

**ASSESSMENT OF THE EFFORTS OF LIFT ABOVE POVERTY ORGANISATION (LAPO) IN
POVERTY ALLEVIATION IN BAYELSA STATE, NIGERIA**

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Abstract

Many literatures have recorded reasonable number of success stories concerning Non-governmental organisations effort to reduce poverty in Nigeria; however, the impact of their activities on people living in the rural areas is still scanty. Therefore, this study is designed to assess the extent Lift Above Poverty Organisation (LAPO) has ameliorated poverty in Bayelsa State, Nigeria. The study selected 379 respondents who were administered questionnaire and in-depth interviews sessions were held with ten respondents of LAPO staff in the three branch offices in Bayelsa State, Nigeria. Data collected for the study were analyzed using descriptive statistics and the chi-square inferential statistics for testing the tested hypotheses. Consequently, the article argues that LAPO have improved the lives of beneficiaries in Bayelsa state, Nigeria. The study therefore suggests a holistic approach that would provide economic, social and educationally empowerment that would alleviate poverty in the state.

Keywords: Nigeria, Bayelsa State, Poverty Alleviation, LAPO

Introduction

By a way of commitment to the improvement of the living conditions of people around the world, non-governmental organisations (NGOs) with their varying objectives, functions and structures provide alternatives programmes for various governments in order to alleviate poverty. These organisations are to a large extent dedicated to the service of humanity in many parts of the society that have been hitherto neglected by the governments and other official institutions of the society; primarily, for the purpose of ameliorating the deplorable living conditions of the vulnerable groups (Potapkina, 2009). In the contemporary era, however, the activities of NGOs have gone beyond reacting to problems like refugees after wars or natural disasters. Aall (2005) added that NGOs activities have been fundamental on the development of vital projects in the society such as funding of agriculture projects, infrastructural facilities, education, employment generation, including business oriented programs such as small-scale business, education, health, social welfare and economic improvement, especially among disadvantaged sectors (Ball and Dunn, 1995). Some are founded on issues related to population programs such that people are informed on how to access various family planning methods, health and nutrition programs, immunization programs, as well as education and counseling about HIV/AIDS (Aall, 2005).

Because of this, NGOs are quickly losing their perceived “inferior status” (Fitzduff and Church, 2004); and now take on roles of serving as a substitute for some of the governments activities by encouraging the growth of civil society through the initiation of socio-economic empowerment programmes gear towards poverty reduction (Aall, 2000) and meeting societal needs (Omofonmwan and Odia, 2009). In Nigeria there are several NGOs whose major roles are to alleviate poverty among the youths as well as people living in the rural areas whose activities have not been given utmost attention and the full support needed to sustain their activities through formidable policy frameworks and partnership with the government. One of such NGO is Lift Above Poverty Organisation (LAPO) with branches all over Nigeria including Yenagoa City (Bayelsa State) and headquarters in Benin City, Edo State Nigeria.

The situation of poverty in Nigeria is still galloping despite various attempts by successive governments to ameliorate the bane in the country (Oshewolo, 2011) through its various programmes such as Operation Feed the Nation (OFN), Directorate of Food Roads and Rural Infrastructure (DFRRI), National Poverty Eradication Programmes (NAPEP), National Economic Empowerment and Development Strategy (NEEDS) among others, to mention but a few. Although the efforts of the government to meet up with the Millennium Development Goal (MDG 1 i.e eradication of extreme poverty and hunger) with respect to its 2015 target of halving the USD 1 per day has been lowered to some extent, the poverty prevalence put at 62.60% means that the target of 21.40% set by the world highest body has not been achieved (MDG Nigeria, 2013).

It is partly as a result of the failure of government to eradicate extreme poverty that the participation of some institutionalized stakeholders like the Non-Governmental Organisations (NGOs) in community development becomes relevant. As Ehigiamusoe (1998) rechristened the NGOs, they are regarded as the third sector which evolves from experiences, interests, idea and innate zeal to respond to or remedy the observed phenomena or desires in the society in order that the menace of poverty can be fought and eradicated.

Notable among the NGOs whose activities have been fundamental in complementing government efforts in ameliorating poverty situation in the Niger Delta region are Sir Osunde Foundation, Owen Obaseki Foundation, Emmanuel Arigbe Osula Foundation, Lift Above Poverty Organisation (LAPO), Annual Reconstructive Surgery (BEARS) Foundation, Body Enhancement, Pro-Health International, and Girls Power Initiative (GPI). Literature revealed success story of NGOs in countries like Kenya and Tanzania that have, among others, influenced the abolishment of primary school fees at primary school level particularly in rural areas (Ohiorhenuan, 2003). Even in Nigeria, success story had been told of some NGOs like Farmers Development Union (FADU) whose investment in various poverty alleviation programmes with an in-built guarantee for sustainability worth ninety million naira particularly in some rural areas yield positive result (Omofonmwan and Odia, 2009).

