



## AN ANALYSIS OF PERCEPTION OF SELECTED WOMEN ON WOMEN ORIENTED PROGRAMS IN NIGERIA'S FOURTH REPUBLIC

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### ABSTRACT

**Background:** Poverty has become like a plague to many developing countries including Nigeria. Poverty in Nigeria has reached an alarming height. In many countries, the poor constitutes an important group because in a country where a good proportion of the population is poor, there tends to be increase in violence and crime wave which discourage government's developmental efforts. Every government therefore tries to create one form of program or another to take care of this group. Women are known to be disproportionately represented among the poor. This is because women are likely to be illiterates in some African countries including Nigeria. This is due to the patriarchal nature of some African countries whereby they believe that male children are superior to female children. They therefore, prefer to invest in their male children by sending them to school than in their female children. Also, women are likely to be socially and politically excluded. Households headed by females, widows and single mothers are more prone to suffer from abject poverty. This is because women are likely to be restricted to low income generating activities due to their low level of education and their dominance of informal sector. Between 1962 and 1968 Nigeria had four National Development plans. These plans were gender-blind and did not consider women. It was not until in the 1980's before Nigerian government began to consider women in their development plans. This study is therefore an attempt to unravel the perception of selected women to some poverty reduction programs of the government. The **Objectives** of the study are: to outline some of the objectives of these economic programs; to evaluate the perception of some selected women to some government economic programs aimed at ameliorating poverty in Nigeria since 1999, and, to determine their challenges, if any. The study also seeks to make recommendations on how to reposition these programs to be of greater benefit to the target group. **Methods:** The study explored both primary and secondary sources of data. The primary data were obtained through key informant interviews and administration of questionnaires. The study area is Akure, the capital of Ondo state in Nigeria. Notable government programs from 1999 – 2015 were randomly selected. Ten (10) officials each from National Poverty Eradication Program (NAPEP), Ministry of Labour and Productivity, and Country Women Association of Nigeria (COWAN) were interviewed. The sample size was 30. Also, 120 structured questionnaires were administered to women in this proportion: 50 to market women, 20 each to staff members of NAPEP and Ministry of Labour and Productivity. Thirty (30) questionnaires were administered to female staff members of Federal University of Technology, Akure (FUTA). All were chosen randomly. Simple percentages, tables and figures were utilized to analyze the data. **Results:** The study found out that despite governments' huge budgetary allocation to this poverty alleviation programs; they have succeeded in benefitting a very negligible number of the target group. Corrupt practices, politicization of these programs and non-inclusion of the target group in the formation and implementation of these programs are discovered to be some of the reasons for the failure of the programs. **Conclusion:** The promise of better standard of living continues to elude most especially the vulnerable group in which women are disproportionately represented. There is need for the government to strategize in their ways of delivering these promises.

**Keywords:** Poverty Reduction Program, Economic Programs, Development Programs.

### 1. INTRODUCTION

The world economic depression has necessitated economic reforms not only in Nigeria but in the world over. Different governments in Nigeria had introduced one economic program or another to bring about a better economy. Between 1962 and 1985, Nigeria had four National Development plans. The first National Development plan was between 1962 and 1968, the second was between 1970 and 1974, the third was between 1975 and 1980 while the fourth was between 1981 and 1985 [1]. Also, programs like Operation Feed the Nation (OFN) in 1978, Green Revolution of 1982, the Directorate of Foods, Roads and Rural Infrastructure DFFRI, the National Directorate of Employment (NDE). Other programs include Poverty Alleviation Program (PAP) in 2000, National Poverty Eradication Program (NAPEP) in 2001 and also Subsidy Re-Investment Program (Sure-P). Government devised these media to improve the lives of the disadvantaged group which women constitute the majority. There have been attempts to specifically better the lot of women through the First Ladies (wives of executives, i.e. President, Governors) etc. They established different programs to uplift women socially, economically and politically. These programs were variously criticized as "Jamborees" to showcase the First Ladies' affluence [2]. These programs were said to further pauperize the state through wastage of tax payers' money. According to Salihu (2001), the achievements of these programs were mostly felt on paper [3]. The programs kept on rolling out only statistics of their purported achievements with nothing to show for it [3]. Also, corrupt

practices and politicization of these programs have led to misplacement of one of their core goals which is reduction of feminized poverty [4]. Alese (2013) corroborates this stance; she observes that poor people perceive these programs as being ineffectual and having no bearing with their goal of reduction of feminized poverty [4].

