

THE EFFECT OF NATIONAL POVERTY ERADICATION PROGRAMME (NAPEP) ON THE LEVEL OF POVERTY AMONG WOMEN IN KOGI STATE, NIGERIA

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ABSTRACT

The word poverty is a paramount case in the lives of most individuals in the developing countries like Nigeria. While poverty has been perceived as an economic malaise, social disequilibrium, it is apparent that its effects on the social system make it a debilitating social problem. This explains why every reform policy is geared towards poverty reduction. In fact, poverty reduction is number one millennium developments goal. To what extent has the National Poverty Eradication Programme (NAPEP) affected the level of poverty among women in Kogi state in 2014? This is the question that this research sought answer for. Using descriptive statistics such as tables, percentages, charts, frequencies and the chi-square method to test the hypothesis, the results obtained from the chi-square test revealed that the National Poverty Eradication Programme has significant effect on the level of poverty among women in Kogi state and statistically significant at the 5% level of significance. The research finds out that the poor communication network between the NAPEP agency and the people, inadequate personnel and the corruption that exists in the agency poses as a strong factors limiting the rate of diffusion and consequently, the effectiveness of the programme in Kogi state. However, certain recommendations were considered valuable for enhanced service delivery; government should employ more personnel and NAPEP staff should be well trained, thereafter, a monitoring committee that will monitor the activities carried out by the agency to prevent the embezzlement of funds put in place by the government to alleviate poverty should be established for efficient service delivery. This is with the view of making the National Poverty Eradication Programme more effective in the alleviation of poverty.

Key Words: Poverty, Alleviation, Women, communication, diffusion, Service Delivery.

1.0 Introduction

Poverty alleviation is one of the most difficult challenges facing many countries in the developing world; where on the average, majority of the population are considered poor. The

concept of poverty and material deprivation is a critical one in contemporary social discussions. Social sciences' literature is gorged with attempts by economists and other social scientists to conceptualize the phenomenon. Poverty has economic, social and political ramifications. The poor are materially deprived, socially alienated and politically excommunicated. Basically, poverty has been conceptualized as the lack of basic needs, goods and services and impaired access to productive resources (Gbosi, 2004).

Poverty as lack of access to basic needs, goods and services is essentially economic or consumption oriented. Thus, the poor are conceived as those individuals or households in a particular society, incapable of purchasing a specified basket of basic goods and services. Basic goods as used here includes food, shelter, water, health care, productive resources including education, working skills and tools, political and civil rights in participating in decisions concerning social and economic conditions (Ajakaiye and Adeyeye, 2001; Gbosi, 2004). It is generally agreed that in conceptualizing poverty, low income or low consumption are its symptoms (Gbosi , 2004).

The high incidence of poverty in the country has made poverty alleviation strategies an important policy option over the years with varying results. Poverty alleviation strategies ranging from Operation Feed the Nation (OFN) of 1978, The Green Revolution of 1982, The Directorate of Food, Road and Rural Infrastructures (DFRRI), National Directorate of Employment (NDE), Poverty Alleviation Programmes up to the National Poverty Eradication Programme (NAPEP) were all attempts by the various governments in Nigeria to curb the menace of poverty (Edoh, 2003).

There have been governmental attempts at poverty alleviation; of which the National Poverty Eradication Programme (NAPEP) and the National Poverty Eradication Council (NAPEC) are the most recent ones (Obadan, 2009).

NAPEP is a 2001 programme by the Nigerian government aiming at poverty reduction, reduction of absolute poverty in particular (Obadan 2009, CBN economic and financial review, 2009). It was designed to replace the poverty alleviation program (Obadan, 2009). NAPEP and NAPEC coordinate and oversee various other institutions including ministries and develop plans and guidelines for them to follow with regards to poverty reduction. NAPEP goals include training youths in vocational trades, to support internship, to support micro credit, create employment in the automobile industry, among others (Reuben et al, 2008). The programme is seen as an improvement over the previous Nigerian government poverty reduction programmes (Obaban, 2009). According to a 2008 analysis, the programme has been able to train 130,000 youths and engaged 216,000 persons, but most of the beneficiaries were non-poor (Reuben et al, 2008).

In view of the above, the researcher intends to investigate the effects of the National Poverty Eradication Programme (NAPEP) on the level of poverty among women in Kogi state.

Efficient harnessing of a country's resources such that no citizen suffers lack of basic human needs is one of the major macroeconomic goals of any country. The problem translates into many programs of poverty reduction that has received worldwide attention in

the past three decades (Edoh, 2003). The concern over the increasing poverty levels especially in developing countries, the needs for its alleviation as a means of improving the standard of living of the people has led to the conceptualization and implementation of various target or non-targeted poverty alleviation programs worldwide. Even with the implementation of these programs especially the National Poverty Eradication Programme (NAPEP), poverty level still remains on the increase in Nigeria.

According to the United Nations publication, an average Nigerian lives below one US dollar (#196) per day. Larger percentage of Nigerians still live in the rural area with little or no access to basic necessities. This study intends to investigate the extent of the effect of NAPEP in alleviating poverty in Nigeria using the Kogi state women as a case study.

2.0 LITERATURE REVIEW

2.1 Definition of poverty

A search of literature has revealed that there is no general consensus in the definition of poverty, since poverty affects many aspects of human conditions such as the physical, moral psychological etc. A concise and acceptable definition is elusive as it cannot be captured by only income and consumption based measures (Anyanwu, 1997; Nweze and Ojowu, 2002). Similarly, according to Hulme and Mosley, poverty; how it can be measured and who constitute the poor are fiercely contested issues, despite all these views, various experts have defined poverty and its measurement based on their individual perspective.

