

Poverty Eradication in Nigeria: A Focus on National Poverty Eradication Programme in Abia State, 2001-2013

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Abstract

Poverty has been a huge challenge to Nigeria for a long time as majority of Nigerians live below poverty line. Successive civilian and military governments in Nigeria agreed on the need to eradicate or alleviate this ugly situation. In an attempt to ameliorate the situation, they introduced a number of schemes and programmes. The apparent failure of the various schemes and programmes and the resultant citizen discontent led to the creation of the National Poverty Eradication Programme, NAPEP, in all the states of the federation and the Federal Capital Territory. The broad objective of the study was to empirically evaluate the impact of NAPEP towards poverty eradication in Abia state, through the provision of youth employment. The structural-functional theory was adopted with an interrogation of relevant documents on financial flows, projects and programmes. The findings suggest that youth unemployment was pervasive. Again, the poverty reduction or alleviation efforts were fraught with corruption. To correct these, the work recommended disbursing monies to beneficiaries through banks. It also suggested, among others, that future efforts should be rural-centred, instead of urban-centred.

Keywords: Poverty, unemployment, programmes, eradication, youth employment

Introduction

Poverty appears to be one of the worst things that can happen to any person. As Ukpong (1996) noted, poverty humiliates and dehumanizes its victim. In fact, poverty is a difficult question from both theoretical and methodological points of view. As Lawal and Hassan (2012) noted, the concept of poverty remains controversial both conceptually and in practical measurement. The controversy stretches to the debate over whether it is to be poverty alleviation or poverty eradication.

The problem of poverty has remained a huge challenge to successive governments in Nigeria. It appears people are no longer suffering and smiling, but suffering, crying and dying. The magnitude of poverty in Nigeria is worrisome. The United Nations Development Programme has classified the country as 141 poorest nations on human development index. In its report, Nigeria is considered one of the 20th poorest countries in the world with 70% of the population classified as poor and 54.4% living in absolute poverty (UNDP-HDI, 2006; Ekugo 2006). More recent study has revealed that the war against poverty is yet to record any meaningful success. The UNDP report (2010) covering a period of 2000-2008 indicates that 64.4% of Nigerians live below poverty line, while the country occupies 142nd position out of 147 countries in human development index.

Available evidence shows that poverty has been a serious problem confronting the Nigerian state since independence in 1960. The poverty level in the country was about 15%, and by 1980 it had reached 28.1%. In 1985, the poverty level was 46.3%, but dropped to 42.7% in 1992 and rose to 43.6% in 1995. A year after, about 65% of the population was below poverty line, that is, about 67.1 million Nigerians. In 1999 and 2000, UN Development Report revealed that Nigeria had degenerated further as 87% of the population was below poverty line and rated 154 on the world's Marginal Poverty Index out of 172 countries.

According to the Statistician General of the Federation, Dr. Yemi Kale, poverty in Nigeria is rising with almost 100 million people living on less than \$1 a day despite strong growth (Subair, *Vanguard*, February 13:2012).

The National Bureau of Statistics (NBS) boss said that the percentage of Nigerians living in absolute poverty – those who can afford only the bare essentials of food, shelter and clothing – rose to 60.9 per cent in 2010, compared with 54.7 per cent in 2004.

Although Nigeria's economy is projected to continue growing, poverty is likely to get worse as the gap between the rich and the poor continues to widen. It remains a paradox ... that despite the fact that the Nigerian economy is growing, the proportion of Nigerians living in poverty is increasing every year, Statistician General of the Federation, Dr. Yemi Kale, told reporters at a press conference in Abuja, on Monday. NBS estimates that this trend may have increased further in 2011 if the potential positive impacts of several anti-poverty and employment generation intervention programmes are not taken into account (Subair, *Vanguard*, February 13:2012).

Subair reported him as saying that the poverty rate in Nigeria might have risen to 71.5 per cent, 61.9 per cent, and 62.8 per cent using the relative, absolute and dollar-per-day measures respectively.

However, this will become clearer once the 2011 Annual Socio-Economic Survey is completed later in the year. Thus, using the relative, absolute and dollar-per-day poverty measures, NBS estimates that poverty may have further risen slightly to about 71.5 per cent, 61.9 per cent and 62.8 per cent respectively in 2011.

Dr. Kale said that between 2004 and 2010, Nigeria's poverty rate had moved from 54.4 per cent to 69 per cent involving 112,518,507 Nigerians, adding that although the country's Gross Domestic Growth (GDP) had grown since then, it had little impact on the poverty situation (Subair, 2012).

Thus applying the United Nations' definition of a poor person in dollar terms, the Statistician-General disclosed that 51.6 per cent of Nigerians were living below US\$1 per day in 2004 but this increased to 61.2 per cent in 2010. "Although the World Bank standard now is US\$1.25 per day, the old reference of US\$1 per day was the standard used in Nigeria at the time that the survey was concluded," he said.

Nigeria's huge agricultural resource base offers great potential for growth. Recent government policies have started to show results: between 2003 and 2007 the agricultural sector is reported to have grown by 7 per cent a year. The area of land under cultivation could be increased by as much as 100 per cent. And there is substantial scope for an increase in irrigation, which now covers only 7 per cent of irrigable land. Irrigation and other inputs would substantially increase average yields for major staple crops, currently below those in other developing countries.

Despite Nigeria's plentiful agricultural resources, growth and oil wealth, poverty is widespread in the country and has increased since the late 1990s. Over 70 per cent of Nigerians are now classified as poor, and 35 per cent of them live in absolute poverty. Poverty is especially severe in rural areas, where up to 80 percent of the population lives below the poverty line and social services and infrastructure are limited. The country's poor rural women and men depend on agriculture for food and income. About 90 per cent of Nigeria's food is produced by small-scale farmers who cultivate small plots of land and depend on rainfall rather than irrigation systems. Surveys show that 44 per cent of male farmers and 72 per cent of female farmers across the country cultivate less than 1 hectare of land per household.

In spite of absence of earthquakes and other natural disasters in Nigeria it has the unenviable reputation of being classified among poorest nations of

the world. Elsewhere these disasters deplete resources and cause or increase poverty. Country Studies Project (2011) notes, concerning Nigeria, that “About 57 percent of the population lives on less than US\$1 per day”, an index for measuring poverty across the world. It goes on to observe that due to inflation, per capita GDP today remains lower than in 1960 when Nigeria declared independence. In 2005 the GDP was composed of the following sectors: agriculture, 26.8 percent; industry, 48.8 percent; and services, 24.4 percent. According to the report Human capital is underdeveloped – Nigeria ranked 151 out of 177 countries in the United Nations Development Index in 2004 – and non-energy-related infrastructure is inadequate.