Although, many literature have recorded reasonable number of success stories concerning NGOs effort to reduce poverty in Nigeria, especially in Bayelsa State (Ohiorhenuan, 2003; Fitzduff and Church, 2004; Omofonmwan and Odia, 2009; Potapkina, 2009), the experiential justification of the impacts of their activities over a wide range of communities particularly people living in the rural areas is still scanty. It is based on this background that the thrust of this study investigate the efforts of Lift Above Poverty Organisation (LAPO) in the alleviation of poverty in Bayelsa State. However, the specific objectives of the study are designed to assess the extent LAPO has ameliorated poverty situation among the beneficiaries in Bayelsa and ascertain the categories of people LAPO has impacted positively in its poverty alleviation programmes in Bayelsa State in terms of their locations, gender and age.

Literatures on Poverty Alleviation Programmes

In response to the dreadful poverty situation in Nigeria, different interventionist programs have been established by successive governments in the bid to alleviate poverty in the land. Poverty alleviation strategies implemented so far in Nigeria have focused more on growth, basic needs and rural development approaches. However, Poverty alleviation programs in Nigeria are means through which the government

aims to revamp and reconstruct the economy. The high incidence of poverty in the country has made poverty alleviation strategies important policy options over the years with varying results. Measures taken to combat poverty and promote development in the country actually started at the beginning of Nigeria's statehood (Mustapha, 2014).

With the birth of democracy and inauguration of Nigeria's fourth republic in 1999, it was estimated that about 70% of Nigerians lived in poverty (Ogwumike, 2001). The Poverty Alleviation Program (PAP) came on board as an interim antipoverty measure (Nwaobi, 2003). Poverty Alleviation Program (PAP) as observed by Chukwuemeka (2009) was targeted at correcting the deficiencies of the past efforts of alleviating poverty through the objective of providing direct jobs to 200,000 unemployed people (Obadan, 2001). Despite the introduction of the Poverty Alleviation Program, poverty incidence in Nigeria remained perpetually high. Following the ineffectiveness of the program, the government came up with the National Poverty Eradication Program (NAPEP) in 2001 (Omotola, 2008:2009). The National Poverty Eradication Program (NAPEP) as revealed in the approved blueprint for the establishment of (NAPEP), the program will serve as a central coordination point for all anti-poverty efforts from the local government level to the national level by which schemes would be executed with the sole purpose of eradicating absolute poverty. This is the only government embarking on eradication; a shift from the traditional concept of alleviation. According to Elumilade, Asaolu and Adereti (2006) cited in Mustapha (2014) NAPEP has been structured to integrate four sectorial schemes which include: Youth Empowerment Scheme (YES), Rural Infrastructure Development Scheme (RIDS), Social Welfare Service Scheme (SOWESS) and Natural Resources Development and Conservation Scheme (NRDCS).

On the whole, these schemes were designed to spearhead government's ambitious program of eradicating absolute poverty with a take-off grant of N6 billion approved for it in 2001. The difference between NAPEP and past poverty reduction agencies is that it is not a sector project implementation agency but a coordination facility that ensures that the core poverty eradication Ministries were effective. It would only intervene when necessary, under its secondary mandate which gives it the right to provide complementary assistance to the implementing ministries and parastatals nationwide. Although NAPEP appears to be well crafted, but the prevalence of poverty in Nigeria and the various dimensions it has taken is on the increase (Mustapha, 2014). Also worth mentioning is the National Economic Empowerment and Development Strategy (NEEDS) which is described as a medium term strategy. The implementation of NEEDS rests on four major strategies. First, it aims at reforming government and institutions by fighting corruption, ensuring transparency and promoting rule of law and strict enforcement of contracts. Another strategy is to grow the private sector as the engine of growth and wealth creation, employment generation and poverty reduction. Third, it seeks to implement a social charter with emphasis on people's welfare, health, education, employment, poverty reduction, empowerment, security, and participation. The fourth key strategy is value reorientation (Federal Government of Nigeria, 2004:4; Omotola, 2008:511; Chukwuemeka, 2009:407).

