

Harnessing Social Capital for Community-based Poverty Reduction:  
A Study of Ijebu Development Initiative on Poverty Reduction (IDIPR)  
Ijebuland, Ogun State, Nigeria

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Doctor of Philosophy Degree (PhD) in Public Administration

### Certification

This is to certify that Marcus Adegbenro Adeniyi with matriculation number LCU/PG/001300 carried out this research work titled “Harnessing Social Capital for Community-based Poverty Reduction, A Study of Ijebu Development Initiative on Poverty Reduction, Ijebu-Ode, Ogun State, Nigeria” in the Department of Politics and International Relations, Faculty of Management and Social Sciences, Lead City University, Ibadan, Oyo State, for the award of Doctor of Philosophy (PhD) Degree in Public Administration and that this work has not been previously submitted.

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## **Dedication**

This research work is dedicated to an impeccable, generational thinker and visionary mentor, late Professor Akinlawon Ladipupo Mabogunje, CON, NNMON, CFR, whom God used to open my eyes to opportunities in development field and to the search for excellence.

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## Abstract

One of the major development issues which is of utmost concern in development administration is poverty. There are multi-dimensional approaches employed to confront the menace such as social capital. Thus, this thesis investigated how to harness social capital for a community-based poverty reduction, (A study of Ijebu Development Initiative on Poverty Reduction, Ijebu-Ode, Ogun State, Nigeria). The global call of using Social Capital to tackle poverty is gaining more ground, consequently, it is significantly imperative to study the strategy as it contributes towards achieving poverty eradication which is the topmost of the seventeen Sustainable Development Goals (SDGs) of the United Nations. The study described Social Capital as goodwill or social intercourse that heralds as the glue that holds communities together. However, Civil Social Capital was adopted under conceptual review, while OPTICOM Community Theory was adopted as theoretical frame work. This is as a result of its high capability of utilizing the civic energy to promote development with minimum cost. The study made use of a set of questionnaire and in-depth interviews for data collection while the Descriptive Content Analysis was used for the analysis of the collected data. The findings showed that the City Consultation which originally brought the people together dynamically unlocked the hidden and untapped community resources while traditional authority, volunteerism and cluster innovation strategy led to the success and sustainability of IDIPR. The constraints confronting social capital initiative for community poverty reduction with research-based recommendations such as the promotion of social capital within communities were also made to mitigate the challenges and ensure the leeway for poverty reduction/economic development. The study has proved that social capital can contribute to community economic gains and poverty reduction; well-being; and to development in a sustainable manner.

**Keywords:** Poverty, Social Capital, Sustainability, City Consultation, Volunteerism and Micro-Enterprise.

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Bio-data

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## **List of Acronyms**

<b>Abbreviation</b>	<b>Meaning</b>
IDIPR	– Ijebu Development Initiative on Poverty Reduction
HIV	– Human Immunodeficiency Virus
AIDS	– Acquired Immune Deficiency Syndrome
SDGs	– Sustainable Development Goals
UN	– United Nations
UNDP	– United Nations Development Programme
NAPEP	– National Poverty Eradication Programme
CPI	– Consumer Price Index
DPC	– Development Policy Center
NGOs	– Non-Governmental Organisations
SAP	– Structural Adjustment Programmes
UNESCO	– United Nations, Educational, Scientific and Cultural Organisation
JDPC	– Justice Development and Peace Commission
UMP	– Urban Management Programme
OXFAM	– Oxford Committee for Famine Relief
DANIDA	– Danish International Development Agency
DFID-PERL	– Department for International Development-Partnership to Engage, Reform and Learn
ASA	– American Soy Association
WISHH	– World Initiative for Soy in Human Health
CRC	– Credit Registry Co-operation

## Chapter One

### Introduction

#### 1.1 Background to the Study

In Development Administration (a sub-field of Public Administration), one of the major development issues is Poverty. Poverty is not restricted to any particular sector of the economy. It is a dilemma that has economy-related causes and consequences; it cannot be eradicated through mere ad-hoc programmes. No singular strategy can reverse poverty because it requires multidimensional approaches ranging from economic, political, cultural, social, educational and legal among others to tackle the menace. Also, tackling poverty requires consistency, persistence and strategic planning of programmes over a period of time.

The problem of poverty is a universal one while poverty rates have declined in all regions like East Asia, Pacific Europe and Central Asia but that of Sub-Saharan Africa is increasing<sup>1</sup>. Globally, out of the world population of 7.8 billion, 705 million people live in extreme poverty<sup>2</sup>. That implies that 12.8% of the world population is poor. The same literature has it that of the world-wide population of the poor, an estimated 0.6 billion people are living in rural areas while close to 83 million people live in urban areas<sup>2</sup>.

Sub-Saharan Africa is considered as the poorest region of the earth, with an estimated 422 million people out of the African population of 1.3 billion i.e. one in three Africans live below the global poverty line<sup>2</sup>. It is often argued that Africa is the least frontier in the fight against extreme poverty<sup>3</sup>.

The continent is the highest rated infants' mortality of all the regions. On average, one in eleven (11) children dies before his or her fifth birthday while medical report has it that 25 million of Africans are infected with the HIV virus (including approximately

2.9million children) many have lost one or even both parents and live as AIDs orphans on the streets<sup>4</sup>.

Extreme poverty leads to hunger in Africa and that gives the continent the highest rate of malnourished people across the globe<sup>4</sup>. Findings also show that 30% of African children suffer from growth disorder such as stunts due to their chronic malnutrition. These diseases cause a physical and mental underdevelopment in children<sup>4</sup>.

Furthermore, 59 million children in Africa between the ages of 5 and 17 are compelled to work instead of playing and going to school. They are also constrained to fight poverty for their families and in some cases; they are forced into child labour<sup>4</sup>.

Nevertheless, Development Agencies and Scholars agree that poverty rate in Africa has gone down, but only the number of African people living in poverty has increased<sup>5</sup>. This, perhaps is due to uncontrollable child birth which is causing population explosion and the inability to optimize the population (i.e. demographic dividends) like China, Indonesia, etc.

Nigeria has the largest extreme poverty population. It was reported that nearly 50% of its estimated 200 million people now live in extreme poverty<sup>6</sup>. Although, the issue of accurate population in Nigeria is highly debatable but the truism is that penury, hunger, low human capital and poor access to basic services are predominantly everywhere. Sustainable Development Goals (SDGs) implementation had postulated that, it was doubtful to end extreme poverty by 2030 especially in a country like Nigeria. The country overtook India (who stepped down the poverty rate with 371 million people in eleven years i.e. between 2005/2006 and 2016/2017) as the country with the most extremely poor people in the world<sup>7</sup>. Although, the proportion of people that are multi-

dimensionally poor has remained constant at just over 50% over the past decade (up to 2017), the actual number of people increased from 86 million to 98 million over the same period<sup>8</sup>. This is in spite of a plethora of state-inspired poverty alleviation programmes. Perhaps, issues including the unaddressed imbalanced federal structure, land tenure, amongst others must have led to the appalling status of the World Poverty Clock. Similarly, the continued widespread of corruption and high level of illiteracy, might have made the phenomenon of poverty in Nigeria a complicated and obdurate challenge. In addition to the aforementioned issues, the emergence of insurgency, banditry, kidnapping, herdsman conflict as well as lack of provision of electricity and technology made Nigeria not to achieve anything substantial in developmental terms. Whereas, India used electricity and technology as dual strategies to achieve that great stride of poverty alleviation.

Specifically, poverty in Nigeria is more prevalent in the North than in the South, by 2021, poverty rate in most North-East States of the country was 70%, and this is due to severe climate crisis and devastating impact of *Boko Haram*<sup>9</sup>. The South-West is more privileged, relatively, than the rest of the country. Nonetheless, as the indices show, that there is worsening poverty and squalor in South-West Nigeria, in spite of its comparatively advantaged national position<sup>10</sup>.

Poverty has spate of multiple effects on human beings and its environment. It unfavorably or adversely affects human capital which is the largest asset of any country. One of the key factors of production is the human capital, when this resource wanes, even the most powerful economy may begin to bulge downwards and crumble. This has greatly affected the economic growth and development of Nigeria for over four decades now.

While Government at all levels claim they have been pursuing the national economic growth and development, the indisputable fact is that poverty has been deepening in the country. No doubt, national economic growth might be a necessary condition for poverty alleviation but it is becoming increasingly obvious that, it is not a sufficient strategy to fight poverty. This fact has compelled the World Bank, United Nations Development Programmes, Scholars and Think Tanks to give good attention into looking at various approaches of tackling this vicious circle of poverty. For example, Social capital formation is being promoted as a major strategy for poverty reduction<sup>11</sup>. In addition, Political Scientists, Scholars, Non-Government Organisations, Community Leaders, Policy Makers, etc. have equally constructed a new paradigm (a pattern of thought) around Social Capital for poverty reduction. A recent example is how money, equipment, buildings, foods were mobilised voluntarily from governments, individuals, companies, churches, mosques, international donors and so on to tackle Covid-19 pandemic effects either in form of palliatives, advocacy, treatment, isolation centres and equipment. It was the public face or a synergy (Social Capital) that has worked to a certain extent for a short period during COVID-19 lockdown especially in Nigeria<sup>12</sup>.

Social Capital is quoted as a 'goodwill', fellowship, mutual sympathy and social intercourse that make real substances count for most in the daily lives<sup>13</sup>. It is referred to as institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. It is generally seen as a multidimensional concept incorporating different levels and units of analysis. Social Capital is not just the sum of the institutions which underpin a society; it is the glue that holds them together. These are more likely to benefit better economic growth, better well-being, better health, lower crime figures, higher educational achievement, and more<sup>14</sup>.

Social Capital may play a significant role as it levels the ground for the maximum utilization of all other capitals within a Community. Positive relationship between Social Capital and productivity in a community if properly harnessed is capable of bringing many out of the net of poverty for a sustainable livelihood<sup>15</sup>. It can contribute immensely both towards poverty alleviation, social stability and economic sustainability of the nation. Given the multifaceted nature of poverty as indicated above, it is not surprising that one of the most important strategies being consciously and effortlessly reengineered in fighting poverty is the harnessing Social Capital<sup>16</sup>.

The uniqueness, exploitation, nature and productive potentialities impact of Social Capital to the task of poverty reduction in different countries across the globe (like Bolivia in Latin America; Indonesia, India, and Bangladesh in Asia; Burkina Faso and Nigeria in Africa) have necessitated this study with Ijebu Development Initiative on Poverty Reduction-a Social Capital Initiative that has a United Nations Award, to its credit on grassroots poverty alleviation.

## **1.2 Statement of the Problem**

More than ever before, poverty in Nigeria has assumed a frightening dimension. Although, the problem is a worldwide phenomenon, its pervasiveness in resource rich Nigeria is contradictory to the concept of development.

Nigeria is abundantly rich in human and natural resources, massively blessed with huge population to support commerce yet, the people are poor. The climatic conditions are similarly favourable for agriculture, transportation, commercial purposes, tourism and so on, nonetheless, the level of poverty remains worrisome. The nation is also the only oil-producing nation in the league of five countries (Syria, Zimbabwe, Madagascar, Sierra

Leone and Nigeria) with the largest number of poor people. Why poverty in the midst of plenty?

As if all that were not enough, the Nigeria new appellation in 2018, as being described as the global capital for extreme poverty as it displaced India in that ignominy with 87 million of its estimated 180 million plunging into misery with six Nigerians sinking into poverty every minute. The frighten postulation that if the rate is not reversed, Nigeria will be home to 25 percent of the extremely poor on earth by 2030.

Consequently, the sorrow and suffering of poverty have consistently multiplied over three decades now. This has become bothersome and thus requires urgent attention by all the stakeholders. Thus, finding solution to the problem at community level necessitated the study.

Interestingly, the importance of community life and social connection in Ijebu municipality has been leveraged upon in using social capital to tackle community poverty which seems to be working and that is what the study is out to examine.

### **1.3 Aim and Objectives of the study**

The general aim of the study is to investigate the potency of social capital as a strategy for community poverty reduction.

The specific research objectives are as follows to:

- i. assess the features and mode of operations of IDIPR.
- ii. examine the success rate, capability and potency of IDIPR.
- iii. evaluate the Government interventions that have aided or otherwise the efforts of IDIPR at poverty reduction in Ijebuland.
- iv. identify the constraints confronting IDIPR as a form of Social Capital Initiative for community poverty reduction in Ijebuland.

### **1.4 Research Questions**

The study examined the following questions:

- i. What are the features and mode of operations of IDIPR?
- ii. What are the success rate, capability and potency of IDIPR?
- iii. To what extent has Government interventions aided or otherwise IDIPR efforts at poverty reduction in Ijebuland?
- iv. What are the constraints confronting IDIPR as a form of Social Capital Initiative for community poverty reduction in Ijebuland?

### **1.5 Significance of the Study**

Number one on the top of the seventeen Sustainable Development Goals (SDGs) of the United Nations is Poverty. The Mission (U.N. General Assembly) in September 2015 adopted the 2030 Agenda to eradicate extreme poverty for all people everywhere. Thus, working on the approach that can contribute towards achieving a global goal is justifiable.

Also, finding an urgent solution to the problem of poverty has been a major concern of governments in Nigeria. This is revealed in the number of programmes put up since 1970 to date. The frequent changes in policies and programmes are a clear acceptance of the failure of the former programmes. Similarly, Nigeria being declared as the capital of the poor around the world requires all round attention to fight the menace headlong, hence the need for the study.

As poverty is a hydra-headed monster which cannot be defeated by one sector of the economy alone, it requires multi-dimensional approaches to fight. In addition, it is imperative to note that government alone cannot fight the battle; consequently, this study cannot be overemphasized especially as it is coming on the heels of the global call for “Harnessing Social Capital” in tackling poverty.

Furthermore, investigating the Ijebu Development Poverty Alleviation Initiative which, United Nations and Federal Republic of Nigeria have commended as a successful model that is recommended for replication across the African continent, is important to find out the key factors that are making it to work. Likewise, poverty has continued to be a worrisome issue on daily basis across the planet, and now that we have seen a working indigenous model, especially in Nigeria, it is expedient to explore the model for replication.

Another justification for this study is that, IDIPR as the core purveyor of development and improvement of livelihood in a sustainable manner has been in existence for more than 22 years. This study seeks to provide a window of insight into historical background, policies, modus operandi, milestones, challenges and prospects of a Social Capital

Initiative that has been very impactful and immensely influenced the course of poverty alleviation in Nigeria and beyond.

There is need to scientifically investigate the processes, key actors, roles and responsibilities that led to the success of the IDIPR Model as Social Capital Initiative. What has worked, what has not worked and why?

In addition, this approach will eliminate the practice of providing facilities or projects that have not succeeded in changing the living standards of the poor. It will as well prevent the colossal wastes that attended poverty programmes that are not sustained once the government hands-off it's funding. The topical and classical cases of Better Life for Rural Women, National Poverty Alleviation Programme (NAPEP) and Subsidy Re-investment and Employment Programme (SURE-P) are good examples.

The study will undertake possibilities for solving the ever-nagging problem of poverty which affects the majority of Nigerian citizens and assures sustainability and cost effectiveness in the management of poverty reduction programmes especially in the absence of government funding/patronage. All these assertions make the study both important and imperative.

### **1.6 Scope of the Study**

This study provided detailed description on how to harness Social Capital to reduce poverty within a community using the study of Ijebu Development Initiative on Poverty Reduction from inception in 1999 to 2021. IDIPR was chosen because is widely acclaimed as micro model Social Capital Initiative in tackling community poverty and is being recommended for its replication across the nation. The period chosen was to enable the researcher to uncover the formative stages and the developmental stages as that time

of this study. The study areas of the Initiative included the genesis, objectives, programmes/projects, structures, features, mode of operations, success stories, capabilities, potency, challenges and the government role in the success or otherwise of IDIPR programmes.

Another thematic scope of the study is that it covered the microenterprises of IDIPR in two Local Government Areas in Ijebuland of Ogun State (namely Ijebu-Ode and Odogbolu Local Government Areas) where its microenterprises have been established for three years and above.

### **1.7 Limitations to the Study**

The concept of poverty is a wide and highly challenging global phenomenon especially in Africa. Thus, collection of data from scattered stakeholders or beneficiaries of IDIPR in varied parts of the two local government areas posed a challenge. The purpose of choosing two local governments was because IDIPR operates in six local governments areas of Ijebuland out of which only the two chosen have microenterprise development programmes that have exceeded three years.

Also, to get the Grand Patron, Trustees and Directors for the in-depth interview was extremely hard as some of them are high tight-scheduled and travelling personalities.

In collecting income and impact data from the IDIPR stakeholders (survey respondents), only a few kept formal records. Majority rely on their memories and their perception however, IDIPR on its own has published annual audited accounts to validate their responses.

## 1.8 Operational Definitions of Terms

This Researcher offers simple operational and technical terms as follows:

- Stakeholder: This refers to the beneficiary of IDIPR's programmes
- Community: Is a group of people situated in a given geographical area with similar communalities.
- Capital: It connotes investment which can yield results.
- Microenterprise: A small scale business supported by microfinance.
- Livelihood: Is the means of one's lifespan of securing basic necessities (food, water, shelter and clothing) of life.
- Sustainability: It means the quality of being able to continue the life changing programmes of the poor for a long period of time.

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## Endnotes

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## **Chapter Two**

### **Literature Review**

#### **2.1 Conceptual Review**

##### **2.1.1 Poverty**

To begin with, the view of relevant literature shows that poverty has impact on its victims in many aspects of human condition, which include: physical, health, psychological, social, moral and financial aspects; not excluding human exposure and their environmental domain. Consequently, a concise and universally accepted definition of poverty is beyond the reach given the different criteria that have been used to conceptualize poverty. It seems there is no precise agreement on the definition of poverty as it depends on the societies and it changes over time. The perceptions, contexts, meanings and usages may differ among the observers and researchers. This is why most scholars, development agencies, and analysts have taken to the conventional view that poverty is an upshot of insufficient income for securing basic goods and services. The concern here is with the individual's ability to subsist and to reproduce himself as well as the individual's ability to command resources to achieve this<sup>1</sup>.

On the whole, poverty is a condition of having insufficient resources or income. In its most extreme form, poverty is a lack of basic needs, such as adequate and nutritious food, clothing, housing, clean water, and health services<sup>2</sup>.

There are a variety of historical definitions, but they all refer to a lack of financial resources or a lower social status. The most significant influence on the evolving concept has always been time, which embraces all of these aspects in a very intricate manner<sup>3</sup>.

The word “poverty” or “poor” originated from the Latin word pauper meaning lack, with its root in “*pau*” and “*pario*” that is “giving birth to nothing”; with particular reference to unproductive livestock and farmland. Traditionally, the idea that some persons are trapped in poverty while others have spells of poverty was a central element of most study<sup>4</sup>. For example, bureaucrats and social commentators in eighteenth century in France distinguished between the *pauvre* and the indigent. When harvests failed or there was a lack of demand for temporary agricultural labour, the former experienced seasonal poverty. The latter were permanently poor because of physical and or mental ill health, injury from accident, old age or alcoholism. The central aim of their policy was to support the *pauvre* in the way that would stop them from becoming indigent<sup>4</sup>.

