

POVERTY ALLEVIATION PROGRAMMES IN NIGERIA: A STUDY OF THE UNITED NATIONS DEVELOPMENT PROGRAMME (UNDP) MICRO-CREDIT SCHEME IN UYO, L.G.A. OF AKWA IBOM STATE

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Abstract

This study examined the impact of poverty alleviation programmes in Nigeria using United Nations Development Programme (UNDP) Micro Credit Scheme in Uyo, L.G.A. of Akwa Ibom State. It attempted to ascertain if United Nations Development Programme (UNDP) micro credit scheme has significantly improved the standard of living of the people, promote agriculture, and growth of small scale business in Uyo, L.G.A. It employed survey research design. The study population consisted of both male and female adults. A stratified and simple random sampling was used in selecting the respondents. The major instrument used for data collection was a structured questionnaire entitled Poverty Alleviation Questionnaire (PAQ). Such theories as bottom-top theory were adopted in this study, the finding revealed that UNDP micro credit scheme has not significantly improved on the standard of living of people, promoted agriculture, and the growth of small scale businesses in Uyo L.G.A. This study recommended that UNDP must put more effort in its current approach to poverty reduction. To this end, the participatory is recommended. This approach should be tailored towards meeting the needs and aspirations of the people. Partners should do everything to pay up counterpart funding to enhance completion of projects by these agencies. Members of the community, not just the privilege few (leaders) should be actively involved in formulation of policy and implementation of these policies. While monitoring effort should be intensified. The wasted fertile land in the rural areas should be used profitably through the provision of good farm implement, improved crop species, extension services and monitoring. This will go a long way to boost food production that will not only guarantee food sufficiency in the rural areas but also in the urban centre. Also, the availability of the raw materials can attract the presence of companies that can help bringing out positive change.

Keywords: Poverty Alleviation, Non-governmental organizations, UNDP, Poverty reduction, Micro credit scheme and development.

Introduction

Poverty is an all-encompassing concept, manifest or latent inadequacy, insufficiency or a lack in certain aspects of human life. There are different forms of poverty such as financial and material poverty, moral and physical poverty as well as social and mental poverty including: financial poverty is the inadequacy of money or cash to meet basic daily needs. Material poverty is centered on the draught of those physical materials lacking to make things comfortable (Nyong, 2014). Moral poverty expresses a state of moral vacuity. A state of behavioural defectiveness where a man cannot bring himself to act right. Physical poverty emphasizes lack of physical strength to do things the way you would have loved to do them. Mental poverty is (a state) of mental impairment. It is a state whereby a man lacks adequate response or stimulus to environmental variations. Of all the forms of poverty expressed above, none has enslaved Nigerians and hold them hostage as financial and material poverty (Anyanwu, 2010). For decades, many Nigerians have been wallowing in abject poverty occasioned by lack of income needed to acquire the minimum necessities of life.

Poverty can be located within the context of contradiction between the resources available to an individual and the demand and condition of his/her environment. Poverty is a dreaded condition of absence of capacity to maintain, at least, basic level of decent living. It is a hydra-headed condition which tends to restrict people from socio-economic opportunities. As a complex and multi-dimensional phenomenon, poverty goes beyond the condition of lack of resources. It extends to social inequality, insecurity, illiteracy, poor health, as well as restricted or total lack of opportunities for personal growth and self-realization.

Ekong, (2012) viewed that poverty ranks top on the list of social problems in Nigeria and most strategies to alleviate it have failed to deliver the expected impacts. The UNDP -micro credit scheme is one of the recent efforts to alleviate poverty in Nigeria. The United Nations Development Programme (UNDP) is an agency of the UN, with the principal mandate of alleviating poverty, misery, and hardship worldwide (Okumnadewa, 2009). It was established in 1965 and charged with the responsibility of promoting peace, well-being and human security. The United Nations Development Programme (UNDP) was established in Nigeria to attack poverty and underdevelopment through the adoption of various strategies and approaches towards achieving a level of poverty alleviation, employment and capacity building at the local, state and national levels.

To achieve these set goals, the UNDP has, among its various poverty alleviation programmes established micro-credit schemes in Nigeria generally and in Akwa Ibom State in particular to assist the less privileged in alleviating poverty. However, the UNDP has faced a chain of problems militating against the success of the micro-credit scheme. In the light of this, many authors as well as policy analysts have been researching on this issue. Akor (2007) maintains that it is part of the mission of the UNDP to help countries in their efforts to achieve sustainable human development by assisting them to build their capacity to design and carry out development programmes in poverty eradication, employment creation and sustainable livelihoods, the employment of women and the protection and regeneration of the environment giving first priority to poverty eradication. Given the centrality of poverty alleviation to the mission of UNDP, the organization has committed itself to the development and implementation of programmes and plans aimed at eradicating poverty in many parts of the world and among several disadvantaged peoples and groups.

