



Poverty and Sustainable Socio-Economic Development in Africa: The Nigerian Experience

Igbokwe-Ibeto Chinyeaka Justine (Department of Industrial Relations and Public Administration (Public Admin Unit) Faculty of Management Sciences, Lagos State University, Ojo – Nigeria)

Akhakpe Ighodalo (Department of Industrial Relations and Public Administration (Public Admin Unit) Faculty of Management Sciences, Lagos State University, Ojo – Nigeria)

Oteh, Chukwuemeka Okpo (Department of Sociology and Anthropology Faculty of Social Sciences, Ebony State University, Abakaliki – Nigeria)

Citation: Igbokwe-Ibeto Chinyeaka Justine, Akhakpe Ighodalo, Oteh Chukwuemeka Okpo (2012) “Poverty and Sustainable Socio-Economic Development in Africa: The Nigerian Experience”, Asian Economic and Financial Review, Vol. 2, No. 2, pp. 367-381.



Poverty and Sustainable Socio-Economic Development in Africa: The Nigerian Experience

Abstract

There has been a growing incidence of poverty in sub-Saharan Africa over the last two decades. Poverty is a multidimensional social phenomenon that can be analytically divided into two main perspectives: human poverty which is the lack of human capabilities and income poverty, which is the lack of income necessary to satisfy basic need e.g. poor life expectancy, poor maternal health, illiteracy, poor nutritional levels, poor access to safe drinking water and perceptions of well-being. The paper examines several initiatives focused on poverty eradication that Nigeria have adopted through national actions to fight both human and income poverty. In analyzing the issues raised, we anchored the paper on an eclectic approach of radical, Marxist model of political economy and the social exclusion theories. The study established among others, that a lot of effort has been made in poverty reduction through poverty alleviation programs in Nigeria. However, it is of knowledge that in spite of the previous efforts of various governments to alleviate poverty in Nigeria and the efforts of the current government to effect same, nothing much had changed in the living conditions and standards of the people. Poverty is still growing at an alarming rate. The challenges of poverty alleviation strategies in the Nigerian situation were articulated in the context of sustainable socio-economic development and the paper concludes that poverty alleviation in contemporary Nigeria require both socio-economic policies geared towards sustainable development. However, to enhance the human capital of the poor in particular, priorities for educational reforms should be in the areas of basic education, vocational training, water and sanitation, health care delivery, agriculture and housing for all. It is the position of this paper that until African leaders in general and Nigeria in particular begin to think 'We' and not 'I', the fight against poverty that could engender sustainable socio-economic development will for long remain a mirage.

Author(s)

Igbokwe-Ibeto Chinyeaka Justine

Department of Industrial Relations and Public Administration (Public Admin Unit) Faculty of Management Sciences, Lagos State University, Ojo - Nigeria

Akhakpe Ighodalo

Department of Industrial Relations and Public Administration (Public Admin Unit) Faculty of Management Sciences, Lagos State University, Ojo - Nigeria

E-mail: cjgbokwe@yahoo.com

Oteh Chukwuemeka Okpo

Department of Sociology and Anthropology Faculty of Social Sciences, Ebony State University, Abakaliki – Nigeria

Keywords: Development, Human Capital, Income, Poverty, Sustainability

Introduction

Poverty is a multidimensional social phenomenon that can be analytically divided into two main perspectives: human poverty which is the lack of human capabilities and income poverty, which is the lack of income necessary to satisfy basic need e.g. poor life expectancy, poor maternal health, illiteracy, poor nutritional levels, poor access to safe drinking water and perceptions of well-being

(UNDP, 2003). Yet, poverty is a social problem in which a country is faced with cultural, social, political, economic and environmental deprivations. In other words, it is a state of involuntary deprivation to which a person, household, community or nation can be subjected. In recent times, scholars have pointed out that there are reinforcing vicious circles that keep families, regions and countries poor and unable to contribute to national growth (Okoye and Onyukwu 2007). Poverty is

a major problem that confronts the whole of humanity. It is debasement of man and a denial of man's fundamental right. Majority of the populace in Africa are battling with the syndrome. Therefore, poverty alleviation is a challenge that confronts every government and one, which every reasonable government strives to tackle (Oni et al, 2011). In developing countries, poverty level has been on the increase. In Nigeria, for example, the situation has worsened since the late 1990s and can be best described as "inflammable". Poverty in Nigeria has reached an alarming level and has been rising steadily, not exponentially (Nnamani, 2003).

Aware of the grave consequences of poverty, successive Nigerian governments have designed and implemented numerous policies to tackle the scourge. However, no effort towards this direction has yielded the expected results. Some believe that bad governance, corruption, low productivity, unemployment, debt-burden and conflicts are associated to failure of poverty eradication. Others attributed the high level of poverty to macro-economic distortion, globalization, high population growth rate and poor human resources development. It is generally believed that acute poverty can be reduced or eradicated through effective policy measure.

However, the World Bank has described the Nigerian situation as a paradox. This description has continued to be confirmed by developments and official statistics in the country. The paradox is that the poverty level in Nigeria contradicts the country's immense wealth. Among other things, the country is enormously endowed with human, agricultural, petroleum, gas, and large untapped solid mineral resources. Particularly worrisome is that the country earned over US\$300 billion from one resource – petroleum – during the last three decades of the twentieth century. Rather than recording remarkable progress in socio-economic development, Nigeria retrogressed to become one of the 25 poorest countries at the threshold of twenty-first century whereas she was among the richest 50 in the early 1970s. Official statistics show that in 1980 the national (average) poverty incidence was 28.1 per of the population (World Bank, 1996). This paper

therefore, examines poverty alleviation programmes towards sustainable socio-economic development in Nigeria.

In the light of these developments, and for ease of analysis, the paper is structured into the following six sections. The first section is introduction, the second section chronicled the conceptual and theoretical issues central to the discourse. The third discussed the interface between the poverty and sustainable development in Nigeria. The fourth critically analyzed the level of poverty and causes of poverty in Nigeria. Fifth examines some of the challenges inhibiting the success of poverty alleviation programs in Nigeria. The sixth section proffers the way forward in the context of challenges identified; and then concluding remarks.

