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# Investigating the Impact of Poverty Reduction Strategy Papers on Poverty Reduction and Economic Empowerment: The Case of Nigeria

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# Abstract

Since the year 2000, achieving the Millennium Development Goals (MDGs) has become the central focus of the international community. Using an empowerment framework, this study assessed the impacts of the four projects associated with *Poverty Reduction Strategy Papers (PRSPs)* or its Nigerian blueprint, *National Economic Empowerment and Development Strategy (NEEDS)*. It gathered data with semi-structured interviews/focus group and interpretation based on qualitative content analysis. Findings suggest that PRSPs present opportunity for Nigeria to achieve the MDGs, especially one and five, but that opportunity is being overshadowed by the desire to see economic growth rather than human development. Hence, the projects associated with NEEDS tend to reinforce the existing problems, participants were exposed to exploitation and its attendant consequences such as deprivation, destitution and homelessness. However, it is hard to imagine what could have happened to poverty in Nigeria without PRSPs and not within the scope of this study to draw conclusion about the degree of poverty, but the views of the forty-two participants suggest that they have lost hope in the MDGs. Hence, without a drastic modification of the Nigerian government's modus operandi, reduction in absolute poverty in Nigeria by half in 2015 or even 2030 will remain a dream.

*Key words:* Empowerment, MDGs, Nigeria, PRSPs, World bank

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# 1 Introduction

The search for solutions to improve the standard of living and end absolute poverty in the world by the year 2015 has continued and looking beyond. Though with success stories, in some part of Asia and Latin America and in a few indicators, but no universal progress. The great majority of more than 870 million of the World populations 7.1 billion continued to survive under the shadow of existence (FAO 2012; UN 2013). And as the 2015 draws to a close, the search has intensified, but there seems to be no workable formula for all. The World Bank expects the realistic date to end absolute poverty to be 2030 (World Bank 2013a). Nevertheless, even 2030 will remain a wishful thinking in some countries like Nigeria, where poverty is being treated as something of a mystery. However, in August 2012 while on a journey to Benin Republic and along the *Badagry Express Way* in the city of Lagos. I saw poverty, frustration and anger moving freely. Because many people living along the *Badagry Express Way* in Lagos lost their residence due to road construction project, but they have no money, no food, no water and no home. This research was inspired by that incident and also to understand what is happening to the global initiatives to end absolute poverty by 2015.

The former Secretary General of the United Nations (UN), Koffi Annan unveiled the plan on how to end absolute poverty in the Switzerland city of Davos during “the World Economic Forum” in 1999. Annan asked Private investors, Civil society and the States to join hands with the UN in its development programs. The cooperation of the three groups is known as “Public Private Partnership (PPPs)”, Anna stressed the need for self-reliance, which suggests inward looking instead of outward looking, but recognized that some of the mainstream economic policy or top-down models have failed to bring development to the poor (Thérien and Pouliot 2006, p. 55; Sharma 2007, p. 627 ). Following the awareness campaign to end absolute poverty, on September 2000, world leaders, the representatives of 191 nations, including 147 heads of state and government gathered at the UN Headquarters in New York, USA for a serious

summit (Stokke 2009, p. 443). The conference was tagged *The UN Millennium Summit*; and at the end of that summit, they endorsed the *UN Millennium Declaration* that gave birth to the *Millennium Development Goals (MDGs)* which promises to address the most serious global challenges and foster development cooperation in the 21<sup>st</sup> century (Fukuda-Parr et al. 2013, p.20). The eight MDGs are:

MDG1, Eradicate extreme poverty and hunger; MDG2, Achieve Universal primary education; MDG3, Promote gender equality and empower women; MDG4, Reduce child mortality; MDG5, Improve maternal health; MDG6, Combat HIV/AIDS, malaria, and other diseases; MDG7, Ensure environmental sustainability; MDG8, Develop a global partnership for development (Sachs 2005, p. 211-212).

Since the year 2000, achieving the eight MDGs has become the central focus of the international community. The governments of the developing countries are encouraged to come up with their development strategies necessary to achieve these goals by the year 2015. In order to guarantee the loans necessary to finance the programs associated with their development strategies, they are required to have policies and a clear poverty reduction targeted programs at least to avoid a repeat of the 1980s, where repayment of loans and interests became impossible, massive corruption, economic crisis and great poverty (Simon 2008, p. 87; Stokke 2009, p. 317). Considering that the majority of the countries in the developing world is still scoring low in the indices of corruption, meaning high corruption (TI 2013), their development strategies should be visible in the International Monetary Fund (IMF) and the World Bank (WB) approved document known as *Poverty Reduction Strategy Papers (PRSPs)* and to report their progress every three years. In 2007, the IMF released a document titled, *Nigeria: Poverty Reduction Strategy Paper –Progress Report*. The opening passage reads,

Poverty Reduction Strategy Papers (PRSPs) are prepared by member countries in broad consultation with stakeholders and development partners, including the staffs of the World Bank and the IMF. Updated every three years with annual progress reports, they describe the country's macroeconomic, structural, and social policies in support of growth and poverty reduction, as well as associated external financing needs and major sources of financing. (IMF Country Report No. 07/270, 2007).

It was a benchmarking report that reviewed Nigerian progress in achieving its development programs as stated in the Nigerian Poverty Reduction Strategy papers known as “National Economic Empowerment and Development Strategy

(NEEDS).” The report identified many PRSPs’ funded projects such as microcredit, health care support, capacity-building, provision of infrastructures such as roads, water and sanitation, electric power generation among others. NEEDS is the local blueprint for PRSPs which seems to offer the promise that Nigerians have been expecting for decades after decolonization in 1960. Meanwhile, the Central Bank of Nigeria (CBN) document reminds us that poverty reduction strategy is not new in Nigeria. The government of Nigeria had in the past, embarked on various publicly-financed micro/rural credit programs and policies directed at poverty eradication. Among such programs were the Rural Banking Program, the Agricultural Credit Guarantee Scheme (ACGS), the Nigerian Agricultural and Co-operative Bank Limited (NACB), the National Directorate of Employment (NDE), the Nigerian Agricultural Insurance Corporation (NAIC), the Peoples Bank of Nigeria (PBN), the Community Banks (CBs), and the Family Economic Advancement Programme (FEAP) among others (CBN 2005, p. 7). These programs were aimed at poverty eradication not even poverty reduction, but failed, the question is, does NEEDS differ from the previous programs?

Well, I assume that NEEDS may be different. The previous programs were meant for poverty eradication under military regimes, but democratically elected government of Nigeria initiated NEEDS and in accord with the World Bank/IMF initiative, PRSPs. Therefore, the present poverty reduction and economic empowerment programs could make a difference. Because PRSPs commit states to pursue poverty reduction and political empowerment. Hypothetically, a poverty reduction and economic empowerment program should be more inclusive and successful in a democracy than in an authoritarian regime. However, this remains a hypothetical question and not the concern of this paper. From this perspective, the central research question that guides the investigation of the case is stated below.

## 1.1 Central Research Question/Specific Aim

What impact has the IMF/World Bank’s poverty reduction strategy paper had on poverty reduction and economic empowerment in Nigeria?

### **Specific Aim**

The specific aim of this study is to appraise the impacts of each of the targets (microcredit, health care support, capacity-building and road construction) associated with PRSPs/NEEDS on poverty reduction and economic empowerment in Nigeria.

### **Contribution to knowledge**

PRSP is of interest to political scientists, especially because it builds on the idea of empowerment and the country is a democracy.<sup>1</sup> There are many reports from across the developing countries on the progress made with the PRSPs in the realization of the MDGs but there is less report on its performance in Nigeria. This study contributes in filling the knowledge gap in two ways. First, this paper treats the concept of empowerment model developed in this study as something desirable in order to see how an empowerment framework is integrated into the projects associated with PRSPs/NEEDS. Second, it will be useful for the development practitioners and other scholars to assess qualitatively the performance of poverty reduction programs in Nigeria and their contributions to the realization of the Millennium Development Goals, especially the MDGs 1&5.

## **1.2 Structure**

This paper is organized into six chapters. Chapter one provides a brief overview of the global initiative leading to adoption of the MDGs and introduction of PRSPs. It ends with a brief discussion the significance of PRSPs in Nigerian case. Chapter two briefly discusses the Nigerian profile and NEEDS in order to further establish the significance of the case. Chapter three takes up the theoretical framework, discusses the concept of empowerment in order to situate this study in its conceptual and analytical framework. Chapter four takes up methodological issues, discusses the method in theory as well as in practice. Chapter five is the analysis, its divided into four sections representing each of the selected projects. Chapter six provides general discussion and ends with conclusions by providing summary answers to the main research question.

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<sup>1</sup> In general sense, a country that the head of state is no longer through military takeover, monarch, oligarchy, clergy or any type of authoritarian rule but by election is considered a democracy(Held 1987; Robinson, 2007).

## 2 Background: Nigeria/NEEDS

Nigeria country profile on the World Bank homepage reads “On April 2011, Nigeria held its fourth consecutive national elections, further consolidating the transition from military to democratic rule that began in 1999.” (World Bank 2013b). Since independence from 1960 to 1998, out of a total of 38 years, the Nigerian military ruled for 29 years. This is the first time in Nigeria that poverty reduction strategy is adopted and undertaken under a democratically elected government that has remained in office for over 14 years, the longest since independence in 1960 (see Diamond 1999, p. 170; Grugel 2002, p. 81; Ake 2003, p.54). The elections of 2011 signified substantial progress in Nigerian electoral democracy, and were characterized by the electoral observers as the freest and fairest in Nigeria’s history (Ploch 2012, p.6).

In addition, Nigerian GDP is growing at 7.3%, inflation rate 10.8% per annum, poverty remains an important challenge and nearly two-thirds of the Nigerian populations are still subsisting on less than US \$1.25 per day (World Bank 2013b). It's not all good news, 60% of the country’s total population, above 162 million are living in absolute poverty. The report adds, the populations under 15 years of age are the majority, but that is not particularly negative, rather, it provides a window of opportunity for development and economic growth. However, in the Gender Inequality Index 2012, Nigeria is among the list of countries in Low Human Development, ranked 153 of 186 countries, labor force participation from 15 years and older, women constitute 47.9% and men, 63.3% (UNDP-HDI 2012). The unemployment figure is unknown, inequality is grotesque, about 1.8% of the population are living with HIV/AIDS and those most affected are between the ages of 15 to 24 (Ugwoke 2014, p. 308). This is not a good news; for the country’s economic development, a greater human capital for women and youths is necessary. Hence, when NEEDS came into existence in 2004, it envisages an overall improvement in an economic environment that would contribute to shape individual choices. The challenges, achievements and



broad targets of NEEDS from 2004 to 2007 are captured in the IMF country report (see Appendix A1).

The IMF country report 2007 makes clear that country's performance in line with PRSPs will be updated every three years, but the author has no access to recent reports that should cover from 2008 to 2013. However, since to investigate the qualitative impact of the projects is the concern of this study, the absence of the recent reports covering past six years is not a hindrance. The CBN policy document reads,

One of the hallmarks of the National Economic Empowerment and Development Strategy (NEEDS) is the empowerment of the poor and the private sector, through the provision of needed financial services, to enable them engage or expand their present scope of economic activities and generate employment. (CBN 2005, p. 9).

And as such, the IMF country report 2004-2007 evaluated quantitatively the economic achievements of NEEDS within a broad issue areas. Part of that report is presented below in bullet points as it appeared in the original document.

## 2.1 NEEDS's Achievements

- Real GDP annual growth rate averaged 6.6% (2004-2006) as against the annual target of 6.0%
- Oil sector annual growth rate averaged – 0.23% as against 0.0% targeted (2004 – 2006)
- Non-oil sector average annual growth rate; 8.2% as against the NEEDS target of 8.0%
- Inflation rate (year on year) on the average is 10.03%, 2004 – 2006
- Reduction of fiscal deficits to less than 3% of the GDP
- Stable exchange rate (convergence of parallel and DAS exchange rates)
- External reserves grew by an annual average rate of about 230% from US\$7.68 billion in 2004 to US\$43 billion at the end of 2006, as against 12.2 percent target (2003 and 2007);
- Favourable external balance as reflected in increasing value of non-oil exports
- Phenomenal growth in the net in-flow of foreign direct investment (FDI) and portfolio investment, particularly in the banking and telecommunications sectors
- FDI rose from US\$ 1.866b in 2004 to US\$2.3b and US\$4.8b in 2005 and 2006 respectively.
- Reduction in external debt stock from over US\$30 billion to less than US\$5 billion;
- Favourable rating of Nigeria by International Credit rating agencies as “BB-” (Fitch rating and Standard & Poor) (IMF Country Report 2007, p. 6-7).

The evidence presented above is appealing, it shows macro economic data which capture Nigerian macroeconomic performance, but does not show how the GDP growth contributes to poverty reduction and other MDGs which are the main objectives of the PRSPs as shown in figure 1.2. Hence, seven years after the report was published provide us with sufficient time to validate the reliability of NEEDS's performance and achievements from 2004-2014. From this perspective, next chapter deals with the theoretical framework, empowerment. It defines and addresses empowerment from conceptual and analytical perspectives before proceeding to methodology.

