
Reducing Poverty For Sustainable Growth In Nigeria: An Assessment Of The Impact Of Poverty Alleviation Programmes

By

Richardson U.K. Edeme,

Sunny O. Ijieh

And

Benson E. Eshenake

Department of Economics,

College of Education, Agbor, Delta State

Abstract

This paper addresses poverty reduction issues arising from the economic policy of Nigeria. Poverty reduction is a process of expanding choices and developing capabilities of the people in all social and economic activities to making them live a meaningful life by empowering them as well as providing them the opportunity of participating in formulating and implementing development policies that affects their lives. This means that people are considered as the core point of development and that people are both the objective and engine of any meaningful development. This paper, which is purely descriptive, identifies a large gap between the sound policies of the government and actual implementations which tend to diminish that would have been the positive impact on the welfare of the citizens. The paper also notes that these programmes, aimed at reducing poverty failed due to inconsistency, wasteful resources, non-participation by the beneficiaries, instability in macroeconomic variables, among others. On this bases, the paper recommends inter-alia: the evolvement of productive programmes that would benefit the core-poor, and the involvement of the beneficiaries in the design, implementation and

monitoring of the projects and adoption of macroeconomic stability needed for sustainable growth and development. A case was also made for the provision of enabling environment by the government for private sector development and heavy investment in people's abilities with modest income inequality.

"No Society Could be Great with Poverty in their Midst"

(Lyndon Johnson, 1964)

Introduction

For every developing economy, the achievement of sustainable growth poses new challenge. There are many aspect of sustainable growth.. Among the most important, poverty reduction, increasing life expectancy, quality human capital, increase per capita income, high literary rate, among others among other. All these are spread not only through the normal orthodox of textbook theories but through intensive development programmes. The concept of sustainable growth evolved in the 1970s due to the collapse of most economies of the world.

Sustainable economic growth under normal circumstances, should impact on the lives of people in all sectors of the society. A economy is said to be sustainable if it takes into consideration the future generation without at the sometime compromising the present generation (Onwuka, 2008). The essence of this is that people are the agents and benefits development. Implied here is that the well-being of the citizen is the ultimate objective of development.

In spite of the above argument, it is a known fact that no individual or nation, let alone the poorest one can afford to remain aloof and be isolated from a nation's economic interplay. It has been suggested that developing countries should embrace more fully the strategy of alleviating poverty and integration for them to arrest the scourge of poverty and develop human capital, the acquisition of which will ensure sustainable social and economic growth and development.

Here in Nigeria, one of the key strategy in achieving this has been the pursuit of some poverty alleviation programmes such as the National

Directorate of Employment (NDE), Universal Basic Education (UBE), National Poverty Eradication Program (NAPEP), among others, usually coordinated and facilitated and financed through government budgets. Sometimes referred to as agents of government, these institutions are sometimes used as a means of siphoning government fund.

Despite all of these there are divided opinions as to the actual benefits of poverty alleviation programmes to the Nigeria economy as it typifies a scenario of suffering in the midst of plenty. It has been argued that poverty alleviation programmes have failed to rid the nation of poverty, thus acquiring to itself the status of economic temptress, promising riches to everyone but delivering only to few rich individuals (Ekong, 1997). This may explain why Nigeria does not possess the adequate human capital to contribute meaningfully to economic growth. It has been suggested that for Nigeria to reduce poverty and achieve sustainable growth, there must be a clear understanding of what a poverty alleviation programme can or cannot offer to their national economic growth and development, understand how policies and institutions can complement and sustain economic growth. The questions that follow from above which are the objectives of the paper are: what poverty alleviation programmes are in place in Nigeria?. What contributions has poverty alleviation programmes made so far to the reduction of poverty? Does poverty reduction bring about sustainable growth?

In line with this, this paper which is purely analytical is divided into five sections. Following the introduction, section 2 discusses the theoretical fundamentals of poverty reduction and its implication for sustainable growth. Section 3 is concerned with literature review while section 4 assesses the poverty reduction efforts in Nigeria to attain sustainable growth. Section 5 concludes the paper.

The Theoretical Fundamentals of Poverty Reduction and its Implication for sustainable Growth.

Theoretical Fundamental of Poverty Reduction.