The percentage that lives below the poverty margin tilts more towards the extreme situations. A United Nations Human Development report says 64 percent of Nigeria’s population live in abject poverty (UN 2010 Report). According to the UNDP report titled *The Real Wealth of Nations*; Nigeria has a lot to do towards bridging the widening gaps in poverty and gender inequality. According to the U.N resident coordinator, Mr. Daouda Toure, some other findings include that Nigeria’s life expectancy at birth in 2010 was at 48.4 years, a little rise from the 47.7 years recorded for the country last year, the Human Development Index (HDI) at 0.423, which ranked the country 142 out of 169 countries with comparable data.

Nigeria, the report notes, did not make the very high Human Development rank, neither did it make the High Human Development rating. It was not also ranked among the countries that made it to the Medium Human Development strata. Also, Nigeria found itself in the lowest ranking nations in the Low Human Development category, escaping from the bottom of the human development index by 27 positions. The HDI of sub-Saharan Africa as a region increased from 0.293 in 1980 to 0.389 this year, placing Nigeria above the regional average.

This dismal position has attracted reasonable academic interest in the area of poverty in Nigeria. One of such reports released in 2009 by the Fund for Peace, an American independent non-profit research and educational organization that works to prevent violent conflicts and promote sustainable security in the world states that out of the 177 countries considered in the ranking Sudan, Chad, Democratic Republic of Congo, Haiti, Zimbabwe, Afghanistan, Central African, Iraq, Cote d'Ivoire, Guinea, Pakistan, and Yemen, Nigeria has once again been ranked 14th most failed state in the world. A closer look will show that Nigeria is struggling for position with some countries that are at war and whose economies have been battered by such wars.

Economic indicators from CBN say inflation rate in Nigeria as at September 2011 was 10.3 (CBN, 2012). According to the 2011 result which is the seventh annual Failed States Index report, Nigeria maintains its same

position as that of last year, except Kenya which is now more improved than Nigeria and moved out of its 13th position of 2010, while Yemen that was a step better than Nigeria, now in twelfth position, a step poorer.

In the field of economics the coexistence of vast wealth in natural resources and extreme personal poverty in developing countries like Nigeria as the “resource curse”. The term "resource curse" has come to be more widely understood to mean an abundance of natural resources which fuels official corruption resulting in a violent competition for the resource by the citizens of the nation. Nigeria’s exports of oil and natural gas – at a time of peak prices – have enabled the country to post merchandise trade and current account surpluses in recent years. Reportedly, 80 percent of Nigeria’s energy revenues flows to the government, 16 percent cover operational costs, and the remaining 4 percent go to investors. However, the World Bank has estimated that as a result of corruption, 80 percent of energy revenues benefit only 1 percent of the population.

There are some who do not even accept that there is poverty in Nigeria. For instance, Nwuke (2004:20) quotes former Governor of Bauchi, Adamu Muazu, as saying that:

There is no poverty in Nigeria. We have no business with poverty in Nigeria. I totally disagree with those people who say Nigeria is in difficulty. We must know that we are endowed with so many beautiful things people take for granted.

Such denial of the pervasiveness of poverty in Nigeria fails the acid test when juxtaposed against the findings of Nwuke (2004:20) which claim that each year with depressing consistency; Nigeria is declared among the 20 poorest countries in the world, its substantial wealth notwithstanding.

Pointers in Nigeria show that the number of those in poverty has continued to increase. For example, the number of those in poverty increased from 27% in 1980 to 46% in 1985; it declined slightly to 42% in 1992, and increased very sharply to 67% in 1996. By 1999 when the present administration came to power, estimates had it that more than 70% of Nigerians lived in poverty. That was why this government declared in November 1999 that the N470 billion budgeted for year 2000 was “to relieve poverty.” Before the National Assembly even passed the 2000 budget, the government got an approval to commit N10 billion to poverty alleviation programme. In the 2001 budget, the government has increased the allocation to poverty alleviation programme by 150%. This idea of poverty alleviation was received with high hopes especially given the speed with which this present administration tackled the fuel problem as soon as it came to power. Poverty alleviation was seen as a means through which the government can

revamp the battered economy and rebuild self-esteem in majority of Nigerians who had been dehumanized through past military regimes (Ogwumike:2003).

Background to Poverty Alleviation in Nigeria

Government efforts towards eradicating or alleviating endemic poverty in Nigeria date back to pre-independence era. The colonial administration had programmes and strategies and laid out resources for the first 10- year development plan 1946-1955.

With the diminishing impact of the development strategies by the second half of 1970s and early 1980s emphasis shifted towards issues of development and poverty at the grassroots in rural areas. Onimode (2003) argued that the economic policies that have semblance of positive policy initiatives on rural poverty reduction include the followings:

- i. Universal Free Primary Education (UPE;)
 - ii. Subsidy programmes for various activities, especially agriculture, social services and credit;
 - iii. Primary health care including the “health-for-all by year 2000”programme;
 - iv. Rural water supply scheme;
 - v. Rural electrification by Rural Electrification Board (REBs);
 - vi. Directorate for Food, Roads and Rural Infrastructure (DFRRI);
 - vii. Credit guidelines, rural and community banking schemes,
 - viii. National Directorate of Employment (NDE);
 - ix. Small-and Medium-Scale Enterprises (SME) Programme; and
 - x. Better Life for Rural Women and Family Support Programme.
- These programmes can be classified into three categories:

- a) Income-generating and income-augmenting programmes (i, ii, viii, ix, x);
- b) Income and wealth redistribution programmes (ii,vii,x)

Generally, various post-civil war administrations in Nigeria initiated other programmes aimed at addressing poverty reduction over the years including the Operation Feed the Nation (OFN) in 1977, Free and Compulsory Primary Education (FCPE,UPE) in 1976, Green Revolution in 1980, Better Life For Rural Women, Family Support Programme (FSP), and Family Economic Advancement Programme (FEAP), Others were the Agricultural Development Programmes(ADPs), River Basin Development Authorities (RBDAs), National Directorate of Employment (NDE),Directorate for Food, Roads and Rural Infrastructures (DFRRI), Directorate of Social Mobilization, and the National Accelerated Food Production Programme. The National Economic Empowerment and Development Strategies (NEEDS), Universal Basic Education Commission (UBEC), Poverty Alleviation Programme

(PAP) and National Poverty Eradication Programme (NAPEP) completed the list.