Poverty and Socio-Economic Development: Conceptual and Theoretical Framework

A search on literature has shown that there is no consensus on the definition of poverty. Poverty is difficult to define as an elephant is to the blind man. However, poverty has been describe as a cruel kind of hell and one cannot understand how cruel that hell is merely by gazing upon poverty as an object (Goulet, 1971). Poverty is not easily defined, yet, a precise definition has been applied in the statement that many Nigerian are poor. Aluko (1995) argue that poverty is a lack of command over basic consumption needs. There is an inadequate level of consumption such as rise to insufficient food, clothing and shelter. He notes that the conventional notion depicts poverty as a condition in which people are below a specific minimum income level and are unable to provide or satisfy the necessities of life needed for an acceptable standard of living. The explanation, however, failed to provide the graphic picture of those who are poor, how to change their conditions and what to do. Indeed, Ravallion and Bidani (2005) 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.

According to World Bank Report (2002), poverty is the inability to attain a minimum standard of living. This report constructed some

indices based on a minimum level of consumption in order to show the practical aspect of poverty. These include lack of access to resources, lack of education and skills, poor health, malnutrition, lack of political freedom and voice, lack of shelter, poor access to water and sanitation, vulnerability to shocks, violence and crime, political discrimination and marginalization. Similarly, the United Nations Human Development (UNHD) has introduced the use of such other indices such as life expectancy, infant mortality rate, primary school enrolment ratio and number of persons per physician to measure poverty in a country (UNDP HDI, 2002).

The concept of poverty has undergone four changes over the past decade. First, there has been a shift from a physiological model of deprivation to a social model of deprivation. The social model is about incorporating issues of political and economic rights and social justice into the anti-poverty programmatic framework. Second, there has been renewed emphasis placed on the concept of vulnerability and its relationship to poverty. Third, the concept of inequality and its relationship to poverty has re-emerged as a central concern. Fourth, the idea that poverty should be conceptualized as the violation of basic human rights has been painstakingly argued by UN system agencies (Haralambos and Heald, 2008).

Okoye and Onyukwu (2007), classified poverty into five types: First, absolute poverty that occurs when human beings live in a state of deprivation due to meager income or lack of access to basic human needs which include food, safe water, sanitation, health, shelter, education and information. Secondly, relative poverty defines poverty from a comparative point of view, i.e. poverty is not absolute but relative. Relative refers to the position of household or individual compared. It is measured in three ways: through the low-income family statistics; through income and through disposable income. Thirdly, chronic/structural poverty means that poverty is persistent or long term. Its causes are more permanent and depend on a host of factors such as limited productive resources, lack of skill for gainful employment, vocational disadvantage or endemic socio-political and cultural factors.

Fourth, conjectural transitory which means poverty is temporary or short-term and caused mainly by factors such as natural or man-made disasters – wars and environmental degradation or structural changes induced by policy reforms which result in loss of employment, loss in value of real income assets, etc. Fifth, spatial/location means depending on geographical or regional spread and incidence. It involves urban squalor/poverty typified by the existence of ghettos, slums and shanties in metropolitan cities and characterized by environmental degradation, inadequate welfare services and social deprivations, low per-capita income, over-crowded accommodation, engagement in informal business, rural poverty characterized by poor conditions of living. Essence of the explanation is helpful in contrasting the poor and non-poor in a particular society. In fact, there is a common thread in all these varieties of poverty. They point out that poverty is a general condition of deprivation and that consigns its victims to the level of their societies.

Zupi (2007) analyze the fact that poverty has been seen as a dynamic process rather than a static phenomenon, one that captures the various forms of deprivation in well-being. It implies an observable disadvantage in relation to the local community or the wider society or nation to which a deprived individual, family, household or group belongs. The concept of poverty is also linked to distribution in terms of economic distance that is inequality. However, he argues that distribution alone cannot identify the ability to achieve a decent level of living. Distribution must be regarded as an important correlated but different concept to poverty. Generally, a better distribution will be more pro-poor but opposed the view that poverty and inequality are correlated.

After decades of social policies based on the exclusion of the poor, poverty is again being treated as a problem of marginalization. As Ravallion and Bidani (2005) viewed it, marginalization puts poverty further apart from the whole of society. As far as poverty is concerned, the fundamental right to a minimum of resources for not starving is not enough for organizing a social response to its increase. Social exclusion confirms a dual society and

appears more as a symptom of a social fracture than as a solution against it. Thus, under the millennium Development Goals, today's development strategies try to put under question the reverse link between growth and inequality by tackling poverty under multiple dimensions. This inevitably demands that not only extreme poverty is neither targeted, nor individual trajectories, but rather that multiple processes producing poverty within society are also tackled.

Sen (1992) in his theory of poverty implies the idea that poverty is not a natural phenomenon within a larger frame of inequality problems; rather it can be eliminated if people are enabled to become autonomous from needs. No real development is possible if basic needs are unmet and larger strata of the population are kept in a condition of dependency. Rejecting the idea of poverty as a natural object, and its inevitability in human societies helps to orient our questioning towards concrete social practices treating poverty, their transformations and their effects.

As Manning (2007) observe, rapid and sustained poverty reduction requires 'pro-poor growth', that is a pace and pattern of growth that enhances the ability of poor women and men to participate in, contribute to and benefit from growth. In essence, growth should be broad-based across sectors and regions and inclusive of the large part of the workforce that poor men and women make up. Also, policies for sustaining growth such as those aiming at strengthening institutional capacity, promoting democratic and effective governance should increase poor people's incentives, opportunities and capabilities for employment so they can participate in and benefit from growth.

All the above definitions brought together suggest that there is no standard in poverty. However, the poor have the following characteristics:- No house to live in; No food to eat; No water to drink; No access to education; No fire to warm themselves; No land to cultivate some crops; No fresh air to breed and even if they have food, it will be tasteless and monotonous. The house they live in are uninhabitable, and where they have warm, it must come from smoking fire. If they get air at

all, it will be polluted i.e. either too hot or too cool. Where they are able to get land, it will be unproductive. Ironically, the poor have developed a culture or some sub-culture to accommodate all these.

The subject under interrogation could be predicated on several theoretical platforms. These include conservative theory, the liberal reformists, structural, radical, Marxist model of political economy and the social exclusion theories. While other theories may be relevant in their right, we anchor the paper on an eclectic approach of radical, Marxist model of political economy and the social exclusion theories. This is because of the advantages they present in analyzing the issues raised in the paper. The radical and Marxist model, which is, also known as the power theory argued that capitalism produces poverty due to its exploitative nature. The theory is hinged on the fact that capitalism brings about fundamental social problems including severe inequality, which leads to poverty. That is, the bourgeoisie to glean (collect undeserved) profits and capital via exploitation often subjugates the poor.