Theoretical Nexus

Poverty reduction has an overwhelming underlying economic meaning. Its goal to serve the interest and common good and welfare of the vulnerable is imperative. The theoretical underpin of poverty reduction is based on the belief that a systematic approach to economic growth which considers poverty reduction as the core center of any meaningful economic growth and development. This new approach to development got credence from various World Bank and Central Bank of Nigeria report which present a profound and comprehensive analysis on the opportunities and challenges facing poverty reduction in developing economies, and thus even the poor will benefit as equally as the rich ones, irrespective of their contributions to productive activities .

World Bank (1980) lends credence to the expected positive result of this causal relationship especially to developing countries when it observed that in the context of sustainable growth and poverty reduction, investment in the most vulnerable will enhance human capital and thus accelerate economic and social transformation, increase employment and ultimately reduce poverty.

To achieve this, most developing countries, including Nigeria have embarked on various poverty alleviation programmes and projects. Unfortunately, these instruments have not been found to be very effective, as these have led to slow and erratic growth, increased economic and political instability, increasing unemployment, rising income gap between the rich and the poor capacity utilization, among others. See *appendix I* for targeted instruments for the empowerment of the most vulnerable in Nigeria as contained in the NEEDS document.

Literature Review

Economic growth has been seen as a necessity for economic development. With such notion, economic planners tries to expand production capacity to enhance economic growth. Unfortunately, most economics achieved growth without development as the incidence of income inequality and poverty continued to increase. With more emphasis on economic growth, the people, especially the poor in the society that would have been the

main target of development, are considered passive. However, this view began to change with time, hence the human development approach became popular (UNDP 1990).

There are various way and means of reducing poverty. A number of studies have shown that there exist a strong relationship between poverty, and illiteracy, the lack of access to portable water, the lack of primary health care and sanitation, among others. According to World Development Report (1980), quality education is the most useful tool for reducing poverty and its eventual eradication. Increased quality education also positively impact on human capital development to contribute more in the development process of an economy. In the same vein, Agrawah and Lal (1980) identify literacy ability, intellectual development of new ideas, skills acquisition, a productive labour force, improved health care delivery, accelerated economic growth and overall social development of society as the gain of education to the society. To Todaro (1986) education may infact, reinforce existing inequality and poverty level or reduce it. Implied here, is that, education is the link between a country's population and the skills required for development to occur. This is why the UNDP (1998) in its report on Nigeria, contented that if education and health hold the key to the reduction and eventual eradication of poverty, then its neglect through inadequate investment and poor implementation has resulted in worsening human poverty.

The size of the household, which is another useful poverty indicator, has established its effect on poverty just as education. For instance, the FOS in its 2001/2002 national consumer survey observed that 86.7 percent of households with less than four persons were above the poverty line while 87.8 percent of household with 15 or more persons were under the poverty line. This implies that reduction in family size is a potent key in the eradication of poverty in Nigeria.

The literature on exogenous determinants of poverty also buttresses on poverty indicator. This approach posits that poverty is a physiological deprivation brought about by lack of access to basic human needs. Similarly, the UNDP report (2004) assess poverty in terms of income. In this report, it was observed that an annual growth rate of 8-9

percent in a nation's GDP is required to make a significant impact on income poverty reduction. Adopting this criteria, Nigeria's performance in this area has not been encouraging. The study observed that regrettably, between 1999 and 2004, Nigeria achieved an average growth rate of 4.5 percent and this has manifested in increased income poverty.

There is no official poverty line in Nigeria, but the BOS and World Bank agreed to a two-third mean per capita household expenditure to indicate extreme poverty. By this definition of the incidence of poverty, the number of people who fell below the poverty line was 70 percent in 2005, but declined to 60 percent in 2006. (UNDP 2006). But this trend has not been maintained. Some authors considers macroeconomic mismanagement and political crises the bane of poverty reduction. As a result of this, the economy has witnessed high inflation rate, exchange rate volatility, low output production and low growth.

The performance of newly industrialized countries such as Indonesia, China has also provided further impetus for economic growth that encourages poverty reduction. Common explanation given for the enviable record derived from adoption of "reality" poverty alleviation programme. Other factors that contributed to the unprecedented growth rates in these newly industrialized countries are the redirection of government expenditure priorities to achieve anti-poverty objectives. This evidence has further spurred the argument in favour of the spending of not less than 20 percent of Nigeria's annual budget on both education and health. Empirical evidence, however, indicates that Nigeria has not complied with these recommendations.