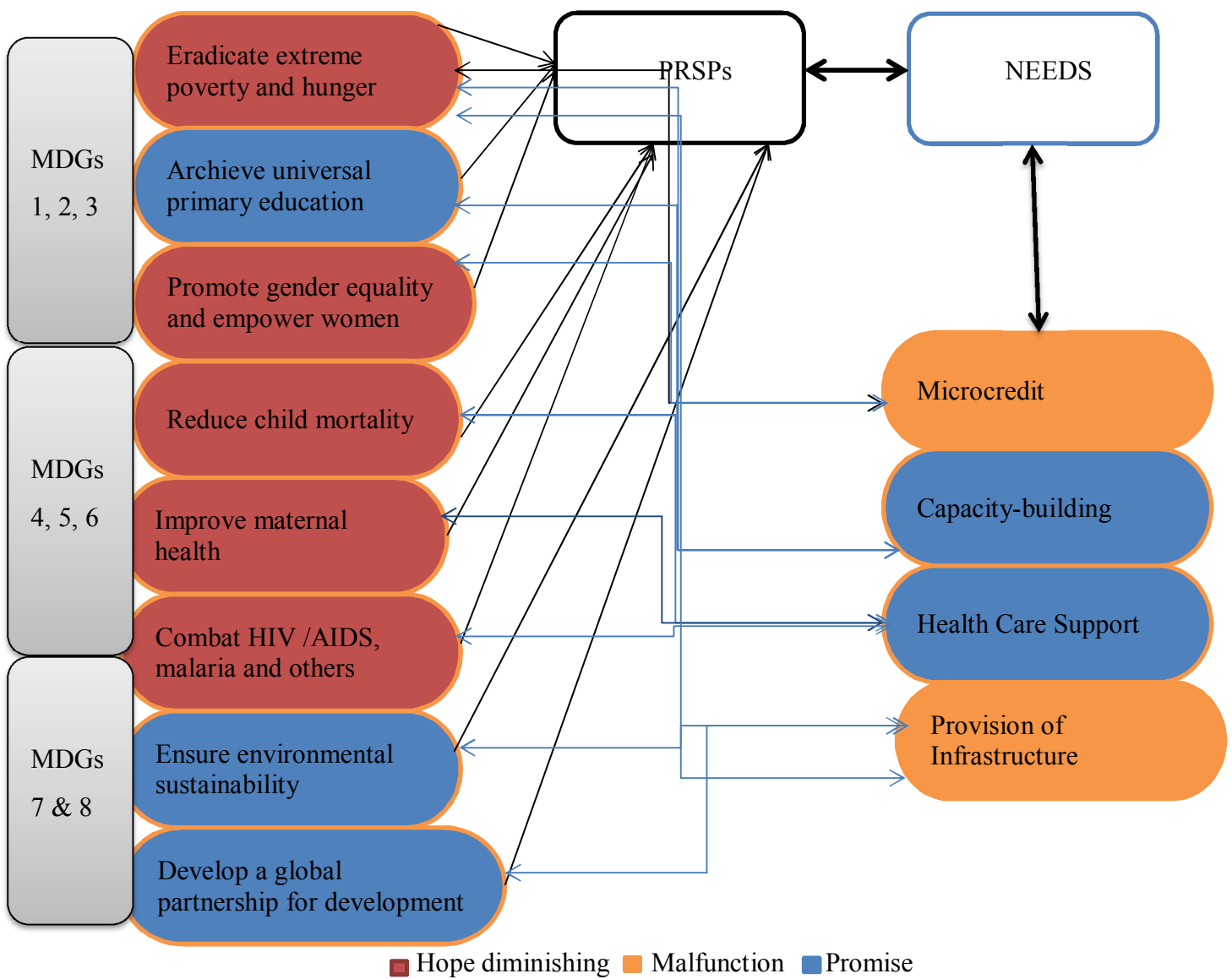


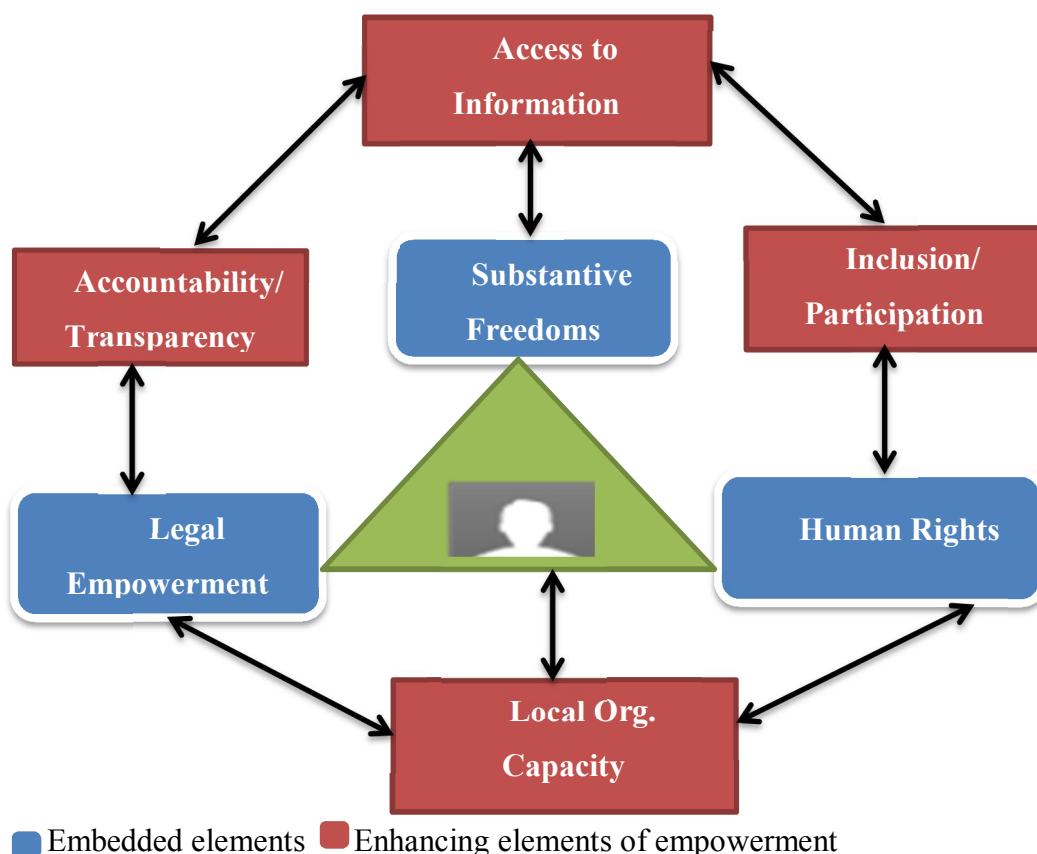
Figure 1.2 MDGs, the main objectives of the PRSPs/NEEDS author's design

### 3 Conceptualizing Empowerment

An empowerment framework dominated by liberal thought emerged at the dawn of the 21<sup>st</sup> century to address all aspects of deprivation and how to improve the situation of people living in poverty/marginalized and to ensure inclusive economic growth (Sen 2001; Narayan 2002; Chambers 2009). Narayan (2002) defines empowerment as “the process of expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives.” (p. 14). Empowerment is a normative concept conceived as the condition necessary for achieving the goals of development, reducing inequality, encouraging economic growth and poverty reduction, and it is central to the realization of the MDGs (ibid. xvii).

Since 2000, the World Bank has been in the forefront of supporting and promoting development programs associated with pro-poor growth, such as microcredit, capacity-building, literacy, health care support, provision of infrastructures—roads, water, electricity among others (King et al. 2007; Palmer 2007; OECD/DAC 2007; Renwick 2011; Gounder and Xing 2012; Tavanti 2013). The World Bank turnaround from advocating Structural Adjustment Programs (SAP) of the 1980s and 1990s in the developing countries to promote pro-poor growth with the language of “empowerment” has been questioned by the feminist and the postmodernist scholars among others (Brydon 2008, p. 365). The World Bank claims that they work in partnership with the developing countries in determining their own approach to development, which poor countries formulate in the Poverty Reduction Strategy Papers is devious. Because it compels poor countries' governments to operate only within the parameters of the World Bank's own approach to development (Pender 2002, p. 100). In essence, it's a distorted empowerment necessary to realize neoliberal economic policy globally. By borrowing with PRSPs, the poor and their governments all over the world implicitly are compelled to accept the neoliberal economic policy. And if they decide to choose an alternative development model, they will face sponsored opposition both locally and internationally to undermine such move (Chandler

2004, p. 34). Hence, Feminist scholars insist that no matter the language of empowerment, it has sustained modernization project and ignore indigenous knowledge(s) and local expertise (Marchand and Parpart 1995, p. 204). Nevertheless, empowerment approaches have influenced the position of the poor and as such human beings are now being placed at the center of the development discourse. Therefore, empowerment approaches can be factored in the seven elements identified in figure 2. 3. The first three are the embedded elements of empowerment which include *substantive freedoms, legal empowerment, human rights*, while the advancing elements are *access to information, inclusion and participation, accountability and transparency, local organizing capacity*. They are interconnected in a modular which shows that in the 21<sup>st</sup> century, whether in pursuit of happiness or in fulfillment of basic needs, human well-being depends on the interaction between them. It is my own construction probably some authors identified with each element would not like to be there.



**Figure 2.3:** Empowerment with people-centered approach, author’s design.

### *Substantive freedoms*

Sen (2001, p. 74-75) advocates for the removal of ‘unfreedom’ conditions that prevent the poor from exercising their individual agency. For Sen, *substantive freedoms* is about the expansion of individual elementary capabilities which include access to education, healthcare, clean drinking water, sanitation, to participate in politics, criticize the government, live in a decent house, etc. He adds, there is a need to develop and support various institutions such as democratic system, legal mechanisms, market structures, education, health provisions, media and a wide range of communication facilities that enhances social interaction. Similarly, Nussbaum (2011, p. 23) is concerned about capabilities, especially how that would enable an individual to exercise their human agency. Capabilities to her is not an optional entitlement, but entitlements guaranteed in the Universal Declaration of Human Rights. And capabilities include material and non-material resources that enable an individual to shape his or her own life (Nussbaum 2002, p. 123). For example, a woman apart from enjoying material resources should be able to decide when to get married, whom to marry, whether to work before having a child or how many children to have among others. In essence, empowerment is not possible without the poor influencing the direction of change and enjoying the freedom to choose to do otherwise (Parpart 2008, p. 356).

To achieve substantive freedoms from Chambers (2009, p. 75-102) approach would suggest taking the stick from the ‘Uppers’ and given to the ‘Lowers.’ He criticizes those with power, the state, the donors/aid agencies, the educated, mostly the development professionals for treating the poor like a patient who needed doctor’s help to recover from illness, but the patient instead of being listened to, the doctor accused the patient of being the cause of his or her own problem. But in actual sense, the doctor was wrong in his diagnosis, which in turn worsen the situation of the patient. Chambers maintains that the reality of the patient was not in focus, but the doctor was following the rudimentary methods of diagnosing the illness that was not at all helpful. Such condition is not acceptable and Chambers would expect to see a change and the poor people placed at the center of development, improving their living conditions, prioritizing human wellbeing and the needs of the poor considered as the purpose of development.

However, Chambers was focusing on material wellbeing, but as discussed above, individual needs are not limited to material assets, but include non-material assets.

### *Human Rights*

The Universal Declaration of Human Rights (UDHR) came into being since 1948 and has become the pillar of empowerment so far as it identified the right of everyone to enjoy equal rights and states are giving the responsibility to protect it. I am not going into the criticism of human rights because I consider human rights as a bottom up approach to development or an alternative to modernization thesis.

Article 25 reads, “

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, [...] in circumstances beyond his control. (United Nations 2001).

The UN in September 2010 declared, it is a violation of human rights when the government failed to provide sanitation and if poor people do not have access or cannot afford to buy clean drinking water. Former employee of UNDP, Mahbub UL Haq, who hailed from Pakistan, one of the poorest countries in the world, after assuming office as Special Advisor to the UNDP Administrator led a team of international scholars to produce the first Human Development Report in 1990. He recognizes that, choices can be infinite and can change over time. Besides, many of the things that individuals value does not appear in the income or the growth figures, but the basic purpose of development is to create an enabling condition for everyone both rich and poor to enjoy long, healthy and creative lives (UNDP 2009a). Mahbub UL Haq was implicitly referring to human security<sup>2</sup> as human rights. In support of human right doctrine, I will argue that discrimination against the poor and the unemployed in a neoliberal or market oriented welfare benefit<sup>3</sup> (Esping-Andersen 1990) amount to denial of rights to afford basic needs. A government that adopts a neoliberal economic policy has the responsibility to

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<sup>2</sup> Copenhagen School associates human security not only with military security but includes, social and economic security, political and environmental security; The Aberystwyth School de-linked security from state and directly connect the people affected by social exclusion and then evaluate strategies for their emancipation (Jackson, 2008 p.374 -375).

<sup>3</sup> Neoliberal welfare benefit suggests commodified welfare benefits enjoyed by those in the formal economy (Esping-Andersen, 1990).

mitigate the harshness of capitalism. Hence, Nussbaum (2002, p.131) advocates for the removal of structural inequalities that hinders women's freedom and capability functioning wherever it exist to enable them exercise their human agency.

#### *Legal empowerment*

Legal empowerment emerged as a result of recognition that both the formal and informal rules can be potential constraints to the poor peoples' inability to live the life they cherish (Jönsson et al. 2012, p. 152). Hence, the call for the removal of all constraints wherever it exists whether formal institutions– the laws, rules, and regulations upheld by states, markets, civil society, and international agencies' regulations or informal institutions such as traditional practices (beliefs, norms, implicit rules), corruption among others will enable the poor to enjoy legal empowerment (Narayan 2002, p. 16). The Commission on Legal Empowerment of the poor people (CLEP) in a two volume report titled “Making the Law Work for Everyone” published in 2008 defines legal empowerment as “a process of systemic change through which the poor and excluded become able to use the law, the legal system, and legal services to protect and advance their rights and interests as citizens and economic actors.” (Banik 2009, p. 120). For the poor and the weak to enjoy the legal empowerment and reap the opportunities and benefits that flow from them, states have the responsibility to respect, protect, and fulfill human rights (Faundez 2009, p. 157). From this perspective, considering that the states are sovereign entities, there is no way to guarantee that people in every state would enjoy *substantive freedoms, human rights and legal empowerment*. Hence, PRSPs require states in the developing countries to meet certain conditions necessary to empower the people such as to become *transparent and accountable*, provide *access to information*, create an environment of *inclusion and participation* and build *local organizational capacity*.

#### *Access to Information*

There is considerable evidence that access to “information is power” and two-way information flow is critical for responsible citizenship and responsive and accountable governance (Narayan 2002, p. 18). Two-way information flow from the government to the people and from the people back to the government. It is

possible where there is free media, internet, Civil Society Organizations and Non-government Organizations. Two-way information is important both for the government and the citizens (Berliner 2014, p. 479). For instance, well-informed citizens are aware of government policies and that will clear doubt and block rumors. Besides, a well-informed public dialogue on issues that concern the population will receive popular support or rejection. And that would prevent unpopular policy making its way to the public and minimize policy failures. Through this way, security is not threatened, public will take advantage of the opportunity to access services, exercise their rights and ask for their entitlements. Government and citizens will become partners in development, but where that is not possible or hindered, tension is created in the system and many things will go wrong including human rights abuse, corruption and poverty will increase. Access to information gives the citizens the right to know how to claim their entitlements and who to hold accountable whether the state or non-state actors or both if such services are lacking or denied (ibid:484). The one-way approach is a top-down, which means decisions on critical issues concerning social, economic and political matters are taken by a few without seeking the approval of the general public. Citizens are treated as the subject that should listen, take orders and obey laws, rules and regulations. Hence, empowerment requires inclusion/participation of all the stakeholders in decision making.