Poverty is said to wear a woman face [5], which is known as feminization of poverty. Arguing further they aver that globally, two-third of the world's poor are women. Anyanwu (2014) posits that 70% of poor Nigerians are women and that half of rural women live below the nationally defined poverty line [6]. According to Organization for Economic Cooperation and Development (OECD) (2000), the processes causing poverty affect men and women in different ways and degrees. Elaborating further, they posit that female poverty is predominant and typically more intense or extreme in degree than male poverty. Women, according to them, suffer violence by male on a large scale. And they are more likely to be illiterates as well as politically and socially excluded in their communities. Hence, the ability of women to surmount poverty is generally different from those of men [7]. Women are a very essential component of the rural economy. The importance of rural women in the production of food crops for the teeming population has increased government willingness to better the lot of women. Most rural women suffer abject poverty because they have limited access to agricultural inputs and micro-credit to improve their productivity and income [8]. For many years, successive governments in Nigeria have disregarded the rural areas and have directed their attention or focus on development programs in the urban sector [9]. And this has led to profound disparity between the rural and urban sector, producing an indigent, poverty-stricken rural sector and a rich, superior urban sector. Alese (2013) avers that despite government's introduction of development programs since independence, evidences have shown that poverty is increasing in Nigeria [4]. Arguing further, she opines that in 1960, the level of poverty was about 15%; by 1980 it grew to 28%.

In 1985, it was 46% and by 1996, it was about 60%. Between 2004 to 2010, poverty rose from 54.4% to 69% and by 2011, it rose to 71.5%. According to World Bank and UNDP (2001 statistics), Nigeria which impressively ranked 6<sup>th</sup> and 7<sup>th</sup> in petroleum export and production respectively, is ranked 194<sup>th</sup> in GNP per capita and is unequivocally classified as the 25<sup>th</sup> poorest nation in the world [10]. Poverty Reduction Programs were usually introduced for the benefit of the poor, to reduce poverty. Abdu (2005) however, observes that less than 20% of the target beneficiaries of these poverty alleviation programs actually benefitted from them [11]. Kpakol (2010) notes that a lot of money has gone into finance of National Poverty Eradication Program (NAPEP); he asserts that only in Keke NAPEP Project, N1 billion was released in 2002, 1 billion in 2003, and 2.4 billion in 2007 [12]. Omoniyi (2013), however, notes that NAPEP was to completely wipe out poverty from Nigeria by 2010, but many years after the implementation of NAPEP, the poverty level in Nigeria has risen from 54.4% absolute poverty in 2004 to 69% in 2010 [13]. He identifies lack of participation of the target beneficiaries in policy formulation and implementation of these programs as one of the problems affecting development programs in Nigeria. Adewale (2012) corroborates this stance; he notes that in Nigeria poverty programs are not locally made. According to him, they are made and decided by "experts" in Abuja (the capital city). They are then sent to states and local government areas without considering the peculiarities of the states or local governments involved [14]. Arguing in the same vein, Hashim and Walker (2002) observe that every state in Nigeria has its own distinctive characteristics and therefore should be treated in isolation [15]. They assert that for instance, in Jigawa State because they are educationally disadvantaged, their priority may be educating people from there. Whereas in Ekiti State, their priority may not be education since there are many graduates and professors from the state. This paper has set four goals for itself. One, to outline some of the objectives of these economic programs. Two, to evaluate the perception of some selected women to some government economic programs aimed at ameliorating poverty in Nigeria since 1999. Three, to determine their challenges, if any. Four, to make recommendations on how to reposition these programs to be of greater benefit to the target group. The study also seeks to answer the following questions:

- a) What are the objectives of some of these programs aimed at reducing poverty?
- b) How do women perceive these programs?
- c) What are the challenges of these programs?
- d) How can these programs be repositioned so as to become of greater benefit to the target group?