Micro credits have thus burst upon the development scene to offer a veritable tool with which the UNDP fights poverty in Nigeria. It is estimated that many Nigerians have benefited from these micro credit schemes. Currently, however, anecdotal evidence remains the only basis for gauging the impact of UNDP - assisted micro credit on the livelihood of realities in Nigeria. Nigeria, as one of the African countries, has an unprecedented case of poverty. The World Bank in its poverty assessment study of Nigeria has described the Nigerian development experience as something of a paradox (Akor, 2007). The country is rich but the people are poor. As such a lot of Non-Governmental Organisations (NGOs) have been formed to help fight against poverty. United Nations Development Programme (UNDP) micro credit scheme is one of the schemes used to assist in the alleviation of poverty in Nigeria. Its micro credit scheme has as its prime objective to assist in the eradication of poverty among the poor who may not be able to meet the demands of commercial banks for loans. The loan given to the poor are to assist them improve upon their agriculture and help in improving their standard of living as well as establishing and expanding new small scale businesses (Kalu, 2010). The researcher is therefore interested investigating if UNDP assisted micro credit loan scheme has actually assisted in alleviating poverty through the funding of small scale businesses, agriculture and generally improving the standard of living of the people of Uyo, L.G.A. The main objective of this study is to assess poverty alleviation programmes in Nigeria using the United Nations Development Programme (UNDP) assisted micro credit scheme in Uyo LGA of Akwa Ibom State as a case study. Specifically, the study seeks:

- (1) To ascertain if the United Nation Development Programme (UNDP) micro credit scheme has significantly improved the standard of living of the people in Uyo, LGA.
- (2) To ascertain if the UNDP micro credit has significantly promoted agriculture in Uyo, LGA.
- (3) To ascertain if the UNDP micro credit has significantly promoted business in Uyo, LGA.

Definition of Concepts

1. **Poverty:** In its abstract term, poverty is said to be a state of mind which cannot be quantitatively measured. However, social scientists of anthropology have defined the concept of poverty as the inability to provide or secure basic needs.
2. **Poverty Reduction:** This means all efforts and activities at reducing the rate of poverty prevalence situation in the country.
3. **Poverty Line:** This refers to the value of income and expenditure per person that is needed to consume food and other items for a healthy living.

4. **United Nations Development Programme (UNDP):** This is the co-ordinator of technical co-operation for development in third world countries. It has more than 130 offices and staff strength of about 8,000,000 workers of which about 85% are serving in the developing countries. For effective implementation of its programmes, UNDP is in partnership with expertise of United Nations, research institutions, national technical agencies, community-based organizations and non-governmental organizations around the world.

Conceptual Issues

A search of the relevant literature quickly shows that there is no consensus on this definition of poverty. Because poverty affects many aspects of human life, including physical, moral and mental aspects of man, a concise and universally accepted definition of poverty is elusive. Different criteria have been used to conceptualize poverty; most analysts follow the conventional view of poverty as a result of insufficient income of securing basic goods and services. The concern here is with the individual's ability to subsist and to reproduce him as well as the individual's ability to command resources to achieve this (Sen, 2007: Amis and Rakodi, 1994). Historically, this involves a transition from a situation where subsistence depends upon wages with which to purchase food to his family. Many other experts have conceptualized the poor as that portion of the population that is unable to meet basic nutritional needs (Ojlia, 2010).

Ravallion and Bidani (2006) refer to poverty as a lack of command over basic consumption needs that is a situation of inadequate level of consumption; giving rise to insufficient food, clothing and shelter. Aluko (2005) & Sen (2007) define poverty as the lack of certain capabilities, such as being able to participate with dignity in societal endeavours. Poverty has also been defined as the inability to attain a minimum standard of living (World Development Report, 2000). The report constructed two indices based on a minimum level of consumption in order to show the practical aspect of the concept. While the first index was a country specific poverty line, the second was global, allowing cross country comparisons (Walton, 2016). Other indices invoked by United Nation include life expectancy, infant motility rate, primary school ratios and number of persons per physician.