Poverty Reduction (Alleviation) Programmes/Projects in Nigeria

The HDR (1990) tries to focus on the peculiar problems of pervasive poverty in Nigeria when it indicates that no meaningful policies and programmes for the reduction and eradication of poverty can be attained except within the framework of a holistic sustainable human development paradigm (UNDP,1980). The report says, "promoting such comprehension is all the more important as this report is going to zoom especially on the plight of the poorest among the poor-the wretched on the earth-who

currently constitute about two-third of Nigeria's population living below the poverty line"

In attempt at reducing poverty therefore the federal government has initiated a number of poverty alleviation programmes and projects, and are noticeable in the agricultural, educational and health and other sectors of the economy.

Before the introduction of SAP in 1986, there were such programmes as Operation Feed the Nation (OFN), Green Revolution and the Universal Primary Education (UPE). Due to the relative stability in the economy, then especially in the mid 1970s, the proportion of the population under the poverty line did not give course for concern (Obikaonu, 2004).

In the course of SAP, a number of programmes were also put in place by the government, directly or indirectly to reduce poverty. For instance, the Poverty Alleviation Programme Development Committee was set up by the National Planning Commission (NPC). The committee consisted of representatives from government agencies, such as the Federal Ministry of Finance Education, Health, Agriculture, Labour and productivity, the NPC, as well as non-governmental organizations, community development associations, academic and business communities.

The Poverty Alleviation Development Committee's main function was to advise the Federal Government on the design, coordination, and implementation of poverty alleviation programmes. Thus programmes directed at the poor were initiated. Apart from those directed at particular sectors of the economy, had multi-sectoral programmes, as well. For instance, the National Directorate of Employment which has 4 basic programmes have potentials of mass job creation in various sectors of the economy. Each of the programmes has its sub-programmes. The programmes are basically to put beneficiaries through some skill acquisition or entrepreneurial training skill acquisition or entrepreneurial trainings prior to resettling them with appropriate loan package.

The Directorate of Food, Roads and Rural Infrastructure (DFRRI) programme was established to improve the rural areas while the Better

Life/Family Support, Child Care Trust had a numbers of programmes for rural women and children in such areas as agricultural and extension services, education and vocational training, cottage industries, food processing, primary health care and delivery, and enlightenment/awareness and cooperatives. Under the sectorial programmes, the National Agricultural Land Development Authority (NALDA) was established. In this programmes, the strategic green reserve programme was introduced-a programme for accelerated wheat production, the development of fish farming, small ruminant production, pasture and grazing reserves, among others. These programmes were aimed at promoting the utilization of land resources through subsidized land development, the supply of farm inputs, services and credit, extension services to farmers and institutional support for produce-marketing cooperatives. In the Educational sector, the Universal Basic Education (UBE) and other programmes were also introduced.

In the health sector, the primary health care scheme (PHCS), National Health Insurance Scheme (NHIS), National Programme on Immunization (NPI), the guinea worm eradication, Vitamin A Supplementation programmes were introduced for qualitative health delivery. In the same vein, the housing sector had a site and service scheme as well as a low-cost housing scheme, while the transport sector had the Federal Urban Mass Transit Scheme.

A number of programmes has been also introduced in the financial sector. These included inter-alia: Bank of Industry, the National Economic Reconstruction Fund (NERFUND), the rural banking scheme, the People's Bank of Nigeria, the Community Banking scheme, the Nigeria Agricultural and Rural Development Bank, and Small and Medium Scale Enterprise Development Agency.

These programmes and projects were aimed of reaching the poor under the poverty alleviation programmes of the government. Some of these programmes remained on paper, others collapsed soon after their initiation. Funding for some of these programmes and projects was by direct funding from the Presidency while others received their funds from their ministries. This implies that their funding are specifically tied to

government finances and hence suffers from volatility of government revenue.

In 2000, the National Poverty Eradication Programme (NAPEP) was initiated. NAPEP consists of all relevant programmes and project that are aimed at eradicating absolute poverty among the people of Nigeria. The establishment of NAPEP is occasioned by the failure of many poverty related programmes in the country; which were traced to poor policy formulation and coordination, absence of coordination, complementation and monitoring and embarking on projects that do not have direct relevance to the poor and in some cases abandonment of these projects (Olaniyan, Yusuf, and Oni 2005). NAPEP was therefore, constituted as a multi-sectoral approach to the current strategy for the eradication of poverty in Nigeria. To achieve these goals, NAPEP initiated 5 main programme areas (see appendix 2). The agency is fully funded by the Federal Government.