The model posits that there is unity between the economy and people's lives but capitalists came to put asunder this unity while profit becomes the focus of production. The agenda of political economy remained structured by the ruling apparatus who pre-defines what the main business of political economy should be, what it should talk about and what it should ignore. It is believed that once the political economy is re-defined as the enhancement of people's lives, rather than accumulation of profit, then poverty alleviation/eradication will become central to its analysis. It is thus the macro-structure of a capitalist society that produces inequality and consequently poverty. Institutions and class exploitation account for poverty as people suffer in the hands of the privileged class and institutional arrangements. The poor are unable to attain higher living standards and thus they cannot come out of poverty because the capitalist arrangement is biased against them (Archibong, 2007 and Uniamikogbo, 2007).

This theory explains the situation in Nigeria where there is co-existence of low political consciousness due largely to high rates of

illiteracy on the part of the masses, and a high degree of centralization of resources, which the exclusive ruling political class exploit. This theory forms the basis of Nigeria's anti-corruption crusade via the Independent Corrupt Practices Commission (ICPC) and Economic and Financial Crime Commission (EFCC), which is a direct intervention towards ensuring that corrupt enrichment of public officers, is curbed. The success of this action, all things being equal is expected to make more resources available for execution of projects and consequently raise standard of living of Nigerians including the poor.

The social exclusion theory enable us direct our search light on poverty resulting from people who are excluded from effective participation in a society's activities due to segregation. This theory which was officially adopted in a World Summit which took place in Copenhagen in 1995 holds that certain people within the society become more vulnerable to poverty because of discrimination. This approach, which has been described as "people centered" as against "goods centered" is characterized by three paradigms namely: solidarity, specialization and monopoly (Anyanwu, 1997). The solidarity paradigm stresses moral integration and cultural boundary in which those who do not belong suffer exclusion. Specialization paradigm emphasizes the interdependence of specialized spheres of the society in terms of exchange of goods and services. Here, the conduct of individuals depends on interests and capabilities such that the social structure is based on a specific form of division of labour, which determines the extent of individual interaction. In the monopoly paradigm, different interest groups based on class, status and political power exert control over available resources.

By so doing, they create inequality and form monopoly groups who tend to perpetuate power and privileges through social closure and labour market segregation thereby enforcing exclusion. This means the poor are not the problem but rather, the inaccessibility of realistic opportunities because of exclusion that prevents them from getting out of poverty. Nigeria's advocacy and promotion of community based poverty alleviation programmes emphasized by

the nation's National Economic Development Strategy (NEEDS) as well as formation of self-help projects by communities and Non Governmental Organizations (NGOs) are aimed at tackling poverty that results from the claim of this theory. Yet, Cohen and Uphoff (in Okoli, 1995) provided theoretical framework and practical uses of participation as a measure of poverty alleviation. The framework is hinged basically on three dimensions of participation: What? Who? And How? Effective participation leads to the development of one's total personality. It is a learning process; poverty alleviation programmes should be conceived as a learning process intended to transform the total personality of their beneficiaries. This paper therefore has been anchored principally on social exclusion theory since Nigerians have almost lost count of the nation's efforts towards poverty reduction while the poverty level remains high. These efforts have merely succeeded in perpetuating power and privileges by the ruling class to the exclusion of the poor. Unless the people participate actively in a programme, they are not likely to have a feeling of self fulfillment.

Poverty Status in Nigeria

Statistical data from the Federal Office of Statistics (FOS) indicate that by 1960 poverty covered about 15% of the population of Nigeria and by 1980, it grew to 28.1%. By 1985, the extent of poverty was about 46.3% and then dropped to 42.7% by 1992. By 1996, poverty incidence in Nigeria was estimated to be about 65.6% in a total population of about 102.3 million. According to the United Nations Reports (1999), Nigeria's Human Poverty Index (HPI) was only 41.6%, which places the country among the 25 poorest nations in the world (FOS, 1999). Additional data from the FOS (1999) further indicate that life expectancy for Nigeria was 51 years, literacy rate was 56% and 70% of the rural population do not have access to potable water, healthcare facilities and electricity. Infant mortality rate (per 1000 live birth) and under-five mortality rates for Nigeria were 82 and 191 respectively by 1995.

Based on the data also from the FOS, the State-by-State poverty incidence in Nigeria between 1980 and 1996 clearly indicate high and varying poverty levels among the states of the

Federation. The data further shows that poverty in Nigeria increased sharply both between 1980 and 1985 and between 1992 and 1996. Furthermore, by 1992, only 10 States have more than half of their population in poverty, but by 1996, all States except Bayelsa have more than half of their population in poverty. As at 2000, the incidence of poverty was believed to have risen to 70 percent at the national level. The increasing incidence of poverty, both within and among locations, was in spite of various resources and efforts, exerted on poverty alleviation related programmes and schemes in the country, thus suggesting that the programmes and schemes were ineffective and ineffectual. On zonal basis, the actual incident of poverty in the South-South is about 35.06%, South-East 26.74%, South-West 43.01% while North-Central, North-East and North-West is 66.97%, 72.16% and 71.17% respectively (CBN, 2008)

The above analysis reveals the status of poverty in the six geopolitical zones of Nigeria. It shows that half of the people in the south of the geo-political zones are relatively better than their Northern counterpart. Ironically, political leaders from the North have been in power more than their Southern counterpart, but with little impact on the wellbeing of their people. The emergence of militant groups and youth restiveness in some parts of the country are all products of years of neglect of the people by their governments. In the 2008 World Bank Atlas², the report ranked Nigeria as the 12th poorest country in the world with a GNP per capita of #300.00 as at 2006. Using the World Bank Atlas method, it there means that Nigeria with a per capita income of #300.00 falls within the category of absolute poverty. The foregoing conclusion on poverty situation in Nigeria might not be out of place as the 2000 World Bank World Development Report had stated that any person whose income fell below three hundred and seventy dollars (\$370) is poor. The World Bank Report had earlier on drawn up a cut-off living standard below which a person is classified poor.