Identified basic needs of the society include clothing, shelter, food, education, healthcare, employment and mobility. In all cases, at household and individual level, poverty is perceived in terms of the inability to afford food, clothing oneself, inability to effect other basic necessities such as descent shelter or accommodation, inability to meet social and economic obligations, lack of high self-esteem, lack of gainful employment, physical security, lack of skill and adequate asset, similarly, ignorance is an indicator of poverty.

Aluko (1975) refers to poverty as a lack of command over basic consumption needs, which mean, In other words, that there is an inadequate level of consumption giving rise to insufficient food, clothing and/or shelter, and moreover the lack of certain capacities, such as being able to participate with dignity in society. While Opeyemi (1995) refers to the poor as those having no access to the basic necessities of life such as food, clothes and decent shelter, and unable to meet social and economic obligations, they lack skillful and gainful employment, have few, if any economic assets and sometimes lack self-esteem.

Generally asserted by Nweze and Ojowu (2002), poverty concepts are categorized into three aspects namely; absolute poverty, relative poverty and subjective poverty. These three concepts which form the basis of poverty alleviation programs are reviewed below.

2.2 Absolute poverty:

In the words of Miller (1968), Wedder Born (1974), Plotnick and Skidmore (1978), individuals, families, groups are considered to be in poverty when they lack the basic resources particularly real income to command the quality of diet needed to enjoy some fixed minimum standard of living. Considering some amount of goods and essential services, Schiller (1976) is of the opinion that those who are unable to obtain them are said to be poor.

In all, absolute, extreme or abject poverty can be said to be a condition characterized by severe deprivation of basic human needs. It refers to a condition where a person does not have the minimum amount of income needed to meet the minimum requirements for one or more basic living needs over an extended period of time, including food, safe drinking water, sanitation facilities, shelter, healthcare education information and access to services. Absolute poverty measure puts the country's poverty rate at 99.284million or 60.9% (NBS report, 2012).

2.3 Relative poverty:

A situation where an individual's or household's income is less than the average income of people in the society being considered. The result is that the individual or household has goods and services which are lower than those of the lower persons or households in the society (Schiller, 1976; Oladumni, 1999; Kuper and Kerper, 1996). In the words of Donnels (1997), "those that are in relative poverty have their resources or incomes far lower than those passed by average individuals or households to the extent that they are in effect, excluded from ordinary living patterns, customs and activities"

Relative poverty is thus seen in the light of people that are poor when compared to others around them, but may still have enough money to survive. It is based on the cultural environment around them, not on a basic amount necessary for all humans to survive as in absolute poverty. It is the comparison of the living standards of people living in a given society within a specified period of time.

Relative poverty is the most acceptable measurement of poverty adopted by the National Bureau of Statistics for many years. About 112.5 million Nigerians live in relative poverty (NBS report, 2012).

2.4 Subjective poverty:

This concept of poverty is "expressed in the range of non-material and intangible qualities" (Nweze and Ojowu, 2002). It is based on respondents' perceived standard of living. The feeling of whether one is poor or not depends on the absolute minimum standard of living below which one is categorized as poor (VaidYanathan, 2002; Haralambos and Healds, 1980).

The subjective definition of poverty is based on the idea that the opinions of people concerning their own situations should ultimately be the decisive factor in defining poverty. Subjective poverty measure puts the Nigerian poverty level at 93.9% (NBS report, 2012).

2.5 Poverty lines:

It is established as the income level proportionate to the minimum standard of living. For example, if two thousand naira (#2000) is the income level required to keep an individual at the minimum level of living, that #2000 is the poverty line income; below this income level, the individual is said to be poor and above this income level, the individual is not poor.

As earlier stated, the United Nations publication has it that an average Nigerian lives below one US dollar (#196) per day. This #196 can be considered as the poverty line for one day. It

can therefore be established that the poverty line per year for an average Nigerian would be $196 \times 365 = \text{#}71,540$. The dollar per day measure of poverty puts Nigerian poverty rate at 61.2% (NBS report, 2012).

2.6 Poverty alleviation

This refers to the act of making less severe or reducing the effect of the unpleasant situation of poverty. It is mainly concerned with the basic improvement of individual, societal and the national wellbeing and to attain economic growth and development (NAPEP Report, 2001).

2.7 Causes of Poverty

According to Porter (1991), low productivity causes poverty since the consuming unit is unable to earn enough income which will enable it to maintain adequate living standard. Low productivity may be due to obsolescence of human skills or low acquired skill resulting from low education, poor health and human incapacity. It could also result from inadequate access to productive asset, and consequently resulting to unemployment or unemployment productivity ratio of output to the corresponding input of factors of production has over the last decade continued to be low in virtually all sectors of the Nigerian economy.

The National Poverty Eradication Programme (NAPEP) in 2001 report has it that it is clear that the low productivity in Nigeria is the genesis of economic stagnation in the country. The long duration of military government with its centralized system of administration further aggravated the problem.

Bryant (1991) sees poverty as a result of market imperfections and failures. Distortions in the unemployment market which introduced all forms of discrimination and rigidities that prevent the advancement of people along the socio-economic ladder of success or progress in the form of sex, age, race and tribe constitutes market imperfections. There is also the existence of an income distribution structure which is in favour of some classes in the society which is a form of market imperfections that render the less favoured class poor.

Structural shift in an economy is also a causative factor of poverty. Inadequate macroeconomic management policies usually result in an unwholesome shift in economic activities; NAPEP Report (2001). In Nigeria, this structural shift accrued when undue consideration was given to the neglect of Agriculture, which provided jobs for the rural poor. In the process, the economy became a mono-cultural type that focused more on the oil sector.