A family is poor if it spends very high percentage of its income on basic needs such as food, clothing, housing, healthcare and transport with very little or nothing left to save for the rainy day. The core poor are those who cannot even afford private consumption of these commodities. A distinction can be made between temporary and permanent poverty. The transient poverty otherwise known as poverty for the hopeful is temporary. Theft, drought, war, flood, and fire are all possible causes. The victims are poor in the short run. Those who are unemployed as a result of economic recession also fall into this group<sup>5</sup>. Chronic poverty is very persistent. The disabled who are too incapacitated to work and depend largely on begging or transfers fall into this group. They are referred to as the poor ‘of the hopeless or despair’. They are outside the mainstream of the nation’s economic activities and therefore find it impossible to catapult themselves out of poverty<sup>6</sup>.

The monetary index of poverty is now generally accepted as inadequate to measure the level of poverty. In a country where government assists the poor under a social security scheme, such an index may be quite useful. However, poverty is indicated by the extent to

which an individual or a household is able to command scarce resources for consumption. In other words, poverty should be defined in terms of broad income which embraces all receipts which indicate the extent of an individual's command over the use of a society's scarce resources. While conceptualisation on poverty may not be an easy task, the phenomenon is a consequence of lack of income or property or opportunities to generate income or opportunity to participate in social and political decision making and insufficient capability, and social and economic exclusion mechanism<sup>7</sup>. Poverty is anti-development and an outcome of anti-development could be poverty. Poverty is, in a shade, the manifestation of a widening gap between people and individual, between people and systems of governance, as well as economics, between environment and technology, between wants and needs, between promises and deeds, and so on. This indicated, among other things, that the triggers of poverty are internal or external or both to human beings. The victims of poverty are those who have already failed or are increasingly failing to cope with the thrust of a pro-poverty force generated by the triggers through a process called the poverty process<sup>8</sup>. According to the money-metric measure, poverty is defined as the inability to attain a specified minimum standard of living and housing. Such well-defined standard of consumption define poverty line. Poverty has similarly been defined as inability to command resources to acquire a nutritional adequate diet (Food Poverty Index). A household is defined as food poor if it cannot afford the Recommended Daily Allowance (RDA) of calories<sup>9</sup>.

Also, poverty can be defined as the number of people living below a specified minimum level of 'income'- an imaginary international poverty line which recognizes neither national boundaries nor levels of national per capita income<sup>10</sup>. Poverty is the lack of certain capabilities, such as being able to participate with dignity in society. Poverty, in the perception of the poor, is believed to involve the lack of access to basic needs,

combined with impaired access to productive resources. Among the basic needs are: nutrition, shelter, water and sanitation, healthcare, basic education, working skills and tools security and political as well as civic rights to participate in decision making. In the absence of these basic facilities, the poor tend to see themselves as marginalized, powerless, voiceless and unable to participate in matters affecting their own economic well-being. Democracy, when it is not deformed, is a running conversation between the people and their government. In a government of the people, the voices of the people must be heard; their participation in governance matters and it becomes the centrepiece. When these are lacking, such citizens, according to the perception of the poor, are said to be deprived<sup>11</sup>.

The poor's own perception of poverty and their content-specific identification of priorities highlight methodological problems in poverty measurement criteria. Generally, definitions of poverty are applied to the poor by outsiders who are not poor. The universality of such definitions means that they are externally imposed. The concepts of poverty which influence policy makers are those of the rich who assume they know what poor people want and need<sup>12</sup>. By emphasizing income and consumption, more complex multidimensional aspects of "livelihood and security" are ignored, while other aspects are neglected<sup>1</sup>. While the poor have numerous criteria of well-being and deprivation, it is outsiders who simplify them down to one, two or self-respect<sup>1</sup>. To deny the poor the opportunity to define and articulate their own predicaments and aspirations is to portray them as passive, (whether as "victims" or "target groups") and to deny their active role in shaping their own and their communities' lives. Concentrating on poor people's priorities challenges a dominant view of the poor as passive, irresponsible or conservative, and its political corollary that poor people are there to be planned for. Increasingly therefore, consumption-based definitions of poverty are complemented by concepts of welfare and

deprivation offered by the poor themselves, and which may include aspirations such as security, self-respect and political voice<sup>13</sup>.

These poor people in different parts of the world are usually confronted with limited or no access to good schools, health care, electricity, healthy environment, safe water, and other critical services that are peculiar to human wellbeing<sup>13</sup>.

In the 18th Century, the concept of poverty as an economic thought started emerging. The period of industrialization in Europe between 1750 and 1850 when the paraphernalia of technological breakthrough dominated economic thoughts witnessed the initial conceptualization of poverty<sup>1</sup>. The second phase arose at the end of the 1940s in the developing countries of the world. In a review of the evolution of the concept of poverty, it has been shown that although income dimension had inclined to receive emphasis, poverty however has many dimensions. It encompasses not only material deprivation (measured by an appropriate concept of income or consumption) but also involves low achievement in education and health<sup>2</sup>.

Poverty as multidimensional concept refers to the deprivation of human dignity, opportunities and satisfaction in terms of food, nutrition, power, education, health, traffic, and income<sup>14</sup>.

Poverty is characterized by these four different dimensions: lack of resources, insecurity or vulnerability, powerlessness and low self-esteem or exclusion. One can also categorize the poor as:

**The Income Poor:** The percentage of the population whose personal income is below World Bank's recognized "income poverty line" of US\$1.90 a day (absolute terms) and moderate poverty as less than \$3.10 a day. A nation with low GDP per capita like Central African Republic with \$489.87 as at 2019 is regarded as poor<sup>11</sup>.

**The Security Poor:** This refers to the proportion of the population with high risk of personal safety or materials (Assets). Where there are multiple political crises and glaring insecurity at national and transnational level, poverty results; as this condition is a driving force to penury and nations in such position are said to be security poor. A typical example is the north east of Nigeria where *bokoharam* is predominately present leading to dearth of food, shelter, job, decent life to mention but a few.

**The Education Poor:** When the percentage of the illiterate, the school dropout and children denied access to education grows with school enrolment shrinking on the other hand, a state of poverty does exist and we have a condition known as 'Education poor'<sup>11</sup>.

**The Health Poor:** The percentage of the population with good health (which includes physical, social and mental wellbeing, not just absence of disease and infirmities) falls below a defined health poverty line.

Poverty is related to 'entitlements,' which are defined as the numerous bundles of goods and services that one can command, taking into account the means by which such goods are obtained (Examples are Money, Automated Teller Machine Card, Voucher, and so on) as well as the availability of the required products. Other experts, on the other hand, define poverty as the inability to achieve the basic necessities of a meaningful life which include both physical (food, health care, education, shelter, and so on) both physical and non-physical (participation, identity, and so on)<sup>11</sup>.

The material dimensions of poverty deprivation take primacy in the economic definition of poverty; the filling of gaps in provision is considered as a priority. The need for a more comprehensive understanding of poverty has led to a re-conceptualization of poverty by some National Governments, United Nations, Development Agencies and even World Bank. In 1992, Germany declared that people living in poverty were unable to "live a decent life," and that "poverty means hunger, not eating a balanced diet, a high rate of

infant mortality, a low life expectancy, low educational opportunities, unsafe drinking water, inadequate health care, unfit housing, and a lack of active participation in decision-making processes<sup>2</sup>.”

Poverty, according to this understanding, should be defined widely to include political, social, and economic factors, as well as quantitative and qualitative characteristics. This was expressed in the following question: "What does it mean to be a person?" 'This entails having the basic requirements of a regular human being.' Primary and secondary needs make up these essential requirements. Food, safe drinking water, clothing, and housing are included in the former, while economic, social, and cultural rights, liberty, freedom of expression, and religion, individual rights to own property, reproductive employment, and credit are included in the latter. Primary and secondary basic requirements are addressed by self-sufficiency, family, community, and/or a mix of these. Lack of these resources results in a sense of impotence, hopelessness, and despair, as well as an inability to protect oneself against economic, social, cultural, and political discrimination, deprivation, and marginalization. Poverty is defined by these factors. If a community or even a country is unconcerned with the fate of its poor, this situation leads to despair and pessimism. As has been the case in Somalia and Nigeria, they could lead to violence, theft, thuggery and banditry<sup>14</sup>.

Another qualitative view of poverty differs from the traditional primary basic needs method, which only measures and conceptualizes poverty to a limited extent. As a result, the poor are classified as follows, particularly in the Nigerian context:<sup>11</sup>.

- i) Those households or individuals living in poverty, with earnings insufficient to meet their fundamental requirements;
- ii) Households or individuals without access to essential services, political contacts,  
or

- iii) Other forms of support, such as urban squatters and "streets" children.
- iv) People living in remote rural locations with little access to basic services.
- v) Nutritional needs of female-headed families (particularly pregnant women, moms who are breastfeeding, and newborns) are not being satisfied effectively.
- vi) Persons who have lost their jobs, those who are unable to find employment (such as school leavers and tertiary education graduates), those who are underemployed and those who are in danger of becoming the 'new poor'.
- vii) Ethnic minorities, who are marginalized, deprived and persecuted economically, socially, culturally and politically<sup>14</sup>.

From the social perspective, poverty means the denial of choices and opportunities for a tolerable life. It is in the deprivation of the life people lead that poverty manifests itself. Poverty can also mean more than a lack of what is necessary for material well-being. It can also mean denial of opportunities and choices most basic to human development - to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem and the respect of others. This implies that social perspective scholars postulate poverty as a life that lies not merely in the impoverished state in which the person actually lives, but also is the lack of real opportunity – due to social constraints as well as personal circumstances – to lead valuable and valued lives<sup>13</sup>.

Six dimensions feature prominently in poor people's definition of poverty:

First, poverty consists of many interlocked dimensions. Although poverty is rarely about the lack of one thing, the bottom line is always hunger – the lack of food.

Second, poverty has important psychological dimensions, such as powerlessness, voicelessness, dependency, shame and humiliation. The maintenance of cultural identity and social norms of solidarity helps the poor people to continue to believe in their own humanity despite inhumane conditions.

Third, poor people lack access to basic infrastructure – roads (particularly in rural areas), transportation and clean water.

Fourth, while there is a widespread thirst for literacy, schooling receives little mention or mixed reviews. Poor people realize that education offers an escape from poverty, but only if the economic environment in the society at large and the quality of education improves.

Fifth, poor health and illness are dreaded almost everywhere as a source of destitution. This is related to the costs of healthcare as well as to income loss due to illness.

Sixth, the poor rarely speak of income, but focus instead on managing assets – physical, human, social and environmental – as a way to cope with their vulnerability. In many areas, this vulnerability has a gender dimension<sup>11</sup>.

To define poverty however is important, so as to set the standards by which one can determine whether income and living conditions of the poor in society are acceptable or not. Definitions of poverty are as well significant as they influence the way policies are formulated and intervention programmes are initiated in addressing poverty. Despite this, there is ambiguity as to how the term ‘poverty’ is used and as a result, a range of definitions exist, influenced by different disciplinary approaches, world views and ideologies<sup>15</sup>.

Scholars, especially those from developing countries, seem to agree that poverty is a very difficult concept to define although poverty as a social issue cannot be run away from.

Among others, these scholars have noted that various characteristics define poverty; but these are not necessarily manifested in the same direction in the same household. For instance, a household may live in a shantytown and yet have a posh car; a lady may be well-dressed without being well fed. Also, an apparent beggar most of the time in cities and towns of Nigeria goes home with some sizeable savings and possibly also acquires

valuable properties. Therefore, it is when all the characteristics of poverty converge in the same direction on a household or an individual that the situation can be regarded as pure poverty<sup>16</sup>.

Fundamentally, poverty is the inability of getting choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation"<sup>17</sup>.

Human Development Index (HDI) combines three components in which poverty can be measured) Life expectancy at birth (Longevity); (ii) Educational attainment; and (iii) A higher standard of living as measured by per capita income<sup>18</sup>. The first is about survival—being vulnerable to death at a young age. The second is the exclusion of knowledge from the world of reading and communication. The third concern is a reasonable level of living in terms of overall economic provision. Poverty manifests itself in a variety of ways, including: hunger and malnutrition, ill health, little or no access to education and other basic services, increased morbidity and mortality from sickness, homelessness, and an inadequate, hazardous, and degraded environment, as well as social prejudice and exclusion. It is defined by a lack of participation in civil, social, and cultural decision-making<sup>19</sup>.

The subject of poverty has been a major issue on both national and international scale of discussions, predominantly among the developing countries. Poverty could be described as a condition where a society barely survives on a level of subsistence, coupled with

limited access to the necessities of physiological factors such as clothing, food, and appropriate accommodation, in view of maintaining a basic standard of living<sup>6</sup>. Generally, to define poverty, it has been emphasized that poverty is a multi-faceted scourge; this implies that is not only low income, but also malnutrition, ill health, lack of education, bad housing, lack of access to social, legal and many informational services, and inability to assert legal or political rights<sup>5</sup>. Poverty also appears in other ways such as lack of control over one's life and future, as well as the humiliation of powerlessness. Poverty is synonymous with poor quality of life<sup>20</sup>.

Vulnerability to death at a relatively early age, measured by the percentage of people expected to die before the age of 40. Exclusion from the world of reading and communication, measured by the percentage of adults who are illiterate; and inability to achieve a decent standard of living, measured by the percentage of people with access to health services and to safe water, and the percentage of malnourished children under five. UNDP, for instance, has composed a Poverty Index, which embraces not simply an income element but also such elements as the life expectancy at birth of a population, their access to such basic amenities as health services, surface water and sanitation and the proportion of the population that is literate<sup>20</sup>.

Poverty can further be defined in relation to four defining vectors in the matrix of individual life chances. These are: the economic, the social, the environmental and the governance vectors.

**Economic:** The opportunity of being employed so as to earn an income, make some savings and acquire access to look after one's family and oneself especially in old age.

**Social:** The opportunity of growing up in good health, receiving the benefits of education and literacy, socializing with one's peers in recreation and enjoying all the advantages of the accumulated capital of the culture of one's community.

**Environmental:** The opportunity of living in good housing, having access to safe drinking water and waste disposal facilities and being able to move without doing much damage to the environment or to the health conditions of the community.

**Governance:** The opportunity to exercise one's human rights in participating in the affairs of one's community, ensuring that community services are adequately and expeditiously provided, contributing one's quota (through taxation or other levies) to improving service delivery and community life generally, and associating with people of like mind to achieve social objectives in various fields<sup>21</sup>.

Summarily, Table 2.1 below, for example, shows a schema of poverty notions. Its purpose is to demonstrate the fundamental causes that determine the magnitude of poverty and to provide effective ways to alleviate it. The first thought on the table is to perceive poverty as a result of insufficient provision of goods, as assessed by expenditure/consumption-income and fundamental need-oriented indices, using an absolute or conventional economic perspective<sup>22</sup>.

The next step which is the second concept perceives poverty as the result of deprivation and a lack of rights, based on relative deprivation, earning capacity, and entitlement methods measured by multiple sources of income, rights to and control over resources, resource costs, social security claims, and so on<sup>22</sup>.

The third sees poverty as a consequence of insufficient capability. Based on the capability approach, which measures individuals' freedoms and capabilities, the third notion sees poverty as a result of lacking capability. The fourth set of definition considers poverty to be the result of a social and economic exclusion mechanism, which is divided into three paradigms: solidarity, specialization, and monopoly. In the solidarity paradigm, exclusion mechanisms are attributed to chaotic relationships between the community and

specific groups or individuals, the community being defined in terms of a package of common values, rights and institutions and a social order ensuing therefrom<sup>22</sup>.

In the specification paradigm, exclusion is seen as the result of the conduct of the individual which again is dependent on his interests and capabilities, so that the social structure is based on a specific form of division of labour which essentially plays a part in determining how and to what extent the individual and society interact. Exclusion therefore appears in terms of discrimination, market refusal or unenforceable rights and voluntary conduct<sup>23</sup>. In the monopolization paradigm, various interest groups exert control over the input of available resources, and as insiders determine access to resources and establish barriers to access, for example, on goods and labour markets, at the same time fostering solidarity within the respective interest groups. Therefore, the rules limiting membership of the groups represent exclusion mechanisms which may be of a nature<sup>24</sup>. Exclusion is also based on vulnerability, long-term trends (long-term unemployment) and short-term shocks. It means that poverty goes beyond want or lack but to defenselessness, insecurity, and exposure to risk, shocks and stress. This is measured also by participation in the development process, net assets such as investment (human skills and economic assets like animals), stores (money, granaries) and claims (on patrons or the governments)<sup>24</sup>.

**Table 2.1 Conceptualising Poverty**

<b>Concepts of Poverty</b>		
<b>Basis</b>	<b>Approaches</b>	<b>Indices</b>
1. Poverty as an outcome of insufficiency of provisions of goods and services.	Absolute, Conventional Economic.	Physiological/Basic Needs : Food, Safe Drinking Water, Medical Care; Clothing, Shelter, etc.
2. Poverty as a consequence of deprivation and lack of rights	Relative Denial Earning Capacity Entitlement	Wages Social Security Claims, Human Rights or Opportunities.
3. Poverty as a result of insufficient capability	Capability Deprivation:	Markets of Goods, Products and Services. Benefit Derived from Goods. Quality of life Freedom.
4. Poverty as a consequence of social, political, economic and exclusion mechanisms	Exclusion Vulnerability Powerlessness Short Term Shock.	Participation in : Social, Economic, Political Processes, Development, Net Assets, Investments etc.

Source: Adapted Publication of Nigeria Economic Society, 1997

In analysing the definitions of poverty by various Scholars and Development Agencies as stated above, poverty manifests prominently, in the sphere of economics as deprivation, in politics and sociology as discrimination, in culture and ecology as vulnerability, all of which reinforce one another. In addition, it is living in a sub-standard environment that is characterized by slums, squalor, grossly inadequate social amenities such as medical facilities.

Poverty as characterized by low calorie intakes, poor housing conditions, inadequate health facilities, poor quality of educational facilities, low life expectancy, high infant mortality, low income, unemployment and underemployment. It is very easy to recognize those who are absolutely poor as described above. In all, poverty at household or individual levels is perceived in terms of inability to eat or clothe oneself adequately; inability to afford other basic necessities such as decent shelter, inability to meet social and economic obligations or lack of gainful employment, physical insecurity, lack of skills and inadequate assets. Similarly, ignorance, powerlessness and lack of self-esteem are key indicators of poverty<sup>25</sup>.