NEEDS is a national framework of action, which has its equivalent at the state and local government levels as State Economic Empowerment and Development Strategies (SEEDS) and Local Economic Empowerment and Development Strategies (LEEDS) respectively (AFPODEV, 2006). The implementation also stresses collaboration and coordination between the federal and state governments, donor agencies, the private sector, civil society, NGOs and other stakeholders (Action aid Nigeria, 2009:7). As a home-grown strategy, NEEDS has been described as the Nigerian version of the MDGs (AFPODEV, 2006). The Seven-Point Agenda The civilian administration that started in 2007 under the leadership of late President Umar Musa Yar'Adua proposed a Seven-Point Agenda of development. The agenda later became the policy thrust of the administration. The main objectives and principles of the agenda include improving the general well-being of Nigerians and making the country become one of the biggest economies in the world by the year 2020. The agenda has critical infrastructure as the first key area of focus. This includes power, transportation, national gas distribution and telecommunication. The second focus is to address the existing issues in the Niger Delta. Food Security constitutes the third priority area. The fourth area is human capital development

and the land tenure reform is the fifth key area. The sixth key area is national security while the seventh area focuses on poverty alleviation and wealth creation. Although the Seven-Point Agenda appears to have a broad coverage to address the various development challenges facing the country, it has been widely criticized by development experts (Mustapha, 2014).

Theoretical Framework-Relative Deprivation Theory

The theory of relative deprivation (RD) was first articulated by Stouffer, Suchman, DeVinney, Starr and Williams in 1949 to explain a series of unexpected relationships between feelings of satisfaction and one's position in the army. As such, the seductive nature of relative deprivation as a post-hoc explanation led to a wide range of applications and definitions in social psychology and sociology. In that, relative deprivation construct has been extensively used in these fields and other social sciences for more than half a century. In fact, as Tyler, Boeckman, Smith and Huo (1997) cited in Walker and Smith (2002) submitted, its popularity reflects its usefulness for examining numerous paradoxes.

In this way, relative deprivation attempts to provide answers to basic and fundamental questions such as why are industries more likely to situate or site its operational offices in urban centers and not the rural areas even though there are raw materials in the country side. Or why are the people in the rural areas always considered as worse in poverty situation when compared to the urban population. In another question, why are the larger proportion of the women jobless when compared to men who are jobless. The common theme among the answers to these questions therefore, according to Walker and Smith (2002) is that people's reactions to objective circumstances depend on their subjective comparison which relative deprivation theory would explain in the most appropriate manner.

Be it as it may, relative deprivation theory (RDT) typically asserts that social or temporal comparisons are essential component in assessing whether one is deprived or not of the common good in the society. As Olson and Roese argue, both comparisons can be subsumed within the more general process of counterfactual comparisons between one's current outcomes and the outcomes that might have been (Walker and Smith, 2002). Take for instance, the application of relative deprivation theory to this study may come in two different ways. The first is that the beneficiaries of NGOs' programmes in its various dimensions may compare themselves with their statuses before intervention programmes and the current statuses after interventions and notice a change either positively or negatively. The second may be that non-beneficiaries may begin to compare themselves with beneficiaries and realized that their exclusion in the intervention programmes is premised on some factors. As such, predisposing them to unscrupulous actions or attitudes towards the organizations or the group to which their activities have benefited.

Putting it differently, the concept of relative deprivation suggests that there is a lack of resources to sustain certain lifestyle or activities as well as amenities that an individual or group are accustomed to or that are widely encouraged or approved in the society to which they belong (e.g. soft loans from NGOs) (Townsend, 1979) but not extended to other group members. In that, it can be measured as an objective comparison between the situation of the individual or group compared to the rest of society. Relative deprivation may also emphasize the individual experience of discontent when being deprived of something to which one believes oneself to be entitled but not given (Walker and Smith, 2001).

Methodology

The research design employed for the study is the survey research design. The choice of this design is motivated by the nature of the phenomenon under investigation which enabled the researcher present a well-representative sample size without being biased. Both primary and secondary data were collected for the study; the primary data include the use of questionnaire and in-depth interview while secondary data include studies on poverty alleviation in some states in Nigeria. Ten in-depth interviews (IDI) were conducted with LAPO staff in the three branch offices located in Bayelsa State, the sampling technique utilized for this study is a combination of probabilistic and non-probabilistic sampling techniques. It is probabilistic in the sense that simple random sampling technique is used to draw respondents from the list(s) of LAPO beneficiaries

in Bayelsa State. Thereafter, the researcher reached out to all randomly selected beneficiaries using their addresses for the administration of instrument of data collection. The researcher, with the aids of trained research assistants, administered the research instrument (questionnaire) to the sampled population in the study area. While the researcher with the aid of a research assistant conducted in-depth interview using recorder as back up for the purpose of good collection of data from the field of study using in-depth interview guide. These was necessary due to the fact that there was need to further explain or give further instructions on how to complete the questionnaire to the respondents. The method of data analysis was based on the instruments used for the data collection, For the quantitative data, statistical package for social sciences (SPSS 21) was used to enter and analyze the data respectively. So also, tables and simple percentages was used as statistical tool to present the analysis of univariate variables, while Chi-Square and cross-tabulations statistical tool as appropriate was employed to test the research hypotheses at 0.05 significance level. The qualitative data for the study adopted thematic method using verbatim quotations as complements for the analysis of quantitative data. This was adopted in order for the qualitative method to buttress findings from the quantitative data.

