. 2 on the questionnaire for agencies.

Table 4.6 shows that 21 respondents or about 40% of the respondents listed provision of micro credits as the area they have greater capacity and competence. 8 respondents or about 15% of the respondents singled out healthcare delivery as the area they have greater capacity and competence. Training for skills acquisition in the productive sector and capacity building were identified by 6 and 8 respondents respectively as their areas of greater capacity and competence. While 8 respondents or about 15% listed provision of basic infrastructure as their area of greater capacity or competence. Resource development through promotion of improved technology was identified by 2 respondents or about 4% of respondents as the area they have greater capacity and competence.

Table. Performance Of Poverty Alleviation Agencies

Responses	Govt. Agencies		Local NGOs		% of Respondents
Very Effective	10	2	4	16	30
Effective	17	5	3	25	47
Ineffective	3	4	2	9	17
Very Ineffective	1	1	1	3	6
Total	31	12	10	53	100

Source: Responses from question No. 3 on the questionnaire for agencies.

Table 4.7 above reveals that 16 respondents or about 30% of respondents and 25 respondents or about 47% of the respondents stated that the poverty alleviation agencies are very effective and effective respectively in reducing poverty. While 9 respondents or about 17% and 3 respondents or about 6% of the respondents indicated that the poverty alleviation agencies are ineffective and very ineffective respectively in reducing poverty.

Table. The Poor as The Target For Implementing Poverty Alleviation Programmes

Responses	Beneficiaries	Govt. Agencies	International Organisations	Local NGOs	Total	% of Respondents
Strongly Agreed	15	9	2	2	28	20
Agreed	43	4	3	4	54	38
Disagreed	17	14	4	2	37	26
Strongly Disagreed	14	4	3	2	23	16
Total	89	31	12	10	142	100

Source: Responses to question Nos. 4 and 15 of the questionnaires for agencies and beneficiaries respectively.

Table 4.8 indicates that 28 respondents representing 20% of the respondents strongly agreed that the poor are the target for implementing poverty alleviation programmes while 45 or 38% agreed that the poor are the target for implementing poverty alleviation programmes. Of the 60 respondents opposed to this assertion, 37 respondents representing 26% and 23 representing 16% of respondents disagreed and strongly disagreed respectively.

Given the total number of 80 respondents that strongly agreed and agreed, the drift was more towards the assertion that the poor were well targeted by the programme implementation.

Table. Widely Accepted Poverty Alleviation Strategies

Responses	Beneficiaries	Govt. Agencies	International Organisations	Local NGOs		% of Respondents
Yes	23	22	6	4	55	39
No	66	9	6	6	87	61
Total	89	31	12	10	142	100

Source: Responses to question Nos. 5 and 8 of the questionnaires for agencies and beneficiaries respectively.

Table. shows that 55 respondents or about 39% of the respondents stated 'Yes' to the existence of widely accepted poverty alleviation strategies while 87 responses or about 61% of the respondents indicated 'No'.

Table. Designing Poverty Alleviation Strategies In A Participatory Manner

Responses	Beneficiaries	Govt. Agencies	International Organisations	Local NGOs		% of Respondents
Yes	18	15	4	1	38	69
No	5	7	2	3	17	31
Total	23	22	6	4	55	100

Source: Responses to question Nos. 6 and 9 of the questionnaires for agencies and beneficiaries respectively.

38 respondents representing 69% of respondents stated that the designing of poverty alleviation strategies is participatory while only 17 respondents representing 31% of respondents dissented.

Table. Poverty Alleviation Strategies in Nnewi and Multi- Directional Nature of Poverty.

Responses	Beneficiaries	Govt. Agencies	International Organisations	Local NGOs	Total	% of Respondents
Strongly Agreed	22	14	4	2	42	30
Agreed	36	6	3	4	47	33
Disagreed	14	9	2	2	27	19
Strongly Disagreed	17	4	3	2	26	18
Total	89	31	12	10	142	100

Source: Responses to question Nos. 8 and 11 of the questionnaires for agencies and beneficiaries respectively.

42 respondents made up of Beneficiaries, Government Agencies, International Organisations and Local NGO or 30% of the respondents strongly agree that poverty alleviation strategies in Nnewi do not address the multi-directional aspects of poverty while only 47 respondents or about 33% of respondents agreed to the assertion. Of the dissenting respondents, 27 representing 19% of the total and 26 representing 18% disagreed and strongly disagreed respectively that the strategies are multidirectional in nature.

Table. Targets for Implementing Poverty Alleviation

Responses	Beneficiaries	Govt. Agencies	International Organisations	Local NGOs	Total	% of Respondents
Yes	52	16	10	9	87	61
No	37	15	2	1	55	39
Total	89	31	12	10	142	100

Source: Responses to question No. 9 and 12 of the questionnaires for agencies and beneficiaries respectively.