Debt burden is also another draw back in Nigerian development efforts which has resulted to the increase in poverty level (Aliyu, 2001). Servicing of debt which has encroached on the volume of resources needed for socio-economic development as it is estimated that about 40% of Nigeria's national income goes to debt payment. The high debt service ratio translates into the resource constraint needed for such public infrastructure, industry manufacturing etc, are equally constraints leading to low productivity, low capacity, utilization, underemployment and low purchasing power thereby throwing majority of Nigerians into abject poverty.

Another important cause of poverty is the high population growth rate in Nigeria that is not well managed when compared to income growth rate (NAPEP Report, (2001). The statistics shows that in 1980, Nigerian population stood at 65 million people, it rose to 88 million in 1991 and further increased to 140 million currently. This population increase has outgrown the basic social and infrastructural facilities as well as public goods in the case of defining national reasons. A situation in which population growth rate has reached 2.83% against GDP rate of 2.7% implies that resources meant for investments are consumed with little or nothing left for development ventures thereby re-enforcing the vicious cycle of poverty.

Lastly, the incident of corruption that is inherent in the Nigerian society has taken a frightening dimension such that Nigeria is now regarded as one of the most corrupt countries in the world. This corruption has led to the gross fiscal indiscipline, large scale forgery, bribery etc. although, corrupt practices in the bulk of the nation's wealth have been distributed in favour of the few privileged to the detriment of the majority of Nigerians who are now wallowing in poverty (Amba, 2001).

2.8 Effect of Poverty

Poverty has many effects on the poor and society in general such as poor nutrition and physical health problem which results directly from having too little income and life expectancies that are lower than average. Other effects of poverty may include infections of diseases, mental disorder, drugs, low self-esteem.

Inadequate shelter or decent accommodation creates conditions that promote diseases without decent protection. The poor in the society are exposed to severe and harsh weather conditions as well as bacterial and viral diseases which other people and animals are carriers. Once exposed, people are unalterable to fluctuations in temperature that lowers their resistance to diseases. Inadequate or poor sanitations always accompany indecent housing. The poor in under developed nations commonly have running water or sewage facilities, human excretal and garbage accumulates quickly becoming a breeding ground for diseases.

Also, according to the World Bank Report (1991) it was pin-pointed that poverty leads to committing the acts of violence and crime, anger, desperation and the need for money, food, shelter and other necessities may all contribute to criminal acts among the poor.

2.9 Theories of Poverty

2.9.1 Theory of Personal Income Distribution

The theory of personal income distribution is otherwise described as size distribution of income according to Nyong (1990). He provided the macroeconomic foundation of income inequality and organization framework to determine the channel by which macro-economic variables are transmitted into change in poverty rate. It focuses attention on labour market and determination of labour income based on the demand and supply factors according to the marginal productivity. The marginal productivity of an individual depends on the educational level (credentials or skills and aptitude) motivation, regional locations and age among others.

According to the theory, majority of households rely on labour market earnings for most of their income, consequently rise in unemployment may result in large income declines, particularly among those whose incomes are low to begin with. Hence, the theory predicts a positive relationship that may be mitigated by government transfer payments which reduces the role of government earned income.

2.9.2 The Power Theory

The power theory of poverty situates poverty within the structure of political power in the society. According to this theory, poverty is necessary concomitant of any situation which the few possess much political power to organize the economic system in their selfish interest. It insists that poverty will remain prevalent as long as there is no effective pressure from the poor to restructure the distribution of political power in the society in favour of the majority.

The power theory of poverty is basically a Marxian theory of exploitative property system, through which it determines the allocations of opportunities, income and wealth using the apparatus of state powers. The concentration of wealth in the hands of the few while the majority languishes in poverty is the manifestation of the same historical process (Akeredolu, 1986).

2.9.3 Employment Situation Constraint Theory

The proponent of this theory Liebow (1967) argued that, the poor are constrained by the fact of their situations, by low income, unemployment and they like to act the way they do. He further argued that the poor would readily change their behavior in response to new set of circumstances if one of the constraints of poverty were removed. He also argued that one is probably more fruitful to think lower class families reacting to various ways to the fact of their position and to relative isolation, rather than the imperative of the lower class structure.

The poor share the same value of the society as a whole. The only difference is that they are unable to translate many of these values into realities, and once the constraints of poverty are removed, the poor will have no difficulties adopting mainstream behavioral patterns and seizing available opportunities.

2.10 Gender Dimension

It is important to recognize women's triple role in the society as it reflects the gender dimension of labour. The triple role is used because in most low income households, women perform the following:

- i. Reproductive work in the form of child bearing and child raising responsibilities.
- ii. Productive work offer as secondary income earners
- iii. Community management work which is related to the inadequate state of housing and basic services such as water, health care and education. This is voluntary and unpaid.

Poverty has a gender dimension, women seems to be more sensitive than men to the extremeness of poverty and its consequences. The poorest families are the most dependent upon women's productive work. Labour force participation and their proportional

contribution to the total income of the family are the highest in households with the lowest economic status. For the household, the women's capacity to work, her health, her knowledge and her skilled endowment are the only resources to call upon for survival. Women are critically actors in the process of disengaging their families from poverty. When studying women and men, separately, you can easily understand the causes of poverty by revealing women's roles in the society; what her needs are and how much she works out can get guidance on how to break out of poverty and how the resources to the poor in the world should be distributed.