On the eradication of poverty, NAPEP since 2000 has embarked on activities aimed at eliminating job and income disparity in the country as over the past 5 years, NAPEP has been able to train 130,000 youths and also engaged 216, 000 persons who were attached to various establishments. (Aliyu 2003a). It should be noted that in implementation, the poor were not specifically targeted as Olaniyan et al (2003) reveals that the programme was only able to reach a handful of the poor. Moreover, most of the expenditure carried out were directed to sectors and areas that cannot and do not hold any prospect for technological development and transfer, improvement in capacity utilization, increase in employment opportunities and therefore reduction in poverty.

In conclusion, Alayande (2003) submits that poverty alleviation programme is a process that has benefits only the "leaders" and this has succeeded in widening the already existing inequalities and further marginalized the poor in the country.

Poverty Reduction Challenges for Nigeria's Growth.

Poverty reduction (alleviation) programmes by a general consensus is intended to yield substantial benefits to the poor as long as all those

involved in its implementation show some high level of commitment and strong will.

Alayande (2003a) adds that once the welfare of the citizens are improved, their productivity is enhanced and help them to overcome some of their traditional impediments. All these will lead to rapid economic growth, particularly in developing countries.

In line with this view, Nigeria has initiated various poverty alleviation programmes as a way of empowering the poor. How has this attempt and undertaken affected the Nigerian economy? Studies show that rather than salvage the poor, some of the programmes and projects have helped to worsen the Nigerian economic situation as the incidence of poverty has been increasing. For instance in 2002, 29% of the total population are core poor while 37% are moderately poor. (*see appendix 3*). The incidence of poverty in Nigeria increased from 60 percent in 2005 to over, 70 percent in 2006. (UNDP, 2006, Punch 2006).

Unemployment, for instance, is one area that has worked to threaten or destroy lives of millions of Nigerians and to keep them poor. Statistics shows that the unemployment rate increased from 1.93 percent in 1995 to 18.1 percent in 2001. Hence, the argument that the NDE, NAPEP and other programmes have not made significant contributions towards poverty reduction through employment generation in Nigeria. Beneficiaries have reduced sharply and by 2000, the number of beneficiaries is 72 percent lower than the number of beneficiaries in 1987 and 21,708 participants in 2000 represents only 10 percent of the number recorded for 1993. Olaniyan, et al (2003) reveal that despite the number of persons who applied to participate in the NDE programmes over the years, the Directorate has only been able to meet less than 20 percent of total applicants. Apart from 1992 when 62.3 percent of the number who applied was considered, the performance has been below average for the other years. In addition, the performance of NDE in this regard has fallen to less than 0.3 percent by 2001 and there are no efforts to target the poor as most people who benefited from the programme are non-poor.

Considering UBE and other educational programmes, nothing very serious has taken shape as it has not been able to actualize its aim of

reducing and eradicating poverty in Nigeria. This is a major shortcoming of the programme especially since this is the motivation for establishing the agency. In addition, the idea of intervention activities need not lead to duplication of existing programmes, but can be assisting to run the programme well. Studies have observed that in Nigeria, there is low capacity utilization. Tertiary services absorb a disproportionately high proportion of government financing, relative to the primary services which actually benefit the poor in such sectors as agriculture, education and health. In human development, Nigeria has been rated 158th in the world. While growth in per capita income has been inconsistent, adult illiteracy has been on the increase (*see appendix 4*).

The failure of these programmes to make a reasonable impact could be attributed to inadequate resources devoted to them or mismanagement of such resources or both.

Consequently a sustained long term growth which benefits the poor depends to a large extent on increasing the access of poor people to quality social services and essential infrastructures to enable them increase their human capital and make them full use of their main asset which is mostly labour (Obikaonu, 2004).

In addition to the problems identified above in the management of poverty alleviation programmes, there are other problems associated with it which include, frequent and inconsistent policy change, lack of accountability, inability to reach the intended beneficiaries, little or no community involvement in the selection and design of these projects/programmes and high levels of inflation in the economy. Moreover, the sustainability of the programmes is not guaranteed. Hence, the prevailing poverty in the country which is a danger to the achievement of sustainable growth in the economy. All these have brought Nigeria to the level of being rated by United Nation as one of the forty-seven destitute countries of the world in spite of her position as the sixth largest producer of oil in the world.

It has therefore become increasingly obvious that in order to arrest and reverse the scourge of underdevelopment, and in attempt to join the global economy, Nigeria has to embrace fully the strategy of a holistic

strategy for the reduction and eradication of poverty as a *sine qua non* for sustainable social and economic growth. What readily comes to mind in this regard, is the Federal Government (1999) declaration as they speak volume of the exigency of this development strategy (Obikaonu, 2003). Therefore, the Nigeria reform process as entrenched in the NEEDS documents is a welcome development and an action in the right direction.