National Poverty Eradication Programme, NAPEP

The National Poverty Eradication Programme , NAPEP, came into existence in 2001 and was designed to centrally coordinate all anti-poverty efforts from the local government through the state to the national levels. The failure of various other efforts by the Federal Government to significantly reduce the poverty index in Nigeria, even as was envisaged by the Millennium Development Goals targets, prompted the coming on board of NAPEP. NAPEP was to involve all stakeholders in poverty eradication in Nigeria namely the federal, state and local governments, civil society organizations, research institutions, the organized private sector, women groups, and concerned individuals. The National Poverty Eradication Programme Council (NAPEC) is the apex body for the formulation of policies on poverty reduction in the country while NAPEP does the actual policy implementation.

As a federal government sponsored project, NAPEP was to be subsequently launched in various states of the federation, including Abia state. As a result, Youth Empowerment Scheme (YES) that aimed at capacity enhancement through provision of job training opportunities to graduates and school leavers was implemented nationally, including in Abia state, among other numerous programmes of the NAPEP (Francis and Nweze, 2003). Established in 2001 it recorded various degrees of achievements in training the unemployed, generally.

As earlier stated, the rationale behind the conception and eventual establishment of the NAPEP stemmed from the failure of the successive colonial and post-colonial poverty alleviation programmes to achieve the set targets. The NAPEP was, therefore, established in 2001 by the Obasanjo civilian administration, as a corrective alternative poverty alleviation programme which was aimed essentially at enhancing the living conditions of the Nigerian populace, including especially the poor and unemployed. Furthermore, NAPEP was equally aimed at addressing the aspects of absolute poverty in the country and to eradicate them. Essentially, the mandate is to monitor and coordinate all poverty eradication efforts.

In order to ensure effective poverty eradication, the government arranged NAPEP into four schemes. These are;

- a. Youth Empowerment Scheme (YES). This deals with capacity acquisition, mandatory attachment, productivity improvement, credit delivery, technology development and enterprise promotion.
- b. Rural Infrastructure Scheme (RDS). This has to do with the provision of portable and irrigation water, transport (rural and urban), rural energy and power supply.

c. Social Welfare Services Scheme (SOWESS). The SOWESS deals with intervention in special education, primary health care services, establishment and maintenance of recreational centres, public awareness facilities, youth and students' hostels, development, environmental protection facilities, food security, provision of agricultural inputs, provision of micro- and macro-credit delivery, rural telecommunication facilities, provision of mass transit and maintenance culture.

d. National Resources Development and Conservation Scheme (NRDCS). This deals with the harnessing of agriculture, water, solid mineral resources, conservation of land and space particularly for the convenient and effective utilization by small scale operators and the immediate community.

The Problem

One of the greatest problems facing the Nigeria state is how to combat the highly elusive poverty problem. This appears more critical as all prescriptions so far have only either scratched the surface or paid lip service to it. This trend has continued despite the fact that Nigeria has one of the world's highest economic growth rates, averaging 7.4% over the last decade, a well-developed economy and plenty of natural resources.

There have been government attempts at poverty alleviation and reduction of which the Poverty Alleviation Programme (PAP) and its successor, the National Poverty Eradication Programme (NAPEP), are the most recent ones. The rationale behind the conception and eventual establishment of the NAPEP stemmed from the failure of the successive colonial and post-colonial poverty alleviation programmes to achieve the targets. The NAPEP was therefore established in 2001, by the Obasanjo civilian administration, as a corrective and alternative poverty alleviation programme, which was aimed essentially at enhancing the living conditions of the Nigeria populace, especially the poor and unemployed (Iwuoha and Obi, 2012).

The stakeholders recognized that certain fundamental reasons were responsible for the inadequacy of anti-poverty measures over the years, which included inadequate involvement of stakeholders, poor management and implementation arrangements among others. The mandate of NAPEP is to monitor and coordinate all poverty eradication efforts in order to harmonize and ensure better delivery, maximum impact, and effective utilization of available resources.

In order to ensure effective poverty eradication, the government arranged NAPEP into four schemes, namely Youth Empowerment Scheme (YES), Rural Infrastructure Development Scheme (RDS), Social Welfare Service Scheme (SOWESS), and National Resources Development and Conservation Scheme (NRDCS). With the take-off grant of ₦6 billion

approved for it in 2001, NAPEP established structures at all levels of nationwide. A recent study (2011) revealed that NAPEP has trained 100,000 unemployed youths under its capacity acquisition programmes and 5,000 others received training as tailors and fashion designers. Again 50,000 unemployed graduates have also benefited from NAPEP's mandatory attachment programme, MAP.

Despite the various efforts of government from independence to date, poverty has been on the increase. Nigeria's proportion of the poor has doubled over the last two decades, during which time the country received \$3,000billion in oil and gas revenue (Oyemorni, 2003). Tersoo (2013), in his study of NAPEP and wealth creation in Benue state, opined that it is indeed a paradox of poor people in rich country, in other words "poverty in the midst of plenty". He went on to say that statistical data available indicate that by 1960 the poverty level in Nigeria covered about 15% of the population and by 1980 it rose to 28%. In 1985, the poverty level was 46% and it dropped to 43% by 1992. By 1996, the Federal Office of Statistics estimated poverty level in Nigeria at about 66%.

Capacity building activity is often meant to train beneficiaries in the various skills and trades. Upon completion beneficiaries will be assisted with start-up capital in form of loans or credits to start micro-businesses of their own. Tersoo's work revealed that just 6.7% of the respondents have actually benefitted from the micro-credit strategy of NAPEP, which therefore suggests that a weakness exists in this strategy as beneficiaries are not properly empowered to start entrepreneurial activities that will create income streams and wealth.

Incidentally, no known serious empirical study has been conducted to critically evaluate the impact of NAPEP on poverty eradication in Abia state.

The central focus of this study is to critically evaluate the role of the anti-poverty agency towards the war against poverty in Abia state within the period under study. The study is anchored on the following related research question:

Has the implementation of Youth Empowerment Scheme (YES) reduced the problem of youth unemployment in Abia state?

The Literature

This study focuses on the state and poverty eradication programmes in Nigeria, with emphasis on NAPEP in Abia state from 2001 to 2013. The literature reviewed centred on youth unemployment in Nigeria.

Youth Unemployment

Youth unemployment can be said to describe a situation where people who are well and capable of working are unable to find suitable and paid

employment, giving rise to a situation where too many young people are chasing too few jobs. The severity varies from one polity to another. According to the United Nations Secretary-General's Report to the General Assembly, (A/36/215, 1981) youth unemployment is the unemployment of young people between 15 and 24 years old. Eme and Eme (2012) agree that there is a link among unemployment rates, poverty levels and welfare challenges in an economy.