2.11 National Poverty Eradication Program (NAPEP)

The program was introduced in 2001 and aimed at the provision of strategies for the eradication of absolute poverty in Nigeria (FRN, 2001). It was complimented by the National Poverty Eradication Council (NAPEC) which was to coordinate the poverty reduction related activities of all the relevant ministries and parastatals and agencies. The council had the mandate to ensure that the wide ranges of activities were centrally planned coordinated and complement one another so that the objectives of policy continuity and sustainability were achieved. The poverty reduction related activities of the relevant institutions under NAPEP have been classified into four namely:

- i. Youth Empowerment scheme: This deal with capacity acquisition, mandatory attachment, productivity improvement, and credit delivery technology and development enterprises promotion.
- ii. Rural Infrastructural Development Scheme: This deal with the provision of portable and irrigation water, transport (Rural and Urban), rural energy and power support.
- iii. Social Welfare Service Scheme (SOWESS): Deals with special education, primary health care services, establishment and maintenance of recreational services, Public awareness facilities, youth and students' hostels development, environmental protection facilities, food security provision, micro and macro credit delivery, rural telecommunications facilities, provision of maintenance cultures.
- iv. National Resources Development and Conservation Scheme (NRDCS): This has to do with increasing of Agricultural, water and solid mineral resources, conservation of land and space particularly scale operators and the immediate community.

In order to ensure an effective implementation of the schemes objectives, organizational structure has been outlined. The National Poverty Eradication Council (NAPEC) is the apex organ and review of poverty eradication activities in the country. Structure of NAPEP is the national assessment and evaluation committee. The committee serves as a form of regular monitoring of the activities of NAPEP and draw members for representatives of Economic Policy Coordination's Committee (EPEC). The federal office of statistics (FOS), The National Planning Commission, Non-Governmental Organisations (NGO's) World Bank, United Nations Development program (UNDP). The third organ is the National Coordination Committee which is saddled with the task that their programmes is properly coordinated.

2.12 Women and Poverty Alleviation Programmes in Nigeria: The NAPEP Approach.

Today, no society has succeeded in eliminating poverty completely; perhaps, the reason Kankwenda (2001) averred that the global challenge posed to mankind by the scourge of poverty is unparalleled.

...about 12 million children die each year before reaching the fifth birthday and daily, more than 800 million people including women and children go to bed on empty stomach. Like war, poverty leaves its trails among its many victims, those whose lives are permanently blighted- under nourished and stunted children, and an un-sure world. (Kankwenda, 2001).

The menace of poverty can be felt all over the world from the degree of its manifestation in unemployment, starvation, conflict, crime, war and the like but, it is more prevalent in some regions than others. Poverty is prevalent in developing countries. The region is described by Jonathan (2004) as:

the world's least developed and plagued by disease, misery, economic underdevelopment, high illiteracy, unstable and often repressive governments, civil war and conflicts, absence of strong national institution, lack of social safety equipment, failed states, inadequate health care and doctors, ungovernability, weak institutions, massive starvation and absence of hope. Virtually every problem that one can think of associated with the vicious circles of underdevelopment is present in Africa. It also has, as a correlate of the above, the weakest society of all the areas in the world. (Jonathan, 2004)

The description of Jonathan could not have been more appropriate in sub-Saharan Africa which does not exclude Nigeria. Nigeria is endowed with both human and natural resources. She has a minimum of twenty mineral resources, favorable condition for agriculture in food and cash crops and skilled individuals that have excelled in their professions and the global economy. (Eboh, 2012). Nigeria lives in a paradox of her wealth (World Bank, 1996).

Evidences abound that poverty is on the increase in Nigeria. For instance, in 1960, the level was about 15%, by 1980, it grew to 28.0%. In 1985, it was 48.0% but dropped to 43% in 1992. By 1996, it was about 66% (Aliyu, 2001). Between 2004 and 2010, Nigeria's poverty level rose from 54.4% to 69% with a Gross Domestic Growth (GDP) which had little impact on the country's poverty level. By 2011, relative poverty had risen to about 71.5%, absolute 61.9% and dollar per day 62.8% respectively (National Bureau of Statistics as quoted by Subair, 2012).

Nigeria's Human Development Index was only 0.416, this rates Nigeria as one of the 25 poorest nations in the world. Nigeria's life expectancy at birth was 51 years, literacy rate 44% and 70% of the rural population do not have access to potable water, health care facilities and electricity (World Bank, 1991 as quoted by Aliyu,2001).

Poverty in general and extreme poverty in particular has a significant gender dimension in developing countries including Nigeria. Women comprise the majority of the population below the poverty line and are very often in situation of extreme poverty given the harsh relatives of intra-household and social discrimination. A growing number of households are unable to meet basic needs. The number of female-headed households multiplied in the urban

and rural areas. Women face a combination of increased family responsibilities and diminished economic prospects.

There had been attempts at alleviating poverty in Nigeria in the past. These include the National Accelerated Food Production Programme and the Nigerian Agricultural and Cooperative Bank in 1972. The Operation Feed the Nation of 1976, the Green Revolution Programme in 1979, the Go Back To Land Programme, the Directorate of Food, Roads and Rural Infrastructure (DFRRI) for rural development in 1986, which would have provided infrastructure for rural dwellers but failed, The Better Life and Family Support Programmes of the wives of military Heads of States. All these turned either tangential or white elephant programmes. The programmes only served as conduit pipes to the elites and made the rich, richer. Poverty remains high in Nigeria and women are very much affected. No wonder Ihonvbere (2008) asserts that:

We have always had a bureaucracy just as we have had dependence, underdevelopment, instability, corruption, waste, misplaced priorities and poverty (Ihonvbere, 2008).

Similarly, Kankwenda (2001) posits that:

The problem of poverty in Nigeria is poor targeting, lack of coordination, lack of transparency, lack of sustainability, lack of ownership, the top down recipient syndrome, too narrow focus, too broad scope, too thin spread, too frequent changes and bad governance in general. (Kankwenda, 2001).