### **2.1.2 Types of Poverty**

There are several types of poverty but for the purpose of this study seven types of poverty shall be examined as follows:

#### **(i) Absolute Poverty**

Absolute poverty involves scarcity of necessities such as shelter, safe drinking water and food. It is a situation of day-to-day survival on day-to-day survival. It is having an annual income less than half of the official poverty line. It can also be defined in terms of the minimal requirements necessary to afford minimal standards of food, clothing, healthcare and shelter. The Nigerian Economic Society held a conference on poverty in Nigeria in

1975 and several definitions were provided. Some of the papers defined absolute poverty as a household's inability to command sufficient income to meet its basic needs for food; shelter, clothing, transportation and education<sup>26</sup>. Poverty may mean a lot of things, but in the traditional context, it literally refers to an un-acceptable situation of living. Absolute poverty is most referred to in this country as it denotes absence or lack of basic amenities and necessities of life<sup>27</sup>.

It is observed that people with the standard calorie intake isn't maintained are said to be absolute poor<sup>28</sup>.

Absolute poverty is based on income or consumption in relation to a certain living standard (minimal income) judged essentially to meet basic needs. The extreme poverty limit for developing nations was established in 1990 at \$1 per person per day; in 2008, the \$1-a-day threshold was raised to US\$1.25<sup>26</sup>. According to reports, the level was raised to \$1.90 in October 2015 to mirror the real national poverty lines in the 15 poorest countries Nigeria inclusive. In other words, absolute poverty can be defined in terms of a household's command over resources which are sufficient to obtain a basket of goods and services required to guarantee a minimum decent living standards thus it is a condition of life degraded by disease, illiteracy, malnutrition and squalor<sup>27</sup>.

(ii) **Relative Poverty**

The second notion of poverty is relative poverty. Relative poverty occurs when one interprets his current living condition as worse when compared with that of the members in the same or different society. In view of this, the World Bank provides a quantitative money metric measure for poverty with the measure of people living below \$2.0 a day are described as poor<sup>29</sup>.

It has been variously identified as lower as 30 or 40 percent of the income distribution; the relatively poor barely secure the minimum basic needs, but have such limited resources that lack the means of adequate social participation. They are effectively marginalized from mainstream society, even though they may constitute a majority of the population<sup>29</sup>.

Quite often people think of poverty in terms of the absence of money yet we could be poor in health, be poorly educated, be spiritually impoverished and be barren of ideas. Relative poverty refers to a person or household whose provision with goods is lower than that of other persons or households. Relative poverty therefore does not necessarily mean that the person concerned cannot lead a life that is worthy of human dignity. It merely states that, because of the distribution structures in the society, certain economic subjects are disadvantaged to an unacceptable extent. Thus, relative poverty exists when the object under consideration are poor in relation to other-who need to be more closely specified<sup>30</sup>. Concept of relative poverty could also be seen as a situation in which some households are not absolutely poor but are not at par with others in terms of income, poverty and other resources. The poor are those households who earn less than two-thirds of the average disposable income of the affected country<sup>30</sup>.

Relative poverty exists where households have a per capita income of less than one-third of the average per capita income of the country concerned. Relative poverty can thus be surmised as the economic status of a family whose income is insufficient to meet its society's average standard of living<sup>31</sup>. In other words it is referred to as the living standards of majority in a given society and separates the poor from the non-poor. Households with expenditure greater than two-thirds of the Total Household Per Capita Expenditure are non-poor whereas those below it are poor. The predicament may further

lead to desperation and helplessness and in turn produce violence, high rate of robbery, theft, thuggery and other deviant human behavior<sup>32</sup>.

(iii) **Income Poverty**

Poverty is the condition of having insufficient resources or income and is mainly lack of basic human needs to sustain as useful and working efficiency such as adequate and nutritious food, clothing, housing, clean water and health services<sup>33</sup>. In times past, poverty has traditionally been measured in monetary terms, based on income or consumption. Those who live below a certain level of income-the poverty line-are defined as poor in order to compare poverty levels across nations and through time. Other approaches to conceptualizing poverty have been added to this economic definition of poverty: the basic necessities approach, the capacities approach, the human development approach, and the multidimensional poverty approach. This type of poverty is the oldest and the most resistant virus that brings about a devastating disease in Nigeria, as indeed other developing countries<sup>33</sup>.

(iv) **Situational Poverty:**

It is a temporary or shorter-term type of poverty based on occurrence of an adverse event like environmental disaster, job loss and severe health problem. Poverty in this sense is not a characteristic of a person, but rather, of their situation. Situational poverty is experienced when adverse circumstances occurred which one off balance; such unpleasant situations include amongst others job loss, protracted illness, divorce, bankruptcy, imprisonment of a bread winner in the family and some other sorts of life crisis which leave a person impoverished to cover necessities<sup>34</sup>.

Poverty does not have to be incessant. There are dynamics involved in terms of people moving in and out of poverty line over a period of time. People can help themselves even with a small assistance, as the poverty comes because of unfortunate event<sup>35</sup>.

(v) **Generational Poverty**

It is handed over to individual and families from one generation to the one. This is more complicated as there is no escape because the people are trapped in its cause and unable to access the tools required to get out of it. *“Occurs in families where at least two generations have been born into poverty. Families living in this type of poverty are not equipped with the tools to move out of their situation”*<sup>33</sup>.

If poverty is a complex phenomenon, generational poverty is more complex and unpleasant nonetheless it can be prevented by realising the generative mechanisms that create them<sup>36</sup>. In communities and family's where generational poverty seems to be persistent, the belief that life can be better is rarely experienced<sup>37</sup>.

Generational poverty lacks a cohort that would give advice and habits for a successful life to the younger ones, as the elders have never experienced it themselves. Therefore, stimulus and drive necessary to break the vicious cycle of poverty in their life are very little or not existing. The emphasis of this type of the poor is daily survival like looking for money to buy food and finding a place as shelter per night. They often have family instability, ill health issues low capacity, counterproductive actions and low interest in continuing education. This category of the poor needs a change management programme that interfaces between culture and development<sup>38</sup>.

(vi) **Rural Poverty**

Rural poverty refers to [poverty](#) in [rural areas](#), including factors of [rural society](#), [rural economy](#), and [political](#) systems that give rise to the poverty found there. It occurs in rural areas with population below 50,000. It is the area where there are less job opportunities, less access to services, less support for disabilities and quality education opportunities. People are tending to live mostly on the farming and other menial work available to the surroundings. The rural poverty rate is growing and has exceeded the urban rate every

year since data collection began in the 1960s. The difference between the two poverty rates has averaged about 5 percent for the last 30 years, with urban rates near 10–15 percent and rural rates near 15–20 percent<sup>39</sup>.

### **(vii) Urban Poverty**

It occurs in the metropolitan areas with population over 50,000. These are some major challenges faced by the urban poor<sup>40</sup>:

- Limited access to health and education.
- Inadequate housing and services.
- Violent and unhealthy environment because of overcrowding.
- Little or no social protection mechanism.

Urban poverty denotes to the set of economic and social problems that are created in the cities as result of industries that led to multiple processes like the establishment of comfortable living standards, rise of individualism, practices of social fragmentation, and duplication of labour market. A set of people living under the same roof in urban areas that lack one or more of access to improved water and sanitation services, sufficient space with structural quality and durability of housing, and security, are defined to be living in slums or informal settlements<sup>40</sup>.

The urban poor include the slums, in cities which cover a range of deficiencies in housing and basic services. It is largest concentration of poverty is observed in the areas usually inhabited by the older, uncivilized population without access to basic education and security especially, which is why the phenomenon of urban poverty is always accompanied by prolonged unemployment and social vices such as crime<sup>41</sup>.

### **2.1.3 Causes of Poverty**

Several scholars and literatures have extensively researched and identified diversity of factors causing poverty across the globe especially that of the global south countries.

However, this researcher is not unaware of the fact that poverty in Africa had been linked with some major past experiences like the 400 years of slave trade (1400 – 1800); 150 years of colonialism (1800 - 1950); neo-colonialism; the forceful and lopsided integration of Africa into the world economy and its non-productive westernization<sup>42</sup>. No doubt about that submission but this researcher is much interested in the contemporary causes or drivers of poverty. This is aptly because of the fact that one cannot continue to bemoan the past which cannot be corrected again. Thus, current causes of the saga are what this study will focus upon so as to find ways to tackle the menace. These are classified into six major causal factors namely Economic, Political which are as follows<sup>42</sup>:

**(I) Economics Factors:**

Advancing economic growth is veritable tool for poverty alleviation and improving livelihood of the citizenry of any given nation. However, it has been debated that economic growth is not necessarily a condition for poverty reduction, as there are possible compromises and struggles between growth and redistribution of wealth. This may mean that economic growth will need to be combined with some other social-economic strategies, social policies, programmes/projects, etc designed to effectively reach the down-trodden and the vulnerable (Physically challenge). Economic growth will undoubtedly be more pro-poor if it is determined towards a geographical and productive areas which have the largest contribution to poverty. Under this major heading four sub-tiles of causes of poverty shall be briefly expounded<sup>43</sup>.

**Inappropriate Macroeconomic Policies/ Low Economic Performance:** There is a nexus between micro economy and wealth of a nation. Macroeconomic policies are simultaneously germane in accelerating economic growth and eradicating poverty in the economy of a nation. Macroeconomic policies that are well-thought-of and planned are capable of promoting economic growth with positive multiplier effects on the living standard of the citizens in a given state<sup>44</sup>. However, in a country where inappropriate

macroeconomic policies are put in place, such nations will have non-accelerated economic growth or downturn economy that are capable of promoting poverty rather than alleviating it. The high cost of food and falling purchasing power of the citizenry account for poverty endemic. Many economies around the world were experiencing macroeconomic imbalances, primarily in the balance of payments, as a result of expansive aggregate demand policies, terms-of-trade shocks, and natural disasters, it became necessary to undertake major policy reforms. In the process such economies became vulnerable to poverty. It was further argued that macro-economic shocks and policy failure account for poverty largely because they constrain the poor from using their greatest asset – labour<sup>44</sup>.

Also, monetary policies that adversely affect cost and access to credit by the poor, in an import-dependent industrial system, fiscal policy that results in retrenchment, layoffs, and factor substitution, as well as exchange rate policy that boosts the domestic cost of production, will have a detrimental impact on the poor<sup>45</sup>. However, an exchange rate strategy that stimulates exports, particularly those that are dominated by the poor (such as agriculture), will help to alleviate poverty. For example, the Structural Adjustment Programme (SAP) in Nigeria where sectional policies like exchange rates reforms, reduction of fiscal deficit, trade etc. were formulated with the aim of enhancing economic growth but interestingly led to unprecedented poverty rate across the nation. Lack of macro-economic stability that erodes the resource of the poor through inflation and other variables will invariably lead to poverty. The inability of the natural economy to optimize benefits within the global system is also a reason for poverty<sup>46</sup>.

Poverty elimination necessitates economic growth. In developing countries like Nigeria, growth that is closely related to job creation and exports is essential in order to accomplish poverty reduction and equity. Although global economic performance has

been highly variable since the early 1980s, overall growth rates have been low or negative, with numerous countries experiencing overall decreases. External shocks, such as unfavourable changes in various countries' terms of trade, changes in worldwide demand for exports, and fluctuations in global interest rates on developing nations' external debt, have all contributed to this. All of these factors are likely to be contributing to the rise in global poverty levels<sup>43</sup>. There is a lot of evidence that economic growth is important for poverty reduction. A vivid illustration can be seen in Indonesia and Thailand where poverty was reduced by 30 to 40 percent during a twenty-year period in which annual growth rates were approximately 3 percent (investments in the social sectors also contributed). Accordingly, examples of countries that reduced poverty with the least growth rates of less than 1 percent are India and Sri Lanka. Economic growth can help to alleviate poverty through increasing employment, increasing labour productivity, and increasing real wages<sup>47</sup>.

A country's capacity to plan and implement programs and projects that would boost actual economic growth can be hampered by economic underdevelopment. Poverty will tend to persist in such circumstances, because economic growth is the first and most important step toward poverty alleviation. The key factor contributing to increasing poverty include low and declining productivity, unemployment, underemployment, high inflation rate, huge debt burden and low income. The adverse effects of these factors are made worse by bad economic policies relating to trade, exchange rate, income, etc<sup>48</sup>.

Summarily, macro-economic policies can be used to stimulate growth in agriculture, small and medium sized enterprises and to ensure that the poor benefit from that growth. Countries where macro-economic policies were designed to ensure high growth rates and to create employment have assisted in alleviating poverty. Whereas, countries in which these measures are not majorly put into considerations, more poverty is created<sup>49</sup>.

Similarly, non-adoption of effective strategies on small and cottage industries, import substitution, reduction of the tax burden and so on so as to foster local industrialisation will continue to promote poverty in any nation especially the developing countries. Economic growth is not a sufficient condition for poverty reduction, nevertheless, economic growth should be combined with some other socio-economic strategies encompassing social policies and programmes designed to effectively reach the poor and the most vulnerable groups in the society. Nigerians have been getting poorer and poorer in terms of per capita income, as the growth of its Gross Domestic Product (GDP) 2.0% “is below our population growth of 2.7% per annum<sup>49</sup>.”

**Debt Challenge:** Many developing nations are overwhelmed with accumulated debt burden. This is assuming another dimension, as many are close to borrowing beyond their capacities to repay, e.g. Zambia and Zimbabwe. The volume of funds required for developmental programmes are used to service the debt. Thus, productive sector that can enhance the GDP are unattended to, leading to massive abject poverty<sup>50</sup>. Although, no country can escape debt entirely, for example the topmost global north and world economic power, United States of America, as of October 2020 has national debt to an astronomical sum of \$27 trillion while GDP has stagnated at \$22.3trillion. The American national debt is 1.2% of its current GDP.<sup>51</sup>

However, borrowing continuously for all programmes and projects is unrealistic and unsustainable. In Nigeria, the debt management office records show that the total public debt stock, federal, state, domestic and external has risen from \$10.61 billion in September 2015 to \$31.7 billion by June 30, 2020. As if that is not enough, Nigeria is getting ensnared into foreign loans in spite of recession and the gloomy fact that twenty-five percent of its revenue is being used as repayment of its loan per annum. Meanwhile, the foreign reserve is rapidly and deplorably reducing. That implies that social services, enabling environment for small businesses to grow, adequate security during national,

states or local elections voting etc., cannot be sufficiently provided for by the government for effective participation of the poor in nation's building<sup>52</sup>.

Nigeria must decisively tackle its debt challenges by finding means of generating resources for domestic investments needed to spur faster economic growth or else poverty will continue to thrive. Deficiencies in Labour Markets: Because labour is the poor's most available resource, a healthy labour market is critical to alleviating poverty and income inequality. The majority of poor households in most countries participate in the labour market in some manner, therefore poverty is an issue of low pay (in the informal sector), low labour returns to rural self-employment activities, underemployment, and, in certain circumstances, chronic unemployment<sup>52</sup>. Defects in the labour market have a variety of effects on these issues. Employees in the private informal sector employ the majority of the workforce, followed by employees in the public sector. When the labour market is deficient, the poor are harmed by a lack of employment growth and absorption capacity in the formal sector. Furthermore, relatively high labour costs in the formal sector can lead to an over-expansion of the low-productivity informal sector, putting downward pressure on wages in the informal sector (where the majority of the poor work), and limited opportunities for unskilled youth to obtain job training and skills can perpetuate a cycle of poverty<sup>53</sup>. Distortions in the employment market which introduce all forms of discrimination and rigidities prevent the advancement of people along the social and economic ladder of progress, in form of sex, age; colour, race and tribe constitute market imperfections. Also, the existence of an income distribution structure which is skewed in favour of some classes in the society is a form of market imperfection that renders the less favoured class poor<sup>54</sup>.

**Unemployment and Underemployment:** Employment is a key determinant of poverty. Gainful employment is important for an individual to earn income and escape from “income” poverty. While generally in countries of the world, the non-poor suffer from transitional or involuntary unemployment, the poor are faced with problems of structural unemployment due to lack of skills or extremely low educational levels, medical problems, geographical isolation (which affects some of the rural poor in general and the urban poor due to marginalization of persons living in high-crime neighbourhood) and in some countries, discrimination based on race or other attributes. Furthermore, underemployment occurs largely in the informal sectors and results in low incomes for an important segment of the labour force, particularly in rural areas. Graduates in some parts of Africa ride motorcycles (Okada in Nigeria and Boda-boda in Uganda, Kenya and so forth) as commercial taxi in order to survive economically<sup>55</sup>. Unemployment slows down economic growth than direct effects of imperfections in the labour market, although regulations affecting the formal sector are likely to induce more under-employment in the informal sector. In poorer, rural areas, this mainly takes the form of seasonal unemployment and in urban areas those who have given up searching for work. High unemployment particularly affects youths, women, urban dwellers, and those “queuing” for good jobs in the formal sector which are unavailable<sup>53</sup>.

In Sub-Saharan Africa, the main factors that cause poverty include: inadequate access to employment opportunities; inadequate physical assets such as land, capital and minimal access by the poor to credit even on a small scale; inadequate access to the means of supporting rural development in poor regions; inadequate access to markets where the poor can sell goods and services; low endowment of human capital, destruction of natural resources leading to environmental degradation and reduced productivity; inadequate access to assistance for those living at the margin and those victimized by transitory

poverty and lack of participation. That is, failure to draw the poor into the design of development programmes<sup>55</sup>. The National Bureau of Statistics disclosed in its Labour Force Statistics that unemployment and underemployment report has increased to 33.3%. Unemployment rate among young people (15-34 years old) was 42.5%. For Africa to keep pace with the rest of the world, it needs to create 18 million new jobs every year between 2018 and 2035, which translates to about 50,000 jobs every day. Ideally, Nigeria should create about 10,000 jobs every day<sup>56</sup>.

**Structural Shift in the Economy:** Unwholesome shift in economic activity as a result of inappropriate microeconomic policies formulation and implementation can be a causal factor of poverty in a country. Nigeria is an outstanding illustration of this type of structural change. Records have it that prior to the advent of crude oil and its discovery in commercial quantities in the 1960s, the national economy was a well-balanced one with five cardinal export commodities, namely, oil palm, cocoa, rubber, cotton and groundnuts. The country's structural shift happened when crude oil received undue attention at the expense of agriculture, which supplied employment for the rural poor. The economy became monoculture as a result, and mass poverty became the fate of the rural areas, resulting in a rural-urban migration that increased the number of urban poor. In contrast to the Nigeria episode, the South-East Asian countries (Malaysia and Indonesia) provide excellent examples of measures to avoid undesired structural shifts<sup>55</sup>. Both countries are the world's largest producers of oil-palm, cocoa, rubber and coffee. This has been going on for decades without diversion leaving the ones they are good at unlike Nigeria that shifted its ground to oil. Structural economic factors include the level and variation in unemployment, median income, and measures of income inequality. The effects of unemployment and rises in median income are well documented and their relationship to poverty is intuitive<sup>57</sup>.

## **(II) Political/Governance Factors:**

The problem of low ranked political leadership with foresight, the decline in governance and the capacity of falling to manage the consequences are major causes of poverty.