Poverty and high unemployment rates among youths have grown to be endemic universal problems that deserved considerable attention and resources, suggesting that there is need for adequate involvement and empowerment of the youths in order to get an economy on a firm footing. Others advocated job creation in both the private and public sectors. According to this school for the economy to grow government and its agencies must encourage private initiative and innovation and increase the attractiveness of the private sector to the youths.

Still, writing on the link between poverty and unemployment in Nigeria, Olaniyi (2012:1) stated that:

...despite several policy initiatives to stem the tide of unemployment and poverty the twin problems have continued to account for the myriad of social vices such as, high incidence of armed robbery, kidnapping, corruption, drug trafficking, advance fee fraud (419), prostitution, human trafficking etc.

According to the Nigerian Economic Society (2012) conference communique the incidence of poverty and the rate of unemployment in Nigeria increased significantly between 2004 and 2011, rising from 54.4% in 2004 to 69% in 2010. The immediate implication was that Nigerians living below poverty level rose from 68.7 million in 2004 to 112.5 million in 2010. In the same period, the unemployment rate rose from 13.4% to 23.9%. The conference (NES, 2012) further observed that:

Youth unemployment and youth poverty are intertwined. As a result, any strategy or policy that separates unemployment and poverty is likely to fail. When the youth are employed in decent jobs, they are more likely to escape from poverty and vice versa.

Lack of gainful employment leads to lack of command over basic consumption needs. Reasoning along the same line the World Food Programme, in 2006 harped on the use of hunger as the key index for measuring poverty.

Economic aspects of poverty emphasize material needs, typically including the necessities of daily living, such as food, clothing, shelter, or safe drinking water. Poverty in this sense may be understood as a condition in

which a person or community is lacking in the basic needs for a minimum standard of well-being and life, particularly as a result of a persistent lack of income (World Health Organization, March 2002 and Journal of Poverty, 2007).

Ike (2004) was of the view that understanding of unemployment and poverty based on a minimum income levels is essential to poverty measurement, partly because it is quantitative, and so can be compared over time and between groups, and be subject to the rigour of statistical testing. Measuring poverty in this way requires the definition of a poverty line, which is a standard of living that separates the poor from the non-poor. There are a number of ways of setting this line – for example as a minimum income or as a certain level of consumption or expenditure. He observed that in most surveys carried out on Nigeria, the approach taken has typically been to fix two lines relative to the standard of living: a moderate poverty line equivalent to two-thirds of mean per capita expenditure, and a core poverty line, equivalent to one-third of mean per-capita income. These lines define three groups: core, or extreme poor, moderately poor, and non-poor.

Emeh, Abaroh,& James (2012) (2012:1) blamed the astronomical rates of youth unemployment on inadequate provisions often made for job creation activities in the development plans, corruption, ever expanding educational growth and the increased desire on the part of youths to acquire university education ,regardless of the skill relevance and content of the individual tertiary courses and programmes. This often leads to acquisition of apparently irrelevant skills from the programmes and courses. Onuorah (2009) observed that Small and Medium Scale Enterprises (SMEs) is accepted globally as a tool for empowering the citizenry and economic growth and has been associated with the rapid economic growth of countries in Asia and North America.

Indeed Abia state in the 1990s witnessed surge in criminality until the notorious Bakassi Vigilante Group emerged and with sheer brute force reduced it. However, in the process many innocent people were labeled criminals and set ablaze or beheaded publicly with machetes, etc with the government and justice system as excited onlookers. Over time public outcry diminished the presence of the BVG and soon criminality shot up again.

In Abia State, crime has become the order of the day, with the alarming and ever-increasing crime wave. For the innocent citizen, it is like a cockroach wading through a congregation of roosters. Armed robbery, kidnapping , illicit drug dealing, child trafficking and now the fastest growing crime in the state – baby factories – pose a serious threat to the existence and image of the state, as well as the safety of its citizens.

News Express (2013).

Torti (2013) said that Aba in Abia state, also known as Enyimba City, experienced a near holocaust as foreign and local businesses fled the towns and relocated to other climes. The circle of poverty and unemployment grew larger in the land. For close to three years, Abia citizens lived in fear of kidnappers, as people went into hiding.

The reports highlighted the hopelessness and helplessness of the residents of Aba. It should be noted that the situation in Aba was akin to what obtained in many other parts of Abia state which resulted in many rich people deserting the town and state. Those who risked staying behind went about disguised in torn clothes and shoes until the army was drafted in in 2010. It took severe military operations to bring back some form of sanity and security in Aba and indeed Abia state. It took:

.... the activities of the Major General Sylvester Andrew Audu-led anti-kidnapping outfit, Operation Jubilee, operating in the state to wipe out criminal elements, especially kidnappers and armed robbers.

One year ago, the state was no-go area because of insecurity. Kidnappers and other criminal elements had laid siege to the state. Indeed, Aba, the commercial city, was virtually under their control (Torti, 2013).

Quoting Iheanacho Okezie Orji, then Commissioner for Housing in Abia state, Laolu Adeyemi said residents fled, visitors shunned the city, business in the city crumbled. Nothing was working there. Literally, there was no life in Aba, the great Enyimba city. Abia was about turning to a pariah state as people, indigenes and visitors alike, avoided coming home or visiting. The situation was that bad (Vanguard, December 18, 2011). Onwumere (2013) observed that hardly a day passes without the police or other security agencies arresting or parading criminals and kidnappers.

A closer look reveals that the culprits are involved in the vices to fend for themselves and sometimes for their parents who are out of jobs, too sick or too elderly to take care of themselves. The system has no protection for the aged, poor and youth.

In Abia, kidnappers can take persons hostage for as low as the sum of N20,000. Kidnapping in the state has assumed an alarming dimension which has received widespread condemnations from well-meaning people of Nigeria and even the international community. The first reported

case of kidnapping took place on September 27, 2008, at Aba involving the kidnap of 15 school children, who were later released, perhaps, after the payment of a ransom. And ever since then, there have been cases of kidnapping involving women, children, the wealthy and foreigners (News Express, 2013).

It has been mentioned earlier that NAPEP received a total of N34bn, made up of 11.8 billion of budgetary allocation, 4 billion for the procurement of Keke-NAPEP, 10 billion from state government and commercial banks for multi-partnership programme and 8.2 billion from the Millennium Development Goals. In a motion titled "Dismal Performance of the National Poverty Eradication Programme" Senator Kure observed that poverty has continued to be on the increase with about 70% of the Nation's population currently living below poverty level. He lamented that since its establishment in 2001 the agency has not sufficiently impacted on the lives of Nigerians despite huge resources committed through budgetary allocations and Millennium Development Goals (MDGs) funds (see *Daily Champion*, Wednesday, February 18, 2009:7). In spite of this huge resources devoted to NAPEP, deterioration in fiscal discipline, corruption and inconsistent policies which had undermined past efforts still makes poverty eradication in Nigeria a paradox. The rate of unemployment has continued to rise and the poverty situation has exacerbated.