Results and Discussions

The distribution of the structured questionnaire cut across the three branches of LAPO in Bayelsa state; hence, the distribution to respondents were as follows, 115 out of the respondents with 30.3% are from Akenfa branch office in Bayelsa State, 142 respondents which consist of 37.5% are from Opolo branch office while 122 respondents out of them with 32.2% are from Swali branch office. The gender distribution of the respondents also indicated that the male constitute (53.8%) representing 204 respondents while the female constituted (46.2%) representing 175 respondents; the result therefore shows that the male respondents outnumber the female respondents. Similarly, majority of the study's respondents 162 with a percentage of 42.7 are within the age bracket of 25-29years which implies that they are within the workforce of the teeming population of Nigeria. This is duly followed by those within the age bracket of 35-39years which are 134 in number and 35.4% respectively. Those within the age intervals of 20-24years are 10 in number with a percentage of 2.6%, those within the age bracket 30-34years are 42 in number with 11.1% while those who are within 40-44years are within 24 respondents with 6.3%, and those within 45-49 years have frequency of just 1 and a percentage of 0.3 making it the lowest number of respondents among the various age brackets. More so, the result also revealed that most of the study's respondents (376) with 99.2% operate their business in Yenagoa LGA, 2 respondents with 0.5% operate from Ogbia LGA while 1 of the respondents with 0.3% operate from Sabama LGA.

Also, the area of business location of respondents revealed that 3 out of the total respondents operate their business in the rural area while a vast majority of the respondents with 376 respondents with 99.2% operate from the urban area of the state. The marital status of the respondents indicated that 25.3% are never married, majority of the respondents with 73.1% are ever married while the lowest frequency of 2 which represents 0.5% of the respondents are either widowed/ widower and finally, 4 respondents with 1.1% are divorced or separated. Similarly, the educational qualification of the respondents shows that 20 of the respondents with 5.3% had no formal education, 139 respondents with 36.7% had primary school education, 158 respondents with 41.7% had secondary school education, and 61 out of the respondents with 16.1% had NCE/ND educational qualification while 1 of the respondent with 0.3% had a tertiary educational attainment. Furthermore, in determining the average income per month of the respondents before LAPO's intervention, the result showed that the highest number of respondents (274) with 72.1% percentage earn between 10,000-14,999 per month before the intervention of LAPO, the least number of respondents (1) with a percentage of 0.3% earn below 5,000 monthly, similarly, one (1) of the respondents also earn between 40,000-44,999 monthly before the intervention of LAPO. The result also showed that 10.6% of them (40 respondents) earn between 5,000-9,999 per month, 32 of the respondents which constitutes 8.4% earn between 15,000-19,999 monthly, 14 respondents with 3.7% earn between 20,000-24,999 per month before the intervention of LAPO in their business, the result also revealed that 6 respondents with 1.6% earn between 25,000-29,999 while only 11 of the respondents with 2.9% earn within 30,000-34,999 monthly before the intervention of LAPO.

In addition, after the intervention of LAPO, the average income of the respondents per month have also improved significantly as shown in the results, 1 of the respondents with 0.3% earn below 5,000 and 1 respondent with 0.3% also within 50,000 and above. The result further indicates that 4 respondents with 1.1% earn within 5,000-9,999 after the intervention of LAPO in their business, 9 respondents with 2.4% earn within 10,000-14,999, 40 respondents with 10.6% also earn between 15,000-19,999, the result further showed that 154 respondents with 40.6% and majority of the respondents 165 (43.5%) earn between 20,000-24,999 and 25,000-29,999 respectively. 10 of the respondents earn between 30,000-44,999 monthly after the intervention of LAPO through soft loans, grants and other form of assistance. Also, with respect to the religious affiliation of the respondents, majority of the respondents 359 which constitutes 94.7% are Christians, while 20 of them constituting 5.3% are African Traditional Religion worshippers.

Table 1: Socio-Demographic Characteristics of the Respondents

Variables	Frequencies	Percentages
LAPO Branch Office		
Akenfa	115	30.3
Opolo	142	37.5
Swali	122	32.2
Total	379	100.0
Gender		
Male	204	53.8
Female	175	46.2
Total	379	100.0
Age groups		
15-19 years	6	1.6
20-24 years	10	2.6
25-29 years	162	42.7
30-34 years	42	11.1
35-39 years	134	35.4
40-44 years	24	6.3
45-49 years	1	0.3
Total	379	100.0
Local Government you operate your business		
Ogbia	2	0.5
Sagbama	1	0.3
Yenagoa	376	99.2
Total	379	100.0
Area of business location		
Rural	3	0.8
Urban	376	99.2
Total	379	100.0
Marital status		
Never married	96	25.3
Ever married	277	73.1
Widowed/widower	2	0.5
Divorced/ Separated	4	1.1
Total	379	100.0