## 2. MATERIALS AND METHODS

The study explored both primary and secondary sources of data. The primary data were obtained through key informant interview and administration of questionnaires. The study area is Akure, the capital of Ondo state in Nigeria. Notable government programs from 1999 – 2015 were randomly selected. Ten (10) officials each of National Poverty Eradication Program (NAPEP), Ministry of Labour and Productivity in Akure and members and officials of an NGO known as Country Women Association of Nigeria COWAN were interviewed. The sample size was 30. COWAN was chosen because it is a grassroots NGO and most of their members are poor women who these programs were supposed to have specifically targeted. National Poverty Eradication Program (NAPEP) and Ministry of Labour and Productivity were chosen because

government uses their offices to implement some poverty alleviation programs. Also, 120 structured questionnaires were administered to women in this proportion: 50 to market women, 20 to female staffers of Ministry of Labour and Productivity, 20 to female staffers of NAPEP office, and 30 to female staffers of Federal University of Technology Akure (FUTA). They were all randomly selected. One hundred and one (101) of the questionnaires were returned and the analysis was based on them. The result was analyzed using simple percentages and figures. The secondary data were from various textbooks, journals, newspapers, magazines, official publications, seminars, conference papers, and the internet. Also, descriptive interpretation and narrative report were used. The study experienced some limitations in the process of gathering data. Firstly, the respondents in the civil service were reluctant to give sufficient information, as according to them, divulging sensitive information is against the ethics of their job. Secondly, some market women could neither read nor write, so information was extracted from them for use in completing the questionnaire. This was actually time consuming.

## 2.1 CONCEPTUAL FRAMEWORK

The theoretical framework used for this work is "Feminist theory" and also the "Theory of Participatory Development". There are three strands of feminist theory. They are liberal, radical and marxist/socialist feminism. Two of the more famous proponents of feminism are Ann Oakley, a British sociologist and writer who was born in 1940 and Professor Claire Wallace, a British sociologist and writer [16]. Liberal feminists believe that social justice demands that societies should be meritocratic so that all have an equal chance to develop their capabilities to the full. Liberal feminists have argued that women are as rational as men, and that good educational opportunities should be made available to them [16]. Marxist/Socialist is a type of feminist theory which focuses on the social institutions of private property and capitalism to explain and criticize gender inequality, dependence, political and domestic struggle between the sexes and is the root of women's oppression in the current social context. Radical feminists recognize patriarchy as a system which men in general benefit at the expense of women. Radical Feminists see patriarchy as an end in itself rather than a secondary aspect of some larger system [17]. Radical feminists locate the root cause of women's oppression in patriarchal gender relations, as opposed to legal systems (as in Liberal Feminism) or class conflict (as in Socialist or Marxist feminism). Feminists are united by the idea that women's position in the society is unequal to that of men, and that the society is structured in such a way as to benefit men to the political, social and economic detriment of the women [17]. Feminists are united by their idea that women's position in the society is unequal to that of men, and that the society is structured in such a way as to benefit men to the political, social and economic detriment of the women [16]. Since economic policies are made to improve the lives of vulnerable group, there should be conscious effort to channel them towards women who are disproportionately represented among the poor.