### *Inclusion/participation*

When citizens are involved in discussing matters of public interests there can be meaningful dialogue and the decision taken undoubtedly will be balanced. Inclusive participation is necessary for everyone's voice to be heard, but exclusion of any group will only increase doubts; and the tension between the rich and the rest will rise. A participating individual acquires better self-awareness, greater self-confidence and increased insight into various possibilities for his or her own actions (Jönsson et al. 2012, p. 67). There is tension when some people are excluded, neglected or marginalized in any society. Hence, inclusion/participation provides a space for the poor and the weak to air their views unhindered. However, skeptics suggest that participation/inclusion can be unhealthy. For instance, there may be participation and so it seems everyone is included, but the



voices of the rich and powerful are heard and never the weak and poor (Pender 2002, p. 111). Participation in market led development does not entail balance participation, but those who possess power legitimizing their actions while still dominating the poor and the weak. It entails for example, exploiting the labor of women (Beazley and Desai 2008, p. 360-361), public service privatized, and as such, education, health care, sanitation and water, among others, have become more expensive beyond the reach of the poor (ibid, 367). In this sense, participation becomes glorification of the neoliberal agenda and legitimization of its process (Cornwall 2012, p.74).

### *Accountability and Transparency*

The idea of accountability and transparency is associated with good governance. It means that for empowerment to succeed, those who provide public services must be accountable and transparent (Gaventa and McGee 2013, p. 3-5). For example, information regarding their activities made public, how projects associated with poverty reduction programs are being funded must be transparent, and how those in need can access it must be public. Through this way, it is easy to check corruption and other malpractices (Ibid). Though the protagonists of accountability and transparency, the World Bank and the IMF are themselves not measuring up to what they advocate, but insist that "transparency" and "accountability" are critical indices to measure the dose of good governance in Africa and the rest of the south (Mullen 2008, p. 145). Good governance entails institutional reform to make the rule of law more responsive to poor people's needs, social justice, equality of all citizens, respect for and upholding the fundamental human rights of everyone irrespective of political, religious, socioeconomic and cultural orientation (Cornwall 2012, p. 60).

Of course, these are also the credentials of liberal democracy which would enable the market to function and it has imposed "virtues" associated with the SAP (Cornwall 2012, p. 31-32). However, since the World Bank published *the Voices of the Poor* study in 2000, according to Pender (2002), the World Bank has used empowerment framework to buy legitimacy for its regulatory interventions. The Bank now promotes the view that the World Bank is committed to country ownership. Hence poor countries are required to prepare PRSPs to negotiate

international loan provided by the World Bank and the IMF (Chandler 2002, p. 100). Nevertheless, those who claim to be serving the public, state officials, public employees, private providers, employers, and politicians must be accountable for their policies and actions that affect the well-being of the citizens (Gaventa and McGee 2013, p. 9). Any government or organization that is accountable will be transparent, but it is not possible to be transparent when the organization or government is not accountable (Wenar 2006, p.8).

### *Local organizational capacity*

Local organizational capacity involves creating an enabling environment where Civil Society Organizations (CSOs) could thrive. CSOs represent broad groups of people in the society and include faith and non-faith based organizations (Cornwall 2012, p. 34). They derive their authority from the common people based on religion, culture or political affiliation. However, registered non-governmental organizations (NGOs) are different; though, they are civil society intermediary, but their members are from diverse groups not based on religion, culture or political affiliation. It is essential for collective work, where individuals mobilize resources to help each other and also make their voice heard as a group (see Grugel 2002, p. 92-94). People have diverse needs, but there are things they may have in common, such as pipe borne water, sanitation, community health care, schools, access to finance capital, political representation among others. And since no single person or even a group can achieve all alone, then cooperation with other groups becomes attractive in order to collectively voice their common needs and expect government to take action (Narayan 2002, p. 21-22). For example, an NGOs may engage in advocacy, asking for entitlements, benefits and general empowerment of the common people (Tvedt 2006, p. 680). Most NGOs want to see the successful realization of the universal principles of human Rights which includes cultural, economic and political rights (Mutua 2008 p.26). Nevertheless, having CSOs in a country is not a panacea to ensure equitable distribution or protect human rights of all. Gaventa and McGee (2013, p. 6-7) remind us not to forget the issues of power relations. For Yunus (2007, p. 9), CSOs include powerful lobby groups like pharmaceutical companies and insurance companies that could even block any legislation against their interests. I

will argue that there is no easy road to empowerment due to clash of interest. Hence, it remains difficult to envisage an ideal society where everyone would seek to protect their neighbor's interest. But the absence of CSOs would exuberate exploitation, inequality and poverty.

### 3.1 Operationalization

To measure the degree of empowerment qualitatively is difficult. Nevertheless, the empowerment model in figure 2.3 will be operationalized as follows: I assess the presence of two elements per project. However, the elements are not exclusively for one particular project since advancing elements of empowerment are strongly interconnected with the embedded elements as demonstrated with thick arrows. Below is the classification per project.

**Microcredit:** In order to assess the existence of *substantive freedoms*, I find out if microcredit users have access to finance capital and if the business they do are capable to provide them with their basic needs and to what extent they have freedom of choice for both material and non-material needs. And for local *organizational capacity*, I find out if there is freedom of speech, freedom of association and if they are members of any association preferably NGOs, since NGOs play the role of sensitization and they are the voice of the common people.

**Capacity-building:** I assess the existence of *inclusion/participation, transparency and accountability* by knowing what the people knowledgeable in the issue think about their role in the program and their awareness of it.

**Health care support:** In order to check evidence of *access to information and transparency*, I assess what and how the target group, pregnant women/nursing mothers know about the program.

**Road construction:** I check the existence of *human rights and legal entitlements* by finding out from the people affected by the road construction how they are being treated by the Nigerian government and their own reaction to it.

From this perspective, methodology chapter is next. It provides details of the research processes involve in these investigations.

## 4 Methodology

Methodology is a tool kit that guides social researchers. It contains several parts such as, research design, method, data collection processes and data analysis techniques. A research design according to Yin (2003, p. 21) solves logical problems and not logistical problems. The logical problem would suggest that a researcher has to be clear about *ontology* and *epistemology*, which means, what is there to be investigated and with which method(s) (Sumner and Tribe 2008, p. 53-55; Yin 2003, p. 15). There are different types of research methods such as quantitative, qualitative and mixed method, but the choice of method may depend on the researcher's philosophical inclination. Nevertheless, some authors argue that there is no clear distinction in methods, a researcher may claim to be using qualitative or quantitative method, but implicitly some elements of either of the two are always present both in data collection and in analysis (Jick 1979; Deacon et al. 1998; Olsen 2004; Punch 2005). Allwood (2011, p. 6-7) argues that the use of statistics is fully compatible with an ambition to conduct emancipatory or naturalistic research. Therefore, in this paper, methodology makes clear the researcher's philosophical leaning, addresses the issue of research design, data collection processes, discusses the limitations of its research method, provides the techniques used for data presentation and analysis.

### 4.1 Philosophical orientation

The philosophical tradition that informs the method of this study is based on constructivism (social constructionism). The main thesis of social constructionism is that the world is socially constructed and what constitute scientific knowledge is based on the interpretation of language, norms and beliefs (Holstein and Gubrium 2008, p. 3). Chalmers (2012, p. 12) argues that scientific knowledge is based on statements of facts and no pre-existing fact in nature. Schuetz (1953, p.5) adds, fact lies in the language, a function of selective and interpretative activity

of man within nature or observing nature. Social scientists are dealing with the material world defined by ideas different from atoms and molecules which are the concern of natural scientists. Social scientists derive data from human beings, living, thinking, and acting therein (ibid).

Social constructionists oppose positivistic ontology and epistemology and accused it of reductionism. Positivists claim that independent world exists and through observation and systematic measurement one can generate knowledge that is 'objective' and reliable (Holstein and Gubrium 2008, p. 7). Haraway (1988, p. 583) and Hekman (1997, p. 346) argue that there is no one absolute truth, but situated knowledge and partial truth. Harding (1997) asserts, "Science never gets us truth; it always promised something much better than truth claims." (p. 387). For Yanow and Schwartz-Shea (2006, p. 9), "philosophers trade in analytic truths", which suggest that the interpretation of any social phenomenon is inevitable fallible because existing evidence can be disproved by new empirical evidence. For Gergen (1985), different schools of thought could provide valid scientific knowledge, but each provides a probability of truth and not the absolute truth. Hence, Fischer (2009, p. 117) argues, the nature of a case determines which approaches that are vital and most relevant to address a case at hand. For social constructionists, there is no privilege method and they seem to agree that scientific knowledge is informed by different world-views and that prejudices exist in every scientific tradition (Diefenbach 2009, p. 876). And as such, some versions of social constructionism have been accused of 'relativism', 'ultra-relativism' or 'story telling' (Brante 2001, p. 170; Jackson 2011, p. 7).

Nevertheless, the proponents are adamant, Sayer (1999, p. 5-6) suggests that what is important is doing research in an orderly manner to avoid being accused of dilettantism or eclecticism. For Sumner and Tribe (2008, p. 63-76), researchers need not to worry about what method relates to a particular discipline or object the use of numbers in the qualitative research. Sayer proposed post-disciplinary studies that would enable researchers from different disciplines to cooperate in a single research using mixed methods. To conclude, Cronbach and Suppes cited in Punch (2005) assert, what is required from a researcher is a "disciplined inquiry". (p. 246). It means that research data, arguments, and reasoning should be capable of withstanding careful scrutiny by another member of the scientific community.

From the social constructionists' viewpoint, it's not about 'which' method leads to findings and conclusion, but 'how' the method(s) help one to arrive at findings and conclusion. Social constructionist is open to many possible ways of knowing. Barnett (2008, p.166), argues that different research methods and techniques are useful to recreate meanings that actors bring to their practice and how these practices relate to social worlds. It could be ethnography, different types of interviews, document and observations or quantitative based on statistics. Social constructionist tradition allows the author of this paper to ask specific questions but also open-ended questions that gave room for interactive discussion. And as such, to a great extent, this study assumes that the data collected do represents the feelings of the respondents and provide in-depth understanding of the case that might be helpful for the planners and program implementors to reexamine their activities.

## 4.2 Research Design

There are five basic types of research design: experimental or quasi-experiment; cross-sectional or survey research, longitudinal or panel study and the cohort study, case study and comparative study. (Bryman 2008, p. 35). The choice of a research design depends on different criteria and the research priority. If a research result would be generalized to a large population, a researcher would probably need a research design that would enable him or her to collect quantitative data coded into variables, but if to understand the behavior and the meaning of that behavior in its specific context, qualitative data becomes necessary. This is a single case study research design based on a qualitative method. This study seeks to understand the comprehensive nature of the case using semi-structured and open-ended guide questions. Yin (2003) advices researchers doing case studies to exercise great care in designing and doing case studies to overcome traditional criticism of its method.

## 4.3 Method

In line with social constructionist tradition, the author conducted individual as well as focus group interviews. He assumes that in-depth knowledge about the case could be gathered by listening to a group of people to discuss specific open-ended questions rather than listening to an individual experience; but individual experience is also necessary to avoid group influence. Just as statistics alone cannot capture fully how the individuals affected by the programs feels and might even miss important variables that could explain the case better. Semi-structured interviews without focus groups could miss important data. Therefore, a combination of individual and focus group interviews is preferred. The researcher also collected official documents from the website of the Nigerian Federal Ministries of Finance and Central Bank of Nigeria among others. The interview of the local population and official documents complement each other to provide a better knowledge about the case.

## 4.4 Case Selection/Motivation

As earlier stated in chapter two, four targets, *microcredit, health care support, capacity-building and provision of infrastructure (road construction)* are considered as important targets of investigation for this study. Because they are among the priority targets identified in the IMF country report 2004-2007 which are considered necessary in order to achieve poverty reduction and economic empowerment, and by extension realize the MDGs especially the goals 1 & 5 by the year 2015. As highlighted in the introduction, my motivation in the case came during the summer of 2012. I traveled to Cotonou, Benin Republic via Lagos, Nigeria. On the road connecting Nigeria to Benin Republic, called *Badagry Express Way*, I saw buildings being demolished and multitudes of people looming around the Express Way. I stopped temporarily, approached a man and I asked him what was the problem. He angrily asked, “Are you a stranger in this country?” I told him that I am a Nigerian but not residing in Nigeria. His countenance changed. He told me that he was among the people displaced as a result of the ongoing road construction. I responded, “I suppose that something

can be done to assist people like you.” After a brief conversation, we exchanged phone numbers and I promise to speak to him. I later established contact with him and continued to find out from him about his situation.

After taken first semester course within the Master’s programme, “Theories and Issues in Development” –SIMP-35 HT, 2012 and specifically on the theme “Empowerment”, I began to meditate on the situation of the displaced people and pondering on these questions, “What is happening with PRSPs and the loan associated with it? How does the Nigerian government intend to reduce poverty and economically empower the people if some of those whose homes were demolished have no food to eat, no water to drink and no place to sleep? The memory of the displaced people that I saw in Lagos continued to reappear in my mind. Therefore, in fulfillment of my Master degree thesis, I have decided to investigate the impact of the projects associated with NEEDS. Now, I turn to data collection processes, it involves moving from step one of five presented below.

### **Step1: Field trip and location selection**

My journey took me to two states in Nigeria, Lagos (Western Nigeria) and Enugu (Eastern Nigeria) between February 7 and March 27, 2014. The choice of these locations was due to their strategic importance. Lagos and Enugu are both state capitals, Nigerian poverty reduction programs often target the residents of big cities than those in the villages even though unemployment and poverty may be much more in the villages than in the big cities. And as such, the agencies and organizations that provide services such as microcredit, health care and capacity-building will exist mostly in the big cities. However, every big city in Nigeria has a large share of slum dwellers, high unemployment and absolute poverty. Hence, big cities such as Lagos and Enugu would receive priority attention. And residents in the big cities would like to take advantage of any poverty reduction program to improve their living condition. And even road rehabilitation and construction take place in big cities despite no road to the villages. Meanwhile, traveling from Sweden, I arrived in Lagos first while Enugu was my final destination. In both cities, I have established contact persons who assisted me reaching the key participants– individuals who cooperated for the success of this study. I choose the participants based on “purposive sampling.” According to Bryman (2008),



“purposive sampling” means that “the researcher samples on the basis of wanting to interview people who are relevant to the research questions.” (p.458).

## **Step2:** Selection of the participants

I have two contacts in Nigeria, a woman who uses microcredit and a man who was evicted due to road construction project in Lagos. I spoke to both on the phone several times, most of the time, we spoke for about 30minutes but sometimes up to an hour to discuss the situation in Nigeria. The answers I received from both while in Sweden encouraged me to start thinking about criteria for selecting interview participants and formulating interview guide questionnaires. I interviewed 19 persons for the four identified projects. In addition, 15 persons participated in the microcredit focus group, 8 persons participated in the capacity building focus group while Health care and Road construction, there were 5 and 4 individual interviews per each but no focus group. In all, 42 persons participated in this study. Among the participants were, men, 16 and women, 26 (see appendix A). General inclusion criteria for the four projects is that all participants are Nigerians and adults above 20 years of age.