Table 4.13 reveals that 87 respondents agreed that there are established acceptable targets by Government in implementing the national poverty alleviation strategies while 55 respondents representing only 39% of the total respondents answered in the negative.

Table. Sufficiency Of Fund to Implement Poverty Alleviation Programmes

Responses	Govt. Agencies	International Organisations	Local NGOs	Total	% of Respondents
Strongly Agreed	4	3	2	9	17
Agreed	9	2	2	13	25
Disagreed	5	3	4	12	22
Strongly Disagreed	13	4	2	19	36
Total	31	12	10	53	100

Source: Responses to question No. 15 of the questionnaires for the agencies.

In their responses as to whether sufficient fund is available to implement poverty alleviation programmes of their agencies, only 9 respondents representing 17% of respondents from Government Agencies, Internaitonal Organisations and Local NGOs strongly agreed while 13 others or 25% agreed. 12 respondents representing 22% disagreed while 19 respondents or 36% of respondents strongly disagreed with the assertion.

Table. Adequacy of Budgetary Provisions For Poverty Alleviation Efforts

Responses	Govt. Agencies	Int. Organisations	Local NGOs	Total	% of Respondents
Strongly Agreed	10	2	4	16	30
Agreed	17	5	3	25	47
Disagreed	3	4	2	9	17
Strongly Disagreed	1	1	1	3	6
Total	31	12	10	53	100

Source: Responses to question No. 16 of the questionnaires for the agencies.

Of those who answered in the affirmative that adequate budgetary provisions are not made for poverty alleviating programmes of their organizations, 16 respondents or 30% strongly agreed while 25 respondents representing 47% of total respondents agreed. Some other 9 respondents or 17% believed otherwise. On the extreme end are those who strongly disagreed. They are just 3 respondents, who are only 6% of respondents.

Table . Equal Opportunity For Both Male and Female

Responses	Govt.	International	Local	Total	% of
	Agencies	Organisations	NGOs		Respondents
Yes	20	9	8	37	70
No	11	3	2	16	30
Total	31	12	10	53	100

Source: Responses to question No. 22 of the questionnaires for the agencies

This table reveals that 37 respondents or 70% of the respondents answered in the affirmative to the question on whether females are given equal opportunity with their male counterparts in the poverty reduction activities of the various organizations. 16 other respondents or 30% of respondents answered in the negative.

Problems Confronting Poverty Alleviation Activities In Nnewi

Responses	Beneficiaries	Govt. Agencies	International Organisations	Local NGOs	Total	% of Respondents
Inadequate Funding	22	14	1	2	39	28
Unwieldy scope	3	2	1	0	6	4
Policy inconsistency	8	2	2	2	14	10
Ineffective targeting of the poor	17	3	2	2	24	17
Lack of complementarities	7	3	1	0	11	8
Ineffective coordination	11	2	1	2	16	11
Inadequate consultation with all stakeholders	9	3	1	0	13	9
Mismanagement and financial indiscipline	12	2	3	2	19	13
Total	89	31	12	10	142	100

Source: Responses to question Nos. 25 and 20 of the questionnaires for agencies and beneficiaries respectively.

In ranking of problems confronting poverty alleviation activities in order of severity in Nnewi, Table 4.20 shows that Inadequate funding, Ineffective targeting of the poor and Mismanagement and financial indiscipline were listed first, second and third with 39, 24 and 19 respondents representing about 28%, 17% and 13% of the respondents respectively. Ineffective coordination, Policy inconsistency, Inadequate consultation with stakeholders with 16, 14 and 13 respondents were fourth, fifth and sixth representing about 11%, 10% and 9% of respondents respectively.

Discussion Of Findings

This section deals with the discussion and interpretation of the data presented and analysed in the last chapter. It provides the basis for the next chapter. The section is discussed under the following headings:

- 1. Poverty Alleviation Strategies,
- 2. Understanding the multi-dimensional nature of poverty;
- 3. Funding;
- 4. Consultation/Complementarities;
- 5. Effectiveness/Success of the poverty alleviation programmes;
- 6. Problems; and
- 7. Suggestions.

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Poverty Alleviating Strategies

The findings reveal that poverty alleviation strategies currently adopted in Nnewi include:

- 1. Provision of micro credits
- 2. Healthcare delivery;
- 3. Capacity building;
- 4. Provision of basic infrastructure such as water, electricity, rural roads, etc.
- 5. Training citizens for skills acquisition in the productive sector;
- 6. Resource development through promotion of improved production technology;
- 7. Provision of agricultural supports such as seedlings, fertilizers, etc.
- 8. Education in form of mass literacy, Adult and non-formal Education, Nomadic Education, etc.,
- 9. Mass transit;
- 10. River Basins provision of irrigation and other related items; and
- 11. Land provision and preparation through the NALDA, etc.

Micro credit is the core responsibility of most poverty alleviation agencies as about 48% of the institutions surveyed identified it as such. It was also identified as an area in which most poverty alleviatin agencies claim to have greater capacity and competence. This is buttressed by the fact that about 39% of the poverty reduction agencies surveyed indicated so.