Realising the import of early and timely release of funds in achieving the set goals for agencies the committee on National Planning, Economic Affairs and Poverty Alleviation approved N1.6billion budget for the National Poverty Eradication Programme, NAPEP, (Ochigbo, 2013). The committee's chairman, Senator Barnabas Gemade, at the agency's 2013 budget defence in Abuja, assured NAPEP of its willingness to support its well-meaning people-oriented programme. He said his committee was concerned about the plight of poor Nigerians who voted to have their condition of life improved, but unfortunately much is still being expected from government after coming this far. He added that poverty alleviation programmes should not be subjected to undue delays arising from prolonged procurement processes, which means the funds meant for the poor people should be effectively and speedily delivered.

Apparently in spite of the preponderance of poverty and the aim of setting up of NAPEP, Honourable Fort Dike (Anambra) alleged in a motion in the house that over 70% of the budgetary allocation of NAPEP in 2012 was returned to the national treasury (see nassnig.org/nass2/news.php, 23/04/2013).

Gap in the Literature

Literature abounds in the general area of poverty, its alleviation and its eradication. Studies also exist on NAPEP and poverty eradication. However, there is no known empirical work specifically and critically addressing the impact of NAPEP on poverty eradication in Abia state within the period under study. The danger in replicating studies on other states in Abia state is real. This, therefore, is the gap in literature that this survey seeks to fill.

Theoretical Framework

The structural functionalism approach was preferred in this study.

Structural functionalism traces its beginnings to the ancient Greeks and the writings of Aristotle (Susser, 1992). According to Fisher (2010):

Structural functionalism has a lengthy history in both the social sciences and the biological sciences. Functionalism's history goes back to Aristotle's study of ultimate causes in nature or of actions in relation to their ends, or utility. Developed in 17th-century France, Montesquieu's doctrine of separation of powers is based on the notion of functions that are best undertaken separate from each other as a means of ensuring stability and security.

Tracing the journey of structural functionalism to political science and life Fisher (2010) also observed that:

Functionalism became important when Darwin's evolutionary theories began to influence thinking about human behavior Darwin conceived of the idea of survival in functional terms. Each function was important to the survival of the whole system. Systems that could not adapt their functions ceased to exist. Other students of human behaviour borrowed these ideas, applying them to social affairs. Thus, social Darwinism imported these same functionalist categories into social analysis. Social Darwinists claimed that society benefited from unrestrained competition between units, that functional adaptability was required for survival, and that attempts to protect the weak hampered the functioning of society as a whole. These ideas first influenced anthropology and then sociology. Implicitly through the works of Émile Durkheim and explicitly through Parsons (1951) and Robert

Merton (1968), these ideas became central to the social sciences.

This analytical framework sees the system as a structure existing with some functions (including distributive function) to carry out. It is expected that it will help us to ascertain the level of success of NAPEP in Abia state within the period under study, 2001-2013. Here NAPEP is seen as a structure meant to perform some distributive functions targeted at closing the yawning gap of poverty in the state. Concerning our area of interest which is poverty reduction in terms of economic empowerment and the provision of social and personal well-being, the functionalist perspective argues that the criminality problem in Nigeria emanates from the apparent imbalances in the country. There is an argument that the pressure on certain people to meet the challenges of satisfying their economic needs tends to push them to certain anti-social behaviours. To mitigate this situation NAPEP becomes the structure through which the state can attempt to bring about cohesion and harmony by distributing resources to the poor to reduce the gap between the rich and the poor.

Population

The total number of beneficiaries of NAPEP programmes in Abia state for the period under study was 8,700. Cooperative groups and households were treated as units or single digits.

Sample Size and Sampling Technique

The sample for this work will be drawn using a combination of stratified sampling technique and purposive or judgemental technique. In this case, 2 LGAs will be chosen from each of the 3 senatorial zones to produce a total of 6 LGAs. Furthermore 2 communities will be selected from each of the 6 LGAs. The communities to be selected will be those with strong NAPEP presence. Purposive or judgmental technique will be used to raise the sample from each stratified community along lines of beneficiaries and non-beneficiaries. So using the sampling formula (Uzoagulu, 1998) for a finite population which makes it easier to manage the population under study in a given time-frame, we have:

$$N = \frac{N}{1+N(e)^2}$$

Given that:

n = The sample size, N =The finite population, e =Level of significance (limit of tolerable error)

1 = A constant unity.

Note: e for this study=0.05 or 5%

Thus using the above formula we have the following:

A: Beneficiaries = 180 sampled, B: Non-Beneficiaries =20 sampled.

Focused Group Discussion was employed to gather opinions from community bank managers, NAPEP staff, community leaders and others, to be able to compare their position with those of the other respondents.

Sample Frame

The sample frame of this study was the relevant voters' register for the wards. Consequently, the issue of data utilized for this analysis bothers on validity and reliability of the interview schedule. Combining the interview schedule, questionnaires and personal observations will help in validating our data.

To balance the risks therefore both primary and secondary data gathering methods were employed.

The data used in this study derive from the Central Bank of Nigeria (CBN), the National Bureau of Statistics (NBS formerly the Federal Bureau of Statistics (FOS). Out of the 17 Local Government Areas in Abia state, divided into 3 senatorial zones, an LGA was randomly sampled in each of the zones, targeting the policy implementers, beneficiaries and non-beneficiaries while using the following indicators: skills acquisition, access to employment, access to primary and special education, income of farmers and other beneficiaries, access to primary health care, human development, access to potable water and presence of recreational facilities, arrangements for food security, provision of agricultural inputs, provision of rural telecommunication facilities, availability of mass transit and maintenance culture. Other indicators will be increase in youth related criminality absence of special education, and primary health care services; lack of recreational centres, public awareness facilities, youth and students' hostels, development, and environmental protection facilities; low levels of food security, agricultural inputs, micro- and macro- credit delivery; lack of rural telecommunication facilities; and inadequate number of mass transit vehicles and poor maintenance culture provided, etc in the selected Areas of the state.

These LGAs formed the enumeration areas. Using the case study and cross sectional design, the researcher employed simple descriptive statistical technique of frequencies and percentages in analyzing the available data.