### **Specific criteria per project:**

1. Microcredit: self-employed persons who have borrowed from the Microfinance bank to start business for over two years.
2. Capacity-building: persons who have sufficient knowledge about the issue.
3. Road construction: persons in some ways have been affected by the construction project in the *Badagry-expressway* Lagos.
4. Health care support: the person must either be a pregnant woman or a nursing mother and living in the periphery of the city considered to be a rural area.

**Special Remark:** The interviews covering targets 1, 3 and 4 were conducted both in Enugu and Lagos while target 2 was taken in Enugu alone.

### **Step3: Thinking about research environment**

Many authors discuss extensively about risk and ethical issues in the field of research (Yin 2003; Chacko 2004; Punch 2005; Gokah 2006; Bryman 2008 and Michaud 2010). I have limited space to discuss them here. The concern for risks varies depending on research environment, but ethical issues must be observed. Before embarking on my journey, I read books and journal articles that provided guidelines regarding field procedures. I did not face physical risk, but I was concerned about the risk of not having access to the intended participants. It is about *outsider/insider* problem. It concerns trust, which highlight the issue of what Kinnvall (2004) refers to as “Ontological Security”<sup>4</sup>(p. 746). If one is considered as an outsider, he/she is probably from another race, culture and probably speaks a different language from would be research subjects, the insiders. In this sense, the researcher probably may not receive full cooperation from the *insiders*. But to avoid that, previous studies advise would be researchers not to pretend to be what they are not but for one to become familiar with the research subjects’ way of life and remain what you are (Mullings 1999; Punch 2005; Sultana 2007).

I am a Nigerian but being a Nigerian does not rule out the concern of the *insider / outsider* problem. Nigeria is a country with people of diverse culture, traditions, languages and religions. In summary, Nigeria has 135 ethnic groups with 140 languages. Therefore, I am aware that the feeling of the *insider / outsider* would arise, but I was prepared to remain who I am. Where I come from in Nigeria, even without introducing myself, it's easy to identify me with my ethnic group. Because the three Nigerian major ethnic groups, Hausa, Ibo and Yoruba have different physical appearance and different ascents noticeable even when one speaks standard English (English) or Pidgin (Nigeria native English). Though there are too many differences among Nigerians but they have one thing in common, the Nigerian value system manifest norms of solidarity. It means that what concerns one member of a family concern all the family members and you must show respect to the head of household by taken permission from him/her to

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<sup>4</sup> Feeling of unified identity on the basis of nationality, family, ethnicity, culture, language and religious background is strengthened when people feel threatened by the outside forces (see full discussion in Kinnvall 2004).

interview anyone in the family. I am aware of that and recognizing such attitude help me to create trust. In essence, I conducted myself in the manner of the people (see step 4) and the interviews were cordial and smooth. On February 8, 2014, I interviewed two of my contact persons in their residences in Lagos. After examining their responses, I reformulated some questions for subsequent interviews, but some questions are repetition or asked differently for clarification. See appendix B-E for complete interview guide questions. The questions were asked in English, but participants spoke either in English or Pidgin. All questions received answers recorded with Olympus VN-8600PC by the permission of the participants.

#### **Step4: Reporting field observation**

One of the strengths of the interview is that a researcher asks questions, but also observes the interviewee's environment. Individual interviews took place in the participants' homes and I conducted myself in the manner of the people, what I mean is this, during the interview of a single person in a family, other members of the family would gather around him/her as a support. It is difficult to isolate a married woman for an interview without her husband or other members of the family. And left alone, she may not be comfortable to speak to a stranger— any unfamiliar face within the family. In order to avoid any member of the family influencing the opinion of the respondent, anyone knowledgeable about the case and is qualified according to the set criteria was allowed to contribute their own view, and as such, they become part of my interview participants. In fact, in some cases, the person who joined later, even takes over to answer most questions better than the targeted person. It was particularly a moment that the interview becomes interactive and exciting. If I had prevented the person, much needed information would have been lost. After listening to the recorded conversation, I realized that even the person assumed to be knowledgeable in an issue might know a little while another not considered at first know much. I reached a decision to select the response of the person who knows much about the case and ignore the response of the other.

I would say that it was a challenge for me because in my previous reading about practical issues during field research in Africa and other places, I did not

come across what to do in such situation. While in Nigeria, I concentrated on transcribing the interviews in order to present it to the participants to be sure that what I have written down were their actual responses. I did that and they accepted it with oral confirmation. They fear to sign any written document because they think that it could be used against them. I collected both quantitative and qualitative data which you can find guide questions in Appendix B-E.

### **Step5: Challenges/Preparing data for final report**

I lacked the resources to organize a focus group for the participants in Health care and Road construction projects. Besides, before traveling to Nigeria, I had hoped that I will collect relevant documents pertaining to this case from the Nigerian Federal Ministry of Finance and the Central Bank of Nigeria but I did not succeed. The documents from these organizations are necessary to have an overall view or quantitative assessment of the performance of the projects from the Nigerian government position. Since it was not possible, my focus turned to their websites which provided the needed documents. In addition, I searched journal articles, reports and working papers published online with combined keywords, such as poverty reduction, empowerment, Nigeria and World Bank through Google Scholar and LUBSearch. I also read books dealing with topics related to poverty reduction and economic empowerment for better understanding of the case at hand. My field note was quite helpful in reminding me about what took place in the field, the observation part which was not recorded. Different types of data employed in this study are helpful for triangulation, in order to minimize the deficit of a single source of data (Bryman 2008, p. 379).

## **4.5 Limitations of qualitative method**

A case study as a research strategy, whether quantitative or qualitative is accused of lack of rigor in investigation and in the analysis unlike experiments or surveys. The findings of qualitative cannot be tested or replicated in a similar manner like quantitative. And besides, measurement (reliability and validity) has little bearing on qualitative research (Bryman 2008, p.376). A case study is viewed to be sloppy

and the researchers accused of their failure to adopt systematic procedures in their data selection and analysis(Yin 2010, p.10). Another criticism often directed at case study researchers is, how can you generalize from a single case to other cases when you mainly interview a small number of individuals, without probability sampling and in a certain organization or locality? (Bryman, 2008, p. 391). Yin (2003) response is “that case studies, like experiments, are generalizable to theoretical propositions and not to populations or universals.”(p. 10). It is not the intention of this study to generalize its case to the population, but rather, to empowerment framework to see how it helps to account for the Nigerian case.

The views of a few participants (42 people) in this study do not represent the views of 162 million Nigerians. Nether does the author assume that there is no bias in their responses. Besides, the participants can be a homogenous group (friends and family members), they might be people exposed to the same kind of social economic conditions. Similarly, the official documents from the IMF, the CBN, the FGN, books, journal articles, among others, are not free from bias, each speaks from their own standpoint. And even the author’s interpretation of the data collected from the fieldwork and analysis of the case can be subjective. Despite these limitations, to measure social phenomena with all its complexities quantitatively is based on utilitarian calculus, but qualitative method in other hands provides the researcher with flexible approach to grapple with such complexities and at the end provide a thick description of the case (Bryman 2008, p. 378). Hence, triangulation, different sources of data used in this study contributes to minimize the deficit of qualitative data.

## 4.6 Analysis technique and data presentation

There are different techniques to analyze data but often “interconnected, overlapping and complementary, and sometimes mutually exclusive-‘irreconcilable couples.’”(Punch 2005, p. 194). Silverman (2004, p. 189) suggests that analysis of qualitative data clusters in two techniques, content analysis and ethnographic analysis. Within content analysis, two types exist, quantitative and qualitative. The *quantitative content analysis* looks for consistent patterns (coding, counting repeated word used in the expression of particular meaning) in a

systematic manner while the *qualitative content analysis* is really systematic but more of selective and contextual. The *ethnographic analysis* is similar to the qualitative content analysis, but the ethnographic analysts describe all instances of observations, material context and the way of life of the participants.

This study adopts *qualitative content analysis*. It means, that I use keywords/synopsis/quotes of the interview transcripts, the texts from official documents and other sources within the text. This way prevents fragmentation of the argument and enables clear comparisons to determine the positions of the program beneficiaries in relations to the program providers, the people versus the government and without losing sight the conceptual framework that guides this study (see Bryman 2008, p. 554). The views of the participants and the text from official sources will be analyzed in hermeneutics tradition or based on interpretivism.<sup>5</sup> It allows the researcher to construct meanings by analyzing the original language in which people express their feelings, beliefs, ideals, fears and desires, in relation to their environment – themselves, neighborhood and community (Brante 2001, p.170; Diefenbach 2009, p. 885-886; Wagenaar 2013, p. 3).

Standing in the social constructionist tradition, the author is interested to understand the language the participants use to express feelings about their situation. Social constructionists believe that data acquires meaning from the perspective of the interviewee, but when data are synthesized, the researcher would inject extra meanings to the data. Plesner (2011) recognizes the problem, citing Latour, she argues that researchers operate in a reflexive loop, in her language, “Researcher reflexivity tends to place the researcher at the centre stage, and if present at all, the subject of study occupies a minor role.” (p. 479). At any point in our research, be it observing, interpreting, reporting, and everything we do as researchers, we inject a host of assumptions, values and beliefs that shaped the problems focused on, the approaches used, and the analysis made (Sumner and Tribe 2008, p. 58). Similarly, Haas (1992) contends, “Epistemologically, the world and our representation of it are not isomorphic; our concept of reality is mediated by prior assumptions, expectations, and experience.” (p. 21-23).

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<sup>5</sup> In the words of Wagenaar(2013), “Interpretivism may be defined as the view that corresponding to human behavior, products and relationship consists solely in reconstructing the self-understandings of those engaged in creating or performing them.” (p.28).

## 5 Analysis

The difficulties in dealing with interview data in a scientific report has been recognized and discussed above, this chapter will commence with the analysis of the case. Consistent with the social constructionist tradition, the analysis section takes as its point of departure the words of Plesner (2011), “[...] sociology and other social sciences are enacting the social, rather than discovering or describing it. [...] sociology is not what studies society but what gives it flesh, existence, and visibility.”(p. 474). In that sense, the analytical framework set up in chapter three will guide the qualitative content analysis. It is not to set up tables and graphs to represent the number of times some expressions in a conversation are repeated or assign themes. The goal is to provide thick description, a clear understanding of the meaning of the text. Therefore, keywords or phrases that explain common expressions of the participants are lifted to make connections with the theoretical framework.

**Remarks:** the issues already discussed somewhere in chapter two will feature in different sections in this chapter. Readers should expect overlap between this chapter and chapter 2.1. In this chapter, each of the projects, *microcredit*, *capacity-building*, *health care support* and *road construction* will serve as themes in order to have a focus argument. I use the following pattern in the presentation of data in each section: First, each of the project is presented to show its significance. Next, presentation of texts, keywords/synopsis/quotes from the official documents and the interview transcripts. During the analysis, the elements of empowerment framework in figure 2. 3 such as *access to information*, *inclusion/participation*, *accountability and transparency* and *local organizational capacity* are intertwined and act in synergy with *substantive freedoms*, *human rights*, *legal empowerment*. According to Narayan (2002, p.xix), there is no single institutional model for empowerment, but experience shows that certain elements are almost always present where empowerment efforts are successful.

## 5.1 Microcredit

Microcredit might not be a new concept, but the idea of the 21<sup>st</sup> century microcredit was born in Bangladesh in 1970s. Muhammad Yunus, a Bangladesh University Professor who teaches economics got tired of seeing that the economic principle in the textbook divorced completely from what exist in the actual economy (Tavanti 2013, p. 697- 698). The poor were left out completely due to lack of collateral to borrow money from the bank. Besides, internal rules and procedure of opening and operating an account was reserved for the rich and educated. And as such, Yunus in 1976 set out to try a simple method of banking and in the process established what finally came to be known as ‘Grameen Bank.’ (Aghion and Murdoch 2005, p. 12). Yunus borrowed money himself and started providing small loans to people of diverse trades and encouraging the poor and uneducated to access his type of banking service without collateral (Chowdhury 2009, p. 1). Yunus’s operational principles were dictated by his love for the poor not the desire for profit. And that is empowerment without exploitation.

Recently, the customers of Grameen bank have grown from a few people in 1976 to 2.2 million in 2002, the capital grew from \$200m to 2 billion dollars (ibid). The Grameen Bank is contributing to poverty reduction in Bangladesh and making great contributions to the Bangladesh macro economy and bringing fame to Yunus (Yunus 2007, p. xi). I assume the success of the Grameen bank in Bangladesh attracted neoliberal economists at the World Bank and the IMF to introduce Microfinance banking (MFB) in other developing countries. However, when the World Bank and IMF gave their support, they fused microcredit into MFB. Since then, microcredit has divorced completely from the idea of Yunus (Tavanti 2013, p. 697-698).

From this perspective, the Nigerian government’s view on microcredit is next. Followed by the views of the research participants represented with alphabets, A, B, C, D & Focus group (See the questions in appendix B1 & B2). This section evaluates the impacts of microcredit on poverty reduction and economic empowerment in Nigeria.



*The impacts of microcredit on poverty reduction in Nigeria*

A passage in the Central Bank of Nigeria policy document issued December 2005 titled *MicroFinance Policy, Regulatory and Supervisory Framework for Nigeria*, reads,

Microfinance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. Three features distinguish microfinance from other formal financial products. These are: (i) the smallness of loans advanced and or savings collected, (ii) the absence of asset-based collateral, and (iii) simplicity of operations. In Nigeria, the formal financial system provides services to about 35% of the economically active population while the remaining 65% are excluded from access to financial services. This 65% are often served by the informal financial sector, through Non-Governmental Organization (NGO)-microfinance institutions, moneylenders, friends, relatives, and credit unions. The non-regulation of the activities of some of these institutions has serious implications for the Central Bank of Nigeria's (CBN's) ability to exercise one aspect of its mandate of promoting monetary stability and a sound financial system (CBN 2005, p. 5).

From the above passage, it is clear that the essence of Microfinance bank is to provide the poor with microcredit, free of asset-based collateral as well as simplified banking. However, according to the focus group, to become a microcredit user, an applicant must join existing group of microcredit users or form a self-help group at least five persons. The group has to guarantee that the microcredit loan to be given to each member of the group must be fully paid within six months together with the interest rate of 20% but some Microfinance takes 30%. Besides, to open microcredit account, the applicant must complete forms with a deposit of ₦1000 (or \$6.16). One participant said, the first time she used microcredit in 2008, she was allowed to borrow a maximum of ₦15, 000 (or \$92.44) because her household assets were of less financial value and bank took ₦500 for insurance against fire. In essence, she received in total ₦13, 500 (or \$83.20) (Participant A, February 8, 2014). MFB in Nigeria provides microcredit to the poor, though unsecured in terms of, it does not require solid assets such as land, building, machinery and equipment among others as collateral, but it requires household assets such as refrigerators, television, radio, gas cooker among others (Participant B, February 8, 2014). Besides, a joint liability applies and group cohesion serves as a strong collateral for the microcredit loan. It means that MFBs give microcredit that are highly secure and make more profit than the normal bank. Even though microcredit has provided the opportunity for self-employment, participants believe that working with microcredit makes it difficult

to have peace of mind, besides not being able to meet basic needs, food, clothing, house rent, pay children school fees among others. Below is the response of a participant in a focus group that captures the general feelings of all the participants.