Highest level of education		
No schooling	20	5.3
Primary	139	36.7
Secondary	158	41.7
NCE/ND	61	16.1
B.Sc/HND/B.Tech/Eng	1	0.3
Total	379	100.0
Average income per month in Naira before LAPO's intervention		
<N5,000	1	0.3
N5,000-N9,999	40	10.6
N10,000-N14,999	274	72.1
N15,000-N19,999	32	8.4
N20,000-N24,999	14	3.7
N25,000-N29,999	6	1.6
N30,000-N34,999	11	2.9
N40,000-N44,999	1	0.3
Total	379	100.0
Average income per month in Naira after LAPO's intervention		
<N5,000	1	0.3
N5,000-N9,999	4	1.1
N10,000-N14,999	9	2.4
N15,000-N19,999	40	10.6
N20,000-N24,999	154	40.6
N25,000-N29,999	165	43.5
N30,000-N34,999	5	1.3
N40,000-N44,999	5	1.3
N50,000 and above	1	0.3
Total	379	100.0
Religion		
Christianity	113	75.3
Islam	27	18.0
African Traditional Religion	7	4.7
Total	379	100.0

Source: Fieldwork, 2017

Table 2: Extent to which Lift Above Poverty Organisation has ameliorated poverty situation among their beneficiaries in Bayelsa State, Nigeria.

Variables	Responses	Frequency	Percentage
To what extent has LAPO contributed to your life?	To a great extent	260	68.6
	To some extent	119	31.4
	Total	379	100.0
What category services have you benefitted from LAPO?	Business	320	84.4
	Agriculture	59	15.6
	Total	379	100.0
How will you describe the effectiveness of the services after its execution?	Excellently effective	38	10.0
	Very effective	313	82.6
	Poorly effective	7	1.8
	Not effective	18	4.7
	None of the above	3	0.8
	Total	379	100.0
What was your profit margin/income before LAPO's intervention in your business or otherwise?	<N5000	21	5.5
	N5,000-N9,999	247	65.2
	N10,000-N14,999	61	16.1
	N15,000-N19,999	47	12.4
	N20,000-N24,999	2	0.5
	N25,000-N29,999	1	0.3
	Total	379	100.0
What is your profit margin/income after LAPO's intervention in your business or otherwise?	<N5000	10	2.6
	N5,000-N9,999	206	54.4
	N10,000-N14,999	91	24.0
	N15,000-N19,999	54	14.2
	N20,000-N24,999	5	1.3
	N25,000-N29,999	13	3.4
	Total	379	100.0

Source: Field work, 2017

The first objective of this study was to assess the extent to which lift above poverty organisation has ameliorated poverty in Bayelsa State. The result in table 2 indicates the responses of the respondents with regards to the contributions of LAPO to their lives; majority of the respondents with 68.6 percent noted that LAPO have contributed immensely to a great extent to their beneficiaries in Bayelsa state while 31.4 percent of the respondents also affirmed that LAPO have contributed to some extent in ameliorating poverty from the lives of beneficiaries in Bayelsa state which is the focus of this study. From the foregoing, it can be implied from the findings that LAPO have affected the lives of their beneficiaries positively to a great extent. The study also revealed that the beneficiaries of LAPO have benefitted from two major categories of services which include business and agriculture; 84.4 percent of the respondents which consist of 320 respondents posited that their projects centered on business while 15.6 percent of them affirmed that they have benefitted from the agricultural services of LAPO. LAPO (2015) affirmed that the organization has set up a few subsidiaries such as LAPO Agricultural and Rural Development Initiative (LARDI) to tackle poverty in Nigeria; it was established to improve the lives of the rural poor in Nigeria.

Similarly, 10.0 percent of the respondents noted that the services of LAPO have been excellently effective after its execution, 82.6 percent of them affirmed that the services of LAPO have been very effective after its execution, while 1.8 percent and 4.7 percent noted that LAPO services after its execution has been poorly effective and not effective respectively. Least of the respondents 0.8 percent were indecisive with respect to the effectiveness of the services of LAPO. Lift Above Poverty Organisation (LAPO) which is a non-

governmental organization is a credit product designed specifically to support small and medium scale enterprises (SMEs) operators in Nigeria irrespective of the enterprise the individual is operating. LAPO focuses on assisting the poor, especially the women, in raising their socio-economic statuses. It does not only acts as a microcredit institution, but also assists clients in overcoming problems beyond the lack of funds, such as illiteracy and environmental degradation (which often aggravates poverty). Similarly, other poverty alleviation program like National Poverty Eradication Program (NAPEP) as revealed in the approved blueprint that the program also served as a central coordination point for all anti-poverty efforts from the local government level to the national level by which scheme were executed with the sole purpose of eradicating absolute poverty in Nigeria. According to Elumilade, Asaolu and Adereti (2006) in Mustapha (2014) posited that NAPEP has been structured to integrate four sectorial schemes which include: Youth Empowerment Scheme (YES); Rural Infrastructure Development Scheme (RIDS); Social Welfare Service Scheme (SOWESS) and Natural Resources Development and Conservation Scheme (NRDCS).