The theory of Participatory Development postulates that local people should be involved in the designing and implementation of Poverty Eradication Strategies (PRS). "Normal" development is characterized by biases – Eurocentrism, Positivism and Top-downism – which are disempowering. They employ "experts" who copy down economic programs from western societies. The "non expert" local people are therefore sidelined in affairs that affect them greatly. As it became obvious that programs yielded little benefits, the volume of criticisms rose. Freire (1970) advocated participatory action research which created new learning environments for people to express their needs and achieve development [18]. Even mainstream organizations like World Bank and academicians argued that involving local people in designing development programs was necessary for rural development. The focus of Participatory Development is grass roots level, which permits a plurality of development goals to be achieved as well as giving the communities the self-determination that they need. Participatory Development reverses the trend used by "expert" planners where they relied on scientific approaches. Through this method, beneficiaries of development programs are treated as if they are passive, conservative and obstructive. Participatory Development recommends Participatory Rural Appraisal (PRA). Through this, outsiders do not dominate and lecture; rather they facilitate, sit down, listen and learn. So, Participatory Development seeks out diversity instead of treating everyone as uniform object of development. Feminist Theory and Participatory Development are appropriate for this work because women have special needs and are therefore supposed to be treated specially and differently. These economic programs do not pay special attention to women. Even, when these economic programs are designed they do not consult the poor (which women are disproportionately represented). And this has led to disconnection of the poor from these programs that should target them.

**2.2 Notable Economic Programs since Restoration of Democracy in 1999:** The Nigerian Fourth Republic came on board on May 29, 1999. As a result of prolonged military rule, the level of poverty was so high and the economy was battered. It was estimated that more than 70% of Nigerian's lived in poverty.

**2.3 Poverty Alleviation Program (PAP):** Poverty Alleviation Program (PAP) was introduced in 2000. It was introduced to eradicate poverty and increase the welfare of Nigerians.

Some of its objectives were:

1. Reduction of the problem of unemployment,
2. Provision of jobs for about 200,000 unemployed people,
3. Reduction of crime wave in the country,
4. Increment of adult literacy rate from 51% to 70% by year 2003,
5. Improvement of health care delivery system from 40% to 60% by year 2003,
6. Shoot up rural water supply and rural electrification from 30% to 60% by year 2003,
7. Development of small scale industries,
8. Improvement of the quality of education received in the tertiary institutions [19].

To achieve these objectives, the Obasanjo's regime (1999-2007) among other things.

1. Raised minimum wage from 3000 to 7500 naira,
2. Encouraged and rewarded citizens that have distinguished themselves in one area or another by giving them award of excellence.

**2.4 National Poverty Eradication Program (NAPEP):** NAPEP was introduced in February 2001 by the Obasanjo's regime (1999 – 2007) to replace Poverty Alleviation Program (PAP). Its main objective was to remove absolute poverty in Nigeria. Subsequent regimes, i.e. Yar Adua and Jonathan's regime continued with this program.

The objectives of NAPEP as identified by Obadan (2011) are:

- a) Youth Empowerment Scheme (YES) which deals with the empowerment of youth through capacity acquisition, improvement of their productivity, credit delivery, technology development and promotion of enterprise.
- b) Rural Infrastructure Development (RIDS). This deals with the improvement of transport system, rural energy and power, and water supply in the rural areas.
- c) Social Welfare Services Scheme (SOWESS) which focuses on provision of special education, health centers, recreational centers etc.
- d) National Resource Development and Conservation Scheme (NRCDS). This deals with the encouragement of small scale operators to take advantage of the agricultural water, solid mineral resources to their advantage
- e) In Care of the People (COPE) or Conditional Cash Transfer (CCT): it gives grants to poor families on the condition that they invest in their children or wards. Before a household qualifies for a grant, it was expected to fully participate in all government free services like free health care, free government basic education etc.
- f) Capacity Acquisition Program (CAP): This deals with the acquisition of skills in different areas [21].
- g) The Village Solutions: This is a local community development strategy designed by Economic Growth Development Care in partnership with NAPEP to reduce poverty at grassroots. In 2013, Village Economic Development Solution and NAPEP anchored 5,231 projects [21].
- h) The Promise Keeper Program (PKP) is a NAPEP intervention program in conjunction with faith based organizations mainly churches and mosques. Funds are disbursed to the poor through micro-finance institutions. The religious leaders will then monitor their growth and development. In 2005, 10 million was allocated to each state except Lagos and Abuja which got 20 million naira each.
- i) Farmers Empowerment Program: This program specifically targets women and youths. It is designed to improve the lives and well-being of farmers by creating opportunities for them to have access to loans, farm lands and other farming implements. NAPEP also partners with Agricultural Development Project (ADP) to provide technical knowledge to the farmers.
- j) Multi Partner Multi Finance (MPMF): Under this scheme NAPEP partners with states, local governments, commercial banks, micro-finance banks institutions to make funds available for lending to the poor [20].