I have no peace since I take microcredit because the interest of 20% is too much for me. Last month I used the interest to pay my shop rent, but I know I will have a problem to make it up. I have even spent my food money to support my business. I told my husband lies, that I need more money to buy food because everything has increased in the market but I put the money in my business. Yet, I am in big trouble because the business has taken all the money. If my husband discover, I will be in big trouble. I am taking a big risk because I am not providing sufficient food for my family. Is it possible for the Nigerian government to help us after you write your report? We only hope upon God to help us not the government of this country (Focus group, February 13, 2014).

The participant determination to continue trading with microcredit pushes her to tell lies to the husband in order to service a microcredit loan. Microcredit provides her with the freedom to trade and she does not want to remain at home as mainly housewife. She wants to be empowered through having her own business. Nevertheless, she has no peace of mind, though self-employed and possibly numbered among those pushing the unemployment figure down in Nigeria. The available figures suggest that unemployment is reducing from 17% in 2004 to 10% in 2006 and “employment growing, averaging about 3.4% (2005-2006), as against 3.2 per cent in 2003. The drivers include telecommunications, whole and retail trade (IMF Country Report No. 07/270 , 2007). Microcredit provides self-employment to the poor who engages in petty trade, but the majority sales mobile phone recharge cards. Nigeria has more than 125 million mobile phone subscribers as of January 2014 (Buddecom 2014), a huge market for Microfinance banks to exploit by giving microcredit loans to the poor to sale mobile phone recharge cards. Mobile network operators in Africa are estimated to have invested over US\$90 billion and in some countries like Nigeria, they are now the most profitable business as well as a major source of employment (May and Adera 2011, p. 32).

One participant in the focus group said “At times I see money in my hands, but that money is never my own. It belongs to Microfinance.” (Focus group, February 13, 2014). It is an indication that the profit from her business goes to MFB due to interest rate of 20% with loan to be paid fully within six months. The participants in this study belong to a group of thirty women who gather twice every week to

discuss mainly their worries on how to repay microcredit loans with high interest rate. Despite much effort to trade with microcredit, they do not see the benefits of their work, but afraid of losing all their household properties if they default in the repayment of their loans plus interests. MFB agent is always in such meetings to collect their money. One participant said “Nobody looks upon the government of this country for help but our help comes from God.” (Focus group, February 13, 2014). This agrees with the expression of Narayan cited in Grindle (2004, p. 525) that the poor have always placed their hope in God, since government is not involved.

Where microcredit makes an impact on poverty reduction like in Bangladesh, Haiti, India, Phillipines and others, there is a step by step process to guide the users and help them to succeed. They give the people training to acquire micro-entrepreneurship skills (Yunus 2007; Fonkoze 2013; Tavanti 2013). But that seems not to be the norm in Nigeria, one participant said, “If we speak nobody will listen to us” (Informant A, February 8, 2014). The pro-poor growth process would entail encouraging microcredit users to make their voices heard so that the Nigerian authority would know what the people want. The Central Bank of Nigeria regulatory framework for Microfinance banking did not provide a clear red line on how the microcredit users could be assisted to improve their skills and channel their complaints or communicate their grievances to Nigerian authority to ensure that microcredit users are not exposed to exploitation.

In Nigeria, microcredit is expected to provide finance to the poor in order to replace traditional dependency on friends and families for money lending (CBN 20056, p. 5). But without proper monitoring, that has created another problem. Nowadays, microcredit makes people elude traditional financial assistance. Before microcredit, Nigerians usually provide financial assistance to their sisters, brothers and friends to start trading without interest, but now, most people bear the label microcredit and ask for interest even on such loans, no matter the amount (Focus group, February 13, 2014). The participants are now faced with a nostalgia dilemma<sup>6</sup> as it becomes difficult to find support in traditional kingship. And that is not a good news, it increases poor peoples’ anxiety. From the focus group

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<sup>6</sup> Nostalgia dilemma suggest that people’s ability to decide the direction to take in order to achive life goals become blurred, increasingly trusting in their past way of life and desiring to have it back than trusting in the modern.

discussion, I understand that the anxiety of those who use microcredit tend to increase due to anxious mind to succeed and avoid losing all that they have. These factors take their toll on emotional well-being of these individuals. According to them, Nigerian men rarely take microcredit because the smallness of the loan makes it difficult to start any reasonable trade. The smallness of the loan coupled with high interest rate make microcredit exploitative. It is not that the providers of microcredit do not understand the situation of the microcredit users but they ignore it. Nevertheless, the activities of the microcredit users no doubt generates revenue for the Microfinance banks and the Nigerian economy. Since 2004, the Nigerian real GDP annual growth rate has averaged 6.6% as against the annual target of 6.0% and non-oil sector average annual growth rate, 8.2% as against the NEEDS target of 8.0% (IMF Country Report, 2007). As usual, the priority of the Nigerian government is to see economic growth, but the reality of the poor is not in focus (Chambers 1997, p. 10). Meanwhile, the Nigerian government failure to encourage microcredit users to organize, engage in discussion with the government and the providers of microcredit exposed the users to all manners of exploitation and abuse. One participant said,

I started using Microfinance six years ago, my business was progressing, but one day, after I bought goods with all the money I borrowed, thieves came at night and broke my shop. They took everything and when I came to my shop in the morning, my shop was empty. I cried and cried, I reported the matter to the police and the Microfinance, but they said that I must pay back the money. I pleaded and promised to pay back the money, but they should give me more money to start my business again but they refused. When six months passed and I failed to refund their money with interest, they came to my house took our television, a refrigerator, buckets, a cooking stove and a fan. I confronted them because I don't want them taken away, but they fought me, wounded me and collected everything by force (Participant C, February 11, 2014).

The focus group participants maintain that a default in repayment of microcredit loan and interest is not allowed under any circumstance except if due to fire incident or death. Otherwise, if someone default, the group of microcredit users that the person belongs will liaise with MFB to make sure they collect assets from the person's home worth the amount (Focus group, February 13, 2014). It means that trading with microcredit increases the vulnerability of the poor to face various abuses. Though the woman involved in this case knows that she was abused but she cannot fight for her rights because she lack the resources.

*The impacts of microcredit on economic empowerment in Nigeria*

In the informal economy, poor people who are not in the formal employment do not pay taxes, but now having borrowed from MFB, the interest rates on the microcredit serves as both payroll taxes and interests on the loans. In that sense, the users of microcredit pay taxes, but no *neoliberal welfare benefits* (see Esping-Andersen 1990). While those in formal employment receive neoliberal welfare benefits and may receive bribes also in order to meet their basic needs. The condition of the microcredit users who participated in this study can be likened to the condition of the peasants working for the vassals in the feudal lords relationship in the medieval Europe (North 1981, p. 128). They do not have incentives or rights possessed by those working in the formal economy. For the fact that they are poor, they bear the most burden of inflection in Nigeria, which yearly on the average, according to IMF Country report is 10.03%. In Nigeria, poverty has become invincible and economic empowerment elusive while the Nigerian government seems to focus on licensing new banks to harvest the money of the poor but no institutional frameworks to ensure the success of the microcredit users. A passage in the Central Bank of Nigeria *Microfinance policy, Regulatory and Supervisory Framework* reads,

A microfinance policy [...] recognizes the existing informal institutions and brings them within the supervisory purview of the CBN would not only enhance monetary stability, but also expand the financial infrastructure of the country to meet the financial requirements of the Micro, Small and Medium Enterprises (MSMEs)... It would also harmonize operating standards and provide a strategic platform for the evolution of microfinance institutions, promote appropriate regulation, supervision and adoption of best practices (CBN 2005, p. 5).

As earlier stated, microcredit is no longer in its original form, it has divorced from the idea of Yunus. Microcredit mainly facilitates the incorporation of the informal economy to the formal economy, but did not incorporate the *safety nets* or *neoliberal welfare benefits* (Sen 2001; Esping-Andersen 1990). In Nigeria, those in formal employment– government and big corporations have access to free health care, housing and transport allowances and other entitlement or benefits provided by their employers (see NHIS 2013). The poor in the informal employment in Nigeria have no neoliberal welfare benefits, but they have responsibilities like anyone else. They have bills to pay, children, parents and

others who need their support. Can those in the formal employment survive mainly with their wages without benefits associated with their work? Despite the exploitation, Microcredit users still regard MFB operators, as helpers while they consider the Nigerian government as their enemy. In the words of one participant, “I cannot complain because government is not helping us, but LAPO [NGO-Microfinance] is helping us. Please I do not want to speak against LAPO. I hope you understand me. I do not want government to close LAPO.” (Participant D, February 10, 2014).

Microcredit users in Nigeria are living the life of paupers, deprived of *human dignity* (Nussbaum 2002, p.131). Yet, they appreciate having Microfinance because with microcredit loans, they are involved in trading activities that give them freedom to go out daily rather than to remain at home. Even though the IMF country report in 2007 employed statistical data to show that unemployment is reducing but the reduction in unemployment does not amount to an improvement in the standard of living or economic empowerment. An empowered individual has a choice, freedom, capability and his/her human rights is not abused among others (Sen 2001, p. 53; Kilby 2006, p. 95; Nussbaum 2011, p. 231) but microcredit users in Nigeria have no choice and no voice. The participants lack freedom to speak their mind and in a despotic state like Nigeria, many people usually do not speak out due to fear while some accept the situation that put them in poverty as something natural since they are not alone (see Sen 2001, p. 63). Hence, the abused microcredit user as discussed earlier cannot go to court because she has no confidence in the legal system. Besides, being poor does not allow one to seek legal action due to lack of knowledge about their rights, legal issues, the time and cost of pursuing a case in the court are beyond what microcredit users can afford (Banik 2009; Faundez 2009).

From the above discussion, I will argue that microcredit has made the lives of the participants in this study more difficult similar to SAPs. In essence, they find it difficult to provide food for their families, send children to school, live in a decent home, and seek medical care among others. In this sense, neoliberal economic policy is part of the problem, it's based mainly on economic calculations (Berberoglu 2008, p. 4-6) not *wellbeing and capabilities* which are central to the idea of *substantive freedoms* (Sen 2001, 75; Nussbaum 2011, p. 24).

Rather, it sustains inequality, attaches no intrinsic importance to claims of *human rights and substantive freedoms*, but encourages business monopoly (Brydon in Desai and Potter 2008, p. 365; Karra et al. 2010, p. 4). For example, the CBN standard allows two categories of licenses for the investors, whether local or foreign person or corporations who wish to start MFB in Nigeria. The first category would be MicroFinance Bank licensed to operate as a unit bank (also known as community banks or NGO-Microfinance) and which shall operate and open branches within a specified local government area (LGA). The minimum capital requirement shall be ₦20 million (or \$124,362.62) or such amount as may be prescribed by it from time to time. The second category of Microfinance bank is licensed as free to operate as banks and open branches within a specified state or the Federal capital territory and the minimum capital requirement of ₦1 billion (or \$6,213,205.09M) or such an amount as may be prescribed by the CBN from time to time (CBN, 2005, p. 5-6). The money paid to the CBN is for the license to operate MFB only and does not include the funds required to acquire assets such as land, buildings, vehicles, equipment, etc.

Nevertheless, by 2008 the CBN has registered 840 MFBs to operate in Nigeria (CBN Banking Supervision and Annual Report 2008, p. 5-6). These are corporations with a solid capital base that are ready to do business as usual, but restricted medium size entrepreneurs in Nigeria with microcredit ideology like Yunus, because they cannot afford to deposit ₦20 million and yet have extra funds to start MFB in the country. The CBN framework document adds, “The CBN shall collaborate with the appropriate fiscal authorities in providing a favourable tax treatment to MFBs’ financial transactions, such as exemption from value added tax (VAT) on lending, or tax on interest income or revenue.” (CBN 2005, p. 21). Although, no incentive for microcredit users to reduce their financial burdens, which suggests unequal recognition of efforts, the rich favored while the poor deprived. To possess *substantive freedoms* would require microcredit users given more incentives rather than Microfinance but in the absence of that, poverty is sustained by the same system that is searching for solutions to eradicate it.

## 5.2 Capacity-building

According to UNDP (2009b), “Capacity development starts from the principle that people are better empowered to realize their full potential when the means of development are sustainable – homegrown, long-term, and generated and managed collectively by those who stand to benefit.” (p. 15). It means that for empowerment to be successful depends on building local capacity. It requires inclusive participation, stakeholders bring their skills, learn, organize, work together to improve and realize individual as well as collective potentials (Lusthaus et al. 1999, p. 1). In this sense, the key to achieve capacity-building entails expanding individual capabilities (Sen 2001, p. 74) by providing training to individuals that will be more productive and enable them to adapt to the changing labor markets (Lusthaus et al. 1999, p. 5-6; Palmer 2007, p. 397-398; Wallenborn 2009, p. 550). From this consideration, the Nigerian government’s view of capacity-building is next. Followed by the views of the research participants represented with alphabets, E, F, G & Focus group (See appendix C1&C2 for questions). This section evaluates the impacts of capacity-building on poverty reduction.

### *The impacts of Capacity-building on poverty reduction in Nigeria*

Point, A4 in the Federal Government of Nigeria document titled *Subsidy Reinvestment and Empowerment Programme* reads, “This component will help tackle the significant problem of youth unemployment by training the youth in vocational skills, thereby equipping them with the tools for obtaining gainful employment. There will be vocational training centers established in all the states in the country and FCT.” (FGN 2011, p. 9). Similarly, the IMF country report adds, “Empowering Nigerians to acquire right attitudes, skills and knowledge (for the labour market), Provision of unhindered access to basic education; Improvement in the quality and delivery of education and Improvement in literacy rate [are the education policy thrusts under NEEDS]” (IMF Country Report 2007, p. 11).



The above quotes seem like statements of intent by the Nigerian government to provide vocational training to Nigerian youths to acquire new skills. However, the participants are not hopeful that the project will come to fruition. They asked, “capacity-building is for who? Who are the target groups?” These are the author’s questions thrown back to him. They add, “since 2004, we hear about vocational training on the radio, but in the actual sense, the program does not exist.” (Focus group, February 29, 2014). One participant adds,

Nothing works in this country and capacity building project will not be an exception. To give you one example, recently, NEPA [National Electrical Power Authority] was privatized. The owners changed the name from NEPA to POWER HOLDING [National Power Holding Company]. Now, POWER HOLDING is holding power and not willing to release power. Therefore, without electricity, the capacity building project has already failed (Participant F, February 27, 2014).