The data also showed the profit/ income accrued before and after the intervention of LAPO in the business of the beneficiaries. The results showed that majority of the respondents with 65.2 percent had profit of N5,000-N9,999 before the intervention of LAPO in the business while the least of the respondents with 0.3 percent had a profit margin of N25,000- N29,999 before the intervention of the NGO. On the other hand the data further revealed that majority of the respondents with 54.4 percent still had the profit margin of N5, 000-N9,999 10 respondents with 2.6 percent had a profit margin of less than N5,000, similarly, 91 of them with 24.0 percent had an income of N10,000-N14,999, 54 respondents with 14.2 percent had profit margin of N15,000-N19,999. The data also revealed that 1.3 percent of the respondents had profit margin between N20,000 -N29,999 while 3.4 percent of them also had a profit of N25,000-N29,999 after the intervention of LAPO in their business. From the foregoing, it can be observed that LAPO have affected the lives of the beneficiaries meaningfully by reducing poverty to the barest minimum for those that have keyed into the intervention projects of the Non-governmental organization. Hence, it is pertinent to state that the contributions of LAPO to the lives of beneficiaries in Bayelsa State have been very effective. Ovie and Akpomovie (2011) also noted that poverty is categorized into five dimensions one of which is economic deprivation which include lack of access to income, assets, factors of production and finance. From the foregoing findings, it can be deduced that LAPO have contributed immensely in eradicating economic deprivation of a reasonable number of beneficiaries in Bayelsa State, Nigeria.

Some of the responses of the respondents in the In-depth- interview conducted revealed that:

LAPO gives loan facilities to already existing business owners to advance their business. And also give health care delivery mostly to women who put to birth. N20, 000 is the fixed amount. There is also the term of death insurance scheme. Technical aids in terms of training are given to beneficiaries where necessary to enable them utilize their loans properly and stay in business. Legal aids are not operational in Bayelsa State because, it's micro-finance banking activities that we do here, for now. Educational loans are open to all clients and scholarships are given to clients kids, though it is based on balloting. So far, about five (5) persons/kids have benefitted between last year and now. Above two hundred (200) persons have benefitted from the educational loans (IDI-Female, Akenfa, Regular Branch).

Another respondent added that

LAPO has improved lives of her beneficiaries through our products like: Loan Facilities to medium small scale business, Health insurance schemes, Access to better medical – care, Trainings on customer relationships, Agricultural aids/technical trainings, Education loans/scholarship scheme (IDI- Male, Opolo, Super Branch).

Another respondent from the LAPO mega branch also asserted that:

LAPO gives loans to support the businesses of her clients. We are partnering with Oceanic health insurance Company to assist our clients. Once registered, you stand to benefit fully. An example is when a client gives birth; the sum of N20, 000 is given to the client. Educational loans are also given to clients, so they don't start using their business fund on children's education. The interest

rate on educational loan is just 1.8 percent, to be repaid between three to nine months (IDI- Male, Swali, Mega Branch)

Categories of people LAPO has impacted positively in its poverty alleviation programmes in Bayelsa State in terms of their locations, gender and age.

The second objective of the study was to ascertain the categories of people LAPO has impacted positively in its poverty alleviation programmes in Bayelsa State in terms of their locations, gender and age, The result in table 3 showed the responses of the respondents with respect to the categories of individual that have benefitted from the LAPO scheme and also the decision criteria for inclusion of participants in the scheme. The data showed that 9.8 percent of the respondents affirmed that gender is a decision criterion for inclusion of members in LAPO poverty alleviation programme while majority of the respondents with 90.2 percent negated the aforementioned fact. In other words, gender is not a criterion for being a beneficiary of LAPO scheme, so either male or female are qualified to benefit from the poverty alleviation programme. Supporting data further showed a cross tabulation of the responses of the respondents showing that 72.8 percent of males disagreed to the fact that gender is a criterion for inclusion in LAPO's poverty alleviation while 7.9 percent of them affirmed the postulation. Similarly, 1.8 percent of the female respondents also affirmed that gender a criterion for LAPO poverty alleviation scheme while 17.4 percent of them disagreed to the assertion.