**2.5 National Economic Empowerment and Development Strategy (NEEDS):** NEEDS was developed and introduced in 2003 by the Obasanjo's regime with the main objective of addressing economic, social, political and institutional issues simultaneously in different ways. There are four clear goals of NEEDS. They are:

- i. Wealth creation,
- ii. Employment creation,
- iii. Poverty reduction,
- iv. Re-orientation of values [22].

NEEDS, a federal strategy, is complemented by equivalent approaches at the state level, the State Economic Empowerment and Development Strategy (SEEDS), and at the local level (the Local Government Economic Empowerment and Development Strategy (LEEDS) [23].

**2.6 National Health Insurance Scheme (NHIS):** NHIS was put up by Obasanjo's regime in 1999. One of the objectives of the scheme is to bring about a comprehensive health care system to workers in government establishments. Other objectives include to:

- Protect families from the financial hardship of huge medical bills,
- Maintain high standard of health care delivery services,
- Ensure that there are improved services by the health sector through provision of adequate funds [24].

**2.7 Subsidy Re – investment Program (Sure – P):** Sure – P was introduced by President Goodluck Jonathan (2010 – 2015) on January 2012. The funds from the program were generated through part of the money that accrued to the Federal Government from partial removal of fuel subsidy. The objectives of Sure- P are:

- To develop a national safety net program that targets the poor and vulnerable on a continuous basis,
- To accelerate economic transformation through investments in critical areas so as to achieve the Vision 20:2020,
- To promote investment in the petroleum downstream sector.

**2.8 Data analysis:** This section presents and analyzes the data from field work. However, the study experienced some limitations. Firstly, the respondents in the civil service were reluctant to give sufficient information, as according to them, divulging sensitive information to the public is against the ethics of their job. Secondly, some market women could neither read nor write, so information was extracted from them and was used to complete the questionnaire. This was quite time consuming.

#### 4.1.1 Distribution and Collection of Questionnaires

**Table 1:** The table shows the distribution and collection of respondents' questionnaires

Institutions/ Agencies	Number Distributed	Number Returned	% of returned	% of not returned
Oja Oba Market	50	41	82	18
Federal Secretariat	40	32	80	20
FUTA	30	28	93.3	6.7

Out of the 120 questionnaires distributed, a total of 101 were collected and analyzed. The questionnaires were distributed and returned in this order: Market: 50 were distributed, 41 were returned, completed. Federal Secretariat: 40 distributed, 32 were returned completed. FUTA: 30 were distributed, 28 were returned completed.

### 3. RESULTS

**Table 2:** The table shows the age distribution of the respondents.

Age Group	Distribution	Percentage
18 – 25	09	8.9
26 – 40	56	55.4
41 – 60	36	35.6
61 and above	Nil	Nil

8.9% of the respondents were between ages 18 – 25. 55.4% of the respondents were between 26 – 40. 35.6% of the respondents were between ages 41–60. While none of the respondents was between 61 and above. A good percentage of the respondents were between 41–60 this age group will be well informed about the topic and will be able to contribute meaningfully to the topic.

**Table 3:** The table shows the highest qualification of the respondents.

Highest Qualification	Distribution	Percentage
None	Nil	Nil
Primary	2	1.9
Secondary	22	21.7
Tertiary	77	76.2

1.9% of the respondents' highest qualification is primary school. 21.7% were secondary school leavers and 76.2% were graduates of tertiary institutions. A large percentage of the populations are graduates of tertiary institutions. This shows a high literacy rate among the respondents and it also shows their ability to contribute meaningfully to the topic.