Because our emphasis is on poverty alleviation we shall be interviewing the youth, civil society groups, officers of relevant ministries in the state, labour leaders, community leaders, religious leaders, opinion leaders, social commentators, market women and men, job seekers, etc.

Population for the study was 8,700 made up of 30 staff and community leaders and 8,671 beneficiaries of NAPEP programmes in Abia state. Cooperative groups and households were treated as units or single digits. Purposive sampling technique was employed in drawing a sample size of 200

beneficiaries and non-beneficiaries of youth empowerment scheme, SOWESS and staff of NAPEP.

Our goal here was to establish how much, if any, NAPEP helped eradicate poverty in Abia state within the period under review, 2001-2013.

Table 1: Selected Poverty Reduction/Rural Development Programs in Nigeria

S/N	Programs	Year	Group Target	Nature of Intervention.
1	National Youth Service Corps (NYSC)	1973	Graduates of tertiary institutions Rural Areas	Post graduation experience national service
2	Directorate of Food, Roads and Rural Infrastructure (DRRRI)	1986	Unemployed youths	Feeder roads, rural, water supply and rural electrification
3	National Directorate of Employment (NDE)	1986	Rural women	Self-help and rural development, skills acquisition and health care.
4	Better Life Program (BLP)	1987	Under privileged in urban and rural areas.	Encouraging savings and micro-credit facilities
5	People's Bank of Nigeria (PBN)	1989	Urban and rural areas.	Self-help and rural development, skills acquisition and health care.
6	Community Banks (CB)	1990	Rural dwellers	Encouraging savings and micro-credit facilities
7	Family Support Program (FSP)	1994	Families in rural areas	Banking facilities
8	Family Economic Advancement Program (FEAP)	1997	Rural areas and urban micro-enterprises	Health care delivery, child welfare and youth development Credit facilities to support cottage industries
9	National Poverty Eradication Program (NAPEP).	2001	Unemployed youths	Promoting self-employment and social welfare
10	Subsidy Re-investment and Empowerment Programme	2011	Vulnerable, Women and Youth.	Transient Employment.

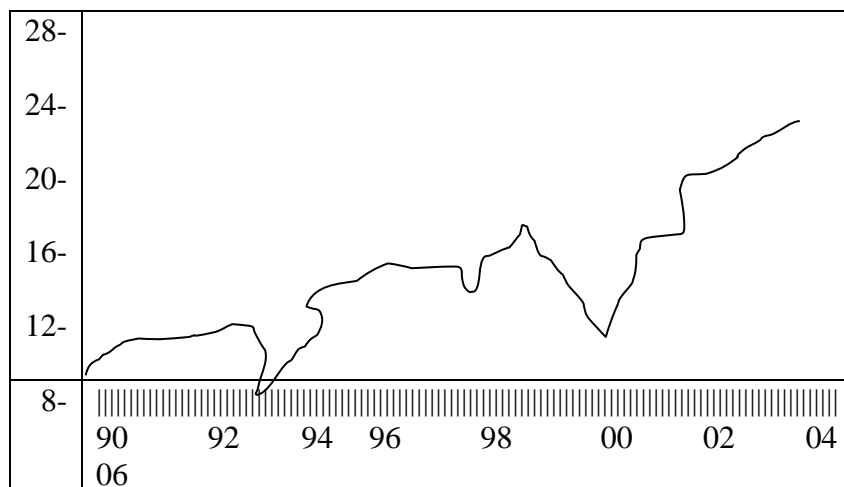
Source: Okuneye, 2004; NDE, 2010.

Table 2: Average National Unemployment Rate in Nigeria

Year	Mean	Maximum	Average population unemployed
1990:1 - 2011:4	13.24	23.90	12.37 million
1990:1 - 1994:4	9.56	10.80	10.37 million
1995:1 - 1999:4	10.72	12.50	11.88 million
2000:1 - 2005:4	13.25	14.80	17.69 million
2006:6 - 2011:4	18.03	23.90	40.39 million

Source: Computed from data from National Bureau of Statistics

Figure 1: Dynamics of national unemployment rate 1990:1-2011:4
NIGERIA



Source: Plotted from data from National Bureau of Statistics and Nyong (2013)

Table 3 : Population and Rate of Poverty in Nigeria (1980-1996)

Years	Estimated Total Population ^a (in millions)	Population in Poverty ^b (in millions)	Poverty Level ^c (%)	Urban Poverty ^d (%)—Core Poor	Rural Poverty ^c (%)—Core Poor
1980	64.6	18.1	28.1	3.0	6.5
1981	66.7	21.3	32.0	4.0	8.0
1982	68.4	24.2	35.5	4.0	9.8
1983	70.6	27.5	39.0	5.7	11.2
1984	73.0	31.4	43.0	6.8	13.0
1985	75.4	34.9	46.3	7.5	14.8
1986	77.9	35.8	46.0	8.0	14.9
1987	80.4	36.5	45.4	8.5	15.0
1988	83.1	37.4	45.0	9.0	15.2
1989	84.9	37.7	44.5	9.2	15.4
1990	86.6	38.0	44.0	9.5	15.8
1991	88.5	38.5	43.5	10.2	15.7
1992	91.3	39.0	42.7	10.7	15.8
1993	93.5	45.8	49.0	11.0	20.0
1994	96.2	52.6	54.7	14.0	24.0
1995	98.9	59.3	60.0	22.0	28.0
1996	102.3	67.1	65.6	25.2	31.6

Sources: (a) National Population Commission; Central Bank of Nigeria: Annual Report and Statement of Account (various issues); Federal Office of Statistics Annual Abstract of Statistics (various issues). (b) Computed from data from the Federal Office of Statistics (FOS) (1999): Poverty Profile for Nigeria 1980–1996 and Federal Office of Statistics National Consumer Survey (various issues).

Empirical Verification

The Impact of NAPEP’s Programmes on Job Creation and Poverty Eradication in Abia State

This section is designed to ascertain whether the implementation of Youth Empowerment Scheme (YES) reduced the problem of youth unemployment in Abia state. The results from the analyses presented overwhelmingly support our first hypothesis that the implementation of Youth Empowerment Scheme (YES) has not reduced the problem of youth unemployment in Abia state within the period studied, 2001-2013. The positive effect of the intervention scheme was quite marginal when all the indices are x-rayed together. For instance, only in one case, increase in real per capita income of actual beneficiaries who actually were relatively tiny in number because of fraud, did the respondents agree on a rise.