The result further revealed that 337 respondents equivalent to 88.9 percent of the sampled population affirmed that age is a criterion for LAPO poverty alleviation scheme while 42 respondents with 11.0 percent of them disagreed to the assertion. 89.7 percent of the respondents disagreed to the fact that beneficiaries' location is a criterion for inclusion in LAPO's poverty alleviation programme while 10.3 percent of those that participated in the research affirmed the postulation. The result also showed that 378 respondents disagreed to the fact that the level of education is a determining factor for inclusion in LAPO's poverty alleviation scheme while a minute fraction of the sample population 0.3percent agreed. Similarly, 378 respondents representing 99.7percent of the respondents said that the type or nature of business is a major criterion for selecting beneficiaries in the LAPO poverty alleviation scheme while on the other hand, 8.7percent of the respondents disagreed. It can therefore be observed that gender, location, size of the business are not criteria used in selecting beneficiaries for the LAPO scheme, however the health condition of applicant, type or nature of the business and age of the applicant are essential criteria used in selecting beneficiaries for the LAPO scheme. The findings of Omofonwan and Odia (2009) also revealed that 50 market women from 4 markets: New Benin, Oba, Ogiso and Uselu markets in Benin City; 25 market women farmers in Uhunmwode LGA and 20 market women at Ekpoma; Esan West LGA respectively have benefitted from LAPOs micro credit facilities and its training in both health and social empowerments.

The following are the responses of some of the respondents in the In-depth Interview session with regards to categories of people LAPO has impacted on positively in Bayelsa State:

Participants both from rural and urban areas have benefitted immensely from LAPO; they have identified with a union (Co-operative) because this is a regular branch, we give loans to only union members not as individuals. Gender is not an issue; we empower both males and females. We give loans to those that are active and productive, usually between the ages of 18 to 65 as the case may be. Even when we are dealing with the aged, we tend to reduce the amount given to them, as loans to help reduce the risk of hypertension. IDI-Female, Akenfa Branch, Bayelsa State.

Similarly, another respondent has this to say:

LAPO's products have benefitted different categories of people, both large scales, medium and small scale businesses. So everybody benefits. Different levels of loans for different categories of businesses. Location is not a challenge; both rural and urban businesses are

impacted. For age, we consider those we refer to as active people that are between ages – 21 – 60 years, some active 65 years are considered, because some of them are still very active (IDI- Male, Opolo Branch, Bayelsa State)

A senior staff in Swali branch also added that:

The major beneficiaries are business inclined people, both medium and small scale businesses. Gender is not an issue and level of education is also not considered. Age is considered; say between 18 to 65 years who fall within the active labour force in the country. Age is considered to ensure the client is active. We also consider the nature of their business through verification and monitoring (IDI- Male, Swali Branch, Bayelsa State)

Table 3: Categories of people LAPO has impacted positively in its poverty alleviation programmes in Bayelsa State in terms of their locations, gender and age.

Variables	Responses	Frequency	Percentage		
Is your gender a criterion for inclusion in LAPO's poverty alleviation programme?	Yes	37	9.8		
	No	342	90.2		
	Total	379	100.0		
Cross tabulation of gender and is your gender a criterion for LAPO poverty alleviation scheme					
			is your gender a criterion for LAPO poverty alleviation scheme	Total	
			Yes	No	
GENDER	MALE	Count	30	276	306
		% of Total	7.9%	72.8%	80.7%
	Female	Count	7	66	70
		% of Total	1.8%	17.4%	19.2%
Total	Count	37	342	379	
	% of Total	9.8%	90.2%	100.0%	
Is your age a criterion for inclusion in LAPO's poverty alleviation programme?	Yes	337	88.9		
	No	42	11.0		
	Total	379	100.0		
Is your location (rural or urban) a criterion for inclusion in LAPO's poverty alleviation programme?	Yes	39	10.3		
	No	340	89.7		
	Total	379	100.0		
Is your level of education a criterion for inclusion in LAPO's poverty alleviation programme?	Yes	337	88.9		
	No	42	11.0		
	Total	379	100.0		
Is the type or nature of business a criterion for inclusion in LAPO's poverty alleviation programme?	Yes	346	91.3		
	No	33	8.7		
	Total	379	100.0		

Source: Field work, 2017

Research Hypotheses

In this section the formulated hypotheses for this study are tested using the chi-square inferential technique with the 0.05 p-value as the benchmark to determine the existence of significant relationship between the concerned variables.