**Table 4:** The table shows the occupational distribution of respondents.

Occupation	Distribution	Percentage
Trading	41	40.5
Civil Service	60	59.4

40.5% of the respondents were traders while 59.4% of the respondents were civil servants. A good percentage of the respondents are enlightened and will likely have good knowledge of the topic of discussion.

**Table 5:** The table shows the distribution of the marital status of the respondents

Marital Status	Distribution	Percentage
Single	16	15.8
Married	82	81.1
Divorced	2	1.9
Widowed	1	0.9

15.8% of the respondents were single, 81.1% were married. 1.9% of the respondents were divorced and 0.9% were widowed.

### 3.1 Response to Specific Issues

#### Awareness of the existence of poverty reduction programs?

**Table 6:** Distribution of Respondents' views on whether they are aware of the existence of poverty reduction programs.

Institutions/ Agencies	Yes	No	Undecided	Others
Market Women	11/26.8%	28/68.2%	02/4.8%	-----
FUTA	26/92.6%	02/7.1%	-----	-----
Federal Secretariat	27/84.3%	5/15.6%	-----	-----

26.8% and 68.2% of market women said yes and no respectively about their awareness of the existence of poverty reduction programs. 4.8% are undecided. 92.6% and 7.1% of respondents from FUTA said yes and no respectively about their awareness of the existence of poverty reduction programs. None is undecided. 84.3% and 15.6% of Federal Secretariat staffers said yes and no respectively about the awareness of the existence of poverty reduction programs. None is undecided. Majority of the respondents from the market are not even aware of the existence of these poverty reduction programs. And this shows displacement of their target group. These programs were supposed to specifically target poor women in the market.

**Table 7:** Distribution of Respondents' views on whether they benefitted from any poverty reduction program.

Institutions/Agencies	Yes	No	Undecided	Others
Market Women	10/24.3%	25/60.9%	06/14.2%	-----
FUTA	-----	28/100%	-----	-----
Federal Secretariat	12/37.5%	19/59.3%	1/3.1%	-----

24.3% and 60.9% of market women said yes and no respectively on whether they have benefitted from some of these programs. None is undecided. 100% of respondents from FUTA have not benefitted from any poverty eradication program. They opine that government does not give them micro – credit loans because the government feel that they are gainfully employed and do not need poverty reduction programs. 37.5% and 59.3% of respondents from Federal Secretariat said yes and no respectively on whether they have benefitted from poverty reduction programs. None is undecided. Many of the respondents have not benefitted from poverty reduction programs. They opine that most of these programs are hijacked by the rich because according to them the programs were not made for the poor. This shows that despite huge budgetary allocations received by these programs, a good percentage of the target group do not benefit from them.

## If yes, what is the nature of assistance rendered to you?

**Table 8:** Distribution of Respondents' views on the nature of assistance rendered to them.

Strategies	Market	Federal Secretariat	Federal University of Technology Akure
Provision of Micro Credit	11/91.6%	08/66.6%	Nil
Training and Skill Development	Nil	Nil	Nil
Capacity Building	Nil	04/33.3%	Nil
Provision of farm Implements	1/8.3%	Nil	Nil

Out of the 12 people that agreed that they have benefitted from poverty reduction strategies from the market, 11 people affirm that they have benefitted from provision of micro credit representing 91.6%. Only 1 person representing 8.3% agreed to have benefitted from provision of farm implements. Out of 12 people who agreed to have benefitted from poverty reduction strategies at the Federal Secretariat, 8 people representing 66.6% agreed to have benefitted from micro credit. 4 people representing 33.3% agreed to have benefitted from capacity building programs. The study revealed that most people who benefitted from poverty reduction programs were through assessing micro credit loans. Because government did not consult the target group while designing these programs, they kept on spending huge money on capacity building and skill acquisition, whereas the women prefer giving them micro credit as a way of reducing their poverty.