Women constitute about half the country's population. However, trained women form an insignificant percentage of the total skilled force in Nigeria partly because they were not exposed to education early enough, a factor of incidence of poverty. Besides, there is high level of female illiteracy in Nigeria (Adelabu et al, 2007, Alese, 2010) and this explains why majority of them are engaged in the informal sector of the economy.

The manifestation of poverty in less developed countries, made the international community to place priority on poverty reduction. It also took the issue of poverty among women seriously through policies and strategies as Caldwell (2006) affirms that: *recognizing the strong proven links between gender equality and poverty reduction, the United Nations Millennium Summit in 2000 endorse the aim to promote gender equality and empower women which is to be reached by all nations by 2015.*

This grew out of the recognition that inequalities between men and women could continue to hamper social and economic development worldwide.

The gender concern of poverty is gaining momentum in the country for it is evident that cultural barriers and government policies have done a big dent on the potentials of women in the past. Young females are often exposed to poverty induced nutritional and health risks within households. Girls drop out of school to take care of siblings which results in low education and low paid jobs from one generation to the next. These limit their economic activities and autonomy (Ajakaye et al, 2003 as quoted by Alese, 2010).

The United Nations Development Programme (UNDP) and the World Bank are among international donor institutions assisting developing economies to reduce poverty. The UNDP undertook a number of important studies on poverty eradication in developing countries and many including Nigeria have had their Poverty Reduction Strategy Papers (PRSP) and offices for planning and monitoring poverty reduction policies.

With the Nigerian Poverty Reduction Strategy Paper in place and the recognition of the economic problems of Nigerians, both males and females, she set to implement her own poverty reduction programme in 2001 and thus embarked on the National Poverty Eradication Programme (NAPEP). This is also in recognition of the fact that corruption has dogged the nation and all efforts to alleviate poverty since independence in 1960. The salient principle of NAPEP is partnership and participatory involvement of eradicating absolute poverty. NAPEP thus, has involvement of the Federal, State and Local Government the international donor Agency, Community Based Organizations and Civil Society Organizations.

NAPEP aims at eradicating absolute poverty among the citizenry. It is obvious that the Nigerian government has put in place several poverty alleviation programmes to empower the people economically. However, these have not yielded positive impacts. The Federal Government has not been able to create jobs or control unemployment. The government's skill acquisitions centers are inadequate for the population of unemployed youths and adults. The one in place are poorly coordinated and monitored. The rate of job creation has been far less than the rate of growth. Although the minister of Finance reported that the economy has improved, this has not impacted on the masses at all.

2.13 Empirical Literature

Aregawi and Haileslasie assessed the role of cooperatives in promoting socio-economic empowerment of women. Both primary and secondary sources of data were used for this study. Primary data were collected through interviews, questionnaires and focus group discussions and secondary data were collected from internal documents of the cooperatives. Out of the target group 75 multipurpose cooperative societies (MPCs), the researchers purposively selected MPCs established before 2005. Out of the selected target group MPCs, 25% were randomly selected and 30% of women members were also selected randomly. Nevertheless, the collected data is analyzed using descriptive statistics. The results of the study indicated that women participation in cooperatives is very limited. More than 80% of the respondents are involved in farm activity and only 5% are engaged in paid work. 90% of the respondents have joined their cooperatives to access financial sources and improve their bargaining power. Nevertheless, the results reveal that women members have improved their income, livestock holdings, autonomous decision making and spending power after joining their cooperatives, but, its regularity is limited. Participation in important affairs and management positions of their cooperatives level and access to training of the women members is still limited and hence governmental and non-governmental organizations need to consider gender equality in their cooperative members' capacity building programs.

Chikaire, Nnadi , Osuagwu,Oguegbuchulam, Oparaojiaku ,Jamilu, and Osigwe,. Study entitled “Co-operatives - a vehicle for rural development was carried out in Ahiazu Mbaise Area Imo State. The specific objectives were to determine the contribution of co-operatives in infrastructure and agricultural development; identify problems of co-operatives as well as people’s perception of cooperatives. A random sampling technique was adopted in selecting ten (10) co-operators from nine (9) co-operative societies. Data were collected with the aid of a well-structured questionnaire to respondents. Data were analyzed using simple descriptive statistics (frequency distribution and percentage). However major constraints to co-operative societies include lack of technical support and credit facilities, government negligence, inconsistent polices etc. It was noted that co-operatives play active role in the provision of basic amenities and social services to boost the life of rural populace. The need for education of members and other people’s involvement was discovered. Based on the findings, recommendations were made on the areas of educating members, enlightening others, supporting of co- operative societies and more. But in general co-operative societies are an appropriate avenue for rural development.

3.0 METHODOLOGY

3.1 Background of the Study Area

Kogi state is one of Nigeria’s 36 states, a quintessential Nigeria with three dominant ethnic groups Igala, Igbira,Yoruba and several minorities. Located within the heart of Nigeria, or what is historically referred to as the middle belt of the country, but described in a new political lexicon in the country as belonging to the North Central geopolitical zone.

The state is located between Latitude 7⁰30’ North and Longitude 6⁰42’ East and occupies an area of 29,833 square kilometers. It is bounded by the Federal Capital Territory (FCT), Niger and Nassarawa States on the North; Anambra and Benue States on the East, and Ondo, Kwara, Ekiti, Edo and Enugu on the West. The state comprises three senatorial districts; East, West and Central. In the East it is dominated by the Igalas, but with other minority groups like the Bassa Kwomu and Bassa Nge. The central is predominantly Ebira, but with a minority group known as Ebira Koto, and the western predominantly Okun, but with other minorities, especially the Oworo, Ogori and Nupe people (Adofu, Orebiyi and Otitolaiye, 2012).