Politicians with short-term election cycles typically have short time horizon or suffer policy myopia. Rather than confront the underlying structural dysfunction, the easiest escape is to pile up debts and contingent liabilities. Worse still, the borrowed funds are equally mismanaged. These policies and decisions are the root causes of poverty. Despite the clarion call towards democracy in the 1980s and early 1990s, Nigeria's democracy is adjudged as being too expensive due to its bureaucratic nature. Poverty can only be battled on the platform of strong institutions and equitable distribution of resources<sup>57</sup>. Thus, various political causal factors of poverty shall be briefly explained as follows:

**Corruption:** Corruption usually diminishes economic growth as it impedes long-term foreign and domestic investments, depreciates national currency, increases income inequality promotes inflation, escalates military expenditures, misdirects talent to rent-seeking activities, and poverty, lessens expenditures for education and health, reduces tax revenue, increase child and infant mortality rates, distort the fundamental role of government and undermines the legitimacy of government and of the market economy. These are clear characteristics of the Nigerian state in particular and Africa in general.

Poverty in Africa is chiefly caused by corruption. Corruption is a strong threat to good governance, democratic processes, democratic dividends and fair business competition. The incidence of corruption has taken a frightening dimension such that Nigeria is now internationally regarded as one of the world's most corrupt country. On the 2020 Corruption Perception Index (CPI), Nigeria is ranked 25th out of 100 countries on a scale of 0 (very corrupt) to 100 (extremely clean). The CPI is based on the negative impact of

corruption on human and economic growth, and it rates countries depending on how corrupt they are seen globally. The total losses due to corruption can be more than a country's foreign debt; Corruption can cost government as much as 50 percent of their tax revenues; and Corruption can add between 20 percent and 100 percent to government costs for goods and services. The stolen funds are stashed away in foreign banks, vaults, septic tanks, etc while perpetuating inter-generational dynasties at home and most of the time, they do not use the embezzled money for investment which can promote the economy and create jobs but surprisingly for mere frivolity<sup>58</sup>.

Corruption is also common in the process and management of privatization of the public assets that could not be managed well due to sleaze and inexperience. Even when these properties are sold, the public representatives at the Panel of the Privatization Committee sell to themselves at ridiculously low amount of money. For example, it was publicly broadcast in Kenya that the Kenyan government preferred loans from China to USA or Germany because of fraud that is allowed by the Chinese government. It was reported that between 10-18% of the loan from China is often shipped as cash in cargo back to the people in government. That ugly practice will multiply poverty of any nation<sup>59</sup>.

**Lack of Participation in Governance:** The persistence and pervasiveness of poverty in several countries have been linked to the lack of popular participation in governance and decision-making as well as weak institutional base. This has led among other things to poor accountability, transparency in resource allocation, weak programmes implementation and monitoring. Ultimately, development programmes are rendered ineffective leading to resources wastage. When the poor are not able to participate in the decisions, processes on programmes that affect them that promotes top-bottom approach, loss of ownership monitoring and abandoning of such programmes or project. For

example, there are several cases where government built markets without consulting the market women and the markets were never used<sup>59</sup>.

**High Cost of Governance:** Other political factors include poor governance, long years of military interregnum (which made participation exclusive) and top-down development decision approach. The cost of governance at all levels of government being national, state and local inclusive of the executive, legislative, judiciary and even the public/civil service arms of government are extremely too high. The exorbitant cost of governance will continue to jeopardize the national development if nothing is done to salvage the situation. Nigeria's governance system is one of the most expensive in the world. And the simple implication of this is that by the time the recurrent expenditure has eaten a large chunk of the budget, there is barely little left for capital and infrastructural projects that are required to make life easier for Nigerians. The Civil Service Commission under the pretext of fair representation or quota system is bloated far beyond efficiency of labour economics<sup>60</sup>.

In addition, the proliferation of parallel advisory institutions within the civil service bureaucracy also lead to high cost of governance with poverty as end result. In order to enhance the process of policy formulation and drive the change process arising from the adoption of the Presidential system of government since 1979, successive administrations at all levels of government have been appointing thousands of political aides namely, Chief of Staff, Deputy Chief of Staff, Senior Special Advisers, Special Advisers, Senior Consultants, Consultants, Senior Special Assistants, Special Assistants, Personal Assistants, Private Personal Assistants, etc. The roles of these appointees are almost the same with the already over recruited and redundant civil servants. Thus, it is always rife upon rift and backbiting yet at the expense of the state. A good example is the 145 aides and 43 ministers appointed as at 2020 by the Federal Government in spite the recession.

Also, at the sub-national level, Cross River State is said to have over 6,000 political appointees with their humongous remuneration<sup>59</sup>.

To buttress the point on high cost of governance is the recent revelation from the proposed plan to repeal the public office holder (Payment of Pension) Law 2007, in Lagos State, which provides for the payment of pension and other entitlements to former governors and their deputies. The cost is so enormous and it leads to underdevelopment. It is an outrageous economics of non-developmental federalism that uncharacteristically spread its scarce resources very thin over wasteful administrative redundancies spread across the federal, state and local government areas<sup>60</sup>. In 2005, a rigorous interrogation of 29 African Countries on their reform activities revealed that African countries can be categorized into four groups on their reform attitudes – the advanced reforms (like Botswana), the committed reforms (like Cameroon), the hesitant reformers (like Nigeria) and non-starters (like Somalia). The revelation of that research indicates the cost of governance which is significantly connected with poverty<sup>61</sup>.

**Wrong Policies:** The state sponsorship of the religious pilgrimages to a few party faithful at the expense of millions of the populace who are dying of hunger is nothing but a colossal waste that is equally causing poverty in the third world countries. Should religion not be a personal thing rather than a state affair? Is not equally injustice and fraud to support a few selected people in one or two religions using meagre state resources at the expense of the masses? Also, the country imports goods and products that are supposed to be self-produced and sufficient. These include foods, textile products, petroleum products, palm oil, ethanol, furniture etc. This is unacceptable and anti-development as enormous pressure is put on the domestic economy. Hundreds of manufacturing companies are closing down leading to mass unemployment that is about 23.3 percent with over 40 million unemployed or underemployed citizens<sup>62</sup>.

As at 1978, Nigeria's textile industry was the third largest in Africa and one of Nigeria's biggest employers of labour. The textile industry in then boasted of *Asabatex*, UNTL *Zamfara* textile, *Arewa* textile and *Aswani* textile, among others. The policy of importing military and police uniforms from India and Bangladesh when indigent textile industries and tailors are dying is pro-poverty. Similarly, vehicle assembly plants were in the three regions of the nation namely Mercedes in Enugu, Peugeot in Kaduna, Leyland in Ibadan, and so on. These plants have become moribund while importations of fairly used vehicles are not being discouraged as no policy is in place to outlaw the influx of such vehicles. Another wrong policy is the Gross Domestic Product (GDP) distribution which is not balance. By activity, among the top five sectors of the economy in 2019: agriculture (25.16%), trade (16.01%), information and communication (13.04%), manufacturing (9.06%), and mining and quarrying (8.85%). Also, oil exportation provides at least 90% of forex inflows. Oil is basically the only product we export — the rest are so tiny they amount to less than 10%. The end result of wrong political policies, as seen above, is entrenched poverty<sup>63</sup>.

**Inadequate Commitment to Programme Implementation:** In Nigeria, for example, many of the policies and programmes in the Development Plans of the 1970s and 1980s were not rigorously executed even when the country did not have challenges of funding. This shortcoming aided in the spread of poverty. The poor's condition was made worse by the failure to properly implement the Structural Adjustment Programme after 1990, which resulted in ongoing labour layoffs and general economic misery<sup>63</sup>. Also, at the wake of the new democratic governance which came into operation in May 1999, all-embracing poverty eradication was conceptualized in 2001. Having drawn lessons from the previous efforts of the government to combat poverty, the National Poverty Eradication Programme (NAPEP) was launched consisting four schemes namely:

- i. Youth Empowerment Scheme (YES)
- ii. Rural Infrastructure Development Scheme (RIDS)
- iii. Social Welfare Services Scheme (SOWESS) and
- iv. Natural Resource Development and Conservation Scheme (NRDCS)

Looking at the concept, objectives, general implementation guidelines and implementation procedures of the programmes as provided in the blueprint, one would assume that the siege was over, but regrettably, the proportion of Nigerians living in poverty was still not acceptable.

Why then, was there failure of a well conceptualized programme with strategic implementation plan? There were inadequate budgetary allocation and non-release of budgeted funds, excessive politicization, and administrative bottlenecks and logistics problems. The programme was eventually scrapped by the successive government while some staff members were deployed to other Ministries or Agencies<sup>64</sup>.

**Land Tenure:** Another critical political factor that causes poverty among nations is land tenure. The types of land tenure and property rights that currently exist in Nigeria and most parts of Africa are that, most of the land is for leasehold and the governor of the state may grant statutory rights of occupancy for 99 years. Indigenous lands are governed by customary land tenure. The rent is fixed at the governor's discretion. These types of tenure and property rights will continue to promote poverty if not reversed. Land reform is well recognised as a key issue in reducing poverty in that small farmers have a proven record in raising agricultural productivity as well as employment<sup>64</sup>.

Ownership of land becomes an important source of income, and if much land is owned by the same person, it will also easily become a source of power. Land reform remains a major element in the transition of most countries from underdevelopment to a developed

status. It is well documented that countries such as Britain, France, United States and so on moved out of pre-capitalist mode of production and engaged in serious land reforms before their countries experienced rapid economic development that nearly got rid of poverty amongst all their citizens<sup>65</sup>.

Development advocates of this ideology have argued that if Nigeria will want to really transform the society and empower its citizens economically, she can no longer afford to be indifferent to the need to undertake a systematic land review in the country. Countries like Bangladesh, Nigeria to mention but a few where land reform has not been undertaken, poverty tends to reign unchecked while nations like Vietnam, England, China, US, the converse is the case. It is therefore imperative to posit that the way to break out of poverty trap in Nigeria is for the nation to adapt and transfer its institution of land tenure to land reform recipients<sup>65</sup>.

### **(III) Environmental/Natural Factors:**

Generally, environmental/natural disaster can lead to poverty. Situational poverty is caused by a sudden crisis or loss and it's often temporal and sometime it can be permanent, such includes degradation, climate change, drought, flood, cyclones, erosion, earthquakes, volcanic eruptions, fire outbreak and so on.

**Degradation:** Degradation is a cause of heightened poverty. In the meantime, poverty itself can be a cause of environmental degradation. This reverse causality stems from the fact that for poor people in poor countries such as Nigeria, a number of environmental resources are complementary in production and consumption to other goods and services while a number of environmental resources supplement income most especially in time of acute economic stress. This can be a source of cumulative causations, where poverty, high

fertility rates and environmental degradation feed upon one another. In fact, an erosion of the environmental resource base can make certain categories of people destitute even when the economy grows on the average<sup>66</sup>.

In several countries of the world inaccessibility of the poor to credit and resource inputs leave them with no choice other than to employ natural resources such as forests, woodlands and rivers in order to survive. Quite often, their continuous exploitation of these resources has led to stress/depletion and environmental degradation thereby making poor both agents and victims of unsatisfactory ecological practices. In most rural areas, developing countries fallow duration has declined to four to five years and in several instances as low as two years. Short fallow period is usually not adequate for regeneration of vegetation and the restoration of host nutrients; soil and water quality are therefore quickly depleted. Among the poor; frequent cutting of forest trees with low replanting rate has resulted in scarcity of fuel wood<sup>67</sup>.

The resultant effect of this is that poor households turn to alternative fuels such as crop residues, coconut husks, and rice hulls or elephant grass. The smoke from these inferior fuels is often more poisonous than that of fuel wood, while emissions from all biomass fuels are known to be dangerous sources of air pollution in the house. Also, scarcity of fuel woods forces women to make what is available burn slowly. Under slow burning conditions wood fuels are capable of producing pollution concentrates higher than fossil fuels and subject the households to more smoke pollutants. The incessant cutting down of trees for firewood and charcoal have hindered prospect for increased yield and hasten the prospect of the creeping desert while profligate use of the country's resources by industries and industrial pollution from improper waste disposal has further exacerbated the plight of the poor. Other consequences of over exploitation of environment due to poverty are depletion of fish in the local rivers and streams<sup>67</sup>.

Africa countries like Ethiopia, Sudan, and Somalia provide a perfect examples of this cause of poverty. Misuse or overuse of land, resulting in deforestation, desert encroachment, and blight in an excessive shifting cultivation system of agriculture, is destructive to endowed land resources, increasing the impoverished population and intensifying poverty. It has the same effect as oil spills caused by indiscriminate exploitation of crude oil in Nigeria's Niger Delta creeks.

**Climate Change:** Climate change causes global warming and thereby creates more severe droughts through a vicious cycle. Greenhouse gas emissions trap heat, causing air temperature to increase. The hot air absorbs more moisture resulting in less rain. Hotter air also increases evaporation from lakes and rivers, reducing water sources. Without adequate rainfall, the plants that retain moisture in the soil die. The bare earth creates even drier conditions. Drought is a reduction in precipitation over an extended period. It is most people's biggest climate change worry to a new research study. In 2012, more than 80% of the US experienced abnormally dry conditions<sup>68</sup>. Climate change in Nigeria is causing a few months of rain with heavy downpour within a short period unlike before as a result causing profound changes to certain ecosystem, excessive heat, heavy floods, wildfire, storms etc. Unfortunately, agriculture in Nigeria is rain-fed and seasonal except in the northern part where irrigation is a bit practiced. Storms of recent have been rendering several communities homeless. Climate change is causing movements of herdsmen down south for pasture, insecurity, conflict, displacing of people from their traditional country home. The climate change in Sub-Saharan Africa is causing the predominantly peasant farmers more misery<sup>69</sup>.

**Fire Outbreak:** The Australian wildfire of 2019-2020 where 18 million hectares were burnt destroying over 5,900 buildings including 2800 homes was historic in addition to

human fatalities, millions of animals were reported to have been killed<sup>69</sup>. The total damage and economic loss caused by the Australian wildfire from September 2019 and into 2020 would be around \$110 billion<sup>69</sup>. The impact of the wildfires as reported include: (i) Physical direct impacts, (ii) Ongoing ecological and biodiversity impacts (iii) Public health impacts (iv) The impacts of the fire crossing borders, (v) Mental health costs (vi) Economic costs (vii) Climate feedback loops (viii) Environmental costs: pollution (ix) Agricultural impacts (x) public attitudes are changing<sup>69</sup>. In early 2017, before becoming more widespread across the country many areas of the country have experienced high temperature and rainfall that is well below average. Year 2019 was the warmest and driest year on the record for Australia. These conditions have contributed to one of the worst bushfire seasons on record<sup>70</sup>. Economic activity has been adversely affected by these conditions for two years or more. Farm GDP has declined by 22 percent since early 2017 and it was expected to have declined further by seven percent over between 2019/2020. Similarly, the community economic impact of the wildfires which are increasing in severity and frequency in the Western part of the United States of America especially in California, Colorado, Arizona and New Mexico is enormous. “as of July, 3 2019, there was 20,038 U.S wildfires. That’s less than the 29,526 wildfires in the same period in 2018, according to the National Interagency Fire Centre. About 1.1 million acres were burned in the 2019 period, compared with 2.7 million in 2018”<sup>70</sup>.

Summarily, wildfire costs range from loss of lives and properties, fire suppression, negative economic impact, losses of business, reduction of population, skyrocketing insurance premiums, and fewer resource for municipal services. In addition, bankruptcy of Pacific Gas and Electric as it announced shutting off power up to 5.4million customers when needed to prevent the spark. In 2008, Trinity’s poverty rate was 19.2% and in 2009, unemployment averaged 19.3%<sup>71</sup>.

**Flood:** Due to climate change, several communities across some states of Nigeria have been experiencing flood that has caused untold suffering to the communities. In addition to loss of lives and homes, businesses alike have been destroyed. Crop farms, livestock and native animals have been swept away. In most cases, assets were not replaced because majority of Nigerians do not get insurance. Those who even do, underinsure. The flood also eroded bridges (Like that of Irele Community leading to Oke-Ako in Ekiti State), roads and swept crops away, causing colossal damage to the farmers as some of their produce perished on the farm as there was no way to take the farm produce to the market. The flood as well destroyed telecommunication and community owned assets of the villagers. Agriculture being the front lines of the economic activities has been grossly affected. Rice producers under loan scheme of the Central Bank of Nigeria that runs in billions of naira in Katsina State were severely affected. Another natural factor is erosion which causes inaccessibility to market, early sale of farm produce, agricultural wastages and lesser income. Erosion also reduces size of land for farming. All these constrain leave the rural farmers miserable and extremely poor. The aforementioned natural disasters among others are capable enough to make the rich poor and the poor poorer<sup>72</sup>.

**(IV) Cultural Factors:**

The "culture of poverty" opinion, which emanated from the anthropological arguments that later came to be erroneously associated with laying blame for poverty either on the poor themselves or on a government that keeps them dependent. Along these lines, it is the deficient character of the poor with their deviant behaviour and the resultant self-reinforcing environment that restrict their access to economic viability and success<sup>73</sup>.

A culture's belief system is capable of improvising people, communities and even nations. Sometimes it limits people and keep them in poverty. For example, India still has the largest population of the poor in the world not because they do not have abundance resources but their belief system is one of the causes of poverty. The Hindus believe that cow could be someone's reincarnated family thus they do not eat beef even when they are literally starving to death. They also believe that they are born into a caste system, and if they do anything to try to get out of it and improve their well-being, they might be reincarnated as an ant or something worse<sup>74</sup>.

Rising rates of divorce, female headed single parent families, teenage pregnancy, drug/alcohol misuse, and criminal activities are said to reflect these dysfunctional attitudes and values, relative to mainstream society, about family, education and work. These attitudes are passed onto subsequent generations leading to a ferocious cycle of poverty from which few escape. The trajectory of the culture thesis from one based primarily on nuanced sociological and anthropological arguments to a more stereotypical and simplistic version. Poverty was "an adaptation to a set of objective conditions of the larger society, but once it comes into existence, it tends to perpetuate itself from generation to generation because of its untold effect on children<sup>75</sup>."

Another argument states that poverty was culturally self-reinforcing, its incidence was directly connected to "structural conditions in society". The practice where the poor are married to so many wives yet do not assume their conjugal responsibilities leaving the women and their children to their state will continue to multiply poverty in the society. In the Islamic *Shariah* Legal System of inheritance of productive resources like land and houses which operates in some parts of northern Nigeria, resources are divided in ratio of one third for female and two third for male. It is equally believed that landed property is

strictly for men, all of which are capable of reducing resources for the women folks and as well as promoting gender inequality<sup>76</sup>.

Evidence of the economic disparities caused by historical and contemporary racial discrimination against blacks in USA is seen clearly when one views the data on white and black median income. In 1947, the percentage of black median income relative to white median income was 51 percent. In 2002, the figure had risen to 62 percent<sup>77</sup>.

In 2000, 35.5% of black single parent families were considered low-income while blacks represented only 12.1% of the general population in that year. Given the over-representation of black Americans among the poor, it stands to reason that closing the gap between black and white median income by working to end racism and discrimination will have positive effects on poverty<sup>78</sup>.