This participant is not alone in drawing a link to show that the success of capacity-building will depend on maintenance of existence infrastructure. The focus group was concerned about the power failure and they believe that to deal with the issue of high unemployment or “capacity-building”, the country needs 24hrs uninterrupted electricity because without electricity micro-enterprises will not succeed. They strongly believe that the idea of establishing vocational training centers in all the states in Nigeria is “to use the project to siphon funds to their [present regime] political loyalists.” (Focus group, February 29, 2014).

Maybe not, but they have reason to be pessimistic than optimistic. They have no clue on what the government is doing to reduce unemployment in the country, but they see often on their television since 2011, the Nigerian President Goodluck Jonathan laid the foundation for new building projects in the seven new Federal Universities (NUC 2011). Jonathan government created additional nine new Federal Universities in addition to 31 existing Federal Universities. However, building infrastructures in the existing Universities continued to collapse, lacking teaching staff and equipment and generally under funded (Fatunde 2013).

Nigeria has a total of 77 approved public Universities, 99 specialized colleges: 24 Federal polytechnics, 38 state polytechnics, 37 colleges of education, excluding private Universities and polytechnics. According to focus group participants, these institutions have a legacy of awarding grades not based on merit, but the amount of money a student can afford to pay the lecturers. Yearly,

they jointly produce millions of graduates who automatically become unemployed graduates. The President of the Nigerian Labor Congress, Comrade Abdulwahed Omar captured the unemployment situation in Nigeria in his May Day Speech on May 1, 2013; he said,

Unemployment: Comrades, you will agree with me that today, the country is faced with a monumental unemployment problem. Official statistics put the national unemployment rate at approximately 24%. As high as this rate is, it nevertheless camouflages the enormity of the unemployment crisis in the country. If underemployment and disguised unemployment were to be added to the figure, the monumental crisis will become more glaring.[...] unemployment data shows that the youths bear the greatest brunt of the unemployment problem. The unemployment rate among the youths has been put at 37.7%. Some estimates actually suggest that the figure is over 50%! Whichever way we look at it, it is obvious that we are facing an unemployment time bomb in our nation. (NLC 2013).

To validate the claim of the President of the Nigerian Labor Congress, recently, the Nigerian Immigration Service (NIS) intended to recruit 4556 people to fill vacant positions in the organization and it was advertised through the media, radio, television and print. Surprisingly, more than 500,000 graduates applied. The question many asked was, how manage NIS registered such a huge number for less than 5000 vacancies? The simple answer is, it is due to inefficiency, lack of transparency and corruption in the NIS (Vanguard 2014). All the applicants paid registration fees, ₦1000 per person directly to the account of the NIS via internet banking, but NIS was not sure how many people that registered. And on Saturday, 15 March 2014 the job applicants had gone to write an aptitude test exam, which took place in various stadiums across Nigeria. There were stampedes in Lagos and Abuja stadiums, and as a result, 16 people lost their lives (News.com.au, 2014). Therefore, lack of transparency in the NIS coupled with inefficiency had caused the deaths of the unemployed graduates. Though the situation is strange but it may repeat next time unless necessary steps are taken to prevent it. Many Nigerian youths are desperately searching for employment, but without *a safety net* “unemployment benefits”, many Nigerian youths could become victims of poverty (see Sen 2001, p. 38-40). Because for the unemployed to survive in the capitalist economy, they need cash transfer. Otherwise, some could choose as an alternative joining bad gangs such as armed robbery, kidnapping, prostitution, fraud among others and forget their University degrees.

High unemployment is not unique to Nigeria; rather, it has become a global phenomenon and a great concern. Jeffrey Sachs (2012) laments, “[Youths] have arrived on the planet at a time of remarkable technological advancement, notably in digital, material, and health technologies, but seemingly also at a time when technological advance is threatening the access of many people to better jobs rather than enhances it.” (p. 2208). The economy of the 21<sup>st</sup> century is a knowledge based and that drastically cuts down the number of jobs available for prospective applicants, but every country must recognize the need to deal with unemployment according to their unique situation. The participants in this study attributed the mind boggling unemployment situation in Nigeria to lack of maintenance of existing infrastructure, inefficiency and corruption (Participant, G, February 26, 2014). The idea of channelling huge resources to start new building projects from the scratch when the existing ones lack maintenance is a deliberate action to achieve political goals. After all, building vocational training centers in all the states in Nigeria will be easier compared to providing the intended beneficiaries with skills relevant for their future need. For the capacity-building to succeed, the intended beneficiaries should be involved in the planning, designing and implementation of the program. However, what the Nigerian government is doing to realize capacity-building program is not clear due to lack of information and transparency.

### 5.3 Health Care Support

Health occupies prominent positions in the MDG, and goals 4, 5 and 6 deal with it. They are *Reduce child mortality; Improve maternal health; Combat HIV/AIDS, malaria, and other diseases* (Sachs 2005, p. 211-212). In 2010 Mary Robinson wrote “More than 500,000 prospective mothers in developing countries die annually in childbirth or of complications from pregnancy, a figure that has barely changed since 1990. Some 2.5 billion people, almost half the developing world’s population, live without improved sanitation.” (Robinson 2010, p. 80). In the latest Millennium Development Goals assessment Report 2013, Ban Ki-moon, the Secretary-General of the United Nations in his foreword to the report wrote,

“Too many women die in childbirth, when we have the means to save them. More than 2.5 billion people lack improved sanitation facilities, of which one billion continue to practice open defecation, a major health and environmental hazard.” (UN 2013, p. 3). There is a common assumption in my village that empowerment starts from good health. From this perspective, the Nigerian government’s view on health care support is next. Followed by the views of the research participants represented with alphabets, H, I, L & Focus group (see questions in appendix D). This section evaluates the impacts of health care support on MDG5 and by extension MDG3, 4 & 6.

*The impacts of health care support on the MDG5 and by extension MDG3, 4 & 6.*

The Federal government of Nigeria in an official document titled, *Subsidy Reinvestment and Empowerment Programme* highlights the importance of health care support following the removal of petroleum subsidy. A passage in the document reads,

The potential impact of the discontinuation of the subsidy regime on the poor can be mitigated through proper targeted safety net programmes. [...]. The intervention primary targets pregnant women in rural areas who will receive cash transfer based on the following criteria: 1. Completion of three Antenatal Care Visit; 2. Delivery by a skilled Birth Attendant and 3. Receipt of zero dose immunizations for their children (FGN 2012, p. 4-7).

Generally, the participants were of the views that *safety net* if exist may be targeted to those suffering from HIV/AIDS<sup>7</sup>. Contrary to the statement above, all the participants paid consultation fees and bought drugs at the prevailing market prices but did not receive any cash transfer, despite fulfilling the required criteria (Participant J, February 25, 2014). However, their concern goes beyond safety net; they want a good drainage system and clean drinking water in every home to prevent malaria. After all, a safety net will not prevent sickness caused by the mosquitos and bad water.

As previously noted in the background, 1.8% of the Nigerian population is assumed to be living with HIV/AIDS and those mostly affected are the youths

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<sup>7</sup> HIV/AIDS means Human Immunodeficiency Virus /AcquiredImmune Deficiency Syndrome. “HIV/AIDS is one of the serious diseases in the world which kill mostly the youths and also adults. It is spread through unscreened blood, unsterilized sharp objects such as needles used for injection, scissors, razors, clippers, and above all vaginal and anal sexualintercourse. There is also mother-to-child transmission of the disease among pregnant women.” (Ugwoke 2014, p.308).

between the ages of 15 to 24; but apart from HIV/AIDS, the greatest health problem facing Nigeria is malaria caused by the mosquitoes. In Nigeria, “Malaria accounts for about 50 per cent of out-patient consultation, 15 per cent of hospital admission, and also prime among the top three causes of death in the country.” (Alaba and Alaba 2009, p. 75). But mosquitoes could be prevented to a great extent if not eradicated because the breeding place for mosquitoes and tsetse flies which transmits diseases that causes malaria is mostly in dirty and stagnant waters such as garbage bins, overflowing pit-latrines, feces littered everywhere due to lack of good sanitation. Nevertheless, the Nigerian government recognizes the importance of safety net in support of poor pregnant women and nursing mothers in rural areas. It looks like a promise to keep the promise; which means that the Nigerian government promises in order to appear credible before the neoliberal world. Yet, the cash transfer remains a mystery as poverty remains invincible. Below is the expression of one participant.

I visited antenatal clinics, five times now in the public hospital, but I did not know of any health care support for pregnant women or nursing mothers. Perhaps any safety net is for those suffering from HIV/AIDS, but they do not think about the people suffering from malaria. Malaria is our problem in this country and that is the commonest sickness. Last two weeks, I was down with fever due to malaria and the cost of drugs for malaria is very expensive now. I paid consultation fees and I buy the prescriptions to cure myself of the fever. During the raining season, mosquitos use to multiply because the water from the gutter overflows into the street and into this compound. I pray that my children will never be poor. It is the poverty that makes us to live in this compound. (Informant J, February 25, 2014).

Brydon (2008, p. 365) argues that privatization of health care has passed the cost of medical treatment to the poor despite neoliberal promises to the contrary. In this study, access to basic needs is the major concern of all the participants across the four project areas, They are not soliciting for extraordinary things, but those things (sanitation and clean drinking water) that the United Nations has declared in 2010 as human rights for all. And the basic things necessary for human wellbeing and to achieve MDGs. For example, goal number five, *to Improve maternal health*, lack of access to clean water will channel family little income to buy water expensive and as such will reduce nutritional intake of pregnant mothers (HDR 2006, p. 50). And during pregnancy or after child delivery, when the waterborne diseases strike, complications will arise which might result in sudden death. Goal number four, *Reduce infant mortality*; lack of

access to clean water increases the cases of waterborne diseases such as diarrhea and measles, two of the most serious illness that kills many children under five years of age in Africa (HDR 2006, p. 60). Goal number six, *Combat HIV /AIDS, tuberculosis, malaria and other diseases*, to control the spread of tuberculosis, and HIV/AIDS, access to clean water and sanitation is highly desired and it entails constant sterilization of all instruments and washing of hands. But the unavailability of clean drinking water coupled with the high cost of water, it is not possible to use water often (Sabin and Miller 2008, p. 407-408). And since in Nigeria poor people tend to live together (cramping) both in the cities and rural areas, it's plausible to suggest that in such condition, both the HIV/AIDS and tuberculosis will spread easily. According to Anyinwaokoro cited in Ugwoke (2014, p. 308), 95% of those infected with HIV/AIDS is through sexual intercourse. Sabin and Miller (2008) add, "Worldwide, most people contract HIV from sexual contact"(p. 407). Another participant adds,

I had my baby five months ago, attended a public hospital antenatal clinic and my baby has taken four immunizations but I did not receive safety net. When I delivered my baby, I paid the usual charges. Now where is the government promise for health care support for the mother and child? Let the government give us clean drinking water and provide gutters. If you go around in this area, there is no pipe borne water in any man's apartment except well water. If you move across the road, after two or three houses over there, you could buy drinking water. However, where the rich men live, everything is there. They have good sanitation, constant power supply and water from public water works, but for people like us nothing in working here. Except the man whose building is down the street who they say is a cocaine dealer, but we like him and he is a very good man. He made borehole and our children can go to his house to fetch water for free. I know without the water from the place, many families here cannot afford to buy clean drinking water, will sickness not increase in this neighborhood? (Participant K, March 1, 2014).

From the above perspectives, I will argue that the implications of lack of clean drinking water go beyond simple classifications. For example, when young women go in search of water in a remote location, they could be raped, some will even accept to become lovers of certain landlords in order to avoid searching for drinking water in a distant location and to get the water for free. A poor young woman could engage in unprotected sex and contract HIV /AIDS. Apart from that, criminals in Nigeria such as the drug barons, human traffickers and kidnappers can be very generous. They could afford to make water borehole coupled with water treatment equipment to obtain clean drinking water, and they provide water free to people within their neighborhoods (Informant K, March 1,

2014). Young men and women admire such people and would like to associate with them. If the man who provided free drinking water ask them anything, it will be difficult to refuse their request because they lack the *capabilities and choice*, and in that case goal number three, *Gender equality and empower women*, in most cases will not be achieved.

For instance, if asked to get involved in kidnapping activities, peddling narcotics, to be trafficked to Europe and North America and other destinations where jobs are available, many will be tempted to accept such offers because they want to become rich like them. But providing clean drinking water for the majority could discourage some of the anti-social activities that exist in Nigeria today and empower women. But when people lack the *capabilities and choice*, they could do anything to survive. If the government is serious to provide health care support, the participants want to see the evidence. Cash transfer should be complemented with the provision of clean drinking water and a good drainage system. If that happens, it will contribute to the improvement in health care delivery for everybody, not just pregnant women and nursing mothers.

Finally, there is a gap between what the people want, what NEEDS does and what the government of Nigeria actually do with the money borrowed with PRSPs or the cash available within the economic growth figure. According to Gallup and Sachs cited in Datta and Reimer (2013) “Economic growth could reduce malaria if it allows greater resources to be made available for malarial prevention.” (p. 2). The prostration can only provide governments with tools to clamor for economic growth in neglect of the poverty reduction. After all, resources might be budgeted to support pro-poor projects, but the benefits never reach the intended beneficiaries. One might ask, what happened to a global fund to fight HIV/AIDS, malaria and tuberculosis? Different organizations including the Bill and Melinda Gates foundations are the major contributors to the global fund to fight these phenomena (Jackson 2008, p. 388; Feldbaum et al. 2010, p. 88). Yet, in Nigeria, the intended beneficiaries do not feel the impact of such fund in their lives. Malaria remains the greatest health concern of the people and health care support should aspire to provide clean drinking water and sanitation to minimize the effect of mosquito bites.

## 5.4 Road Construction

According to Tania Murray Li (2007, p. 123-125), every development starts with *The Will to Improve*. She explored the cases of development projects in Indonesia and discovered that *The will to Improve* has gone wrong and poverty remains or getting worse in the Central Sulawesi villages due to the construction of a national park. McMichael (2008, p. 55-60) argues that since 1950s, the concern of governments in the developing countries has been how to fulfill the dreams of modernization thesis, which includes the construction of administrative offices, heavy factories, roads, airports and dams for hydroelectricity generation. Though a means to an end and not an end in itself; but not putting human beings first, these projects often induce the displacement of local communities. The consequences of such project always increase the vulnerability of people who were not previously poor fallen into absolute poverty (Lera 2006, p. 325). From this perspective, the Nigerian government's view on road construction is next. Followed by the views of the research participants represented with alphabets, M, N, O, P & Focus group (See the questions in appendix E). This section evaluates the impacts of road construction on poverty reduction in Nigeria.