The population of the state is put at 3,595,789 million according to the 2006 Population Census figure. About 75 percent of the population lives in rural areas. Kogi state is blessed with fertile arable land because of its location in forest savannah which supports extensive agriculture. Tropical climate in the state is marked by two distinct seasons, the dry season (September – March) and the wet season (April – October). Average temperature ranges from 28°C to 40°C (Kogi State – Wikipedia, the Free Encyclopedia, 2010).

Agriculture is the mainstay of the economy. The state produces cash crops like coffee, cocoa and food crops such as palm oil, peanuts, maize, cassava, yam, rice and sorghum. The state is blessed with a lot of mineral resources like coal, limestone, iron, petroleum and tin. The state is home to the largest iron and steel industry in Africa known as Ajaokuta Steel Company

Limited as well as one of the largest cement factories in Africa, the Obajana Cement Factory, a subsidiary of Dangote Group of Companies.

3.2 Types and Sources of Data.

Data was primarily sourced for the study; the use of primary data is important as the data concerns items from the people involved. Data of this type ensures a reasonable level of reliability of the study since it is sourced exclusively for the purpose of this work. The source of primary data is through interviews and the use of well structured questionnaires that were administered to the women and staff of NAPEP in sampled Local Government Area of Kogi State. To allow for flexibility, the questionnaires were designed in the form of multiple choice questions with alternative answers coupled with oral interviews to reveal certain information with ease from the respondents.

3.3 Sampling Method.

The researcher's sample constitutes thirty (30) women each from the three Senatorial districts of Kogi State. For the purpose of this research, a simple random sampling method was adopted due to its appropriateness for a homogenous population where each item has an equal chance of being selected from the population.

3.4 Method of Data Collection.

The data collected for this study was done by the use of well structured questionnaires and oral interviews. Three Local Government each were chosen at random to represent the the Senatorial district. These Local Government are Ankpa, Idah and Dekina for Kogi East district, Okene, Ajaokuta, Okehi for Kogi Central district and Kabba/Bunnu, Lokoja and Koton-karifi for Kogi west district. The choice of this Local Government is informed by rate of development and greater population. This guarantees greater representation of the local government.

Each of these chosen Local Government were administered ten (10) questionnaires each with a total of ninety (90) copies of questionnaires for the three Senatorial district. To avoid bias in the collection of the samples, the questionnaires were administered to women in these areas.

3.5 Method of Data Analysis

The data collected for this study was analyzed using descriptive statistics which includes the use of tables, charts, frequencies and the hypotheses testing is done using the chi-square test to arrive at a reasonable conclusion. Chi-square denoted by the formula below:

$$\chi^2 = \frac{\sum (fo - fe)^2}{fe}$$

Where:

χ^2 = chi-square

fo = Observed frequency

fe = Expected frequency

Σ = summation

The hypotheses were tested at 5% (0.05) level of significance and the degree of freedom estimated using the formula:

$$Df = (R - 1) (C - 1)$$

Where

R = number of Rows.

C = number of Columns.

Df = Degree of freedom.

Following the decision rule for the chi-square test, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) accepted if the calculated chi-square (χ^2) turns out greater than the tabulated chi-square (χ^2_t) at the 0.05 level of significance and the degree of freedom level with $(R - 1) (C - 1)$; if otherwise, the null hypothesis (H_0) is accepted.

4.0 Presentation of Data

Table 1: Frequency distribution of Respondents according to Demographic Characteristic, Perception and views on effect of National Poverty Eradication on Women in Kogi State Nigeria.

Variables	Frequency	Percentage
Questionnaire		
Returned	82	91.1
Not Returned	08	9.9
Total	90	100
Senatorial District		
Kogi East	28	34.15
Kogi west	26	31.71
Kogi Central	28	34.15
Total	82	100
Age Group		
21 –30	23	28.0
31 – 40	43	52.4
41 – 50	09	10.9
51 and above	07	8.5

Total	82		100
Educational Status			
Informal Education	03		3.7
Primary Education	18		22.0
Secondary Education		46	56.1
Tertiary Education	13		18.3
Total	82		100
Occupation			
Farming	38		46.3
Trading		27	33.0
Civil Servant	15		18.3
Others		02	2.8
Total	82		100
Marital Status			
Single	07		8.5
Married	61		74.4
Widowed	10		12.2
Divorced	04		4.9
Total	82		100
Family size			
1 - 5	11		13.4
6 - 10	48		53.5
11 - 15		13	15.9
16 and above		10	12.2
Total	82		100
Awareness of the National Poverty Eradication Programme (NAPEP)			
Yes	56		68.3
No	26		31.7
Total	82		100
Existence of a NAPEP office close to the respondents			
Yes	38		46.3
No	44		53.7
Total	82		100
Response on NAPEP programme(s) benefited from			
Youth and women improvement		32	39.0
Rural infrastructural Development scheme		17	20.7
Social welfare service scheme		21	25.6
Natural Resource Development and conservation scheme	10		12.2
All of the above		02	2.4
Total	82		100

Types of NAPEP training benefited from

Tailoring	32	39.0
Soap Making	12	14.6
Hair Dressing	33	40.24
Others	05	6.1
Total	82	100

Response on securing of loan from NAPEP after training for establishment

Yes	28	34.1
No	54	65.9
Total	82	100

Provision of Employment by NAPEP supported ventures

1 - 3	18	22.0
4 - 7	02	2.4
8 and above	00	0.0
None	62	76.6
Total	82	100

Income before NAPEP Intervention

Below #5,000	31	25.6
#6,000 - #10,000	47	57.3
#11,000 - #20,000	10	12.2
#21,000 and above	04	4.9
Total	82	100