Causes of Poverty

There seems to be narrow disagreement on the causes of poverty as against the difficulty

encountered in arriving at a universally accepted definition of poverty. Although writers tend to discuss causes of poverty mostly from their areas of profession, region or gender, there are basic factors that enable the prevalence of poverty. These basic factors, including macro-economic distortions, effects of globalization, governance, corruption, debt burden, low productivity, unemployment, high population growth rate and poor human resources development etc., may differ from country to country depending on the level of economic development. There are however, many issues involved when looking at the causes of poverty. Some are fundamental while others are not. The World Bank (2001) reasoned that, "One route of investigating the causes of poverty is to examine the dimensions highlighted by poor people":

Lack of income and assets to attain basic necessities – food, shelter; clothing, and acceptable levels of health and education; sense of voice-lessness and powerlessness in the institutions of state and society; and vulnerability to adverse shocks, linked to an inability to cope with them (World Bank, 2001). On the other hand, Federal Office of Statistics in its publication: Socio- Economic Profile of Nigeria 1999 was definite in categorizing the causes of poverty in Nigeria into problems of access and endowments such as: Inadequate access to employment opportunities for the poor: This is often caused by the stunted growth of economic activities or growth with labour saving device; lack or inadequate access to assets such as land capital by the poor: this is often attributed to the absence of land reform and minimal opportunities for small-credit; inadequate access to the means of fostering rural development in poor regions: the preference for high potential areas and the strong urban bias in the design of development programmes is often assumed to be its primary cause; inadequate access to markets for the goods and services that the poor can sell: this is caused by their remote geographic location or other factors; inadequate access to education, health, sanitation and water services.

A careful assessment of the above causes will indicate the multidimensional nature of poverty.

This indication will no doubt provide a better approach for effective attack on poverty. Aliyu (2002) cited other factors as effects of globalization, governance, corruption, debt burden, low productivity, etc. as causes of poverty. Further search of causes of poverty may lead us to greater disparity; the CBN (1999) suggested a summary of the causative factors of poverty, which tried to capture all the pertinent issues raised as: The stage of Economic and Social Development; Low Productivity; Market imperfection; Physical or Environmental Degradation; Structural Shift in the Economy; Inadequate Commitment to Programme Implementation; Political Instability; and Corruption (CBN, 1999). Another causative factor of poverty in Nigeria is the Structural Adjustment Programme (SAP) of the International Monetary Fund (IMF) and the World Bank. One may view this as an irony of fate because both institutions are involved in efforts toward reducing poverty. In fact, the World Bank has sponsored so many researches on poverty and its reduction strategies. It has also elevated the issue of poverty and its reduction to a level of global consciousness where governments, institutions and individuals are being sensitized to the consequences of poverty and the need to make concerted efforts towards tackling the malaise. Okoye and Onyukwu (2007) argued that the "IMF and World Bank- prescribed structural adjustment policies means that nations that are lent money are done so on condition that they cut social expenditure (which is vital for economic growth and development) in order to repay the loans." He further stated that, "many are tied to opening up their economies and being primarily commodity exporters, which for poorer nations lead to a spiraling race to the bottom as each nation must compete against others to provide lower standards, reduced wages and cheaper resources to corporations and richer nations". They concluded "this further increases poverty and dependency for most people".

Globalization, which is vigorously being touted as a panacea to economic problems, is on the other hand perceived by some as contributing to widening the poverty gap in most developing countries. Tokunbo (2003) accuses globalization as increasing inequality in the world as it maintains the historic unequal rules

of trade. He maintains, "Around the world, inequality is increasing, while the world is further globalizing. In many cases, international political interests have led to a diversion of available resources from domestic needs to western markets" (Tokunbo, 2003). Aliyu (2002) approached the effect of globalization from another perceptive entirely though he agreed that it puts developing economies particularly Nigeria in a disadvantaged position. He succinctly put it thus: "given Nigeria's political and socio-economic disposition, globalization presented more challenges to the country as it lacks what it takes to be relevant or even adapt and/ or cope with it. Until the country can achieve certain level of good governance, a revamped industrial base, modest economic growth, fairly efficient public infrastructure and utilities, Nigeria shall remain at the receiving end of globalization" (Aliyu, 2003). In all, the causes of the state of poverty in the country can be summarized to, among other factors, include: Corruption; Debt overhang; Unemployment; Low productivity; Burgeoning population growth; Globalization; Unfocused government policies; and Lack of effective skills training.

Poverty Reduction/Alleviation Programmes in Nigeria

Over the years, successive governments in Nigeria have attempted to tackle the problem of poverty through various programmes having identified poverty as the main obstacle to national development in the country (See Egware, 1997 and Ekong, 1997). In a bid to tackle this impediment to development, the Nigerian government, responding to World Bank's recommendations and based on its agricultural survey, embarked on the implementation of three pilot integrated agricultural and rural development projects by early 1970s in Funtua, Gusau and Gombe but later spread to other states of the federation. These projects were mainly to stimulate increased food production and enhance the income of the rural population. Ekong on his part, further argued that apart from the Agricultural Development Projects (ADPs), an integrated rural development strategy proposed by the United Nations comprising three main models (rural-urban integration, intersectional and/or zonal coordination, and the package

approach) was adopted. This development strategy saw the emergence of Operation Feed the Nation (OFN) in 1976 and later the Green Revolution in 1979, and then the Agricultural Credit Guarantee Scheme Fund among others. This strategy failed to meet the food aspirations of the nation neither did it improve the condition of the poor. Other programmes designed to facilitate development and impart on the poor include but not limited to:

Nigerian Agricultural and Cooperative Bank (NACB)

Nigerian Agricultural and Cooperative Bank (NACB) was established by Decree No. 19 of November 1972, and started operations on March 6, 1973. Its responsibilities include providing credit for the production, processing, and marketing agricultural produce. Its target groups included individual farmers, cooperative organizations, limited liability companies, states and federal government. Before its merger with the defunct Peoples Bank of Nigeria (PBN) in 2001, the bank had extended credit to 318,000 beneficiaries to the tune of about N5.8 billion. The bank's statutes, which restricted it from taking deposits from the public was a hindrance to it. It had other problems including its inability to charge market interest rates and high cost of credit administration, huge portfolio of non-performing loans, funds trapped in distressed and liquidated banks etc.