## Do these programs target the poor?

**Table 8:** Distribution of Respondents' views on whether poverty reduction programs benefit the poor.

Institution/Agency	Yes	No	Undecided	Others
Market	08/19.5%	33/80.4%	-----	-----
FUTA	08/28.5%	20/71.4%	-----	-----
Federal Secretariat	15/46.8%	10/31.2%	7/21.8%	-----

19.5% and 80.4% of market women said yes and no respectively on whether poverty reduction programs target the poor. None is undecided. 28.5% and 71.4% of FUTA Staffs said yes and no respectively on whether these programs target the poor. None is undecided. 46.8% and 31.2% of Federal Secretariat staffers said yes and no respectively on whether these programs target the poor. 21.8% are undecided. Majority of the respondents assert that these programs do not target the poor. They note that these programs were never designed to help the poor and therefore cannot help the poor to escape poverty. They also assert that they were not even consulted when they were designing the programs. Only a good number of respondents from the federal Secretariat agreed that the programs target the poor. The respondents from federal secretariat are working in NAPEP office and Federal Ministry of Labour and these offices are the ones implementing these programs. They may be bias in their observation.

## 5. DISCUSSION

It will be discussed under the following headings:

- How many of these poverty reduction programs are people even aware of?
- The nature of assistance rendered by these poverty reduction programs?
- Do these programs actually target the poor?
- Have they benefitted target group?
- The problems encountered by people in charge of these programs?
- The challenges of these programs?

The respondents were keen to mention some of the few poverty reduction programs they know. Almost all the respondents who are aware of the existence of poverty reduction programs mentioned NAPEP. Making NAPEP was the most popular poverty reduction program in Nigeria. Some also mentioned Subsidy Re – investment Program (Sure P) and National Directorate of employment (NDE). Many complained that they are not even aware of any poverty reduction program.

Two – third of the respondents received assistance from these programs through micro credit loan and others through training them in skills. Making micro – credit loan was the most common way that these programs benefit women. Concerning the nature of assistance rendered, Country Women Association of Nigeria (COWAN) project manager opines that at times NAPEP grant them loans to disburse to their members. According to them, many of their members have benefitted from NAPEP loans. The Administrative officer of NAPEP was quick to add that through their office, they have

trained women on garri processing, tailoring, hair dressing etc. After which they sold dryers, sewing machines, farm implements at half the price to the beneficiaries. On whether, the programs have benefitted the target group. Some of the women who obviously needed assistance from these programs, said the programs have not benefitted them. According to them, before one can assess these loans, there are too many stringent conditions to be met. And this discourages them from assessing these loans. Some added that government agencies are too bureaucratic and hence it takes so much time before one can assess the loans. And that one needs patience which they don't have in order to assess these loans. Some respondents accused the officials of these programs of corrupt practices whereby only their friends and cronies benefit from the programs. This is supported by literature, NAPEP program tagged Capacity Acquisition Program (CAP) was believed to be marred with inconsistencies. Arguing further, he said that it was established that NAPEP submitted fake names and addresses of beneficiaries that were unverifiable. This is also supported by Hickey and Mohan (2004), they opine that NAPEP has been able to train 216,000 people and engaged 130,000 people but most of the beneficiaries were non – poor [25].

An Administrative officer with Ministry of Labour and Productivity was quick to add that they do not divert these funds. And that they make sure the funds get to the target group. Arguing further, he said that it is a curse to divert money meant for the poor and that he is not ready to curse himself. The Project Officer of COWAN said through NAPEP loans they were able to buy machines for processing soya garri at Idoani and COWAN Weaving Centre at Owo which women quickly used the turn over to pay for the loan. And they are still using the machines till today. He also added that through NAPEP loan, they disbursed 5 million to women groups at Ako Local Government in Gombe State. On the effectiveness of these programs, some of the beneficiaries agreed that the programs have indeed benefitted them. A beneficiary of NAPEP through COWAN said that it was through NAPEP loan that she started her garri business. She said that today she owns a house in Akure. Some women testified of how their businesses received a boost through NAPEP loan.