### *The impacts of road construction on poverty reduction in Nigeria*

Federal Government of Nigeria in a document titled, *Subsidy Reinvestment and Empowerment Programme* states that the FGN has decided to channel its share of the Subsidy Reinvestment fund N9.86 billion out of the total N1.134 trillion per annum in poverty reduction project and the provision of critical infrastructure in order to reduce borrowing and transform the economy in line with the Vision 2020 objectives. The critical infrastructure projects include power, roads, transportation, water and downstream petroleum sector. The rest of the funds belong to the State Governments, the Local Governments and the Federal Capital Territory (FTC) (FGN 2011, p. 4). Similarly, IMF Country Report (2007) reads “in line with the NEEDS policy thrust of improving and rehabilitating the country roads, contracts for the construction of some Federal roads were finalized and awarded in 2005-2006 and are currently ongoing.” (IMF Country Report 2007, p.



16). One participant's response captured the general feelings among the participants. He said,

I lost my building over there because I have no connection, but they said it is because of C of O. My life is not complete without that building, but Nigerian government does not care. It is not mainly because of Cof O but because I have no connection. [The participant continued with an emotional voice], you asked me if the road construction is not necessary for development of this country, it may be good for people like you but not those like me; for us it is very bad. If you are affected, you will understand that this government treat people like animals. The building they demolished is my source of income and my children's hope to be educated like others, that hope has gone, we are hopeless (Participant N, March 8, 2014).

In Nigeria, without a land certificate known as *Certificate of Occupancy* (C of O)<sup>8</sup> no title of land is valid and if demolished by the government, there will be no compensation (Mabogunje 2010, p. 6-8). According to one participant, every landlord should have a C of O so as to erect a building structure and be qualified to receive compensation in event of demolition, but to obtain a C of O is not easy and even if one has a C of O, to receive compensation is not straightforward (Participant N, March 8, 2014). Another adds, "You know, after paying much bribe and waiting for months to obtain approval for a C of O, my application was rejected without any clear reason. Then, I gave more bribe and received the permission to build but without the real Cof O." (Participant P, March 12, 2014). It seems that not having a C of O is not due to the negligence or acts of disobedience on the part of the owners of the demolished buildings, but due to bureaucratic obstacles, lack of transparency and corruption in the land registry.

From the above discussion, it's evidence that the land registry prevented the landlords from getting the C of Os and created the illegality which the Nigerian government now uses to deny compensation to the property owners. In essence, formal institutional obstacles, the rules and laws that exist in the Nigerian land registry are hindrance to acquire C of Os (see Jönsson et al. 2012, p. 152; Narayan 2002, p. 16). However, since human beings are involved and road construction is meant to facilitate human movement for daily productive activities, demolition of

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<sup>8</sup> Certificate of Occupancy ( C of O) is issued by Land Registry in Nigeria Decree No. 6 published in the Federal Republic Official Gazette No. 14 vol. 65, Government No. 272 of 29th March, 1978, Land Use. <http://www.lagoslands.com/>; retrived April 20, 2014

buildings without any compensation to their owners and tenants is unthinkable.

One participant said,

We use to be a happy family when I have my building, but nobody is happy in this family any more. Our source of hope has gone. I have no pension of any kind and I am 68 years now and my husband is dead, the rent I take from our tenants was what provide food, water and clothing, pay bills and my children's school fees, I still have two in the university. But since government demolished my house without compensation due to C of O, I have no source of income. How will the road bring people like myself better future? (Participant O, March 10, 2014).

Despite the Nigerian government claims that the policy thrust of NEEDS focuses on poverty reduction and economic empowerment, but what we see in the case of Nigeria is a country that does not have respect for human dignity or a clear violation of human rights (Sen 2001, p. 75; Nussbaum 2002, p. 131). The Nigerian government chose to do nothing concerning the duty to protect human rights even though the participants in this study were among those who voted in the last general elections held in Nigeria in 2011. This invites questions, the democratic mandate the people gave to their leaders is for what? Even without democracy, are these people not entitled to a special protection as human beings? One participant said, “we were chased out like unwanted animals.” (Participant N, March 8, 2014). The Nigerian government elected by the people neglected the concern of the tenants and the landlords, compromised their human dignity and human rights for road expansion. The IMF country report reads, “The annual savings of about \$1 billion in 2006 has been channeled into pro-poor social projects to deepen poverty reduction.” (IMF Country Report 2007, p. 8). Yet, the Nigerian government did not channel pro-poor social fund to assist tenants and landlords whose buildings were demolished. A matter of life and death was ignored and the condition of the people made worse. Rather than compensation or any assistance to the landlords and tenants who have no place to sleep, some state governments in Nigeria whose domain road constructions are taking place have chosen to selectively deport non-state indigenes who lost their buildings but have made public buildings their homes to their state of origins.

For example, on August 2013, Nigerian popular Newspapers reported that 72 Jobless youths who resided in Lagos streets were picked up on the order of the Lagos state government and were deported from Lagos to their state of origins via Eastern Nigerian (Punch, August 2013; The Sun, August 2013 and Vanguard,

August 2013). The report in the Guardian newspaper further attested of the ongoing deportations of Nigerian jobless youths on the ground that they were beggars, vagabonds, rogues and idlers. Their deportation was in violation of their human rights and their Nigerian citizenship rights which permits them to reside in any part of the country as guaranteed in the 1999 liberal constitution (The Guardian, August 2013). Though authoritarian regime is regarded as the worst government, but the deportation of Nigerians within Nigeria did not happen anywhere in Nigeria during the military regime, but it is now happening under a fourteen years of democratically elected government. The action of these states is a reminder of Elizabethan poor laws of England in 1740s that persecuted the beggars, vagabonds, rogues and idlers (Lindert 2004, p. 39-40). It is “an assault on human dignity” not permitted under a democracy of the 21<sup>st</sup> century (Mutua, 2008, p. 21).

The road construction at *the Badagry Expressway* is being executed by a German multinational corporation known as Julius Berger Nig. PLC. One might ask, Is the Julius Berger Nig. PLC not aware of the so called *Corporate Social Responsibility (CSR)*? CSR demands that companies should integrate social and environmental concerns in their business operations (Newell and Frynas 2007, p. 672; Yunus 2007, p. 15-16). It means do not harm the people and the environment while doing your business and do good to your host communities. Though the company should be aware, but the concern for profits has led the Julius Berger Nig. PLC to compromise the importance of CSR. The company rather enhances its own position in Nigeria by hiring a retired Nigerian Air Vice Marshal (AVM), Mohammed Nurudeen Imam.<sup>9</sup> Nurudeen Imam’s profile is interesting. He was the former member of the Armed Forces Ruling Council (AFRC), between 1985 to 1989 and former Minister for Mines, Power and Steel from 1989 to 1993 during which time the former head of State retired General Babangida embezzled \$12 billion, while at the same time, the country sold its equity shares in upstream oil ventures \$2.5billion to service the IMF-World Bank loans (Easterly 2002, p. 112). The ministry that Nurudeen Imam headed was the main avenue used by the Military government to siphoned billions of dollars that lost during that period.

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<sup>9</sup>([http://www.julius-berger.com/fileadmin/media/Docs/Investor\\_Relations/Profile\\_Board-and-Management\\_2012.pdf](http://www.julius-berger.com/fileadmin/media/Docs/Investor_Relations/Profile_Board-and-Management_2012.pdf))

Yet, the Julius Berger Nig. PLC, a leading multinational corporation handling major road construction projects in Nigeria for over 40 years hired him.

The direct benefit of the company's activities is on the employment. Currently, the Julius Berger Nig. PLC provides employment to about 18,000 Nigerians, most of them are laborers and whose works are temporary at the construction sites, but they are among the highest wage earners in the country. It's likely that each on average will provide support for 5 persons, because income of one member of the family in Nigeria is shared with other members who are not employed. It means that directly or indirectly 90,000 Nigerians benefits from the road construction projects and that could reduce the number of people living in absolute poverty throughout the contract period. However, when the contract is over, the workers and their dependents are likely to fall back into absolute poverty. While the displaced people without compensation will remain in absolute poverty. By employing Nurudeen Imam, Julius Berger has knowingly and unknowingly become part of that corrupt practices that hinders the poverty reduction efforts in Nigeria. The fight against corruption is not the sole responsibility of the Nigerian government, but for everyone, including the Julius Berger Nig. PLC.

Finally, for poverty reduction and economic empowerment to succeed in Nigeria, it would require challenging the status quo and undermining the situation that previously put many in poverty. Perhaps what Nigeria need is not extra motor roads in Lagos, but to reduce the number of cars on the roads and maintain the existing roads. Provide bicycle and pedestrian ways, put more busses on the road and make train service functional and efficient. Putnam (1993) asserts, "[...], a specialist in Third World development, observes that it is easier to build a road than to build an organization to maintain that road." (p. 10). In Nigeria, road maintenance is the real problem and not constructing new roads within big cities like Lagos. A new road is necessary where none exists, but the city of Lagos should aim to reduce pollution associated with burning of fossil fuels, which contributes to ozone layer depletion that causes climate change (O'Neill, 2009, p. 34).

The next chapter discusses the usefulness of empowerment framework in understanding the case of Nigeria poverty reduction and economic empowerment program and ends with conclusions.

## 6 Discussion/Conclusion

The contributions of microcredit, health care support, capacity-building and road construction to poverty reduction and economic empowerment in Nigeria have been examined in this study using an empowerment framework developed in figure 2.3. Empowerment is normatively presented as the quintessence of human dignity, but it remains an elusive concept that is loaded with buzzwords, full of euphemisms and normative resonance as the case of Nigeria has shown.

### *Microcredit*

The empirical evidence shows that microcredit users in Nigeria lack associational capacity, meeting basic needs remains a big challenge and freedom of choice does not exist. Empowered people would have both material and non-material assets in order to exercise their human agency (Nussbaum, 2011:23; Parpart, 2008:356). Though the IMF and World Bank continue to advocate for the removal of institutional obstacle for the empowerment of the poor, but without the implementation of any kind of social policy reforms that would enable cash transfer to the poor, to reduce poverty and economically empower microcredit users in Nigeria will be impossible. However, Microcredit no doubt have provided a source of self-employment for the poor, especially, the Nigerian women; but in terms of its contribution to poverty reduction is in doubt. Microcredit users still face great challenges in meeting basic needs which they attributed to the high interest rates, 20% -30%, low initial investment capital between \$83-\$310 and no safety-net. The amount is insufficient to start up any business in Nigeria but in the absence of alternatives, the poor have no choice than to use microcredit. Though this study did not quantify, but a great number of women make use of microcredit and that makes a great contribution to economic growth in Nigeria.

### *Capacity-building*

The participants are aware of the Nigerian government promise to establish vocational training institutions in all the states in Nigeria, but there is no evidence on how the intended beneficiaries would be included in the design and implementation of the project. Hence, the existence of a capacity-building program in Nigeria remains a dream. There is an absence of platforms for dialogue such as *inclusion/participation, transparency and accountability*. Capacity-building should start from government being transparent about their activities while at the same time provide the opportunity for the people to express their opinion. Otherwise, capacity-building in Nigeria will not be for all but for a few. There is an obvious lack of awareness about what the Nigerian capacity-building is set to accomplish. The participants see the capacity-building project as a reward to political loyalists not for the people who need it. In essence, the participants believe that to acquire new skills may facilitate job search for the unemployed, but the solution for unemployment in Nigeria is to support the youths with unemployment benefits while searching for employment. It will be a good idea that the Federal, State and Local governments in Nigeria should make unemployment benefits a right for all the Nigerian youths 15 to 25 years in order for them to meet their basic needs. Without which, capacity-building will remain a wishful thinking.

### *Health Care Support*

The Nigerian government promises safety net to cover medical expenditure for pregnant women and nursing mothers, but the participants assume that it might be for the people living with HIV/AIDS. Because they have no *access to information* in terms of hoping to get information from public health officials, but acknowledge the existence of healthcare support only on the radio and television. They do not envisage *transparency* in the cash transfer to pregnant women and nursing mothers in the rural areas as the government promised, but believe that if they have a good drainage system in their neighborhoods and clean drinking water in their homes, that will contribute to improve health care delivery and by extension prevent some youths getting involved in anti-social activities such as drug, human trafficking and kidnapping among others. They are not soliciting for

extraordinary things, but sanitation and clean drinking water, which the United Nations has declared in 2010 as human rights for all.

### *Road construction*

Its empirically clear that the road construction project at *the Badagry Expressway* in Lagos has contributed to the homelessness of the same people whom NEEDS claims to empower. It is not about the number of people affected, but no respect to an individual *human rights* in a society cannot be an exceptional problem, but an indication of what goes on in the society as a whole. The participants lack *legal empowerment* because those who are poor in a despotic society like Nigeria cannot hope for justice in a perverse legal system (Banik 2009, p. 120; Faundez 2009, p. 157). Empowerment demands inclusion of all those neglected in the past development projects, whether in the domain of policy formulation, decision-making and administrative implementation (Narayan 2002, p. 20). In fact, empowerment is a search for the appropriate way of involving everyone in the development process to realize the goals of development. But the road construction project at *the Badagry Expressway* in Lagos has even reduced those not previously poor to destitute and beggars, thereby, jeopardizing the goals of development.

Finally, the empowerment framework in figure 2.3 recognizes that material and non-material things are necessary for those who are to be empowered. However, the Nigerian government's use of the word "empowerment" does not connote with what scholars like Chambers, Narayan, Nussbaum, Sen among others consider as "empowerment". And as such, Nigerian Economic Empowerment and Development Strategy lacks substances of empowerment such as *substantive freedoms, human rights, legal empowerment, access to information, inclusion/participation and local organizational capacity*. The projects examined in this study, though necessary to empower the poor, but the poor and the weak were denied empowerment. Meanwhile, the participants (capacity-development focus group) strongly believe that the Nigerian government has used the projects associated with empowerment to consolidate their own position by giving contracts and licenses to those companies that contribute to the country's economic growth while exploiting the poor.

Empowerment approaches recognize the way the poor people feel but cannot guarantee that the poor will have what they need to improve their situation. Therefore, empowerment requires that one does not console the sick only, but provides the drugs required to cure the sickness. The Nigerian government has actually consoled the sick, but it seems the drugs are lacking. The empirical evidence in this study suggests that, the Microfinance banks, the construction company and the Nigerian government are mainly concerned about economic growth, but yet, not willing to provide the poor the required support to pull them out of poverty. Empowerment has been rendered technical with market ideology dictating what is empowerment and what is not. For empowerment to be effective human beings must occupy a central position rather than market. The liberal empowerment approach is not concerned about the asymmetric power relations between the World Bank/IMF and the Nigerian government on one hand, and between the Nigerian government and the people on the other, and this hinders genuine empowerment. Hence, empowerment must be flexible for nation states to interpret empowerment according to their own circumstances.