Directorate of Foods, Roads and Rural Infrastructure (DFRRI)

Directorate of Foods, Roads and Rural Infrastructure (DFRRI) associated with Babangida's administration was established in 1986 as the king pin of Babangida's administration to coordinate and streamline all rural development programmes in the country and accelerate the pace of integrated rural development. Though now defunct, the aim of the Directorate was to improve the quality of life and standard of living of the majority of the people in the rural areas, and the promotion of a vastly increase and sustained rural production, essentially but not exclusively through a variety of specific programmes such as: A national feeder road-building scheme; A national rural water supply scheme; A national rural market scheme; A national rural electrification scheme; A national food security and storage scheme; A

national small farmers credit scheme; A national food market information center; A national nutrition policy; a national primary health care system; and A national programme for cooperatives and credit for road aid mechanics and artisans. Regrettably, the rural development committees at the local government level, which were suppose to liaise between the higher levels (federal and state) and the lower levels (primary and higher production centres) lack the necessary coordinating authority. Consequently, the activities of the Directorate at the local levels seemed to lack grassroot support and acceptance (Okoli, 1995).

In spite, the enormous challenges of coordinating the activities of the various research institutes engaged in the improved seed production scheme by the Directorate's federal and state offices, there was more incapacitating disability of the Directorate in mobilizing the rural power centres for the implementation of the scheme. The confession of Och' Idoma in Benue state "that he and other traditional rulers were not asked to mobilize the people is pertinent (Adeniyi, 1987). However, like other poverty reduction agencies in the country, it was overambitious in scope and the programmes were spread too thin; it was grounded in corruption; proper coordination of the entire sector was not achieved; lack of "fit" between the programme and the organizations executing it; lack of technical depth in most projects and people at the local government level did not have the opportunity to participate and 'own' the projects.

National Directorate of Employment (NDE)

This Directorate was established by Decree number 24 of October 19, 1986, and started operations in January 1987 with the primary role of promoting skill acquisition, self-employment and labour intensive work schemes. It also collects and maintains a data bank on unemployment and vacancies in the country. It has been concerning itself with designing of employment programmes such as school leaver apprentice scheme, entrepreneurs training programmes for graduates, labour-based work programmes, and resettlement of trained beneficiaries. The NDE has trained more than 2 million unemployed Nigerians,

provided business training for not less than 400,000 people, vocational training in up to 90 different trades, and assistance to more than 40,000 unemployed to set up their own businesses. The Directorate has organized labour-based groups through which 160,000 people benefited (Okoli, 1995).

The NDE suffers from inadequate funding from the Federal Government. Its predicament is worsened by the fact that it has over stretched itself by engaging in skills acquisition, granting of loans, procuring and selling agricultural inputs such as fertilizers. It has succeeded in recovering less than 10% of its loans. There is also the problem of duplication of efforts with the statutory roles of the Federal Ministry of Labour and Productivity in the area of compilation of statistics on the unemployed in the country and claims to maintain a data bank of these as well as matching applicants with vacancies.

Despite all the problems enumerated above, the NDE possesses great potentials as an agency for the promotion of skill acquisition and self-employment schemes, given its widespread presence and over 15 years relative experience in the design and execution of employment generating programmes.

Peoples Bank of Nigeria (PBN)

People's Bank of Nigeria was inaugurated by the Federal Government of Nigeria on 3rd October, 1989 by Decree No. 22 of 1990. It was charged with the responsibility of extending credit to under-privileged Nigerians who could not ordinarily access such loans from the conventional banks without collateral while its goals was to facilitate activities in the economy so that, in no distance future, Nigerians would leave the poverty line towards self-sufficiency in food production, technical know-how and accelerated growth in all sectors of the economy.

In four years of its existence, PBN did mobilize no less than 409 million naira and disbursed well over 300 million naira to 1.6 million beneficiaries nationwide. The bank achieved 93% loan repayment (The Guardian, 1993). Yet, a sample of the bank's performance in some states indicates a yawning gap between

the programme and its beneficiaries. For example, a total of #101, 690,402.34 was given to eight zones by the national headquarters, and was expected to have disbursed #67,300,000 by 15th October, 1990 as loans from the total sum. However, the actual disbursement was #41,987,474.80 while #25,312,525.20 was unaccounted for. Yet, the zone rendered account only on #10 million of the amount disbursed as loans (Newswatch, 1991). The Abuja zone was authorized to spend #50,000.00 on stationary, but it instead spent #1.3 million. It also collected four months salaries for noon existing staff. In addition, it paid a telephone bill of #22,000.00 when in actual fact, there was no telephone. Similar corrupt practices were also recorded in the former Bendel state now Edo, Kaduna, Kano, Lagos, Ondo, Oyo and Port Harcourt zones (Newswatch, 1992).

The pattern of expenditure by almost all the zones revealed that the emphasis was more on other items rather than on loans to the under privileged Nigerians. There was a clear lack of congruence between the beneficiaries and the programme. The zonal coordinators were interested in spending on capital projects, issuing Local Purchase Order (LPOs) for stationary, furniture, fittings and maintenance than on the disbursement of the loans to needy Nigerians (Okoli, 1995). Consequently, the laudable programme meticulously designed to alleviate the financial incapacitation of the low-income members of the society was hijacked by the people who were supposed to implement it. It was later merged with the Nigerian Agriculture and Cooperative Bank (NACB) to form the Nigerian Agricultural, Cooperative and Rural Development Bank (NACRDB).

Better Life Programme (BLP)

The programme was launched in 1987 as a pet project of late Dr. (Mrs.) Maryam Babangida the then Nigerian first lady, with the primary aim of mobilizing rural women in Nigeria towards increased participation in all aspects of society. The objectives of BLP include the encouragement and stimulating of rural women towards their standard of living, families and environment; the achievement of a more fulfilling life for women and their families; encouragement of self-development in the individual women, particularly in the areas of

education, small-scale business and skill acquisition.

An assessment of better life programme in Borno state by Alada (in Okoli,1995) revealed that women in the state were not individually participation Trade Fairs as stipulated by the scheme, rather products of the women and their cooperative societies were displayed at the fairs by the organizers of the fairs instead of allowing the producers themselves display their products. An examination of this suggests that there was no congruence between the organizations and the intended beneficiaries. After all, mobilization is the awakening of the consciousness or awareness of the people about their physical, political, socio-cultural, economic and international environments and the forces that promote or inhibits their progress and well-being (Oyeyipo, 1987). Yet, the rural women were not involved in the decision making process of BLP. Decisions were taken at the federal and state levels, only to be communicated to the rural women. Therefore, it would appear that the beneficiaries of the programme were effectively divorce or separated from the critical activities of the organizations designed to implement the programmes. The poverty alleviation programme served the interest of the elite women in urban centres rather than the intended poor and under privileged women.