Changes in the respondents' income level after the intervention of NAPEP

Increase in income	28	31.7
Decrease in income	01	1.2
Unchanged	51	62.2
Undecided	04	4.9
Total	82	100

Monthly expenditure on food by respondents

#1000 - #5000	16	19.5
#6000 - #9000	20	24.4
#10000 - #13000	43	52.4
#14000 and above	03	3.7
Total	82	100

Proportion of monthly income spent on health care services by respondents

#1000 - #5000	53	64.6
#6000 - #9000	19	23.2
#10000 and above	10	12.2
Total	82	100

Proportion of income Spent on payment school fees per child per annum by respondents

#6000 - #10000	41	50
#11000 - #15000	26	31.7
#16000 - #20000	03	3.7
#20000 and above	12	14.6
Total	82	100

Respondents' perception of the positive effects of NAPEP on the level of poverty

Agree	12	14.6
Strongly Agree	14	17.1
Disagree	27	33.0
Strongly Disagree	24	29.3
Undecided	05	6.1
Total	82	100

Respondents' perception of factors that think limits the effectiveness of NAPEP programme

Inadequate personnel	18	22.0
Budgetary and management problem	37	45.0
Poor communications between NAPEP and the rural poor	09	11.0
Unintended beneficiaries	18	22.0
Total	82	100

4.1 Results and Discussion

The result interpreted is presented in table 1. A total of 90 questionnaires were administered to the women in the sampled area, 82 were return and 9 were not. This implies that 91.1% of the women returned the questionnaires given to them while 8.9% of them did not return theirs. Majority of the questionnaires were returned and conclusion based on this will approximate the view of majority of the women that participated in NAPEP progreammes. 28% of the respondents are from Kogi East Senatorial, 26% are from Kogi West Senatorial district and 28% of the respondents are from Kogi Central Senatorial district. Invariably. This show that numbers of questionnaires returned from the three districts is almost the same and will not cause any lopsidedness in the conclusion reached from the information gathered. Majority (52.4%) of the respondents are within the ages of 31-40 years. the investigation found them really useful since they are in the age of active responsibilities and have gathered experience to match the researcher's objective. The majority of the respondents are young and productive women, implying that they can earn a living if only given the opportunity. 56.1% of the respondents are secondary school graduates, 3.7% had informal education, 22.0% are primary school leavers and 18.3% of the respondent went through tertiary institutions. This means that 81.7% of the women had between no education and secondary education. The implication of the above educational qualification of the women in Kogi State is the difficulties in accessing a better paying job that can improve their standards of living. 46.3% of the women are engaged in agriculture as their primary occupation, 33% are traders, 18.3% civil servants while 2.4% of the women are engaged in other forms of occupation mostly weaving ant hair dressing. The implication of the above is that the larger populations of the women are engaged in farming activities which is majorly subsistent or peasant, an indication that they are poor. , 6.1% of the respondents are single, 12.2% living with companion and 74.4% married. Since the greater population of women in the State is married, the responsibility of marriage on the women is thus high. The above result reveals that the

majority of the women have family sizes of 6-10 persons. The larger family size necessitates higher level of consumption and other needs.

Table 1 also indicates that 68.3% of the respondents are aware of the National Poverty Eradication Programme while 31.7% are unaware. It implies that a larger proportion of women in Kogi State aware of NAPEP. 53.7% of the respondents agreed that there exist no NAPEP office in their district while 46.3% agreed that an office exist in their own district. 39% of the women have benefited from the NAPEP project which is the youths and women Empowerment scheme. 20% of the respondent benefited from Rural Infrastructural Development scheme. 2.4% have benefited from all the above categories, this is an indication that the level of poverty among the women should reduce. From the above table, 39% of the women acquired tailoring skills from NAPEP, 14.6% soap making skills, 40.24% Hair dressing skills also and 6.1% of the respondent acquired other skills like ice cream making, and cosmetics production from NAPEP. 34.1% of the women were able to secure loan from NAPEP after their training for establishment. The majority of the respondents (65.9%) were not offered loans. This may be due to inadequate fund on the part of NAPEP agency. 22% of the respondents employed 1-3 persons, 2.4% employed 4-7 persons, 0% employed 10 persons and above, 75.6% employed nobody. Since the greater percentage of the trainees was unable to secure loans, they could employ nobody while the few who secured the loans were able to employ majorly 1-3 persons. 2.4% actually have between 4-7 employees