The phenomenon can be located within the context of contradiction between the resources available to an individual and the demand and condition of his/her condition of absence of capacity to maintain at least basic level of decent living. It is a hydra-headed condition which tends to restrict people from socio-economic opportunity. As a complex and multi-dimensional phenomenon, poverty goes beyond condition of lack of resources; it extends to social inequality, insecurity, illiteracy, poor health, restricted or total lack of opportunity for personal growth and self-realization. Onibokun and Kumuyi, (2006) define poverty as a way of life characterized by low calories intake, inaccessibility to adequate health facilities, low quality of education, inaccessibility to various housing and societal facilities”.

Government Plans towards Alleviation of Poverty in the Country

The thrust of current Nigerian government policy against poverty is to enable the poor and more vulnerable sections of society to achieve sustainable livelihoods. The approach is to economically empower communities, families, and individuals through a sustained, well co-ordinated, and comprehensive programme of poverty eradication (The Guardian 2001:4).

Poverty is a violation of human right and the 1990 Jansaican Conference declared that “Education is a right” denying anyone the opportunity of being properly educated is one way of resigning the person to a tale of poverty even though not all forms of education result in self-reliance and impart problem solving skills which are hallmark of functional education (This Day 2000:10). Okon and Anderson, (2016) agreed that effective education must be good for something; it should enable the learner to gain skills needed for successful living.

Recently, the UNDP, (2015) developed the human Poverty Index (PT) as a new measure of poverty, integrating social service and provision of basic needs. As Ghain, (2015) noted, this index incorporates indicators of deprivation concerning longevity, knowledge and living standards. These are given by the percentage of people, expected to die before age of 40, the percentage of illiterate adults, the proportion

of malnourished children under the age of 5 and of people without access to health services and safe water.

According to Ezenwa, (2011), the case of Nigeria is that of poverty in the midst of plenty. Restated that 66 percent of the Nigerian population live below the global poverty line of 2006 and 70 percent live less than one dollar per day. Ezenwa says that things should not be what they are today in Nigeria, which had what it takes to be self-sufficient. The problem, in his view, is corruption. He calls it the single largest problem, which has placed the wealth of Nigeria in the hands of few. This leads naturally to the type of economic system Nigeria operates in which government holds the bulk of developmental resources. Government's choices and decisions affect almost everything even the options available to the organized private sector.

Diejmad (2012), articulated in his theory, that the unemployed have no income due to their state of idleness. This aptly justifies the assertion that, unemployment is the root cause of poverty anywhere and everywhere. Similarly, Sheikh, (2011) in his studies confirmed this when he recorded 60% as the unemployment rate in Nigeria leaving a staggering 40 percent for the labour force, the aged, and the school children. This percentage depicted the rate of unemployment in Nigeria, hence the poverty issue. The situation presently is that the number of job openings in the economy is far less than the number of job seekers sent into the labour market, not only by the educational system but also by corporate downsizing, retrenchment and retirement of all kinds. Simply put the unemployment queue is getting longer every day. Today he is beset with crippling self-doubt; this is as a result of the changes that have taken place independent of his expectation.

As it is natural, when economic changes are for the worse, labour will be the first victim. The resulting effect of this has been poverty. Therefore, the antidotes of this devastating feature of poverty are self-reliance and self-employment. Secondly, poverty is seen to be caused by rapid population growth, which tends to put pressure on available resources such as land, social and economic infrastructure thereby making the implementation of poverty reduction policy difficult.

Micro Credits and Poverty Alleviation

There is currently a consensus that micro-credits in the form of small scale loans for the purpose of promoting small-scale enterprise can provide a veritable panacea for poverty world-wide. This consensus exists in the context of the decisive shifting of development practice over the last two decades from State-controlled to market led approaches (Jessop, 2013). Planners now regard markets as the favoured mechanism for achieving not only economic growth and efficiency, but also political freedom and social justice in poor agrarian economies where a majority of the population continues to rely on small holder production and petty trade. Moreover, the prevailing feminized character, as development interventions increasingly target women as the desired beneficiaries and agents of progress (Raukin, 2014).

Like other South Asian States, Nepal has pioneered in institutionalizing such market-led approaches to development. Since, the early 1990's it has restructured a previously nationalized banking system not only to promote foreign investment but also to develop rural credit delivery, to a new set of local institutions specializing in the provision of micro-credit.

The so-called 'rural development banks and NGOs (Non-governmental organizations) extend loans to those who are not bankable by traditional criteria of collateral and income, on the basis of their membership in self-regulating borrower groups. Nepal's five rural banks engage exclusively in the provision of micro-credit especially to poor, rural women. Although these institutions are modeled on the Grameen Bank in Bangladesh, which first advanced micro credit as a strategy for poverty alleviation; efforts to replicate the model have proliferated most rapidly across the world (Todd 2006). In Nigeria, over six INGOs (International NGOs) and 17 local NGOs have launched savings and credit solidarity group around the country, amounting to millions of dollars in donor assistance (Izugbara, 2004).