National Board for Community Banks (NBCB)

The National Board for Community Banks was established by Decree No. 46 of 1992, as a regulatory body. However, it commenced operations in December 1990 with the sole aim of supervising the operations of Community Banks in the country. There are about 1000 Community Banks under the supervision of the NBCB. The Community Banks are private sector owned micro-credit banking institutions promoted by the federal government to inculcate savings culture, disciplined banking habit as well as encourage economic development at the grass-root level. These banks are allowed to operate normal banking business except in certain areas such as foreign exchange dealings, direct participation in the clearing system, etc.

The NBCB has encouraged rural banking. It also helped in mobilizing about N4.4 billion deposits for the Community Banks nation-wide and granting of N2.58billion loans by Community Banks who have staff strength of about 12,000 people nation-wide. Currently, the Board is having problems, including having no clearing house specifically for the Community Banks who have to go through correspondent banks at a cost, non-issuance of final licenses by the CBN, non-inclusion of Community Banks' deposits under the Nigeria Deposit Insurance Corporation's deposit insurance scheme, undercapitalization of the Community Banks and government's under-funding of the NBCB.

Family Economic Advancement Programme (FEAP)

FEAP was established by Decree No. 11 of August 12, 1997 and as amended by Decree 47 of May 10, 1999 to provide credit for agricultural production and processing, cottage and small-scale industries through cooperative societies; to encourage the design and manufacture of plants, machinery and equipment; and to establish enterprises and pilot projects at village level as a means of providing employment. Indeed, before it wined up in 2000, FEAP financed 20,382 projects with a total credit of N3.33 billion; trained about 2000 loan beneficiaries in cooperative laws, principles and practice and financial management and basic marketing skills. The Programme has problems including the non-supervision and monitoring of the loans and projects by the participating banks, fabricators connivance with the beneficiaries to inflate cost of equipment, provision of sub-standard equipment and delays in the fabrication, and poor loan recovery. The Programme's assets and liability were handed over to the National Poverty Eradication Programme (NAPEP).

National Poverty Eradication Programme (NAPEP)

Introduced early in 2001, NAPEP is the National Poverty Eradication Programme (NAPEP) complements the current Programme that focuses on the provision of "strategies for the eradication of absolute poverty in Nigeria" (FRN, 2001) NAPEP, which is to coordinate the poverty-reduction related activities of all the

relevant Ministries, Parastatals and Agencies. It has the mandate to ensure that the wide range of activities are centrally planned, coordinated and complement one another so that the objectives of policy continuity and sustainability are achieved.

Upon consideration of the Joda Panel and Abdullahi Committee Reports, fourteen (14) core poverty alleviation Ministries were identified. Similarly, thirty-seven (37) core poverty alleviation institutions, agencies and programmes were identified. The poverty reduction-related activities of the relevant institutions under NAPEP have been classified into four, namely: Youth Empowerment Scheme (YES) which deals with capacity acquisition, mandatory attachment, productivity improvement, credit delivery, technology development and enterprise promotion; Rural Infrastructure Development Scheme (RIDS) which deals with the provision of potable and irrigation water, transport (rural and urban), rural energy and power support; Social Welfare Service Scheme (SOWESS) which deals with special education, primary healthcare services, establishment and maintenance of recreational centres, public awareness facilities, youth and student hostel development, environmental protection facilities, food security provisions, micro and macro credits delivery, rural telecommunications facilities, provision of mass transit, and maintenance culture; and Natural Resource Development and Conservation Scheme (NRDCS) which deals with the harnessing of the agricultural, water, solid mineral resources, conservation of land and space (beaches, reclaimed land, etc) particularly for the convenient and effective utilization by small-scale operators and the immediate community. In effect, the current poverty eradication programme of the country is centered on youth empowerment, rural infrastructure development, provision of social welfare services and natural resource development and conservation. Details about these are provided in the Blueprint for the schemes under the National Poverty Eradication programme (as revised in June 2001). In the attempt to overcome the inadequacies of previous programmes, the NAPEP Blueprint has the following features:

It adopts the participatory bottom-up approach in programme implementation and monitoring; It provides for rational framework which lays emphasis on appropriate and sustainable institutional arrangement; It provides for proactive and affirmative action's deliberately targeted at women, youths, farmers and the disabled; It provides for inter-ministerial and inter-agency cooperation; It provides for the participation of all registered political parties, traditional rulers, and the communities; It provides for technology acquisition and development particularly for agriculture and industry; It provides for capacity building for existing skills acquisition and training centres; It provides for the provision of agricultural and industrial extension services to rural areas; It provides for institutional development for marketing of agricultural and industrial products; and It provides for integrated schemes for youth empowerment, development of infrastructure, provision of social welfare services and exploitation of natural resources (Aliyu, 2001). What becomes obvious from a careful consideration of the foregoing and their elaborations in the blueprint is that much of the problems that attended previous efforts have been sharply focused upon following their identification.

Challenges and the Way Forward

In spite of all the attention the Federal and State Government seems to be giving to the alleviation of poverty in the country through its numerous agencies, poverty continued to rise. Some of the factors militating against the smooth operations of government poverty alleviation measures are:

Poverty alleviation programmes are a series of interrelated or disparate activities, projects and tasks intended to improve the living conditions of the poor population. Viewed in this perspective, poverty reduction programmes can be designed meticulously in advance. A luminary group of experts and professionals (Planners, Administrators and Researchers) site together and deliberates on the critical needs of the poor, evaluate the resources available, decides on the projects, task and programmes needed for the solution of the problems and proceeds to site and execute the programmes with or without the active participation of the poor inhabitants or population for whom the

programs are meant for. In the words of Okoli (1995), this is known as the “Blueprint Approach” in development administration literature. It is a paternalistic exposition of how poverty alleviation programmes are supposed to work.

Unfortunately, the blueprint approach to poverty reduction has failed to transform the abject poverty of the Nigerian population. This failure which has been widely acknowledged is due not only to the poor conceptualization of poverty alleviation programmes, but also primarily to the absence of “fit” in the critical variables involved in the process. For instance, there is no “fit” between the intended beneficiaries and the programmes. There is need to achieve a “link” between beneficiary needs and the particular resources. There is no “synergy” between beneficiaries and the assisting organization. In this respect, there could be a “fit” between the means by which beneficiaries are able to define and communicate their needs and the process by which the organization make decisions.