There are some key factors that militated against poverty reduction in Nigeria. These are increased distortion in the economy, wasteful extra-budgetary spending on non-sustainable large public sector projects, support for inefficient programmes, coupled with policy inadequacies and inconsistencies and lack of government will to fully implement policies. There is a wide gap between sound government policies and practical implementation, which reduces their positive impact on the welfare of the citizens. To bridge this gap remains a major challenge to the policy makers in their efforts to alleviate poverty through. Sustainable growth. Part of this corrective measures includes.

- i) It has become apparent that for sustainable growth, poverty must be reduced if not totally eliminated. Thus, productive poverty reduction programmes that will benefit the core-poor in the rural and urban areas, be introduced and pursued with real vigour. A situation where the beneficiaries are not the poor is likely to be counter-productive. In this regard, a more proactive approach should be adopted in the implementation and monitoring of such programmes and projects.
- ii) State and local governments should play a more direct role growth in economic development through investing in human capital and reduction of poverty by embarking on anti-poverty programmes.
- iii) Nigeria requires a microeconomic and macroeconomic stability as a necessary ingredient for sustainable growth and development. The average rate of inflation in Nigeria from 1986 to 2003 was 29.3 percent. This was due to instability in macro economic variables such as prices, which exert strong influence on investment and resource allocation. A situation as this could not be said to encourage investment whether public or private.

- iv) Those who have genuinely benefited from the poverty alleviation programmes and projects should be productive in order to assist in reducing unemployment and improve capacity utilization in Nigeria.
- v) Moreover, government should involve the beneficiaries in determining the projects and to take ownership as they are expected to be part of the implementation, monitoring or appraisal teams of the programme.
- vi) The poor should be given more access to social services and infrastructures. This is imperative for sustained long-term growth to enable the poor increase their human resources capability and make use of their skills and abilities.
- vii) Provision of enabling environment for the private sector to develop so as to invest in human capital as a way of reducing poverty in Nigeria.
- viii) There is need to form and upgrade people's capabilities to build a strong nation and equitable democratic and civilized nation. Such capabilities can be enhanced through empowerment, good governance, poverty alleviation and sustainable growth. Therefore improving the health, education and nutrition of the poor remain important.

Finally, the challenge to the Nigeria government in the face of achieving sustainable growth is therefore to create well articulated policies, programmes and projects and take positive actions that will ensure a gradual but steady eradication of poverty in addition to making the right decision and creating the right conditions that can attract large quantum of new investments into the country.

Conclusion

Poverty reduction remains the center point of any meaningful economic development programme that may be pursued by any country. It takes into consideration all the opportunities, strategies and challenges that might face the process of poverty alleviation. Hence, HDR encourages countries

to evolve a process of expanding choices and developing people's capabilities

It is encouraging to know that Nigeria government understood this basic fact in poverty reduction, as evident in declaration that people remain the center point of any development strategy to improve the economic well being of the citizens. It is also equally gratifying that the government is not only aware that people should be the core point of any meaningful development, but has indeed evolved the strategies to employ and empower Nigerians, both in the rural and urban areas to be more economically productive, with a view to improving their quality of life.

All these notwithstanding, the government seem to have derailed right from the programmes/projects design to implementation. Most of the programmes and projects meant for the poor appeared to be mostly on paper with nothing concrete on ground to demonstrate the seriousness of the government. It then becomes a challenge to do the right thing by making popular participation necessary. This will motivate them, unleash their energies and provide the necessary conditions for political, social and economic empowerment. Proper participation being the heart of a people-centred development paradigm implies that sustainability would be defining principle of an authentic development programme.

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Appendix I

Targeted instruments for the empowerment of the most vulnerable in Nigeria

Vulnerable	Instruments/Interventions
i) Rural Poor	Access to credit and land; participation in decision making, agricultural extension services-improved seed, farm inputs and implements. Strengthening of traditional thrift/saving /insurance schemes (<i>Esusu</i>).
ii) Urban Poor	Labour-intensive public work schemes; affordable housing water and sanitation skill acquisition/entrepreneurial development, access to credit, scholarship and adult education.
iii) women	Affirmation action (proportionate or 30% representation) in all programmes; Education, Adult education; scholarship; access to credit and land, maternal and child health.
iv) Youth	Education; entrepreneurial development, skill acquisition and access to credit, prevention and control of HIV/AIDS and other STDs.
v) Children	Children parliament; juvenile justices administration, UBE, Girl Child Education, Care of Orphans and vulnerable children (HIV/AIDS affected children) prevention and treatment of childhood diseases.
vi) Rural Communities	Social Infrastructure; Water; rural roads; electricity; schools; health facilities; communication.