These trends are not limited to Nigeria. At the February 1997 micro-credit Summit, sponsors such as Citicorp, Chase Manhattan, and American Express pledged to raise US\$21.6 billion in grants and loans to support micro-credit programmes intended to reach 100 million poor families around the world-

especially the women of those families by the year 2005. Echoing such financial support, the Council of Heads of State and Government at the Summit asserted:

We believe that if we all work together this campaign will become one of the great new chapters in human history and will allow tens of millions of people to free themselves and their families from the vicious cycle of poverty.

In addition to a herd of Presidents, Prime Ministers, Queens and first ladies, the summit succeeded in attracting representatives from over 1,500 institutions engaged in the practice of funding of micro-credit lending (Ghate, 2013). By now, micro-credit programmes targeting women have become a major feature of donor strategies for poverty alleviation and funding is likely to further increase in this century. In the same vein, the United Nations Development Programme (UNDP) has vowed to fight poverty through this strategy i.e. micro-credit scheme.

Poverty Alleviation Programmes in Nigeria

Poverty as an issue has generated much discussion and has attracted policies targeting the poor. Unfortunately, due to the lack of baseline data and clear understanding of the issues, poverty alleviation programmes have not been properly directed and they have ended up enhancing the non-poor rather than the poor (Odejide, 2010). Kalu (2014) argues that most programmes aimed at the poor have become avenues for members of the ruling class to siphon public funds and enrich themselves.

In Afonja's "The Political Economy of Poverty Alleviation in Nigeria" (2007) it is noted that the farm settlement schemes, co-operatives, integrated rural agricultural development programmes, urban housing and transportation schemes failed because they were designed by the elite without recourse to the needs defined by the poor and ended up to the advantage of the elite who often divert the funds for their private use.

Within the decade (1985 - 1995), quite a few governmental grassroots development programmes were introduced, such as the Directorate of Food, Roads and Rural Infrastructures, the National Directorate of Employment, the Better Life for Rural Dwellers, the Peoples Banks, the Community Banks Scheme and the Family Support Programme. The impact of these programmes on the poor varies, but they have succeeded in at least generating more awareness about poverty and to some extent mobilizing the poor for development (Ebene, 2011).

These programmes would probably have achieved more, but for the fact that they were mostly ad-hoc in nature and were poorly designed and executed. Although the majority of these programmes were introduced to temper the negative impact of SAP, they only scratched the surface of the problem.

The failure of these programmes gave momentum to a growing support for a participatory approach to enable the poor people themselves to participate in the decision making about their needs and to take action to meet these needs within an enabling environment (Olamude, 2013),

There is a strong tradition of Credit and Savings in Nigeria, which for centuries supported informal sector activities. These include the well-known Akawo and Osusu (revolving credit - associations and monthly, weekly or daily collection of savings, both of which are frequently cited as indigenous practices in West Africa.

In addition, there is a mutual programme where members assist each other through cash or in-kind services.

The decade of the 1980s in Nigeria witnessed organized efforts by both public and non-governmental organizations (NGOs) to expand development finance flows to micro-enterprises for investment and working capital. The Nigerian government's efforts have included (a) the establishment of development banks; (b) the Agricultural Credit Guarantee Scheme (ACES); (c) the Central Bank of Nigeria rural banking programme (which was later discontinued in preference for Community Banks) and (d) the establishment of the people's Bank of Nigeria. With operations similar to those in the informal finance market.

What is not widely appreciated, however, is the several NGOs in Nigeria have adapted traditional practices and created dynamic community development finance progress that are beginning to make a significant impact on the lives of their clients. For example, NGOs like the Farmers Development Union

(FADU) and the Country Women Association of Nigeria (C WAN) now have an almost national spread of microdot programmes; while others like the Development Exchange Centre (DEC), Life Above Poverty Organisation (LAPO) only cover a number of States.

Methodology

This study employed a survey research design in the selection of respondents for the study. Randomly, one hundred respondents were targeted (25 from each of the five clans in Uyo, LGA) for the survey opinion. A multi-stage sampling design was adopted. First, cluster sampling method for the clans was used. Therefore, the traditional leaders, women leaders, youth leaders, and opinion molders were reached at the instance of the stratified random sampling method. The structured interview, questionnaire and focus group discussion was adopted for data collection. An average of 5 persons constituted each focus group. One group held in each clan in Uyo, LGA. This work is mostly a survey type.