In addition, there is no “link” between the programmes and the task requirements of the programmes and the distinctive competence of the organizations. The successive governments of Nigeria have embarked upon different types of poverty reduction/eradication programmes as discussed in the paper. To implement these programmes, many organizations and institutions were established. An examination of these programmes will reveal the absence of “link” between the beneficiary and the programme; the beneficiaries and the assisting organizations and the programmes and the organization or institution for their implementation (See Okoli, 1995). All the above discussed poverty alleviation programmes are laudable but they have all failed. It has not been easy to discern what their focuses were and how they intent to realise these objectives”. Yet, Nigeria’s population is increasing rapidly. The increase in population will also increase the demand for infrastructure and social amenities (water, sanitation, hygiene, schools, recreation facilities, housing, development land, security, food, etc.). The challenge is how to mobilize resources to meet the demands of the rapidly exploding

population. Experience from the advanced industrial countries has shown that the cities and other human settlements in Nigeria can make significant contributions to social, economic and environmental sustainability in Africa. The challenge is how to efficiently manage rapidly growing urban centres and their slums, and to translate cities in Nigeria into assets for sustainable development.

Other challenges to the successful implementation of poverty reduction programmes are: poor governance and prevalence of conflicts and civil unrest; prevalence of diseases, and especially communicable and non-communicable diseases; Limited and or absence of lending institutions in the financing of low income housing; slow pace of economic growth and vulnerability of Nigerian economies to external shocks; weak institutional capacity in Nigeria; inadequate access to land for human settlements; weak regulatory and administrative frameworks; inadequate enabling environment for participation of private sector; non-involvement and lack of capacity in local authorities to undertake the expanded developmental role in the management of human settlements; limited participation and involvement of civil society in human settlement development; and natural and man-made disasters. Virtually all the programmes lack targeting mechanisms for the poor and do not focus directly on the poor. Yet, frequent policy changes and inconsistent implementation have prevented continuous progress and created a climate of uncertainty, resulting in most operators having very short – run perspective of the objectives of the programme. Given the rather difficult international environment, Nigeria should enhance their bargaining power with donor agencies, foreign governments and multilateral agencies by “putting their own house in order” through good governance. For instance, the case for debt forgiveness has often been shot down under the argument that external indebtedness is largely due to Nigerian ruling class exporting capital abroad to number of bank accounts and buying luxurious real estate. Zero tolerance for corruption and stopping illegitimate repatriation of capital will be necessary if the debt forgiveness argument is to be made with moral force. Likewise,

substantial inflows of foreign direct investments are likely to follow a demonstration by Nigerian that they have confidence in their own economies and homegrown democracies.

Fraudulent activities' and mismanagement resulting in wastage of resources and failure to achieve cost effective results cannot be overemphasized. Funds earmarked for poverty reduction programmes are not judiciously utilized; they are either misapplied within the programme or diverted to other uses outside the programme. However, in attempting to alleviate poverty, it must be realized that poverty is a dynamic phenomenon and so its alleviation. As such, it is only alleviated if the intervention is sustained. According to poverty alleviation experts, there is no single intervention scheme that has been generally accepted or adopted as the only scheme for poverty alleviation, different appropriate strategies should be designed, implemented and sustained overtime before any meaningful success can be achieved in poverty alleviation. Thus, alleviating poverty in the society requires a logical systematic, sometimes confrontational and sustained approach in order that persons, groups or societies that were thought to have been alleviated do not relapse into poverty. Furthermore, scholars argue that for poverty alleviation programmes to be effective it could be on short or long-term basis depending on the degree and level of poverty intended to be alleviated.

Yet, the process of taking deliberate and concrete actions to ensure positive transformation of the productive forces of the poor and the exploitation of rural resources for their common-good is vital. Thus, it involves the mass mobilization of the poor in policies that affect their lives, modernization of their productive techniques and abilities and equitable distribution of whatever benefits that result from these processes among different families, communities and classes. This is because it seems the process by which people in an area choose to think of their poverty as a people, go about analyzing a situation, determining its needs and unfulfilled opportunities, deciding what can and should be done to improve the situation, and then move in

the direction of achievement of the agreed upon goals and objectives.

Nigerian government should pay attention to the influx of refugees and internally displaced persons as well as the HIV/AIDS epidemic. In Nigeria, there are perhaps as many internally displaced persons in different parts of the country. While the UN system has paid some attention to the refugee phenomenon, little attention has been given to the phenomenon of internally displaced persons by international organizations. The extent of poverty in refugee camps cannot be compared to the almost sub-human conditions that internally displaced persons suffer in Nigeria.

Indeed, for Nigerian governments to be actively and positively committed to poverty alleviation, they should be consciously aware that poverty is antithetical to the enjoyment of full citizenship rights. This means that any public allocation of resources that does not incorporate improving the basic needs of the poor, e.g. water, health, food, shelter, education, social security cannot be regarded as pro-poor. Performance indicators should be developed for federal state and local governments in Nigeria that should annually measure their achievement at poverty reduction in terms of the aggregate number of poor people "raised out of poverty" and sustained in terms of well being over time.

There are certain externalities to the fight against poverty that go beyond the reach and ability of Nigerian governments. These could be grouped together as "natural disasters" and "emergency situations" requiring global governance approaches. National disasters, like the recent floods in Lagos, Ogun, Oyo, Jigawa states etc, can wipe out vital resources that the poor may have had for, let alone poverty reduction. To overcome such a disaster, Nigeria surely needs substantial help and support from the international community. When such disasters are not adequately responded to, they are capable of aggravating the already worsen poverty situations in the country.

Concluding Remarks

The issue of poverty and sustainable socio-economic development as captured by scholars

and social commentators has been espoused with an attempt at clarifying the intellectual “cobweb” surrounding the issue of poverty alleviation and national development. In addition, searchlight was also beamed on the theoretical framework for a better understanding of the concepts under interrogation. Thus, different theories on the concept of poverty have been examined as postulated by scholars. An attempt has also been made to establish the nexus between poverty and socio-economic development in Nigeria.