Also, institutional racism in general and residential segregation in particular, is a critical structural level cause of the severe poverty in the black community. However, they contend that as segregation took hold, the black communities in the inner cities reacted by creating an "oppositional culture that devalues work, schooling, and marriage and stresses attitudes and behaviours that are antithetical and often hostile to success in the larger economy<sup>79</sup>." It would tend to agree that an "oppositional culture" exists but takes the analysis a step beyond segregation, citing "social isolation" as the primary culprit. Historical racism against Black Americans erected contemporary barriers to their economic success; their predicament is compounded by factors uniquely associated with American capitalism and demography<sup>80</sup>.

In South Africa, the gap between blacks and whites in terms of human development is four times greater than in the United States. Apartheid created white minority rule and racial segregation, and it prohibited anybody from collecting data on differences between blacks and whites in South Africa. Even the data that is accessible, however, paints a vivid image of disparity. If white South Africa were a separate country, it would rank 24th in the world in terms of human development, only behind Spain, according to the United Nations Development Programme. South Africa, which is black, would be ranked 123rd, slightly ahead of Congo. These are nearly two different worlds, not simply two different people. In the new period of multiracial democracy, authorities will face a huge problem in promoting social cohesion without inciting racial violence<sup>81</sup>.

The minority administration forcibly relocated thousands of black farmers from land they had cultivated for hundreds of years and transferred it to white farmers, in addition to building separate and unequal black "homelands." They relocated black families to towns and cities with nothing except what they could carry on their backs or stuff into crammed buses. They became impoverished after losing their lands and livelihoods. They lacked access to jobs, healthcare, housing, clean water and sanitation, and sufficient food<sup>82</sup>.

Conversely, Zimbabwe had similar racial disparities at the time of independence, and Zimbabwe has achieved a considerable degree of social integration without substantial racial trouble. The challenge of education (anti-poverty strategy) in the North of Nigeria is debated to be of cultural than political. It is further argued that poverty in the north is more pervasive than in the south as a result of multitude of out of school children who will grow up to become public adult nuisance. For example, the former Sokoto Governor, AttahiruBafarawa once built many schools but the buildings remain empty as pupils were not forthcoming. That singular attitude affects human development negatively with poverty as net profit<sup>83</sup>.

**(V) Social Factors:**

**Education and Low Capacities:** This manifests mainly in form of illiteracy, ignorance, large household size, intergenerational poverty and insecurity of lives and property. High level of illiteracy in any country will lead to massive poverty. For example in Nigeria, over 13 million School children are out of school that are either begging for alms or being used as house helps or hawking in the streets. That cannot bring about growth to the country not to talk of development which is anti-poverty. Education is light and it is needed for any nation to be rated as developed. Human resources development is as well crucial to development and a qualification necessary to escape from poverty pit<sup>83</sup>.

Lack of capacity of the poor to influence social processes, public policy choices and resource allocations: low capacities through lack of education, vocational skills, entrepreneurial abilities, poor health and poor quality of life. Furthermore, poverty could also be caused by general exclusion of the people from social life. Exclusion reflects discrimination, which is a process that denies individuals from full participation in material exchange or interaction. The concept is tied to exclusion from the labour market, long-term unemployment and the destruction of the social links and integration that usually accompany work<sup>83</sup>.

Lack of information: knowledge about market prices for goods, issues related to health, availability of public services, and uninformed about their rights also lead to poverty. This is a political minority which lacks the visibility and voice as regards the institutions that shape their lives. Poor people are also said to lack access to relevant skills and knowledge, education and personal development that could improve their livelihoods.

They may also engage in habits and conventions based upon superstition and myths and mere hearsay which undoubtedly give rise to anti-social behaviour<sup>84</sup>.

**Gender Discrimination:** One of the primary causes of hunger is gender discrimination. The majority of women in the globe work long hours both at home and outside the home. Women, on the other hand, sometimes lack the resources to appropriately sustain themselves and their children since their labour is undervalued. The problems of population size, the problems of population quality i.e. the problem of health and education. These are very substantial essays on the theory of underdevelopment<sup>85</sup>. The irreversible breakdown of traditional society and to the problems of population explosion remains a causal factor of poverty in a country like Nigeria.

**Crime and Violence:** Rapid advancement in crime and violence across countries of the world has been critical causal factor to degradation of quality of life. The socioeconomic groups are grossly affected. Crime and violence, according to academics, have significant economic costs. For example, to improve police enforcement, sustain the growing prison population, pay the demands placed on the judicial system, and provide health treatment for those harmed by violence, an increasing proportion of public resources, which are already constrained, is necessary. Other expenses include the high cost of security systems and guards now required by businesses and households, the loss of potential profits from foreign investors and visitors who have sought other paths as a result of the threat of crime, and the urban middle class's migration. It's difficult to make a straight correlation between poverty, crime, and violence since the poor are so diverse. However, the negative societal repercussions of crime have been linked to poverty, such as the loss of life at a productive age and the loss of a large amount of property<sup>86</sup>.

Another reason (even though as of late) why millions of Nigerians are wallowing in economic misery is *Boko Haram* insurgency. The emergence of *Boko Haram* which has led to untimely deaths of several citizens, over two million as Internally Displaced Persons, 230,000 Nigerians refugees in Niger, Chad and Cameroon and 45,000 refugees in Nigeria. The Internally Displaced Persons have fled for their dear lives and are now living at various centres without any means of livelihood as a result of the insurgency. Their habitations are deplorable while the future is black and bleak especially the children who cannot even trace their parents again. Consequentially, the level of insecurity across the country has been very high with incessant communal uprisings, farmers/herdsmen clashes, violent attack kidnappings and insurgency leaving a trail of devastation – deaths, orphans, widows, widowers, the homeless, food crisis and a general atmosphere of fear<sup>87</sup>.

#### **(VI) Health Factors:**

**Highly Infectious Diseases:** Before the outbreak of Ebola, Lassa fever and Covid-19, highly infection diseases like (HIV-AIDS, tuberculosis, measles, whooping cough and gonorrhoea), have been major causes of morbidity in the country. These virulent infectious diseases especially in developing countries cause poverty<sup>88</sup>.

**COVID-19:** Lately, the rage of global corona virus (Covid –19) pandemic on the economies of nations was worrisome. COVID-19 obstructed economies across the globe, most especially the middle and low levelled-income countries. **Scholars have found out that the impact of COVID-19 on global economy has led to increase in extreme poverty** in 2020 for all countries as shown in figure<sup>89</sup>. The pandemic has caused so many deaths and upended global economic growth. It has also led lockdowns, border closure, spending unprepared huge money on unforeseen expenses and even borrowing in order to augment budget. The global health pandemic that has paused the global economy and certain to rail – road it into synchronized recession was triggered by the second largest

economy, China unlike before, multilateralism and global co-ordination frame work are at their weakest; National (Local) self-defence is the rule. As before, the rich world with its generous welfare system and huge financial war chest, is taking care of itself the US alone has spent USD 2.2 Trillion stimulus package) Africa is left to its fate<sup>89</sup>.

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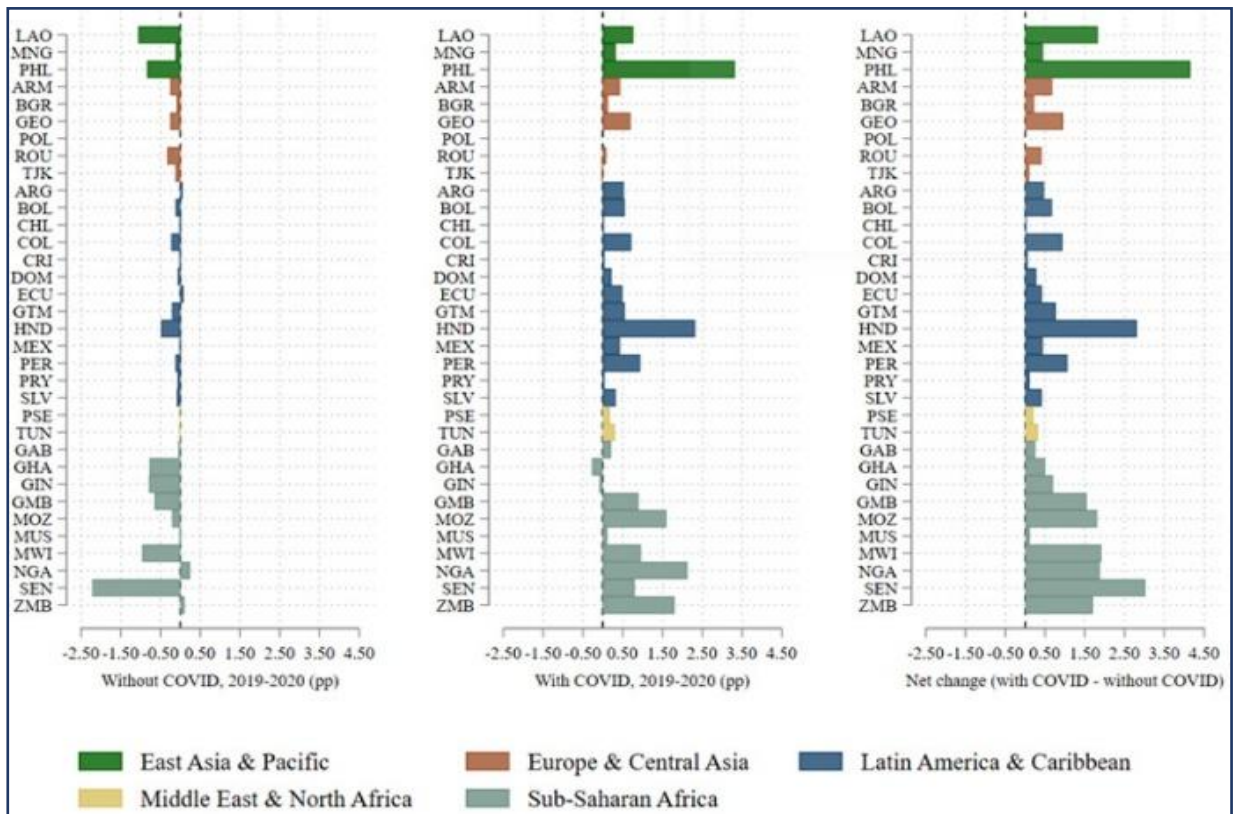


Figure:2.1: The impact of COVID-19 on global extreme poverty  
**Source<sup>89</sup>:** The Impact of COVID-19 on Global Extreme Poverty, Brookings (2022)

The net effect of the Covid-19 on those who would have moved out of extreme poverty in 2020 if there was no pandemic outbreak and those who entrenched into extreme poverty in 2020 compared to 2019 due to the plague.

Meanwhile, most nations of the world there were large increases in poverty in most countries, the estimated changes in the distribution of income or consumption across households were small. There are a few reasons for this. In some countries, nearly all households experienced negative income shocks, regardless of their initial place in the income distribution<sup>89</sup>.

Prior to the emergence of the pandemic, the Nigerian economic space was extremely serious with unacceptable unemployment rate especially the youth and women as well endemic poverty.

Although, both at the national and sub-national levels, palliative measures were offered through begging for donations in cash and kind from multinationals, bilateral, private sectors, organizations, individuals, etc. to distribute to thousands of the vulnerable and party faithful while millions are desperately at despair of surviving. The narration above means impending economic pandemic and extreme poverty to Nigeria as a nation and Africa as a continent.

Earlier before the pandemic of the COVID-19 imbroglio, the savings and assets/possession were extremely low, The structure of deposits in Nigerian banks was only 2% of the bank accounts that had balances of N500, 000 (about \$1,300) and above<sup>89</sup>.” This implies that the twin hellish saga pandemic COVID-19 and lockdowns, the over dependency broaden on 2% of the bankable people with N500, 000 and above deposits in the bank is unimaginable. In fact, around 80% of the Nigerian population doesn't even have a bank account. Furthermore, the implication is that that savings of ordinary people would have vanished because they would keep on withdrawing money (from the bank and local savings) for food and basic things of life that are already inflated. Worst still, the value of naira started crashing and prices of commodities are sky rocketing. Conclusively, with some 80% of Nigeria's population living hand to mouth on daily basis toil and hassle. The situation is precarious as hunger, lack of basic needs are daily multiplying<sup>90</sup>.

Peasant farmers' contribution to job employment is over 75%. Incidentally, during the Corona virus pandemic and stay at home order, millions of poor farmers were hit hard.

They often lack modern preservation and packaging. Thus, their perishable farm produce that needed to be transported to the cities were wasted. This has led to food shortages, inflation, more hunger, severe poverty and even death<sup>91</sup>. The COVID-19 pandemic necessitated lockdown and the fall in petroleum price have caused the exchange rate to jump up to N500 per dollar as against N360 per dollar during pre-Covid-19 lockdown. Thus, the Nigerian currency (naira) is the weakest currency presently in Africa.

The UN resident and Humanitarian Coordinator cried out that over 10.6million people in the North-East States of Nigeria are in need of humanitarian assistance as they risk hunger and destitution due to fall out of the COVID -19 pandemic. As a result of the effects which significantly led to downturn in the Nigeria's economy the number of people in poverty trap rose. In fact, the World bank categorically reported that the COVID-19 pandemic pushed over five million more Nigerians into poverty by 2020 thus, summing up the projection of the poor to 95.1 million<sup>92</sup>.

Good health is essential to human well-being and a key goal of social and economic growth. Poor health binds human capital, lowers learning returns, stifles entrepreneurship, and stifles progress and economic development. Poverty is caused by diseases, and vice versa. Malaria, HIV/AIDS, and other infections/diseases are the leading causes of poverty in most nations throughout the world. This will limit the number of jobs available to this group of people and their capacity to participate in the labour market<sup>93</sup>.

#### **2.1.4 Social Capital**

The history of Social Capital dated back to 20<sup>th</sup> century, as Social Capital was referred to as “goodwill, fellowship, mutual sympathy and social intercourse” that make “real substances count for most in the daily lives<sup>94</sup>.” This assertion is also in agreement with another scholar who postulated that the essence of Social Capital has been used by

civilizations across the world but the term came from western lexicon in the 20<sup>th</sup> century. It was noted that a district school supervisor developed recreational, scholarly, ethical and economic condition in the community. The aforementioned period witnessed more discourse on the worth of the concept of Social Capital in development work<sup>94</sup>.

Individual relationships are the source of social capital. Individual behaviors, as well as the evolution of social structures, are determined by rational action and social surroundings. Institutions, relationships, and norms that impact the quality and quantity of a society's social interactions are referred to as social capital by the World Bank. It is commonly seen as a multidimensional notion that encompasses several levels and units of study. Social capital is more than the sum of a society's institutions; it is the glue that ties them together. Better economic growth, better well-being, better health, lower crime rates, higher educational accomplishment, and other benefits are more likely to result from these. Relationships, trust, reciprocity, and action for mutual benefit are all recognized as elements of social capital. Relationships, for example, can be further subdivided into bonding, bridging, and linking forms of social capital<sup>95</sup>.

Despite the fact that the idea of Social Capital can be interpreted in a variety of ways, there has been a clear convergence toward a definition that emphasises networks, shared standards, and values that allow collaboration within and among groups. The famous acceptable concept of Social Capital can be traced to the works of Putman, Bourdieu and Coleman who were responsible for the initial conceptualization of the phenomenon. Conceptualization of Social Capital is based on the recognition that capital is not only economic and that social changes are not purely self-interested and need to encompass 'capital and profit in all their forms'<sup>96</sup>. Social capital appreciates human agency as being guided by social norms and values. Originally, social capital was used to explain

cooperation at the micro-level, which included social networks between individuals, households, organizations, and communities.

The idea of social capital was popularised by Robert Putnam a Harvard University Professor, Putnam who introduced his idea of social capital back in 2000, *as the connections among individuals*<sup>95</sup>. Putnam is considered as the pioneer in the studies related to social capital. In fact, since the publication of his book, ‘social capital’ has become one of the key terms extensively used by international organizations, national governments and development partners. Putnam has made use of surveys, interviews and a diverse set of policy indicators to examine the institutional performance of twenty Italian regional governments. The main finding is that wide variations in the performance of governments are closely related to the vibrancy of associational life in each region<sup>97</sup>. He was particularly interested in the value of building social capital across communities in the USA. Thereafter, the organisational social capital in a business context was considered to be important. It is clear that organisations with strong social capital will not only be better places for employees to work but also more valuable. Such organisational communities will foster an environment in which people feel secure enough to champion new ideas, are willing to share valuable insight, collaborate effectively and promote and develop talent from within<sup>97</sup>.

Consequently, strong social capital being in individual communities or business communities or governmental-public circle is like the ‘oil’ which helps an organisational engine to run smoothly. It is possible to measure and manage it and to do so is a valuable or worthwhile exercise if value creation/addition is paramount in the objectives of such organization. **Social capital** is a sociological concept about the value of social relations and the role of cooperation and confidence to achieve positive outcomes<sup>98</sup>. The

term refers to the value one can get from their social ties. For example, newly arrived immigrants can make use of their social ties to established migrants in order to acquire jobs they may otherwise have trouble getting (e.g., because of unfamiliarity with the local language). A positive relationship exists between social capital and the intensity of social network use. In a dynamic framework, higher activity in a network feeds into higher social capital which itself encourages more activity<sup>99</sup>.

Social Capital is derived from relations among individuals. Rational action and social contexts determine the actions of individuals, and also the development of social organizations. Individuals have distinct sources of capital, namely the physical capital which is the tangible man-made objects, human capital which is the skills/capability and Social Capital which is the social networks. The concept of Social Capital risks trying to explain too much with too little and is being adopted indiscriminately, adopted uncritically, and applied imprecisely. It is not a single entity, but a variety of different entities having characteristics in common, they all consist of some aspects of a social structure and they facilitate certain actions of individuals who are within the structure. On the other hand, Social Capital stands for the ability of actions to secure benefits by virtue of membership in social network or other social structures<sup>100</sup>.

While, human capital is said to exist among individuals and it includes the education and work experience whereas social capital is claimed to reside in the relationship<sup>101</sup>. Social capital is one of the most modern terms in studies involving economy, sociology and management which have engaged the mind of the scientists' subsequent natural, financial, physical and human resource<sup>101</sup>. The exact character of social capital depends upon the explicit norms of behaviour, the set of connections and the groups that distinguish the given setting, because it is a multidimensional and culturally specific notion, and operates

at the individual, community and institutional levels. Social capital can be termed as the value embodied in a strong and well-functioning community<sup>102</sup>.

Social Capital is a sociological notion which refers to the worth of social networking, the cooperation and trust to attain particular benefits and is used as the networking and social resources. The term “Social Capital” is described by a number of scholars in numerous ways according to their perception and understandings. Social capital, defined as identical to “the sum of resources, actual and virtual, that grow to an individual or a group by virtue of possessing a strong network or less institutionalized relationships of reciprocal acquaintance and recognition”. It was also referred to as the capability of people to make effort with each other in groups; the heart of social relations<sup>103</sup>. Social Capital is the capital of poor people, which can be drawn on, to be increased or depleted. It is also reflexive in that it both causes or strengthens the networks of trust and mutuality and is the effect of the networks of trust or support. Social Capital also refers to the norms and networks that develop the trust, reciprocity and cooperation. Social Capital is termed as the “intellectual currency”. In short, Social Capital is a complex set of relationships, and it can be understood as a deal in social relations with the projected returns<sup>103</sup>.