On the challenges of these programs, officials of NAPEP and Ministry of Labour and Productivity aver that one of their greatest challenges is that these women do not repay loans so that they can give them to others who may need them. They recalled some experiences of women who used their loans to buy lands, do burial or wedding ceremonies, pay hospital bills etc. According to them, some of these women see these loans as "our" money since it is government's money. And they will often say that even federal government owes so why won't they owe. The Project officer of NAPEP opines that because these women don't take paying their loans seriously, they started giving loans through micro – credit banks and NGOs, which the women repay out of fear. Another official added that some of these women want to repay their loans but they do not know how to invest in profitable businesses and they end up wasting the money they obtained on unprofitable ventures. Arguing further, he said some of these women feel that their problem is lack of money, whereas they do not have knowledge about investment. The Administrative officer at the Ministry of Labour and Productivity avers that even when money is reserved to be given as loans to women, they are usually afraid to collect such loans. He notes that women are usually afraid of embarrassment or threats unlike men. One of the officials see poor funding as another problem facing these poverty reduction programs. According to him, when a government establishes a program, once that government leaves, the next government will not like to support that program. The new government will see the program as not their own program.

On whether the office of NAPEP or Federal Ministry of Labour have special interest on women or give concessions to women. They assert that they do not treat women specially or give them any form of concession. For some of the beneficiaries, they see lack of commitment on the part of the officials handling these programs as one of the challenges of these programs. For another respondent: politicization of these programs is a major challenge. According to her, some of these programs are not managed by technocrats but politicians who lack the knowledge to effectively manage these programs. Another interviewee observes that some politicians play politics with these programs. According to her, some State Executives resisted some poverty alleviation programs that were introduced by a party that they do not belong to. Obadan (2001) corroborates this stance, he observed that in the year 2000, it was reported that in the South-West region, where Alliance for Democracy (AD) was controlling all six states that make up the geo-political zone, the State Governors resisted the implementation of PAP program in their zone. This was because they perceive that the program was initiated by the People's Democratic Party (PDP) to win popularity [20]. For yet another respondent, lack of continuity of these programs is a challenge. According to her, some of these poverty reduction programs are abandoned half way, once there is change of government. Some interviewees believe these programs are not well publicized, so according to them atimes the target beneficiaries are not even aware that these programs are in existence. Another interviewee observes that one of the problems of these programs is that the target groups are not carried along during the formulation of these programs. And that most of their programs are launched and executed in Abuja (i.e) the federal capital, instead of rural areas where most poor women reside. This is supported by an economist, Tunde Martins, he notes that most workshops and seminars organised by NAPEP were done in townships and posh hotels, yet they claim to be interested in improving the lives of the rural dwellers [26].

## RECOMMENDATIONS

The fact that the incidences of poverty still remain very high indicates that these programs are not effective but can be improved on. In order to make these programs to benefit the target group, which are mostly the poor and of which consists mostly women, government should involve women actively in the planning of these programs meant to alleviate poverty. There is an adage that says that "He, who wears the shoe, knows where it pinches him most. Women must necessarily be appointed as co – coordinators of these programs since they mostly make up the vulnerable group which the programs are meant to help. There should be built – in mechanisms for checks and balances so as to eliminate diversion of funds into private pockets by the coordinators of these programs. Technocrats and not politicians should be allowed to man these programs. The activities of these poverty reduction programs should be concentrated in the rural areas where poor people mostly reside.

## 6. CONCLUSION

The promise of improved higher economic indices and better standard of living remain unrealistic in the country despite various forms of economic programs that have been adopted by the government. Despite huge budgetary allocation allocated to these programs, they were able to benefit very negligible number of people. Economic programs must aim at improving standard of living, removal of hunger, disease and ignorance. Indeed, the war against poverty must be sustained. There is need for the government to encourage women by enhancing their status and encourage them in development process.

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