Results and Discussion

The study revealed that there is a high level of poverty in the study area. This was consented to by 80% of the respondents. According to them, the area is ravished by poverty despite the availability of mineral resources and even against some efforts made by government authorities at all level. The said area is negatively affected and that this effect bothered so much on the standard of living of the people. It was also found that of government in cushioning the effect of poverty has not been so much felt by the people.

However, the people believe that poverty is entrenched by a variety of sources or factors. These factor have thwarted every effort to alleviate people from this perpetuate problems. To this end, it was observed that mismanagement of fund, tonicity corruption; false policies, wrong approach and non-participation are contributory factors to a large extent to the institutionalization of poverty in the area.

In the wake of this problem, the presence of UNDP was greatly felt by the people through project sites and more so because their projects are carried to a logical conclusion without much cases of abandonment.

It was also fund the UNDP in Uyo, Local Government Area has instituted programmes such as micro-credit scheme, recreational facilities, apart from large scale projects like cassava processing mill, water projects etc. but the problems found is that these programme have not needed by the targeted population or group.

Thus 75% of the respondents who agreed on the existence of these projects, only 10% of them accepted that the targeted group has access to a programme like micro-credit scheme. The problem associated with this situation; according to the respondents is cause by the dominating attitude of politician and other elites including contractors such that the programmes are hijacked by them for personal interest and gains thereby denying the masses the chance to appreciate the effort of the agency. UNDP has successfully carried out its projects in the area. This was attested to by 80% of the respondents. However they were quick to add that much needs to be done in the area.

Despite this achievement, the role of our NGOs is not felt by the people out by the officials of the UNDP because a good number of item have not registered with the agency which would have provided the platform for them to partner with UNDP in alleviating poverty. Nonetheless, the people of Uyo are of the opinion that, UNDP should incorporate other members of the communities where projects are to be sited, not just the leaders so that the essence of such projects would not only be seen, but felt. Again the integrative community development approach should be enlarged and redefined to meet the dynamics of rural community development in Nigeria.

The UNDP officer however, has not found it easy in implementing project in the area as they meet barriers ranging from high poverty level, illiteracy, few existing groups of co-operative societies, access to the rural populace among others. These, they said has to some extent impeded giant stride in the area of rural development not just in Uyo, Akwa Ibom State, but Nigeria as a whole.

Conclusion

In this exploration, it has been established that United Nations Development Programme (UNDP) micro credit scheme like most poverty alleviation programmes has no significantly alleviated poverty in its target areas. Specifically, it could be seen that UNDP assisted micro credit scheme has not significantly contributed to the growth of agriculture and other small businesses in the area under study.

Recommendations

The following recommendations are made based on the findings from this study: UNDP must put more effort in its current approach to poverty reduction. To this end, the participatory is recommended. This approach should be tailored towards meeting the needs and aspirations of the people. Partners should do everything to pay up counterpart funding to enhance completion of projects by these agency. Members of the community, not just the privilege few (leaders) should be actively involved in formulation of policy and implementation of these policies. While monitoring effort should be intensified.

The rural dwellers should be encouraged, mobilized and empowered to take up challenges. This should be done through provision of life changing facilities like establishment of skill acquisition centre, more cassava/palm oil mills, etc. It is obvious that rural poor lacks real assets that would have served as collateral for them to collect loans for whatever investment they would have done. This is where micro credit scheme of the UNDP assures great importance in the life of the poor. Hence, all administrative bottlenecks and institutional corruption must give way. The big man syndrome must be prevented so that programme is not hijacked by the elite.

In addition more women should be encouraged to form cooperative societies and they should be empowered because according to (Car, 2010). Women are known to be more committed to improvement and success of the improvement of standard of living of the people.

The wasted fertile land in the rural areas should be used profitably through the provision of good farm implement, improved crop species, extension services and monitoring. This will go a long way to boost food production that will not only guarantee food sufficiency in the rural areas by also in the urban centre. Also, the availability of the raw materials can attract the presence of companies that can help bringing out positive change.

UNDP has to redesign it strategies to meet the challenge of alleviating the poor. Government in partnership with any agency that is willing to help the poor masses. This could be done by providing enabling environment. Education of the rural poor is very crucial to sustainable alleviation of the poor and development. Therefore, effort must be redirected at the education of the rural poor. The study is not all embracive as such, further studies on the topic of discourse are recommended.

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