Regarding its outputs, the worldwide scholars seem to be optimistic that if used positively it can produce both tangible (increased income) and intangible (increased subjective well-being) benefits. Social capital is regarded as a public good and makes the value for communities that offer greater innovation outcomes<sup>103</sup>. Social capital refers to the idea that there is value in our social fabric. It helps us to buy resources, access resources, provide access to knowledge through members of our networks, and support the achievement of common goals, just like our economic capital. The notion has also received significant acceptance as a development tool, with the World Bank describing it

as the "missing link" in the development process<sup>104</sup>. Social capital is the combination of available norms in social systems which can contribute to the enhancement of collaboration level of those community members and reduce the exchanges and relationship costs. Accordingly, concepts such as civil society and social institutions have also a close conceptual relationship with social capital<sup>105</sup>. It is believed that the word of social in social capital implies that the resources available inside the business networks or personal networks are not regarded as the personal assets<sup>106</sup>.

Social capital refers to the internal social and cultural coherence of society, the norms and values that govern interactions among people and the institutions in which they are embedded. Social capital is the glue that holds societies together and without which there can be no economic growth or human well-being<sup>107</sup>. Social capital is the networks of social relations that may provide individuals and groups with access to resources and support. It is as an important resource as physical or human capital in household production systems contributing to individual, household or group productivity and welfare outcomes<sup>108</sup>. The sum of real and potential resources associated to the presence of a long-lasting network is referred to as social capital. This definition emphasises that individuals and groups profit (financial or symbolic) from their social capital, albeit this does not imply that the profits are achieved intentionally. Profits come from the formation and maintenance of connections, which are processes that entail subjectively perceived duties (such as appreciation, respect, or friendship) or obligations that are guaranteed by social institutions (referring to family members, heirs or knights.)<sup>108</sup>.

The central idea of the network approach framework is that social networks are valuable asset that generates an income stream for the household. Social capital is built during interactions, which occur for social, cultural, or religious reasons. It enables people to

build communities, to commit themselves to one another, and to knit social order. It is argued that a sense of belonging and the concrete experience of social networks can benefit people<sup>109</sup>. It may be defined as the networks, norms and trusts which exist among people staying together and contributing financial capital, human capital and physical capital to benefit the members of an association<sup>110</sup>. Social capital is often understood to be a social resource, which is created through formal and informal relationships between people within a community. It describes the social environment that people live in, and is the collective resources to which individuals; families, neighbourhoods and communities have access<sup>110</sup>.

Social capital as a feature of social life enables participants to act together more effectively to pursue shared objectives. It is the institutions, relationships, and norms that shape the quality and quantity of social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of the institutions which underpin a society—it is the glue that holds them together<sup>111</sup>. Social capital refers to the norms and networks that enable people to act collectively<sup>112</sup>.

Social capital denotes goodwill, friendship, compassion, and social interaction between a group of individuals and families<sup>113</sup>. In 2000, the World Bank claimed that social capital was an important part of the anti-poverty process and the third largest capital after physical capital and human capital. The lack of necessary social capital will restrict households' access to necessary information and opportunities, limit their social mobility, and affect employment and income. A deficiency of social support will lead to subjective poverty and objective poverty, which may result in unstable out-of-poverty households

returning to poverty. It can be seen that social capital has practical significance for poverty alleviation and a sustainable livelihood<sup>113</sup>.

Social capital is a vital asset for those in poverty since it can provide access to that which is lacking: capital. Clearly the poor would benefit from more of all forms of capital. However, social capital is not like other capitals; the 'capital' in social capital is more analogous with tangible and intangible resources, benefits, productivity and savings. As such, it is a metaphor rather than representing the standard economic definition of capital<sup>113</sup>. A simplified view of social capital could be described as social setting or factors that mobilise *capital*. This *capital* could be information, equipment or physical assets; finance and lending; social networks and membership; various efficiencies and savings; innovation, creativity and problem solving; belonging, solidarity and resilience; and many other factors that can be accessed or that arise by virtue of social setting or social factors<sup>114</sup>.

Therefore, from an individual perspective, social capital could be simply explained as social relationships, that are positive and imbued with solidarity, that facilitate the mobilisation of *capital*. From a community perspective, social capital includes the social processes and structures that shape the quantity and quality of a society's social interactions. For those in poverty there may be no lack of positive social relationships and solidarity, but the people in their social network likely lack *capital*, so it cannot be mobilised through these relationships. If your social contacts don't have the information, skills, techniques, equipment, resources, finance, social networks and so on, you require then this *capital* cannot be mobilised. They cannot give or share what they do not possess<sup>114</sup>.

Social capital is incredibly important for those living in poverty. There are many extremely important benefits that flow from social relationships and solidarity. However, it may not be sufficient to change their circumstance and lift them out of poverty. For that, they need social structures and connections that can provide access to the required *capital*. In this way, social capital is not like other forms of capital. It facilitates and mobilises other forms of capital like human capital, financial capital, and physical capital as well as various other benefits and savings<sup>105</sup>.

The concept of social capital can provide a framework for understanding the social processes involved in poverty and can guide poverty alleviation initiatives. It can focus our attention on the importance and role of social structures such as institutions and the resulting roles, rules, laws, and norms and their enforcement. As well as the social networks, and the nature of these relationships, that provides *capital* for those who need it most<sup>107</sup>.

Social capital describes the social bonds that exist within a community and comprises norms of reciprocity and trust as well as social relationships and social networks<sup>108</sup>.

Trust at vertical and horizontal level of social capital has been found to be important as it encourages flow of information and sanctions. Areas with low social capital were ruled by the most unsuccessful governments and demonstrated greater inefficiency and corruption. However, successful regional governments ruled areas with high levels of social trust. In addition, trust is reinforced by sanctions, which may be applied to those who flout social norms or fail in their social responsibility<sup>104</sup>.

Several reflections emerged from above definitions, even different professionals have defined social capital in different manners, most commonly, can be called social relations

outcome. Such reflections include firstly, relationship matters i.e. social ties which form social capital. This is about whom you have but not what you have. Secondly, is the nature and extent of Social capital is not the same when it is barely prevalent and when it is found in abundance. Clearly, social capital explicitly represents the overlay within the social and economic spheres of human life. Social capital can act as resources if it focuses on the group rather than an individual. Social capital is ‘the sum of the actual and potential resources embedded within, available through and derived from the network of relationships possessed by an individual or social unit’<sup>115</sup>.

More so, it is believed that social capital can help economic development. It is an asset which is beneficial for organization through creation of value for beneficiaries and for organization members through promotion of employees’ skills. Social capital is the networks of social relations that may provide individuals and groups with access to resources and support. It is an important resource, as physical or human capital in household production systems contribute to individuals, or households or group efficiency with positive welfare outcomes. The central idea of the network approach framework is that social networks are valuable asset that generates an income stream for the household. Social Capital is built during interactions, which occur for social, cultural, or religious reasons. It enables people to build communities, to commit themselves to one another, and to knit social order. It is argued that a sense of belonging and the concrete experience of social networks can benefit people<sup>108</sup>.

Social Capital such as human or economic capital has a productive nature enabling the human to produce value, do works, gain his goals, accomplish his missions in life and help his share in the world he lives in<sup>115</sup>.

### **2.1.5 Dimensions of Social Capital**

There is no consensus about the dimensions or types of relationship of Social Capital. Several Scholars have submitted different dimensions of Social Capital and for ease of understanding, it can be categorised into three, namely<sup>116</sup>:

- i. Structural or bridging dimension;
- ii. Relational or bonding dimension; and
- iii. Cognitive or linking dimension.

#### **i. Structural or Bridging Dimension**

Structural dimension involves Social Capital as the relationships people have with those in power. It is derived from relationships between persons across levels of hierarchy and power. This includes model of inter network links and combination of organizing network and organizational fitness. Bridging refers to those relationships we have with people who are not like us. These may be people who are from a different socio-economic status, from a different generation or a different ethnicity, bridging Social Capital is derived from dissimilar persons at the same level of hierarchy<sup>116</sup>.

Structural components enable mutually beneficial collective actions through the establishment of social networks and roles. These networks are valuable because potential resources are embedded within one's contacts and because these resources can be mobilized. One --source of Social Capital consists of the 'appropriable social organisation<sup>117</sup>.' It is theorised that social capital elements comprise network resources (range of resources, best resources, variety of resources, contact resources) and network location (structural role, structural constraint)<sup>117</sup>.

The structural social capital is an overall pattern of connections (morphology or network configurations) among actors. Bridging social capital refers to relations with distant

friends, associates and colleagues. Examples include civil rights movements and ecumenical religious organisations. These ties tend to be weaker and more diverse but more important in “getting ahead”<sup>116</sup>.

## ii. **Relational or Bonding Dimension**

Bonding is described as the relationships that we have with people who are like us, close tie. This refers to the more subjective expressions of social capital such as trust, norms and values which affect the interactions among the people. These values mostly consist of trust, cohesion, collaboration, forgiveness and civil culture which are common among the members of a society and contribute to the cooperation of its members to attain common benefits<sup>117</sup>. Relational dimension of social capital typically refers to those relations among members of families and ethnic groups, it is derived from relationships between similar persons (For example, those alike with respect to socio-demographic and socioeconomic characteristics). Indeed, an effort of sociability is necessary for social capital to be produced, with relationships being established and maintained through exchanges<sup>117</sup>.

Bonding which is exclusive refers to relations amongst relatively homogenous groups such as family members and close friends and is similar to the notion of strong ties. Examples of bonding social capital include ethnic fraternal organisations and faith-based women’s reading groups<sup>118</sup>. People in a group or community are engaged in a closed set-up and express strong ties within the uniform groups. The relational social capital is the kind of personal relationships developed through interactions within a group. However, bonding social capital may have adverse effect of exclusion when it is strong. It creates a context for the growth of reactionary ideology such as sectarianism. This is a downside of the concept and is one of the many criticisms of Putnam’s conceptualization of social capital<sup>118</sup>.

### iii. Cognitive or Linking Dimension.

Scholars opine that social capital obligations and expectations depend on trustworthiness of the social environment. Linking social capital enables individuals and community groups to leverage resources, ideas and information from formal institutions beyond the immediate community radius. This includes perception, beliefs, common cultural and social imaginations which are accepted by the general concepts together with memories or language which remain long among them. This dimension is evidence of common cultural goals<sup>116</sup>.

The value of social capital is in its function: 'like other types of capital, social capital is productive, allowing the realization of specific purposes that would not be feasible without it.' In another definition, social capital is defined as the resources that are 'accessible and/or mobilized in purposeful actions,' therefore allowing for individual agency. It is stated that rather than focusing on its consequences, definitions of social capital should focus on its origins, and that some agreement on a definition has been obtained, namely, that social capital consists of "the norms and networks that permit collective acts<sup>116</sup>." Norms and ideals that predispose people to collaborative action make up cognitive components. Solidarity, trust, and cooperation, for example, have all been used to describe them. The various sorts of norms and values that make up social capital have been described as having various effects. Failure to analyse the norms and traditions that shape social capital, for example, can lead to conflicting outcomes for women<sup>116</sup>.

In theory, local level institutions have been understood to play a major role in sustaining development process. These institutions, traditional and modern; at the community, local, regional and national levels; and in the public, private and civil sectors, are the vehicles

through which social change and social action occur. Social capital is the network of horizontal connections, which leads to mutual commitment and trust and enables people and their institutions to function effectively. Social capital resides in specific natures of social institutions, which are networks of social relationships, relationship among social institutions, and culturally legitimate normative values, which regulate intra, and inter-institutional relationships<sup>116</sup>.

It is characterised with sharing of information among association members, the reduction of opportunistic behaviour and the facilitation of collective decision-making. Linking social capital refers to relations between individuals and groups in different social strata in a hierarchy where social status differs and this extends to include the capacity to leverage resources, ideas and information from formal institutions beyond the community<sup>117</sup>. The cognitive social capital is the ability of performers to build up mutually interpretative frameworks based on language, codes and narratives<sup>118</sup>. The bridging social capital indicates having common characteristic networks among the members of one cluster and having rights to use the resources of another group through the overlapping membership. Linking is also described as the relations between individuals and groups in the ladder or power-based relationships<sup>116</sup>.

Social capital has both individual and collective properties. Individuals can control some aspects of social capital that relate directly to themselves and their relationships. An individual can develop a pro-social reputation (For example for trustworthiness, goodwill, compassion, giving, caring, helpful and so on) and can establish and nurture social relationships with others. An individual does not fully own this individual social capital since it resides primarily in their social relationships, however, an individual does have some control over these aspects of social capital<sup>114</sup>.

Summarily, all the three dimensions of Social Capital can be (i) Governmental Social Capital (ii) Civil Social Capital and (iii) Business Social Capital. The three will be fleetingly described as follows:

- i) **Government Social Capital:** This is a governmental organisation that largely determines citizens' way or ability to network or co-operate for their mutual benefits. These governmental organisations can cover rule of law, economic freedom, civil liberty, relief, security, enforcement of contracts, land use, mediation, etc. It is a crucial tool in the hand of government in seeking to drive up the quality of community. Government uses it to measure the impact of redevelopment investments. For examples, Britain's town centres and secondly, provisions of relief packages (cash and kind) by meaningful people to support government so as to provide succour to the less privileged during pandemic/lockdowns in Nigeria<sup>118</sup>
- ii) **Civil Social Capital:** This discourse shall delve more on the topic as that is the type of Social Capital that is being focused upon as one of the best approaches to tackle community poverty. Civil Social Capital comprises common values, norms, informal network and associational memberships that influence the competences of individuals to work together to achieve common goals<sup>119</sup>. Civil Social Capital is an instantiated informal norm that promote co-operation among individuals within a given society or community.
- iii) **Business Social Capital:** This dimensional of social capital is a set of shared values that allows individuals within a business arena to work together so as to effectively achieve a common purpose. It is always with mutual understanding, respect and agreement that private corporations come together to share value. Example, bread makers coming together for quality assurance, price

adjustment and even to enable them have voice with government. Another example, is the coming together of companies in an industrial estate to mobilise resources for joint security, access roads, power generation and so on for the benefits of all them within the given area<sup>119</sup>.

### **2.1.6 Elements or Drivers of Social Capital**

There are a number of drivers of social capital but for the purpose of this study four major drivers will be examined briefly as follows:

1. **Trust and Interchange:** Trust is ontologically a relationship concept that forms a bridge between the person who trusts (the subject) and the person that is trusted (the object). Trust is the expectation that arises within a community of regular, honest, and cooperative behaviour, based on commonly shared norms, on the part of other members of that community. Social capital is a capability that arises from the prevalence of trust in a given community<sup>119</sup>. Social capital initiative is strong where there are high level of trust and respect. Trust is built over time as members observe and experience the actions of others. Thus, trust is a significant factor in social connectedness. Leadership behaviours are extremely imperative in mobilizing and building a community's social capital initiative. Healthy communities are also those in which members feel that positive acts can be expected to be reciprocal<sup>119</sup>. Where trust is lacking and the relationship is not also traded off, downfall of such social capital organization is inevitable thus trust is critical component of social capital institution<sup>120</sup>.
2. **Dynamic Collaboration/Partnership:** Strong social capital reflects evidence of multiple collaboration or partnership activities. This can include openness, knowledge sharing, cross-guarantying, experience sharing, credit provisioning, building bridges between different interest groups, networking and so on. Obviously, no single community social capital organisation can solve a particular

issue being poverty, security, moral decadence, to mention but a few, all alone thus it requires multiples and active collaboration. Collaboration enhances the growth and development of a community social capital initiative. A healthy community will reflect evidence of collaborative activity at all levels<sup>120</sup>.

3. **Civic Participation/Civic Engagement:** Civic engagement or civic participation is any individual or group activity addressing issues of public concern. Awareness, must be created before active participation can take place. Civic engagement includes communities working together or individuals working alone in both political and non-political actions to protect public values or make a change in a community. Strong social capital will reflect a community in which people are prepared to be actively involved and contribute. A sense of being able to influence events, being well informed, having access to key people as well as the intensity participation<sup>115</sup>.
4. **Other Social Compartmentments:** These include selflessness, passion, interest, attitude, focus, perseverance, etc. All these must be exhibited by the members especially the leaders. A well-functioning and valuable community organisation will reflect consistent evidence of social behaviours. These are the social behaviours which define a community social capital initiative in which people feel comfortable, supported, committed and together. It helps in the identification and retention of talent, improves commitment and cooperation, spurs and supports innovation, and strengthens the organisation's resilience in respect to shocks etc<sup>120</sup>.

#### **2.1.7 Ways to Improve the Social Capital Resources of the Poor.**

The increase in the social capital of the poor improves not only their access to socio-emotional goods, but also increases their access to other resources. These benefits include increase in human capital. It strengthens institutions and enhances trade and

specialization<sup>121</sup>. Many of the prescriptions that follow do not only lead to increased social capital, but have other benefits as well.

**Public Education:** Whenever possible, interactions between different economic classes of the society should be encouraged because these are required to build social capital. One of the most important opportunities for interactions across diverse groups is participation in public education. When students from diverse backgrounds participate in a similar educational experience, earned kernels are created and bridging of social capital can be formed. Furthermore, having children participate in similar educational experiences sometimes provides for parents opportunities to build and participate in social-capital rich networks. But when educational experiences are divided by class or income (private education for the wealthy versus public education for the poor), the existing distributions of social capital based on wealth are reinforced. Therefore, we suggest that investments in public education be increased and become a priority of public good. Education will never become an opportunity for social capital until the public education system is viewed as a viable alternative to private education. When public education attracts students from across economic and social divide, only then will it have the capacity to build social capital. In addition, a viable public education system could be the means for developing social capital among parents by making educational investments contingent on the formation of parental support networks and demonstrations that schools have enrolled students from diverse backgrounds<sup>121</sup>.

**Adult Education:** In some countries, poverty persists among certain groups because they cannot speak the generally accepted language. Persons in a language-confined group most often communicate and associate with persons who share the restricted language kernel. As a result, social capital often fails to develop between them and the rest of the society

because they lack the important kernel of a shared language. Those who cannot speak the generally accepted language are less likely to feel connected to their institutions or to participate in the formal economy. Employers and government officials may overlook the needs and potential contributions of those who lack language skills because they cannot communicate effectively. As a result, they are often disadvantaged in transactions and excluded from opportunities to specialise and trade. A similar difficulty with the same outcome exists among those who cannot read or lack other essential human capital skills that prevent them from participating fully in the economy<sup>121</sup>.

Therefore, we prescribe adult education specially designed for those who lack language, literacy and other skills. In the past, investments in adult education have been viewed strictly as investments in human capital. While investments in adult education may improve human capital, an additional benefit is increased social capital based on the earned kernel of literacy. Gathering together for learning also creates opportunities for exchanging socio-emotional goods and developing social capital. Thus, adult education is both a human capital and a social capital investment with expected high returns<sup>116</sup>.