If we relate this finding to the fact that about 60% of the beneficiaries surveyed identified micro credits financing as the nature of assistance received, then there appears to be some consistency.

Understanding the multi-dimensional nature of poverty

Poverty alleviation strategies in Nigeria do not address the multidimensional aspects of poverty considering the fact that 63% of the survey attested to this by stating so. This could explain the reason why in spite of the existence of the various poverty alleviation agencies and their programmes, there is still high incidence of poverty.

Funding

Sufficient fund is not available to poverty alleviation agencies to implement their programmes as the findings reveal that insufficient funding was listed as the severest problem by about 28% of respondents.

If we relate this finding to the fact that about 59% collectively strongly agreed or agreed while 41% collectively disagreed or strongly disagreed that sufficient care has been taken to avoid duplication of efforts and to build complementarities across the agencies, there tends to be some consistency. It was further revealed that such insufficient funding is even aggravated by duplication of efforts. In effect, funds available were spread too thin amongst the agencies and programmes.

Effectiveness of Poverty Alleviation Agencies

The poverty alleviation agencies are effective in reducing poverty in Nnewi, considering the fact that about 77% of the agencies surveyed scored the agencies high. There appears to be some inconsistency in the above assertion especially when related to the fact that in 5.2 above it has been established that the strategies are not multi-dimensional in approach.

Poverty alleviation programmes of the federal government are not strictly directed at the poor as about 58% of the survey agreed to the statement. This is inconsistent with the responses on effectiveness of the programmes. The inconsistency of this finding is better understood if considered along with the preceding paragraph. Furthermore, if we relate the findings to the fact that about 66% agreed that the absence of Poverty Alleviation Strategy Paper (PRSP) would make effective poverty reduction difficult in Nnewi, 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 thehuman factor inherent in the respondents to the questions. As officials ofthese agencies, they could be protecting their positions and indirectly protecting and defending their Agencies' 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, complementarity and effectiveness.

Problems

Many problems were listed as confronting both organizations and beneficiaries in achieving the objective of poverty alleviation in Nnewi. There seems to be consistency in identifying funding as the severest of all the problems as about 28% of both the agencies and beneficiaries surveyed stated so. Other

problems listed in descending order of severity include:

- 1. ineffective targeting of the poor;
- 2. mismanagement and financial indiscipline;
- 3. lack of adequate and effective coordination;
- 4. policy inconsistency;
- 5. lack of wider consultation with the stakeholders; and
- 6. lack of stable macroeconomic policies, etc.

The Valid Position

The above explained consistencies and inconsistencies notwithstanding, the hypothesis that Poverty Alleviation Strategies in Nnewi have not succeeded in reducing poverty is by and large validated in that:

- The Programmes are not multi-dimensional in approach and therefore, cannot be said to be effective.
- Different prior reviews by panels, committees and eminent persons have confirmed the absence of complimentary and consultations with all relevant parties to poverty and poverty reduction efforts.
- The programmes are not strictly targeted at the poor.
- The agreement that the absence of PRSPs will make poverty reduction difficult in Nigeria is a good indication that the present efforts have failed.
- All the problems listed are quite indicative of the failure or ineffectiveness of the present poverty alleviation strategies in actually alleviating poverty. The weight (severity) given to very prime items like funding, effective targeting, etc. are grievous issues attesting to ineffectiveness of the strategies.

Conclusions

Most government activities are poverty alleviation based. For instance, each Ministry has elements of poverty alleviation embedded in their programmes/projects. Therefore, if these government ministries are empowered and are well focused, there may not have been any need to establish any special agency for poverty alleviation.

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 alleviation 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.

The poverty alleviation institutions of the government should be seen as an integral part of agencies responsible for the realization of good governance and provision of basic social amenities, especially enhancing security and providing means of cushioning vulnerability of the citizens to external and mostly uncontrollable events such as violence, economic shocks, natural disasters, etc.

Recommendations

In view of the reviews, surveys conducted and findings drawn from it, suggestions made by respondents and review panels, above conclusions and the need to move Nigeria forward in its poverty alleviation efforts, the following recommendations are put forward:

1. Government and its agencies should develop a multi-dimensional approach to poverty alleviation strategies and implement along that line; Poverty alleviation programmes should be given its pride of place through adequate budgeting and prompt release of funds to them;

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

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

The National Poverty Eradication Programme should be strengthened for its coordination and monitoring mandate:

Issues concerning policy inconsistency should be resolved through the approval and faithful implementation of the National Policy on Poverty alleviation;

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

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

Everything possible and practicable should be done to bring about good governance, sustainability of policies and programmes and good leadership generally and specifically into poverty alleviation efforts; and

A complete re-orientation package in the form of campaigns, publicity, talks and seminars should be embarked upon in order to change the attitudinal disposition of the poor towards government programmes, employment and empowerment drives, etc

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