Presented here are results collected from the various respondents through the use of questionnaires administered in the selected LGAs of Abia state and other sources. 200 questionnaires were distributed in 12 communities of 6 LGAs (Aba South and Osisioma LGAs representing Abia South, Umuahia North and South LGAs for Abia Central and Umunneochi and Bende North senatorial zones). All the 200 questionnaires were returned and processed and presented by the researcher hereunder alongside the test of hypothesis conducted.

Out of the 200 respondents 120 (60%) were male, 80 (40%) were female. Nearly a third, 60 or 30%, in itself a pointer to high level of poverty had only primary school education or lower. Half of the respondents, 100 or 50%, had up to secondary school education while those respondents who went beyond secondary school education were 40 in number or 20%. The age distribution of the respondents suggests that those between 18 and 30 years were 40 in number or 20%. Age bracket 31-45 years had 60 people or 30% representation among the respondents. Age 46-60 years had 80 respondents or 40%. 20 respondents or 10% fell under age bracket 61-70 years. Nobody was aged beyond 70 years

Table 4 : Beneficiaries of NAPEP Programmes

Beneficiaries of NAPEP Programmes		Non-Beneficiaries of NAPEP Programmes	
Number	%age of 200 Respondents	Number	%age of 200 Respondents
7	3.5	24	12
30	15	40	20
25	12.5	6	3
15	7.5	10	5
10	5	20	10
13	6.5	21	10.5
100	100	100	100

Source: Computed from survey data.

Above table shows that the group with the highest number among beneficiaries were those who earned N150,001-N200,000 while from the non-beneficiaries we had those that earned N100,001-N150,000. There was marginal increase in per capita income of the beneficiaries.

Table 5: Summary of NAPEP programmes in Abia state

Programmes	Number of Beneficiaries	Location	Year	Remarks
1. CAP Capacity Acquisition Prog.	3,015	17 LGAs	2001-2002	Skill acquisition for school leavers and Non-graduates at N3,000 per month of 12.
2.MAP Mandatory Attachment Prog	1,215	---Do--	---Do---	Unemployed graduates attached to different ministries of Abia state. Each was paid N10,000 monthly. Some were retained by the ministries where they served
3. CAP Resettlement loan to beneficiaries of CAP (N50,000 ----- N100,000). See number 1 above.	Some of the 3,015 above	.....	2004/5	
4. Tricycle (KEKE NAPEP) given out on hire purchase at N320,000 with a down payment of N30,000 or cash payment of N180,000 outright purchase. ie 50% subsidy.	36 pcs	.....	2003	The program got the riders together to form KEKE NAPEP union. Again it provided alternative to bikes that caused a lot of accidents
5.OTTA Farm Resettlement	N100,000 to each. About 3 in number	1 in each of the 3 selected zones	2003	
6. FEP Farmers Empowerment Prog.	18 co-op farmers through community banks in Aba, Ukwu East, Old Umuahia (Umuahia South), Uzuakoli, Ohafia and Umuahia North (Umuchukwu).	Across the 3 senatorial zones	.....	.....
7.MP-MF Multi Partner Micro Finance	Through 6 NGOs to many co-op farmers.	Across Abia state.	2006	.....

8.VEDS Village Solutions	143 co-op farmers through 4 micro-finance banks.	17 LGAs	.....	.....
9.CCT Conditional Cash Transfer	Indigent and widows, covering 500 households in 10 LGAs. 720 households in 3LGAs	1 st phase in Abia (but 2 nd in National). Covered 10 LGAs- 2 nd phase in Abia in 3 LGAs (Umuahia South, Aba North and Ohafia).	2010\2012	1 st phase national was a test run or pilot and excluded Abia. Abia's 1 st phase was 2 nd national.

Source: Computed from survey data.

The above table shows a summary of the projects handled in Abia state within the period under review. The Capacity Acquisition Programme, CAP, captured 3,015 beneficiaries in 17 LGAs in 2002/2002 and was targeted at providing skill for school leavers and non-graduates. Each participant was paid N3,000 per month for the one year, 2001/2002, that the programme lasted. Under the Mandatory Attachment Programme, MAP, of 2001/2002, about 1,215 unemployed graduates were attached to different government ministries of Abia state. Each was paid N10,000 monthly and the programme lasted for a year. Some of the beneficiaries were retained by the ministries where they served. The CAP Resettlements programme was used in 2004/2005 to advance loans of between N50,000 and N100,000 to the beneficiaries of CAP

Another programme of NAPEP in Abia state was the distribution in 2003 of tricycles (keke) to 36 beneficiaries on hire purchase at N320,000 with a down payment of N30,000 or cash payment of N180,000 outright purchase. ie 50% subsidy. The program got the riders together to form KEKE NAPEP union. Again it provided alternative to use of commercial motorcycles which were subsequently banned in prescribed areas. The state government alleged that motorcycles were used by criminals to rob its citizens and to quickly get away from crime scenes. It was also said that the use of motorcycles caused a lot of accidents.

Under the OTTA Farm Resettlement each of the 3 participants selected from the 3 senatorial zones in 2003 was given N100,000. 18 co-op farmers were the beneficiaries under the Farmers Empowerment Programme, FEP. They were paid through community banks in Aba, Ukwa East, Umuahia South (Decency Micro-Finance Bank, Old Umuahia), Uzuakoli, Ohafia and Umuahia North (Umuchukwu Community Bank). Through 6 NGOs cooperative farmer groups benefitted from the Multi-Partner Micro Finance, MP-MF, programme in 2006

The Village Solutions, VEDS, programme was used to distribute funds to 143 cooperative groups in the 17 LGAs through 4 micro-finance banks. Finally, the Conditional Cash Transfer, CCT, programme targeted the poor and the widows in 1,220 households in 13 LGAs in the combined first and second phases in 2010/2012. It should be noted that Abia state was excluded in the national first phase which was a pilot programme. Thus, the national second phase became Abia state's first phase.

Number of youths trained under YES.

3,015 people were trained under the Capacity Acquisition Programme, CAP, Mandatory

Attachment Programme, MAP, 1,215, CAP Resettlement loan to beneficiaries of CAP, 50, Tricycle (KEKE NAPEP) use, 36, OTTA Farm Resettlement,3, Farmers Empowerment Programme, FEP 18 co-op farmers, Multi Partner Micro Finance ,MP-MF,30, Village Solutions,VEDS,143 co-op farmers, Conditional Cash Transfer, CCT, 1,220households totaling 5,722.