The social capital paradigm reminds us that in most personalized exchanges, including the provision of educational services, socio-emotional goods are also exchanged. The value of these socio emotional goods, included with investments in education, may determine whether the investments are successful or not. A significant body of evidence has emphasised that educational achievements depend on the social capital environment in which the students (and adults) are educated. Consequently, steps should be taken to ensure that the educational services are provided without negative socio-emotional goods attached to them. These steps may require policies designed to emphasize shared kernels such as the desire and capacity to learn and to de-emphasise economic differences

between students by such acts as requiring common uniforms to mute the differences in economic background of students. Socio-emotional goods need to be produced by parental support groups who encourage students, who support teachers, and who lobby policy makers to continue their support of education<sup>120</sup>.

Cultural differences may require that different methods be used in different circumstances. Clearly, education is best delivered where there are social-capital rich relationships between those involved in the educational experience.

**Focus on Engagement:** Most countries support research facilities that produce useful results. However, many of these important results are never employed by those who could benefit from them because those who need the information are not capable of accessing or applying it. One reason the benefits of research so infrequently find their way to the poor is because of the absence of social capital between those who originate research and the poor who could benefit from their findings. This lack of social capital leaves the research without attachment value and the poor skeptical that the real benefits of applying the research equal the benefits promised<sup>120</sup>.

Another reason needed information never reaches the poor is because there are no well-established programs for engagement that ensure that useful research is understood and applied by those who could most benefit from it. A delivery system for carrying basic information to the poor about hygiene, personal care and the dangers of harmful substances in many places is desperately needed. Successful extension or engagement efforts require social capital between those providing and those receiving the information. Therefore, we prescribe that persons connected to the community be trained and empowered to provide information and training to his or her community. Perhaps the

connection between this person and the community could be strengthened by expecting the community to select and support this person. Thus, an important prescription is to strengthen the social capital between those providing the information and training and those receiving the information and training. Engagement between those with the knowledge and training and the poor could be encouraged by requiring that those whose research is supported by public funds, as a requirement for continued support, demonstrate that their research has been implemented across a broad range of clients that include the poor<sup>120</sup>.

**Technology Transfers:** Related to outreach efforts are new technologies. New technologies often come without attachment values and replace old technologies that have acquired attachment values. When delivered by persons known to the potential users, attachment values are more likely to be positive than when delivered by strangers, or worse, by persons not respected by members of the community. Positive attachment values associated with new technology can also be increased when adopted by respected persons in the community or when demonstrated by well-known and successful persons. Therefore, we prescribe that efforts be made to increase the attachment values of new technology. Professional advertisers are skilled in the practice of attaching values to products. Their successes can provide some direction for those desiring to create attachment values for new technologies<sup>120</sup>.

### **2.1.8 Criticism of Social Capital**

Despite the popularity of the potentialities of social capital for development and the fact that the study shall attempt to unravel the positive contributions of social capital in fighting community poverty and how development initiative can successfully invest in social capital to improve livelihood, this researcher is not unacquainted with its counter

arguments. Thus, a number of criticisms will be explained briefly. This will allow the opportunities to improve the practice and effectiveness of social capital and also afford the turning of its challenges/threats to prospects.

Social capital has been largely criticised for its ambiguity, viability and lack of conceptual clarity therefore; the discussion on the criticism would call one's attention to the potential weakness of the concept with its application. Some aspects of social capital are said to be objective and at the same time subjective; some are cognitive while others are precognitive, rational, pre-rational while others are irrational<sup>121</sup>. This suggests that social capital is more of an umbrella concept than a functional theory.

Also, it is generally argued that social capital differs from alternative styles of capital because it is capable of resulting into hate teams or inbred bureaucracies which are contrary to Max Weber theory<sup>122</sup>. This means that social capital is more informal and does not strictly follow rules or regulations which are hallmark of meaningful organisations that can stand the test of time. Another downside to social capital as against Putnam's assumption is that it is capable of being used to organize societal crime or gangs. Other shortcomings of social capital include the exclusion of outsiders, restriction on individual freedom and a downward levelling of norms—a situation in which group solidarity is cemented by a common experience of adversity and opposition to mainstream society<sup>122</sup>. The entire world has become a global village where one is supposedly free to live, educate, work, socialize, do business and associate anywhere without any segregation. On the contrary, a few questions which quickly come to one's mind are; does that make it excluded from other forms of capital? Is physical capital not capable of promoting assault rifle or tasteless distraction? Has human capital not been accused of devising new ways of torturing people? Since societies have laws to prevent

the production of many social ‘wrongs’, we can presume that legal uses of social capital are no less ‘goods’ than the other forms of capital in so far as they help people achieve their aims<sup>122</sup>.

In addition, social capital appears less apparent as a social smart than physical or human capital because of its tendency to produce more in the way of negative externalities than either of the other two forms. This can be as a result of cluster commonness in human communities which often leads to solidarity and hostility against non-group members. This is not unlikely to be a causal factor of a natural human appetite for dividing the globe into friends and foes. That is said to be the basis of all politics, it is therefore important when measuring social capital to consider its true utility net and its externalities<sup>114</sup>.

Members in the groups of social capital have a character of definite radius of trust. If a group’s social capital produces positive externalities, the radius of trust can be larger than the group itself. It is also possible for the radius of trust to be smaller (narrow trust) than the membership of the group, as in big associations that foster co-operative norms only among the group’s leadership or permanent staff. It is difficult for people to trust those outside of these narrow circles. Strangers fall into a different category than kin; a lower standard of moral behaviour applies when one becomes, for example, a public official. This provides cultural reinforcement for corruption: in such societies, one feels entitled to steal on behalf of one’s family. Also, social capital initiative formation groups are always associated with weak ties<sup>111</sup>.

Heterodox individuals at the periphery of the society’s various social networks are those who are able to move between groups and thereby become bearers of new ideas and information. Traditional societies are often segmented, that is, they are composed of a

large number of identical, self-contained social units like villages or tribes. Modern societies, by contrast, consist of a large number of overlapping social groups that permit multiple memberships and identities. Traditional societies have fewer opportunities for weak ties among the segments that make them up, and therefore pass on<sup>112</sup>. Also, in-group solidarity supports reduce the potentials of groups' members to co-operate with outsiders as it often imposes negative externalities concerning the latter. For example, in the Chinese parts of East Asia and in much of Latin America, social capital resides largely in families and a rather narrow circle of personal friends.

Nearly, all forms of social capital groups like tribes, clans, village associations, religious and sects are based on shared norms and use these norms to achieve co-operative ends. A few early, post war observers of development found social capital in this form to be an asset<sup>113</sup>. Also, notwithstanding the shortcomings of the social capital, its potency and exploitation to tackle some social issues are unprecedented with high sustainability tendency we cannot assume that social capital is equally available to everyone<sup>114</sup>. Power and status make social capital unevenly distributed and unevenly accessible, and prejudice and discrimination can be significant barriers that can perpetuate and reinforce inequality. We can also not assume that all social networks are win-win relationships. People living in extreme poverty may have very little opportunity to reciprocate social exchange, necessitating altruism. From an understanding of social capital, it is obvious that the poor need more *bridging and linking ties* with individuals who have more *capital* to mobilise. However, we must question how and why these relationships would develop and what structures can encourage and facilitate these types of interactions. We can also not assume that individual gains, interests, and profits are synonymous with group gains, interests, and profits. This ignores inequality and may reinforce the divide between the rich and the poor<sup>115</sup>. In summary, outstretched arms of love that social capital

offers can sometimes be greeted with indifference, ingratitude or even hostility, such negative treatment often inflicts pain and slow down progress.

## **2.2 Theoretical Review**

In this sub-section, relevant theories that are allied to the study of Social Capital in reducing poverty within a community were reviewed. This is an attempt to situate the topic within existing theories. These theories include Optimal Community Theory, Traditional Authority Theory and Social Networking Theory.

### **2.2.1 Optimal Community Theory**

The Optimal Community Theory was initiated by Professor Akin Mabogunje in 1982 as a development option that looks into the community for development innovation. OPTICOM was abbreviated from Optimal Community and it possesses all the advantages that subsidiary and social capital theorists point at as significant, for devolving development thinking away from the central government to the localities. The implication of this theory is to facilitate the significant role of community and mutual responsibilities in the establishment of good governance that empowers the people<sup>60</sup>.

The first has to do with the researcher-masses interaction. OPTICOM, which is an attempt at establishing interactive platform between researchers and grassroots producers in a unique synergy that facilitates critical flow and fusion of knowledge and expertise.

The second level comes from an elite-masses synergy that facilitates development progress. OPTICOM ruptures the gap between the elite and masses in a manner that facilitates cooperation. Within the rural-local-grassroots development dynamics, the elite made conscious efforts at development and governance responsibilities. The grassroots

serve a very fundamental importance in development which involves the issues of consciousness creation and social mobilization that allows the people to come to the awareness of their problems as well as instigating them to seek ways of resolving their problems<sup>60</sup>.

The second reform direction requires the need to align collection self-help neighborhood service delivery system that is vigilante service, waste collection and so on.

There is recognition here, then, of the indivisibility of community life and the need to provide for "the social consequences of technical change" in the whole community. This leads to what is often called the "multiple" approach in which a team of experts seeks to provide a variety of services, such as education, recreation, medical, to deal with some of the problems which emerge, or may emerge, as alterations are made in the economic system of the community. Communities are always endowed with high level-powered economists or industrialists or mobilizers, etc. who may be accompanied by a group of experts in other areas, who seek to help people using clan accessibilities to pull their resources together to increase their earnings, to learn, receive medical knowledge or skill, etc. In other words, an effort is made to move the whole community in a direction which will permit them to improve their livelihood<sup>123</sup>.

"To move a century in a decade" is a slogan frequently heard among such planners. The pressure "to adapt or die" is, of course, prevalent, and without evidence to the contrary, one cannot readily suggest that such radical readjustment is not necessary at many points in the world today<sup>123</sup>.

### **Criticism of Opticom**

As it is argued, with regard to the American context, the wealthier Americans have become the less effective as their sense of community connection seemed to be. In other words, cities accordingly now become what is called “edge cities” and “exurbs” where everyone is more or less anonymous, without any mutual sense of belonging<sup>122</sup>. The same could be said of the third world and its predicaments of industrialization and urbanization which is fast eroding the sense of community and collective responsibility. The challenge therefore is not only to bring local forms, knowledge and collaborations into the governance frameworks. It is rather to empower them through three (Structural, Relational and Linking) different social capital categories. The theory is criticised for eroding individualistic life which is against freedom of fundamental human right. It has not enjoyed the kind of government support that bodies such as mass mobilization for Social Reliance, Social Justice and Economic Recovery (MAMSER) and the Directorate of Food, Road and Rural Infrastructure (DFRRI) had before they fizzled out of policy reckoning<sup>122</sup>.

Unfortunately, the OPTICOM development dynamics has remained at the level of an individual initiative. The OPTICOM rural development initiative takes the grass root localities as the first condition for thinking about development in any community. Development, in other words, commences from the identification of community groups and groupings that can facilitate development insights and idea that the entire community can rally round and consolidate. This is to properly manage responsible and development-sensitive leadership dynamics derives from two levels<sup>123</sup>. The theory is also criticised for opposing capitalism theory which is largely characterised by private ownership which is strongly open to new ideas and innovation.

In order to participate meaningfully in co-management, certain stakeholders within the community need to form an organisation that will achieve the objectives and goals of the

co-management process. An organisation is needed to support people who intend to participate in the process and form a dynamic partnership such as is done with the study institution of this research<sup>123</sup>.

### **2.2.2 Traditional Authority Theory**

Traditional Authority Theory is based on the assumption that civic traditions which often connote trust, networks or relationship and share norms in a community underpin economic prosperity and development. Foremost of the scholars or advocates of this theory is Robert D. Pitman.

The assumption is that traditional structures possess the inherent capacity, borne out of centuries of adaptability and resilience, to bear the weight of responsible policy initiatives. Most of the representatives of any dynasty ruling for more than one generation (Kings, Emperors/ Sultans, etc.) fall into this class. Thus, majority monarchies and some autocracies, oligarchies and theocracies are often be ruled by traditional leaders. Also, frequently the male head of a common family is considered as traditional leader<sup>123</sup>.

The theory establishes that social capital is capable of enhancing capacity of a society to establish relationships of interpersonal trust and co-operation networks, with the aim of practicing collective good. Thus, ideas and ideals embedded in the traditional value systems especially in African communities; they are desirable and recommendable because they promote human welfare and flourishing in the comprehensive sense, being a product of collective wisdom. In traditional authority, the legitimacy of the authority comes from tradition; in charismatic authority from the personality and leadership qualities of the individual; and in rational-legal authority from people that are bureaucratically and legally attached to certain positions. In addition, cooperation denotes the extent to which a society's members are disposed to identify their individual

interest with the common good, and, accordingly, to engage in joint undertakings, being political or economic “That part of a person’s identity which is drawn from one or more ‘markers’ like race, religion, shared history, region, social symbols or language<sup>123</sup>.

A communalist society is one in which an individual is brought up to cultivate an intimate sense of obligation and belonging to quite large groups of people on the basis of kinship affiliations. This inculcation of an extensive sense of human bonds provides a natural school for the enlargement of sympathies, which stretches out beyond the limits of kinship to the wider community. Trust avails to state here that the feature of ontological relationship concept. It forms a bridge between the person who trusts (the subject) and the person that is trusted (the object). Thus, trust is a significant factor in social connectedness. It is widely seen as a vital ethical value. In fact, it appears to contain within it a range of moral concepts<sup>123</sup>. Traditional Authority Theory postulates that Leadership is that in which the authority of a community or ruling regime is largely tied to tradition or custom. The main reason for the given state of affairs is that it has always been the way.

Notwithstanding the merits of the theory, it is largely criticized for the monopoly of power to power while ordinary citizens who are equally talented and perhaps even better may never taste that kind of authority. Secondly, perceived enemy in the Community may not be allowed to participate in the local development procedures and even in the entire programme<sup>124</sup>. Thirdly, traditional authority theory favours ascribed leader rather an achieved one and in Africa they are often uneducated which diminishes their leadership impact on their subjects in the the community<sup>124</sup>.

In addition, since illiteracy produces inferiority complex, it always found out that it is difficult to connect effectively and with educated citizenry which leads to creation of a lacuna between the lead and the led<sup>125</sup>.

### **2.2.3 Social Networking Theory**

A social network is a social structure made up of a set of social actors (such as individuals or organizations), sets of dyadic ties, and other social interactions between actors. The social network perspective provides a set of methods for analyzing the structure of whole social entities as well as a variety of theories explaining the patterns observed in these structures. The study of these structures uses social network analysis to identify local and global patterns, locate influential entities, and examine network dynamics<sup>125</sup>.

Social networks and the analysis of them is an inherently interdisciplinary academic field which emerged from social psychology, sociology, statistics, and graph theory. A scholar authored early structural theory in sociology emphasizing the dynamics of triads and "web of group affiliations." The ties through which any given social unit connects represent the convergence of the various social contacts of that unit. This theoretical approach is, necessarily, relational. An axiom of the social network approach to understanding social interaction is that social phenomena should be primarily conceived and investigated through the properties of relations between and within units, instead of the properties of these units themselves<sup>126</sup>.

In the late 1890s, other theorists foreshadowed the idea of social networks in their theories and research of social groups. It was argued that social groups can exist as personal and direct social ties that either link individuals who share values and belief (*Gemeinschaft*, German, commonly translated as "community") or impersonal, formal,

and instrumental social links (*Gesellschaft*, German, commonly translated as "society"). It was further stated that a non-individualistic explanation of social facts, arguing that social phenomena arise when evolution graph of a social network<sup>127</sup>.

### **Assumptions of Social Networking Theory**

The social network is a theoretical construct useful in the social sciences to study relationships between individuals, groups, organizations, or even entire societies (social units, see differentiation). The term is used to describe a social structure determined by such interactions. In general, social networks are self-organizing, emergent and complex, such that a globally coherent pattern appears from the local interaction of the elements that make up the system. These patterns become more apparent as network size increases<sup>128</sup>.

### **Criticisms of Social Networking Theory**

One common criticism of social network theory is that individual agency is often ignored. Precisely because many different types of relations, singular or in combination, form these network configurations, network analytics are useful to a broad range of research enterprises. All interpersonal relationships in the world is not feasible and is likely to contain so much information as to be uninformative. Practical limitations of computing power, ethics and participant recruitment and payment also limit the scope of a social network analysis<sup>127</sup>.

Social capital is a form of economic and cultural capital in which social networks are central, transactions are marked by reciprocity, trust, and cooperation, and market agents produce goods and services not mainly for themselves, but for a common good. Summarily, appropriate optimal community strategy will foster poverty alleviation and

local development with high public accountability and social responsiveness. Such community initiative for poverty reduction enhancement from the study require a nexus and full integration with national development programmes and policy frame works established for the purpose. For example, the Anchor Borrower Scheme of the Central Bank of Nigeria which allows the farmers, off-takers and service providers to work together so as to obtain loan without demanding for conventional collateral security<sup>126</sup>.

In addition, Social Capital Organization at community level is characterized by networking of civic engagements, trust and norms which facilitate high coordination at minimum cost and cooperation for mutual benefit. Some of these local community organizations have been existing in the country with long history of highly successful civic engagement and collaboration<sup>125</sup>. The dynamic of poverty and social capital in a given community requires a wider-dimension approach from both political and sociological theories as a foundation for the analytical framework. This is because the Social Capital Initiative or Governance Structure must be established on political ideas, values, power and democracy that are used for the principle and management of such Institution<sup>127</sup>.

However, this study further recognizes that the Social Capital Initiative for community poverty reduction can be strongly patterned along the established theory of Optimal Community Theory. Therefore, this theory shall be adopted. The rationale for adopting this theoretical framework is because the theory offers support for the assumption of community initiative structure with high success rate, cost effectiveness and long term sustainability. The second is that, the theory unveils the hidden resources available within a given community for optimal utilisation that is capable of improving livelihood that is effective and sustainable. The third reason is that the theory underpins the civic energy

for its full maximum connection and utilization of community resources to foster growth and development<sup>127</sup>.

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### 2.3 Review of Empirical Studies

It is necessary to mention that significant progress has been made globally in the quest to alleviate poverty. In year 2000, the United Nations inaugurated the Millennium Development Goals (MDGs). The MDGs represented a coordinated international effort to eradicate poverty and raise living standards worldwide by 2015. Subsequently, from 2000 to 2013, about one billion people were lifted out of poverty globally while the proportion of people living on less than the World Bank's recognized poverty line of US\$1.90 a day fell globally from 28.5% to 10.7%<sup>129</sup>. In 2015, the United Nations developed another global blueprint on how to eradicate poverty globally by 2030 in the form of Sustainable Development Goals (SDGs). Subsequently, it was estimated that about 83 million persons globally were also lifted out of poverty in between January 2016 and July 2018 – three years after the adoption of the SDGs<sup>130</sup>.