Poverty has been an endemic disease, which affects the growth and survival of the Nigerian state. The United Nation Human Development Index (HDI, 2009) has put the poverty level of Nigeria to be about 64.7% and as such, majority of the Nigerian population are said to be living a rural or poor life. As far as poverty reduction/alleviation in a developing country like Nigeria is concerned, exclusive reliance on the natural forces of economic growth may be inadequate. However, the various antipoverty programmes, though vital may be, are no substitute for efforts to gear the broad thrust of development policy to the needs of the poor. The aim of policy should be to promote growth conducive to the pursuit of poverty reduction. This includes employment-generating growth, coupled with massive investment in human capital. And to meet the challenges of the "poverty alleviation with growth strategy in Nigeria, concerted efforts are needed not just in economic policy reforms, the urgency of investing in people has to be grasped and acted upon. There is every indication that the education sector in the country is long overdue for a reform. It makes sound economic sense for the priorities of the reform to favour basic education and vocational education and training. It is the position of this paper that until the poor people begin to participate actively in the poverty alleviation programmes, whatever contribution they make to the programme will be half-hearted.

References

Adeniyi, J.J (1987) “A Distant Dream,” The African Guardian, February 10

Agbu, O (1997) “Poverty Alleviation in Nigeria”. An Examination of the International and Technical Dimensions, Poverty Alleviation in Nigeria, Abuja, Vol.19, No.5, pp347-360.

Aliyu, A (2002) “Re-Structuring of the Poverty Alleviation Activities of the Federal Government of Nigeria”, National Poverty Eradication Programme, Abuja, Vol. 21, No. 10, pp12-13

Aluko, S (1995) “Poverty: It’s Remedies in Poverty Alleviation in Nigeria”, The Nigerian Economic Society, Vol.20, No.102, pp78-85

Anyanwu, J.C (1997) “Poverty in Nigeria”, Concepts, Measurement and Determinants, Poverty Alleviation in Nigeria, Abuja, Vol. 10, No. 24, pp93-120.

Archibong, P.E (2007) “Nigeria: Towards a Realistic and Integrated Anti Poverty Strategy”, Poverty Alleviation in Nigeria, Abuja, Vol. 57, No. 180, pp 474-457

Central Bank of Nigeria (CBN) (1999) Nigeria’s Development Prospects: Poverty Assessment and Alleviation Study, Central Bank of Nigeria in Collaboration with the World Bank, Government Printer: Abuja

Central Bank of Nigeria (CBN) (2008) Nigeria’s Development Prospects, Poverty Assessment and Alleviation Study, Government Printer: Abuja

Egware, L (1997) “Poverty and Poverty Alleviation: Nigeria’s Experience”, Poverty Alleviation in Nigeria, Abuja, Vol.15, No. 8, pp487-504

Ekong, C.N (1997) “Framework for Building Sustainable Poverty Alleviation Strategies in Nigeria”, Poverty Alleviation in Nigeria, Abuja, Vol. 12, No.2, pp 555-568

Federal Republic of Nigeria (FRN) (2000) Main Report by Technical Committee on Poverty Alleviation in Nigeria, Government Printer: Abuja

Goulet, D (1971) The Cruel Choice: A New Concept in the Theory of Development, Atheneum: Abuja

Haralambos, M and Heald, R.M (2008) Sociology: Themes and Perspectives, Oxford University Press: New York

Islam, S.A (2008) “Sociology and Poverty: Quest for a New Horizon”

Manning, R (2007) “Pro-Poor Growth: Negotiating Consensus on Contentious Issues”, Society for International Development, Vol. 50, No. 2, pp115-130

- National Bureau of Statistics (NFOS) (1999)** Nigeria Federal Office of Statistics Bulletin 1996-1999, Government Printer: Abuja
- Newswatch Magazine (1991)** 22nd April, Vol. 13 No.17:
- Newswatch Magazine (1992)** 20th January, Vol. 15, No.19
- Newswatch Magazine (1992)** 11th May, Vol. 15, No. 19
- Nnamani, C (2003)** "Poverty: Degradation of the Human Race" in Punch Newspaper, Thursday, 23rd October, pp.20
- Okoli, F.C (1995)** "The Politics of Rural Development: An Empirical Test from Local Government Councils in Anambra State", Nigerian Journal of Public Administration and Local Government Vol. 5 No. 2
- Okoli, F.C (1995)** "Pathologies of Local Government Administration: Community and Rural Development Programmes" in M. Ikejiani-Clark and F. Okoli Eds., Local Government Administration in Nigeria: Current Problems and Future Challenges, Academy Press: Lagos
- Okoye, U.C and Onyukwu, E.O (2007)** "Sustaining Poverty Reduction Efforts through Inter-Agency Collaboration in Nigeria" in Omeje, K. Ed., State, Society Relations in Nigeria, Democratic Consolidation, Conflicts and Reforms, London, pp. 125-180
- Oni, M.A, Adejuwon, D.K and Aliu, F.O (2011)** "Local Government and National Development" in I. Olojede, B. Fajonyomi and Fatile, J.O (eds.), Contemporary Issues in Local Government Administration in Nigeria, Raskon Nigeria Ltd: Lagos
- Oyeyipo, E.A.O (1987)** "Strategies for Mobilizing Popular Participation for Rural Development", A Paper Presented at a National Workshop on Mass Mobilization for Rural Development, held at the University of Nigeria, Nsukka
- Ravallion, M and Bidani, B (2005)** "How Robust is a Poverty Profile?" The World Bank Economic Review, Vol. 8, No. 1, pp 35-47
- Sen, A.K (2007)** Inequality Re-examined, Oxford University Press: London
- Tokunbo, S.O (2003)** Urban Poverty in Nigeria: A Case Study of Agege Area of Lagos State, Nigeria, University of Ibadan Press: Ibadan
- Uniamikogbo, S.O (2007)** "Poverty Alleviation under Nigeria's Structural Adjustment Programme" A Policy Framework, Poverty Alleviation in Nigeria, Abuja, Vol. 27, No. 15, pp19-40
- United Nations Development Programme (UNDP) (2001)** Nigerian Human Development Report 2000/2001 Millennium Edition, UNDP: Lagos
- World Bank (1996)** Nigeria, Poverty in the Midst of Plenty: The Challenges of Growth with Inclusion, World Bank: Washington D.C
- World Bank (2000)** "World Bank Atlas Report" in News Watch Magazine August 7th, 2000, p3
- Zupi, M (2007)** "The Multi-D-Dimensions of Poverty: Some Concepts and Policy Challenges", Society for International Development, 50(2): pp35-47