Source: Federal Government of Nigeria: NEEDS Document.

Appendix 2

Intervention Programmes of NAPEP

S/N	Programmes	Objectives of the programme	Target groups
I	Capacity Acquisition Programmes	<ul style="list-style-type: none"> ▪ To train Primary/Secondary School levers in vocational trades. ▪ To settle some programme graduates with micro-credit. 	Primary and Secondary School levers, Disabled Youths
Ii	Mandatory attachment programme	<ul style="list-style-type: none"> ▪ To attach graduates of tertiary institutions to public/private sector organization for 2yers to enable them practice their profession and to enhance their employability in the labour market. 	Graduates of Tertiary Institutions
Iii	Credit Delivery programme	<ul style="list-style-type: none"> ▪ Give cash micro-credit to small scale entrepreneurs ▪ Create employment 	Unemployment youths
Iv	Keke NAPEP	<ul style="list-style-type: none"> ▪ Create employment for drivers ▪ Improve urban mass transit ▪ Create market for spare parts dealer ▪ Create jobs for mechanics 	Divers and unemployment youths
V	Vesico Vaginal fistulae (VVF) programme	<ul style="list-style-type: none"> ▪ Treatment of VVF patient ▪ Create awareness of prevention ▪ Establish skill acquisition centers in the VVF centers 	Women

Computed from data collected from NAPEP National Office, Abuja

Appendix 3

Estimated Population Size By Age Group And Poverty Level, 2002

Age group	Share of total population	Core poor		Moderate poor	
		Population	Percentage	Population	Percentage
0-5	23,973,681 (19.6)	7,208,886	30.1	9,042,873	37.7
6-14	31,016,920 (25.3)	9,426,042	30.4	11,271,549	36.3
15-24	23,385,197 (19.1)	6,512,777	27.9	8,236,266	35.2
25-64	39,990,766 (32.7)	11,385,371	28.5	14,980,541	37.5
65+	3,998,156 (3.3)	951,561	23.8	1,478,918	37.0
Total	122,364,720 (100.0)	35,461,296	29.0	45,030,2177	36.8

Source: Computed from MICS 1999 data.

Appendix 4 Basic Economic Performance Indicators of Nigeria.

	HDI (%)	Capacity Utilization (%)	Real GDP Growth Rate (%)	Per-capita Income Growth Rate (%)	Adult Illiteracy Rate Total (%)	Inflationary Rate (%)	Unemployment Rate (%)
1986	0.318	5.1	2.2	-0.6	41	5.4	5.3
1987	0.32	4.1	-0.3	-3.6	44	10.2	7.0
1988	0.321	4.9	7.0	6.7	46	38.3	5.3
1989	0.322	3.3	7.4	4.2	50.1	40.9	4.5
1990	0.328	-7.9	8.3	1.7	54	7.5	3.5
1991	0.329	4.2	4.7	0.1	55	13.0	3.1
1992	0.327	-9.3	2.8	-0.7	57	44.6	3.4
1993	0.238	-2.4	2.2	-3.2	46.8	57.2	2.5
1994	0.237	-18.3	0.1	-2.7	45.2	52.0	2.0
1995	0.368	-3.6	2.5	-0.4	43.6	72.8	1.9
1996	0.341	10.9	6.4	3.5	42.1	29.3	2.8
1997	0.4	-6.5	3.1	0.2	40.6	8.5	3.4
1998	0.8	6.6	1.9	-0.9	39.1	10.0	3.5
1999	0.5	6.8	1.1	1.6	37.6	6.6	17.5
2000	0.4	4.4	3.8	1.0	36.1	6.9	18.1
2001	2.5	18.3	4.6	-1.8	35.7	18.9	13.7
2002	0.7	3.8	3.5	1.0	57	15.7	12.2
2003	0.8	-7.2	10.2	-0.1	57	11.3	14.8
2004	1.7	-	10.0	0.1	48.5	-	11.8
2005	0.462	-	-	1.6	47	-	11.9
2006	0.47	-	-	0.4	52	-	-

Sources:

- i) CBN Statistical Bulletin, Various Years
- ii) CBN Annual Report and Statement of Accounts.
- iii) Author's Computation