Hypothesis One- LAPO as non-governmental organisations are likely to alleviate poverty in Bayelsa State

Table 4: Cross Tabulation of LAPO branch and is your business type a criterion for inclusion in LAPO poverty alleviation scheme

			is your business type a criterion for inclusion in LAPO poverty alleviation scheme		Total	X ²	DF	P-value
			Yes	No				
LAPO BRANCH	Akenfa	Count	114	1	115	2.259 ^a	2	.323
		% of Total	30.1%	0.3%	30.3%			
	Opolo	Count	142	0	142			
		% of Total	37.5%	0.0%	37.5%			
	Swali	Count	120	2	122			
		% of Total	31.7%	0.5%	32.2%			
Total	Count	376	3	379				
	% of Total	99.2%	0.8%	100.0%				

Source: Fieldwork, 2017

In table 4, the chi-square result is 2.259 while the significant level is 0.323 which is less than the significant level of 0.05, we reject the null hypothesis that states that LAPO as a non-governmental organisations are not likely to alleviate poverty in Bayelsa State and accept the alternative hypothesis that states that LAPO as non-governmental organizations are likely to alleviate poverty in Bayelsa State. Mustapha (2014) noted that National Economic Empowerment and Development Strategy (NEEDS) just like every poverty alleviation program is a medium term strategy which was developed to grow the private sector as the engine of growth and wealth creation, employment generation and poverty reduction. One of the cardinal points is to implement a social charter with emphasis on people’s welfare, health, education, employment, poverty reduction, empowerment, security, and participation.

Hypothesis Two: LAPO has impacted positively in its poverty alleviation programmes in Bayelsa State.

In table 5, the chi-square result is 0.003 while the significant level is 0.956 which is less than the significant level of 0.05, we reject the null hypothesis that LAPO has not impacted positively in its poverty alleviation programmes in Bayelsa State and therefore accept the alternate hypothesis that states that LAPO has impacted positively in its poverty alleviation programmes in Bayelsa State. The 2013/2014 quarterly performance report of LAPO also revealed that the organisation have empowered thousands of people, some of them are now fully independent in their respective businesses (LAPO, 2015).

Table 5: Cross tabulation of gender and is your gender a criterion for LAPO poverty alleviation scheme

		is your gender a criterion for LAPO poverty alleviation scheme		Total	X ²	DF	P-value	
		Yes	No					
GENDER	MALE	Count	30	276	306	.003 ^a	1	0.956
		% of Total	7.9%	72.8%	80.7%			
	Female	Count	7	66	73			
		% of Total	1.8%	17.4%	19.3%			
Total	Count	37	342	379				
	% of Total	9.8%	90.2%	100.0%				

Source: Fieldwork, 2017

Conclusion

From the findings of the study, we can conclude that the standard of living of the beneficiaries of LAPO scheme have improved greatly through the different interventions introduced by LAPO in alleviating poverty in Bayelsa State. However, the major beneficiaries of the scheme are people who are business inclined and those who engage in both medium and small scale businesses. These beneficiaries receive loans of various kinds from the organisation without any collaterals or guarantors which in the long run have helped in alleviating the poverty situation of Bayelsa State. On a whole, the contributions of (LAPO) to the lives of people in Bayelsa State in terms of improving poverty among the beneficiaries has been very impressive, reason been that respondents attested to the effectiveness of the various programmes after the intervention of LAPO in their businesses. This implies that the people of Bayelsa State cannot right down their history without acknowledging the efforts of LAPO in the socio-economic empowerment of its citizenry. Hence, more needs to be done structurally and administratively to carry on the operations of other non-governmental organisations.

Recommendations

The study therefore recommends that considerable percentage of budgets of national, state, and local government should be set aside to boost the small and medium scale businesses in Bayelsa State as well as other States within the Nation. Government should enact more friendly policies to encourage other non-governmental organisations in alleviating poverty in the state. Meeting the needs of our people and nation should be the sole aim of the government as well as other poverty alleviation programs. This study therefore insists that every Nigerian should have access to quality education, adequate water and sanitation, nutrition, clothing, shelter, and health care, as well as physical security and the means of making a living. It also recognizes the fact that poverty has many strands which must be tackled from several different directions at once. The study also recommends that the government must work not only to improve incomes but to tackle other social, economic and political factors that contribute to poverty.

Other NGOs should key into the National Directorate of Employment (NDE) scheme which is one of the poverty alleviation program obtainable in the Country; it should be enhanced to continue to provide employment opportunities for unemployed youths in both rural and urban areas. This can be achieved by training the youths in different skills and crafts and also by providing them with soft loans and equipments to achieve their dreams and goals. Similarly, other poverty alleviation programs like MAMSER were also established to provide mobilization and encourage the participation of rural people in their development. Under Family Economic Advancement Program (FEAP), micro credit or soft loan was provided to the rural populace for the establishment of cottage industries and improved storage facilities. The micro credit scheme was to serve as investment promotion and poverty alleviation that will stimulate growth and development of

the less privileged in Nigeria. The 2000s saw the emergence of the Universal Basic Education (UBE) Schemes, Mass Adult Literacy Programmes, Primary Health care Programme, UWIN, and SURE-P which have improved the lives of the citizenry in Nigeria. The study therefore recommends that government should create more poverty alleviation schemes which would focus on creating jobs for unemployed persons and stimulate agricultural production within the nation so as to improve the overall standard of living and economy of the nation as a whole.

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