Majority of the women, 57.3% earn between ₦ 10,000 25.6% earn below ₦ 5000, 12.2% earn between ₦ 11,000-20000 and 4.9% earn ₦ 21,000 and above before the intervention of the National Poverty Eradication Programme (NAPEP). Table 1 above also indicates that 31.7 percent of the women who perhaps, were able to secure loans and established themselves experienced an increase in the level of their income, 1.2% of the women experienced stagnant income level while 4.9% are undecided whether their incomes have increased, decreased or remained unchanged after the intervention of NAPEP. Consequently, the implication is that the majority of the women experienced an unchanged level of income even after the intervention of the programme. The table above shows that 19.5% of the women spend between ₦ 50000 monthly on food, 24.4% spends ₦ 10000- ₦ 13000 while 3.7% of the women spends from ₦14,000 and above on food monthly. Since the majority of the women spends between ₦10000 - ₦ 13,000 monthly on food, implication. It is an indication that food is highly prioritized among women in Kogi State. 64.6% of the respondents Spend between ₦2000 - ₦ 5000 monthly on health services on their families members from their monthly income. 23.2% spends between ₦ 16000 - ₦ 9000 and 12.2% spends ₦ 10000 and above. The majority of the women spends between ₦ 20000 - ₦ 50000 on health services monthly. 50% of the women spend between ₦ 6000- ₦ 10000 of their annual income on the payment of a child school fees yearly. The estimation can be made for all the children the women has in school. With reference to table 4.1.7, the majority of the women (53.5%) have family size of 6-10 persons. Assuming each family has 6 children, the estimated amount spent on the payment of school fees for the children would be ₦ 60000 X 6 children = ₦ 36000 yearly. The families in the state thus spend an average of ₦ 36000 yearly on payment of children school fees. 14.6% agreed that NAPEP activities has positive effects on the level of poverty among the women, 17.1% strongly agreed to the fact, 33.% disagreed, 29.3% strongly disagreed while 6.1% are undecided on whether NAPEP has positive or negative effects on the level of poverty among women in Kogi State, Nigeria. Majority of the women (45%) believes that the major issue limiting the effectiveness of the programme is budgetary and management problems. 22% thinks the problem is inadequate personnel, 11% thinks the problem is poor communication network while another 22% attribute the lack of effectiveness of the programme to the problem of unintended beneficiaries.

4.2 Hypothesis Testing

The hypotheses for this research are stated thus:

H_0 = National poverty Eradication Programme (NAPEP) has no significant effect on the level of poverty among women in kogi state.

H_1 = National Poverty Eradication Programme (NAPEP) has significant effect on the level of poverty among women in kogi state.

To test the hypotheses, response from table 2 was used.

Table2 Chi-square computation

Degree of change in income	f_o	f_e	f_o-f_e	$(f_o-f_e)^2$	(f_o-f_e)
Increase in income	26	20.5	5.5	30.25	1.48
Decrease in income	1	20.5	-19.5	380.25	18.53
Unchanged income	51	20.5	30.5	930.25	45.38
Undecided	4	20.5	-16.5	272.25	13.28
Total	82	82	0	1613	78.67

From the above table, the Chi-square (χ^2) calculated 78.67 and the chi-square $\chi_{0.05}$ tabulated, with a degree of freedom of 12 is= 11.34. Comparing the calculated value, it clearly indicates that the calculated value is greater than the tabulated value. we therefore reject the null hypothesis that NAPEP has no positive significance on the level of poverty among women in Kogi State. the L.G.A of Kogi State.

4.3 Policy Implication of Findings

It was observed from the result of the chi-square that the National Poverty Eradication programme has significant effect on the level of poverty among women in Kogi State. From the response of the respondents (women), the following were observed;

Majority of women in Kogi State are aware of the National Poverty Eradication Programme (NAPEP) while some of them are not aware. The women who are aware are given the chance to participate or benefit from the programme carried out by the NAPEP Agency. Majority of them received trainings and skills, some of them were empowered after their trainings in the form of loans while others were unable to access the loans. The majority of the women also experienced an increase in their levels of income which translates directly to an improved standard of living after the intervention of NAPEP.

Responses from beneficiaries also revealed that the Agency suffers more form budgetary and management problems than any other problem.

5.0 Summary

This study examined the effect of the National Poverty Eradication Programme (NAPEP) on the level of poverty among women in Kogi state. The work however revealed that NAPEP has a strong

relationship with the level of poverty among women in the area. The research is viewed in line with NAPEP activities with respect to International Development Goal of eliminating the incidence of poverty by the year 2015.

Government role on poverty alleviation in Kogi state is focused on achieving effective co-ordination among women and also improving their standard of living. With the National Poverty Eradication Programme as the center piece of government's effort in Nigeria at poverty reduction and subsequent eradication, emphasis should be placed on the sustainability of the programme.

NAPEP programme is centered on Youth and Women Empowerment, Rural Infrastructural Development, provision of Social Welfare Service, Natural Resources Development Scheme, it's sustainability will not only hasten the rate of poverty reduction among women in the state but will also enhance macroeconomic stability if the factors limiting the effectiveness of NAPEP activities are overcome.

5.1 Recommendations

The findings of the study have necessitated the need to make some recommendations in order to improve on the success of poverty combating programmes in Kogi state. The instructions given below, if adhered to, will tend to improve the activities of NAPEP and the effectiveness of the programme.

The effectiveness of any organization, firm or body always almost begins with skills of the staff. The government should strengthen the NAPEP agencies to help in mobilizing intensive training and increase the number of its staff to foster the reduction of poverty among women in Kogi State.

Monitoring of projects and programmes is necessary to ensure that activities are going in line with laid down goals and objectives. Government in this regard, should establish a monitoring committee that will checkmate the activities carried out by the NAPEP agency to prevent the embezzlement of funds put in place to alleviate poverty and to ensure adherence to laid down goals and objectives the programme is aimed at achieving. NAPEP officials should on their part ensure there is strict compliance with the objectives and goals of NAPEP to help in the achievement of aims.

There should be an effective communication mechanism between the NAPEP agency and the women precisely.

5.2 Conclusions

This research set out to investigate the effectiveness of the National Poverty Eradication Programme (NAPEP) on the level of poverty among women in Kogi state. From the forgone analysis, it was observed that poverty has serious negative consequences on women and the society in general. These consequences can be seen in poor nutrition and physical health problems which results directly from too little income or resources.

The research however showed that the National Poverty Eradication Programme has significant effect on the level of poverty among women in the area. But due to the facts that NAPEP as an agency do not have adequate personnel and the existence of corruption among NAPEP officials in carrying out their functions, the rate of diffusion of the benefits of the programme has been slow.

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