Nature of Skills Provided

The participants under CAP and MAP were essentially exposed to tailoring, sewing, motor mechanic, carpentry, hairdressing, furniture making, tricycle (keke) driving skills while those under OTTA Farm Resettlement, FEP, MP-MF, VEDS and CCT the skills they were exposed to included poultry farming and piggery.

any programme. Projects that are not government's favourites are systematically starved of funds while those that are favoured, for whatever reasons, often including corruption, ethnic or parochial interests, are hugely funded. The World Guide (2005:422) appraised the trend of fund allocation to NAPEP generally and noted that in Nigeria

Government's interest in the programme appears to be waning as illustrated by its financial contribution. In 2000 (ahead of its launching), NAPEP was allocated NGN 10 billion (USD 75 million)[7] while in 2001 and 2002, its allocation declined to NGN 5 billion (USD 37 million) and NGN 2 billion (USD 15 million) respectively. The programme must also compete not only with other social spending but also with debt servicing which represented 12.4% of all exports in 2001.

From the above it seemed as the level of poverty was rising in Nigeria government's spending on its efforts to tackle poverty through NAPEP was dwindling. This was a pointer to the lip service paid to poverty reduction in the country.

Ordinarily, one would have expected an incremental allocation to a programme as vital as NAPEP but viewed against others as Federal Road Safety Commission, FRSC (N30, 714,596,715) and National Identity Management Commission, NIMC (17,325,546,611) NAPEP(N3,344,272,277) was simply dwarfed in the randomly selected 2013 federal budget allocation. The situation worse in the preceding year, 2012, with FRSC getting N18,051,425,927 NIMC N18,051,425,927 while NAPEP got a comparatively paltry N4,488,852,875. The NIMC which was considered a monumental failure over the years repeatedly got more budgetary considerations than NAPEP. This spoke a lot about the level of lack of seriousness attached to the programme.

Only defence and NAPEP got zero figures appropriation proposed in the 2010 MDGs budget and subsequently in the actual appropriation NAPEP, out of just seven sectors, got only one billion naira out of a total of N42.176bn. Yet the MDGs' slogan was "putting people first". It thus becomes a source of valid worry if NAPEP which was designed as a pro-poor project could not have been better involved in "putting people first" through better funding or budgetary allocations. The funding problem was even further compounded by fraud, embezzlement and insincerity. According to the Vanguard of August 15, 2014:

Senate, yesterday, uncovered N10 billion belonging to the National Poverty Eradication Programme, NAPEP, that got trapped in some failed financial institutions in the country, while N150 million meant for the supply of spare-parts for the tricycles, otherwise known as Keke NAPEP, was carted away by a contractor. The Senate made the discovery while grilling the Co-ordinator of NAPEP, Alhaji Murktar Tefawa Belawa over N12 billion poverty reduction fund.

The agency claimed it lacked the structural framework to possibly recover the missing funds and that it had been unable to recover the money because some of the banks had ceased to exist. The Senator Ahmed Lawan-led Committee on Public Account also discovered how the agency paid additional N171 million as Customs duties for the spare-parts that were not supplied and another N605 million carted away by some Keke NAPEP operators on the umbrella of Keke Riders Association of Nigeria, KRAN. The agency was alleged to have also paid another N1.4 billion for projects that were not verified by the Auditor General of the Federation. Representatives of the AGF at the session told the panel that some of the contracts, which the agency had paid

for, were yet to be verified. National Coordinator, NAPEP, Alhaji Tefawa Belawa, told the committee that beneficiaries of the intervention fund failed to remit another N700 million revenue and that the agency had since written the Economic and Financial Crime Commission, EFCC, on how Auto Ban Limited had disappeared with the said N150 million paid for the supply of spare-parts.

Relying on a disputed population of about 2.5 million Abia state NAPEP got a total of N 218,358,235 for three years, from 2001 to 2003 that CAP (N78,819,412), MAP(N78,818,412) and CDP (N78.819.412) lasted. It has been argued in several quarters (oyibosonline.com) that the 2006 population census figures could not be relied upon as they were massively boycotted in the south east of Nigeria . Indeed according to 1993 estimates (en.m.wikipedia.org/wiki/Aba, Abia), some fifteen years gap, Aba, which is just a city in Abia state, had a population of 1,020,900. It is thus argued that when the increase in population of Aba for the fifteen years is added to the 1993 figures Aba will be somewhere near the total figures given to Abia state as a whole in 2006 with three major cities of Aba, Umuahia (the state capital) and Ohafia and other semi-urban and rural areas and their combined population.

When all the findings above are put together we can safely conclude that the budgetary allocations to NAPEP in Abia state were abysmal. Therefore, we also can say that they adversely affected the performance of NAPEP in Abia state within our study period, thus validating our third hypothesis that said that the allocation to NAPEP has impeded its performance in Abia state.

Conclusion and Recommendations

Conclusion

The study has shown the prevalence of poverty in the area studied and within the study period, 2001-2013. Although various efforts of government to reduce poverty in the state have been near fruitless it has also revealed that such efforts were weakly implemented. The few genuine beneficiaries that were in one way or the other assisted through the program in the study area fared better than those who did not benefit from the programme; hence, with more assistance, transparency, dedication and commitment, more positive results would be recorded towards poverty reduction. Generally, NAPEP's programmes and schemes were a failure in Abia state. Corruption and embezzlement held sway. There was active connivance between the officials and the community bank staff, as fictitious names and pictures were used to open accounts and withdraw monies. Very few people were genuinely engaged in the process. This has manifested in the near zero repayment of the

loans. It was very difficult tracing the genuine beneficiaries. When they were reached they explained they were afraid to refund loans or to talk about the selection process for the loans disbursement.

The results revealed that more men benefitted from the programme than women in the study area and that majority of the studied group did not have more than primary school education, a pointer to strong presence of poverty or susceptibility to poverty. Nonetheless, there was high degree of susceptibility to probability of poverty change among the beneficiaries; the indication is that with more determination and effective resources use, beneficiaries could move from a poverty level to non-poverty status. The total funds said to have been released and spent in Abia did not match the enormity of the poverty problem in the state.

Deriving from the foregoing the study concluded that NAPEP did not meaningfully reduce poverty in Abia state through the schemes it executed in Abia state from 2001 to 2013. This position was occasioned by lack of transparency and the inadequacy of the funds released to the beneficiaries.

Recommendations

In view of the above conclusions it is recommended that more determined and stringently implemented efforts should be made to reduce poverty levels in Abia state, especially among the youths. Again, future poverty reduction efforts should be seen to be transparent and devoid of corruption, nepotism, favouritism and should not be used to settle political party thugs and hirelings. The banks to be used should be involved at the selection and screening of beneficiaries stages to avoid ghost beneficiaries. Finally, such programme should be more rural-centered and should not be frustrated by poor or lack-lustre funding.

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