To conclude, this section provides a summary answer to the central research question. *What impact has the IMF/World Bank's poverty reduction strategy papers had on poverty reduction and economic empowerment in Nigeria?*

PRSPs gave birth to NEEDS that identified microcredit, health care support, capacity-building and road construction among others as necessary projects for the realization of the Millennium Development Goals. This study examined the four projects with focus on their contributions to achieve the MDGs 1&5, which are poverty reduction and improvement in maternal health. The experiences of the participants in this study show that their situations have become complicated. First example, Microfinance avail women the opportunity to start a business with small initial capital, to become self-employed and become part of the formal economy, but it does not seem to empower them in any way and they have difficulty in meeting basic needs. Their living conditions and freedom can be described as those of the peasants working for the vassals in feudal lords relationship in the medieval Europe. The microcredit scheme which seems to be working as shown



in figure 1.2 with orange color obscures the level of unemployment, exploitation, and poverty. The era of information age provides a new opportunity to institutionalize broad-based participation that would include “every group, the poor people, citizens’ groups, and private sector groups in setting the agenda and policymaking” (Narayan 2002, p.20) but it seems, the Nigerian government is operating in the industrial age. There is no interaction between the government and the target beneficiaries. Though PRSPs provides the opportunity for development strategy to prioritize the needs of the poor, but the Nigerian government prioritized infrastructure that rewards the rich rather than the poor.

Second example, although poverty reduction and economic empowerment appeared to motivate the Nigerian government to embark upon road construction, but during the implementation phase they neglected or at best marginalized the affected persons. As it is now, the affected people live in absolute poverty and it is difficult to see how capacity-building and health care support contribute to poverty reduction and economic empowerment, because they remain promises (see figure 1.2) without fulfillment. It seems that the government of Nigeria is desperate to provide visible infrastructure and make promises in order to appear credible before the World Bank, the IMF and the neoliberal world. However, the funds meant for poverty reduction and economic empowerment in Nigeria may have been channeled into visible infrastructures in order for the government contracts to benefit a certain class that matters for the re-election of the party in government. As is often the case, large development projects benefit the rich and the gap between the rich and poor will increase. Hence the idea of reduction in absolute poverty in Nigeria by half in 2015 or even 2030 does not seem to be realistic without a drastic modification of the Nigerian government’s modus operandi. Final comment, it appears that the participants in some ways are hopeful that the situation will improve. But that depends ‘IF’ the concern for human development rather than economic growth is the priority during the planning and implementation of development strategies such as the one embraced by NEEDS. On this note, this paper concludes, by suggesting further research to investigate the link between the government contracts for the provision of infrastructures and diminish prospects for poverty reduction and economic empowerment in Nigeria.

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### **Interviews/Focus Group**

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# Appendices

## Appendix A1

### **Economic problems facing Nigeria before NEEDS came into existence**

- Near collapse of social and economic infrastructure
- Per capita GDP remained stagnant prior 1990; Grew at 2.2% 1999 – 2003
- Total GDP 2001 \$45 billion
- Per capital income was \$300 a year
- External and domestic debt – 70% of GDP (difficult to service Debt, domestic debt rose by 200% between 1999 and 2002 – about \$9.0billion)
  - Real sector dominated by primary production sectors: agriculture 41%, crude oil 13%, manufacturing 5 – 7 % of GDP
  - High macroeconomic volatility (exchange rate, inflation rate, budget deficit, GDP growth rate, GDP per capita - among the worst in the world
  - Finances at all levels of government in poor shape (pension crisis, arrears of salaries, huge debt misallocation and mismanagement)
  - High level of poverty (about 70%)
  - Dysfunctional education system (low standard, institutions decay, youth militancy etc.).
  - Unfriendly business environment (public sector dominance, rent seeking, weak institutions, corruption, high cost of doing business
  - High unemployment rate (urban 12.4%, rural 23.2%). (IMF Country Report No. 07/270 , 2007, p.1).

#### Broad targets

- Increase average per capita consumption by at least 2.0% a year
- Creation of about 7 million jobs by 2007
- Increase immunization coverage to 60 percent by 2007;
- Increasing the percentage of the population with access to safe drinking water to at least 70 percent by 2007
- Significantly increasing school enrolment rates particularly girls
- Increasing the adult literacy rate to at least 65 percent by 2007. (p.10)

## Appendix A

List of Participants: Microcredit, Capacity building, Health Care and Road Construction projects

Interview date	Project	Informant	Present occupation	Education	Sex(M/F)
February 8, 2014	Microcredit	A(1)	Trader	College	F
February 10, 2014	Microcredit	B(1)	Trader	College	F
February 11, 2014	Microcredit	C (1)	Trader	College	F
February 12, 2014	Microcredit	D&D	Traders	College	2F
February 13, 2014	Microcredit	(2) Focus group (15)	Traders	Unknown	15F
February 26, 2014	Capacity b.	E& E	Retired	College	2M
February 27, 2014	Capacity b.	(2)	Civil	University	M
February 28, 2014	Capacity b.	F (1)	servant	High school	2M
February 29, 2014	Capacity b.	G&G(2) Focus group (8)	Pedagog Unknown	Unknown	8M
February 22, 2014	Health Care	H (1)	Teacher	College	F
February 23, 2014	Health Care	I(1)	Trader	Primary	F
February 25, 2014	Health Care	J(1)	Trader	Primary	F
March 01, 2014	Health Care	K(1)	Trader	College	F
March 03, 2014	Health Care	L(1)	Trader	Primary	F
February 8, 2014	Road Const.	M(1)	Welder	Primary	M
March 8, 2014	Road Const.	N(1)	Mason rtd.	College	M
March 10, 2014	Road Const.	O(1)	Cook rtd.	College	F
March 12, 2014	Road Const.	P(1)	Surveyor rtd.	College	M
Total		42			Male=16 Female= 26

## Appendix B

General Semi-structure interview Questions

Personal Data:

1. Man/Woman ( to be recorded by observation).....
2. Age .....

3. Ethnic group and language.....
4. Educational qualification .....
5. Marital status.....
6. Previous Profession.....
7. Current Profession: diverse forms of activities.....
8. Location.....
9. Date interviewed.....
10. Start time.....End time.....
11. How did you establish contact with the informant.....
12. Reference.....

Qualitative Guide Questions: Semi-structured

I am here to find out how personally you are experiencing various development projects being carried out under the name “National Economic Empowerment and Development Strategy (NEEDS)” This program covers different projects vital for poverty reduction and economic empowerment as well as for the Nigerian development generally. I have listed four here:

1. Provision of micro credits
2. Health care delivery
3. Capacity building: Training the citizens for skill acquisition in the productive sector
4. Provision of infrastructure such as water, rural roads and electricity

Therefore, I will choose one project that I know in some ways you have experienced personally and ask you some questions. Your name will not be mentioned anyway in my final report if you do not want. You are also free not to answer any question that you are not comfortable with. I will record your message with my recorder ‘Olympus-WN-711PC’ but you can also choose your voice not to be recorded. You are entirely free to do whatever you like. The questions are simple and please make your answers simple. If you do not understand any question, I will explain it further. Thank you!

## Appendix B1: Microcredit

1. Do you use microcredit?
2. Why do you decide to use microcredit instead of borrowing money from normal bank?
3. What kind of business do you do with the microcredit loan?
4. For how long have you been doing the business?
5. How many times have you borrowed from the Microfinance Bank since you started?
6. What is the lowest amount that you have ever borrowed and why?
7. What is the highest amount that you have ever borrowed and why?
8. Do you think that microcredit is contributing to improve your business?
9. How would you describe your living conditions, do you think that microcredit has helped you to improve your living conditions now than before?
10. How would you describe your role in your family, would you say that microcredit have helped you to gain a voice in your family? I mean is your opinion important when deciding the type of house to rent, the type of school for your children to attend, the kind of clothes to buy for yourself or your children among other things?
11. Do you think that microcredit has helped you to achieve something that you previously lacked in your life? And what is that thing?
12. Generally, what do you think that is good about the microcredit?
13. What are the requirements for one to borrow from the Microfinance bank in Nigeria?
14. If you want a loan from Microfinance bank, how long does it take to receive approval?
15. Do you have to give any bribe to get the microcredit loan?
16. What is the name of your microcredit provider? Is it a NGO Microfinance (Community Bank) or Microfinance Bank?
17. Do you know the difference between NGO Microfinance and Microfinance bank?
18. Some people said that microcredit provide an opportunity for women to become self-employed but not for men. Because women require small money to trade than men. What is your view about this?
19. Did someone persuaded you to take microcredit to start doing something or is it your own choice?
20. If you are persuaded, what is your relationship with that person? And if you have a choice, would you like to use Microcredit?
21. Can you estimate your total monthly income from your business?
22. Can you estimate your total monthly expenses? You can calculate that by adding the cost of your house rent, energy bill, water bill, transport cost, food, etc.
23. How many rooms apartment do you live in?
24. How do meet up with your living expenses? Since by your estimation your monthly expenses is far more than the income from your business.
25. In every year, do you sometimes receive any support from either your brothers or sisters? And without their support, do you think that you will remain in the business that you do?
26. What is the implication if you are unable to repay your loan plus interest?
27. Do you know of someone who has defaulted on his/her repayment of microcredit and for what reason?

28. Do you know how he/she has settled the problem?
  29. For how long are you expected to pay back the money borrowed plus interest?
  30. If you have a choice, would you borrow from Microfinance bank in the future and why?
  31. How many are you in your apartment? Are they all members of your immediate family ?
  32. How much did you borrow and how much interest have you paid up to date?
  33. Do you think that in some ways microcredit has empowered people like you and how?
  34. Without Microcredit do you think that you will be doing something by now?
  35. Do you think that without microcredit you will still be able to provide food for your family, pay your house rent and send your children to school?
  36. How do you get information about what is happening in this country?
  37. In case of business failure, would you receive help from the government?
  38. What do you think the government of this country should do to reduce the economic burden facing people like you? Do you think the microcredit is a good idea?
  39. You belong to a group of five micocredit users and you know of others like your group, What do you discuss when you come together?
  40. Apart from the microcredit group which you are a member, do you belong to any association that could speak your mind to the government of this country in any issue of public concern?
  41. Are you free to criticize the government of this country without fearing for your life?
  42. How do you receive information about what is happening in this country? For example, apart from radio and television or perhaps newspapers, can you visit any public office and hope to receive answers to your questions?
  43. Finally, could you please tell me two things that you would like the government of Nigeria to do for people like you to improve the condition of living of microcredit users?
- .....

## Appendix B2: Microcredit

Modified questions for the focus group: Open-ended

1. Reflect on how you become microcredit user and how does it contribute to improve your standard of living?
  2. If you have an alternative source to borrow from would you use microcredit?
  3. By using microcredit to trade, would you consider yourself to have been empowered in any way, how or if not, why?
- .....

## **Appendix C1: Capacity-building**

1. The government of Nigeria said that the money saved from the petroleum subsidy removal would be used to fund capacity-building program. How important is capacity-building in this country?
2. The capacity building is for who? Or Who are the target groups?
3. I assume capacity-building will provide Nigerian youths with training, to acquire new skills that might make them become attractive to the employers or even if they cannot find employment, they become self-employed. Do you think this is an appropriate thing for Nigeria?
4. What do you think could encourage or hinder the realization of capacity building in Nigeria?
5. Do you think that learning new skills in this country would help to reduce unemployment?
6. How do you get information about capacity-building?
7. Do you think people like you have a role to play to make capacity-building a success? How?
8. Do you register with any organization if you are unemployed and looking for employment?
9. Do you know of any organization that can provide you with information about the capacity-building program?
10. Are you free to criticize the government of this country without fearing for your life?
11. Generally, how do you receive information about what is happening in this country? For example, apart from radio and television or perhaps newspapers, can you visit any public office and hope to receive answers to your questions?

.....

## **Appendix C2: Capacity building**

Modified questions for the focus group

1. Do you know about capacity-building and what does that mean to you?
  2. Do you think people like you have a role to play to make capacity-building a success? How?
  3. Do you think that capacity building project is necessary for this country and why?
  4. Reflect on how capacity building could contribute to create jobs for the unemployed and Nigerian youths in particular?
  5. What is your expectation for capacity-building and what do you think that government should do to achieve it?
- .....

## **Appendix D: Health Care Support**

1. The government of this country said that the money saved from petroleum subsidy removal would be used to support maternal and child health care, are you aware of that?
  2. How old is your baby?
  3. Did you attend antenatal clinics? Where, private or public hospital?
  4. What support did you receive during your antenatal clinics and after giving birth?
  5. Do you receive any kind of reduction in medical treatment?
  6. Where do you normally go to receive medical treatment government or private hospital?
  7. Did you or anyone in your family fall sick of recent?
  8. What was the cause of the sickness?
  9. Do you know of anyone who has ever received cash transfer or any kind of government support?
  10. What kind of health problem does the person suffer from?
  11. How do you get information about health care support?
  12. Do you think that you have sufficient information about what health care support program can offer people like you?
  13. What do you think might prevent people like you from getting all the information that you need?
  14. What do you think that the government of this country should do to support health care for mothers and children and why?
  15. What do you think might hinder the health care support reaching the intended beneficiaries like you?
  16. Apart from the government, do you know any private organization in this country that provide health care support to pregnant women and children? And what kind of support?
  17. Do you belong to any association that could speak your mind to the government of this country in any issue of public concern?
  18. Are you free to criticize the government of this country without fearing for your life?
  19. Can you visit any public health care office to ask questions and hope to receive answers concerning the health care support programme?
  20. What are the most important things that you would like the government to consider in order to improve health care delivery in this country?
- .....

## **Appendix E: Road Construction**

1. The provision of infrastructure such as road, water and electricity are always considered to be the backbone of development. It seems the Nigerian government has determined to bring a change by the provision of infrastructure which seems to be taken place in different parts of Nigeria. And as such, I want to know how



does the provision of infrastructure affect people like you and what type of infrastructure?

2. Would you please briefly explain what you know generally about the condition of other people that might have been affected in your area?

3. Do you remember how many tenants living in the same buildings with you before the demolition?

4. Do you remember the number of building demolished in this area?

5. What is your economic condition presently compared to before the demolition?

6. What do you mean by C of O ?

7. Since you do not have a C of O, do you receive minor compensation?

8. Considering that for a country to develop, good road, water and electricity are quite necessary, would you endure your suffering today with hope that the future will be better both for you and your children?

9. If you have the chance to speak face to face with the person who authorized the demolition of your building, what would you say to him or her?

10 Do you think that in some ways this road will contribute to the development of this country?

11. Do you belong to any association where you can discuss your concern with others and together, communicate your decisions to official quarters to make your voices heard?

12. Do you know about any association that can help people like you to take your matter to court?

13. Do you think if you go to court that you have any chance to win your case?

14. Your answers for this interview would be used to write a scientific report, in this case called 'Master's thesis.' It will be available on the internet for people from diverse background to read. Therefore, could you please tell me two things that you would like the government of Nigeria to do for people like you to be free from the condition that you are right now?