In an attempt to alleviate this problem, three actors are identified in the literature as being involved in any given country namely government, bilateral or multilateral international organizations, and Non-Governmental Organizations (NGOs). First, at the government level, poverty can be alleviated by directing public expenditure to the most vulnerable groups in the population. However, within the contemporary market philosophy of Structural Adjustment Programme (SAP) in Nigeria, not only is obtaining basic necessities of life increasingly becoming a subject of individual economic power, there is a search for ways to make optimal use of the very scarce government resources. Large public sector deficits also make it necessary to reduce government social services or impose fees on them. The reduction has affected the access of the poor to these services, creating a critical and declining standard of living.

Second, the bilateral or multilateral international organizations, especially the World Bank have immensely contributed to poverty alleviation in human resources development, through renewed investment and policy changes in education and health services, and to alleviate the conditions of the poorest groups of the population, through targeted nutrition and employment programmes. Recently, the World Bank Group (WBG) discussed a new five-year Country Partnership Framework (CPF) from 2021 to 2024 and approved a \$1.5-billion package to help build a resilient recovery post-COVID-19. This is part of the efforts to boost poverty reduction in Nigeria<sup>131</sup>.

Third are the NGOs, which operate under different names and different guises in both developed and developing countries. NGOs are considered to play a role in correcting the failures of the state and the market. The NGOs perceived as the alternative for development, offering innovative and community-centered development approaches to service delivery, advocacy and community empowerment<sup>132</sup>. These organizations help empowering people thereby leading more effective and sustainable local development services than those promoted by the government. When the assistance provided by private, and non-profit groups is considered, one may safely assume that their contributions are indispensable to poverty reduction<sup>7</sup>.

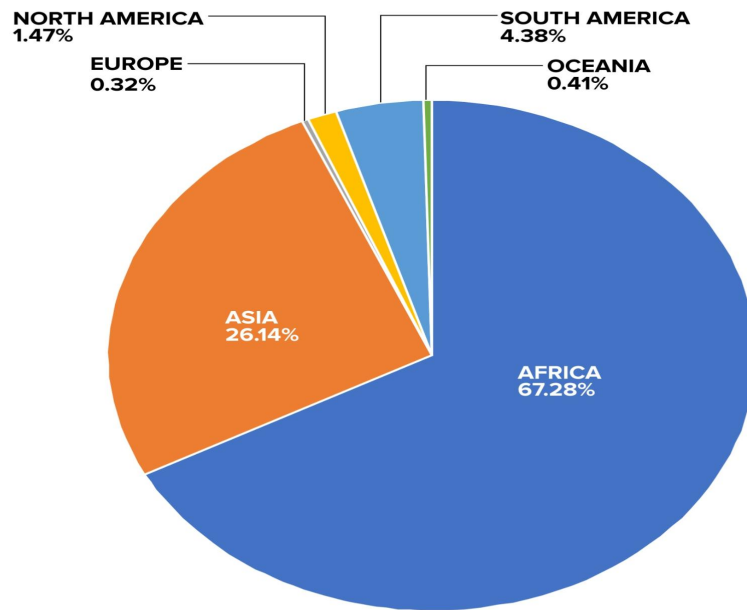
The presence of NGOs within the local community and their special commitment to the betterment of the lives of vulnerable group make them the only practicable link between large-scale investments and the farmers or the city dwellers to whom the investments are directed. He added that the target groups must be reached in ways that can be connected with their lives and work. In relative term, he stated that the sensitivity of NGOs to such concerns and their local knowledge and operations cannot usually be matched by government departments. Therefore, the NGOs have enjoyed considerable success over

the last three decades; and are now universally accepted as having an effective role to play in poverty alleviation<sup>7</sup>.

Poverty alleviation projects can directly influence these individual-level aspects of social capital. This can be done by creating opportunities for social interaction (especially with people who have access to *capital*), opportunities for membership and belonging, and by creating social structures and roles<sup>105</sup>.

Social capital also has collective properties that influence the actions of all community members. Social capital relates to how people interact and exchange with each other. It is the institutions, relationships, attitudes and values governing interactions amongst people. It is the potential willingness of citizens to cooperate with each other and to engage in civic endeavours collectively. There are a wide range of factors that contribute to these attitudes and values that influence the potential willingness for cooperation that can be shaped by interventions that aim to alleviate poverty<sup>105</sup>.

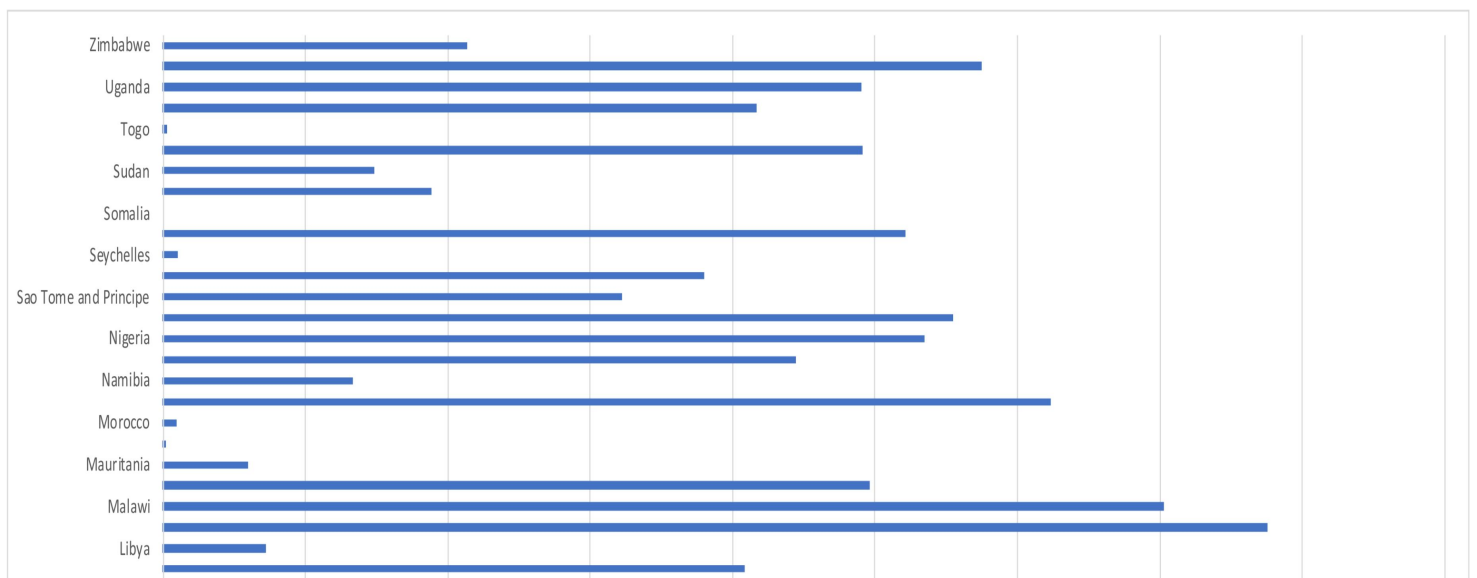
Social capital can provide a framework for understanding the broad social processes involved in poverty and its alleviation. Social capital is a lens for exploring important social issues. Although seeming to have an economic focus, social capital can be a deeply social tool when the 'capital' is understood as a metaphor. Social capital can focus attention on important social factors and processes at a strategic program level and can be an important tool to shape project design. For poverty alleviation projects social capital can illuminate potential risks and opportunities that can have significant implications for overall project success<sup>101</sup>.



**Fig. 2.2: World Poverty Regional Distribution (2021)**

**Source: Adapted from World Poverty Clock, 2021**

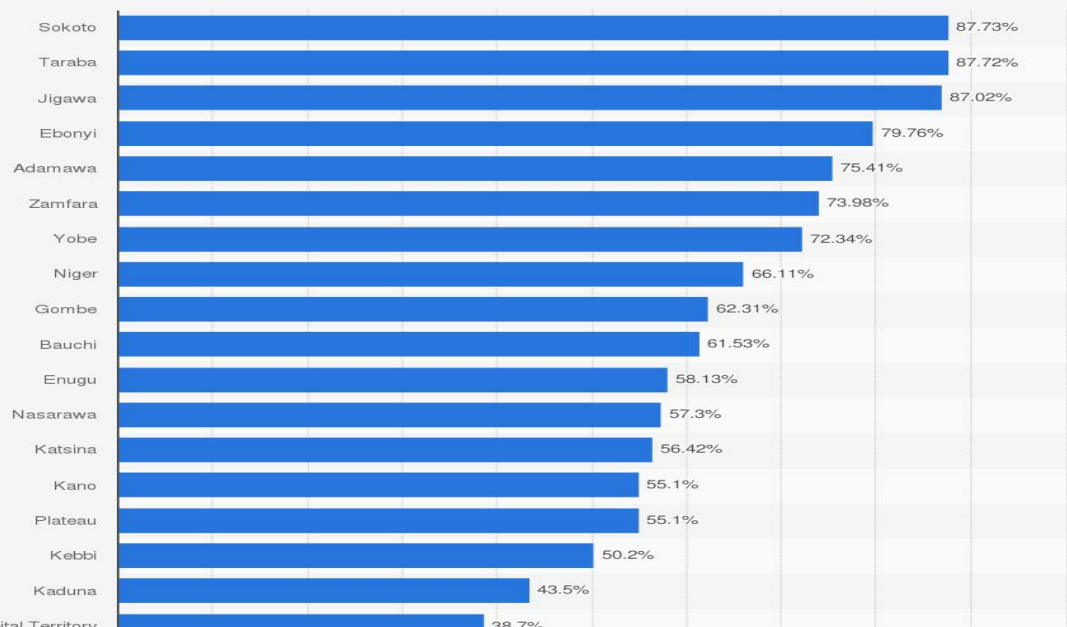
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**Fig. 2.3: Percentage of Population living below poverty line in Africa**

Source: Deininger, 2021

**Poverty headcount rate in Nigeria as of 2019, by state**



**Fig 2.4: Poverty Headcount Rate in Nigeria as of 2019, by State**

**Source: African Progress Group (APG) Report (2020)**

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### **2.3.1 National Governmental Poverty Alleviation Programmes**

Available records showed that from 1972 to 2019, about 14 different programmes by the Federal Republic of Nigeria had been initiated and implemented to directly or indirectly tackle poverty in the nation. These programmes focused on macro-economic policy measures designed to address the downward trend of the economy, create jobs and improve the standard of living of the citizens. Some of other programmes serve as catalyst for promoting income, employment opportunities, and financial inclusion to the poor, create enabling environment for businesses especially Small and Medium Enterprises, cushion the adverse effect of policies implemented to revitalize the economy, promote rural development, etc<sup>133</sup>.

However, this study shall categorise the said programmes into two, starting from 1985 to 2019 when the governments at the national and state levels noticeably started to tackle the challenge of poverty; these are (i) Military Era (1985 – 1999) and (ii) Democratic Era (1999 – 2019)

#### **i. Military Era (1985 – 1999)**

Conscious policy efforts by government towards poverty alleviation began in Nigeria during the era of Structural Adjustment Programme (SAP). The severe economic crisis in Nigeria in the early 1980s worsened the quality of life of most Nigerians. The government made determined effort to check the crisis through the adoption of SAP. However, the implementation of SAP further worsened the living conditions of many Nigerians especially the poor who were the most vulnerable group. Others anti-poverty programmes include:

- a) Directorate of Food, Road and Rural Infrastructure [DFRRI] focused on opening up of rural areas through the provision of basic amenities.

- b) Better Life Programme for Rural Women (1985) focused on higher standard of living, childcare, and literacy for women.
- c) Better Life Programme (BLP), (1987) Focused directly on entrepreneurship development.
- d) Family Support Programme (FSP), (1997) focused on health and economic activities with provision of loans.
- e) Family Economic Advancement Programme (FEAP) focused on micro-credit provision to the poor<sup>133</sup>.
- f) National Directorate of Employment (NDE). (1986 to date). Focused on accelerating entrepreneurship development as follows; Vocational Skills Development (VSDP), Special Public Works (SPW), Small Scale Enterprises (SSE) and Rural Employment Promotion Programme (REPP).
- g) People's Bank of Nigeria (PBN) (1990) focused on micro-credit provision to the poor.
- h) Community Banks (CBs) Focused on micro-credit provision to the poor:
- i) National Economic Recovery Funds (NERFUND).
- j) Agricultural Development Programmes (ADPs) on enhancing rural dwellers income.
- k) Nigerian Agricultural Land Development Agency (NALDA)<sup>133</sup>

### **Democratic Era 1999 to 2019**

- i. Nigerian Economic Policy (1999-2003), Focused on a private sector-led and market economy.
- ii. Poverty Alleviation Programme (PAP) (1999-2001). Short-term palliative and an early evidence of what is popularly called “democracy dividend”.
- iii. National Poverty Eradication Programme (NAPEP) (2002)

This includes six multi-sectoral schemes as follows:

a) Capacity Enhancement Scheme (CES). The CES was implemented through the following;

- Keke NAPEP
- Microcredit Programme
- Garbage Trucks and Farm Tractors
- Demonstration Farm Network
- Resource Centres

b) Community Enlightenment and Sensitization Scheme (COMESS)

c) Youth Empowerment Schemes (YES)

YES was further divided into the following programmes:-

- Capacity Acquisition Programme (CAP)
- Mandatory Attachment Programme (MAP) and

d) Rural Infrastructure Development Scheme (RIDS)

RIDS Programmes included:

- Rural Transport Programme (RTP)
- Rural Energy Programme (REP)
- Rural Water Programme (RWP)
- Rural Communication Programme (RCP)

e) Social Welfare Services Scheme (SOWES)

SOWES Programmes undertook the following:

- Special Education Programme (SEP)
- Primary Healthcare Programme (PHP)
- Farmers Empowerment Programme (FEP)
- Social Services Programme (SSP)

f) Natural Resources Development and Conservation Scheme (NRDCS)

The Programmes of NRDCS include:-

- Agricultural Resources Programme (ARP)
  - Water Resources Programme (WRP)
  - Soil Minerals Resources Programme (SMRP)
  - Environmental Protection Programme (EPP)
- iv. Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB)
  - v. National Bank for Industry (NBI),
  - vi. Nigerian Mortgage Finance Ltd
  - vii. Nigerian Agricultural Insurance Scheme (NAIC)
  - viii. National Primary Health Care Development Agency (NPHDA)
  - ix. Universal Basic Education (UBE)
  - x. Federal Ministry of Agriculture and Rural Development was structured such that the following activities were transferred to the States and Local Governments:
    - Tractor hiring
    - Horticulture
    - Fertilizer distribution
    - Seeds and seedling preparation and distribution
    - Agro-forestry
    - Extension services
    - Inland fishing and
    - Cooperative development.
  - xi. Subsidy Reinvestment and Employment Programme (SURE-P) (2012 to 2015),  
Focused on social safety net programmes
  - xii. N-Power Programme (2015 to date). focused on youth unemployment by training and deployment
  - xiii. Enterprise and Empowerment Programme (GEEP) like *TraderMoni*. Focused on petty traders and artisans.

In spite of all these interventions, the problem of poverty has continued to remain a national menace. The policies have not succeeded in reducing the number of the poor as it has continued to increase over time and in greater magnitude<sup>133</sup>. A number of factors might have been responsible for the failure of the policies to address the issue. These include: inadequate targeting of the poor who are supposed to benefit from the programmes; top-down approach in programme conception, design and implementation without involving the poor; inconsistencies and frequent changes of policy; weak institutional framework which impacted negatively on coordination, control, monitoring, and evaluation of the poverty alleviation programmes. Many of the programmes were over-stretched and fragmented, resulting in a thin spread of resources. Some of the programmes were narrow focused and lacked transparency in operation.

However, there are considerable empirical evidences that attest to the role of Social Capital relative to economic gains; lower crime rate; poverty alleviation; health and well-being; and development initiatives. Reduced transaction costs, as well as the development of elements that promote economic growth, such as entrepreneurship are frequently linked to increased social capital. Increased levels of local associational life benefit the poor and assist to alleviate poverty. Through knowledge exchange and risk pooling, strong social capital, characterised by heterogeneity of relationships, was demonstrated to have a favourable influence on household welfare, with bigger returns for the poor than the rich<sup>134</sup>.

Furthermore, it has been demonstrated that having a high level of social capital reduces the likelihood of becoming impoverished. Higher levels of social capital in Tanzania, for example, were converted into higher household income through improved public services, more use of sophisticated agricultural implements and farm supplies, increased communal

activities, and increased loan utilization in agriculture<sup>134</sup>. Greater access to aid from both the Government and Non-Governmental Organizations (NGOs) in Panama, North America, has resulted to decreased in violence.

More social capital in Panama, North America resulted to greater access to aid from both Government and Non-Governmental Organizations (NGOs) and less violence.

People without access to formal institutions have been defined as having a high need for social capital in the form of trust.

Trust developed between traders and resource-poor farmers in Ghana enabled both sides to enter new markets and gain income.

Studies have shown that social capital has significant consequences on the health and well-being. Strong familial ties, for example, have been linked to a lower risk of developing major diseases, and a larger social network has been linked to lower death rates<sup>135</sup>.

The level of vulnerability to COVID-19 effects for low level social capital communities or counties in the United States is higher especially to those already suffering from pre-existing medical conditions before the outbreak of the infectious disease. Large number of the population was susceptible to experiencing severe health outcomes because of COVID-19 unlike their neighbouring counties with high level of social capital<sup>135</sup>.

In the same vein, satisfaction with interpersonal relationships is a better predictor of happiness than economic pathways, married people are generally happier than the unmarried, and membership of groups or associations is correlated with higher happiness. At the level of the individual, Social Capital contributes to improved health and wellbeing.

Social Capital has quantifiable effects on many different aspects of humans. The effects on different aspects of life include; lower crime rates, better health, improved longevity, better educational achievement, greater levels of income equality, improved child welfare and low rate of child abuse, less corrupt and more effective government, dispute resolution as in Albania and enhanced economic achievement through increased trust and lower transaction cost<sup>136</sup>.

Social Capital links together natural capital, physical capital and human capital. Unlike physical capital, Social Capital can accumulate as a result of its use and also, Social Capital has good public characteristics that have direct implications for optimal production level. The common attributes which Social Capital shares with other forms of capital is that, it is costly to produce (e.g. requires investment in terms of time and effort and at times money) and an accumulated stock from which a stream of benefits flows. The expended nature of these benefits can differ. The benefit is collective action to manage a common resource effectively<sup>137</sup>. In observation of traders in Madagascar, Social Capital reduced transactions costs and performances on informal channels for acquiring insurance against liquidity risk. In Mali, trust was the key factor in making agricultural extension successful. In a study of water projects in Indonesia, social capital increased the ability of villagers to organize, design and manage water supply systems. A study of solid waste removal in urban neighbourhoods, in Bangladesh found a similar organizational benefit. In Russia, social capital networks are the most important source of income security<sup>138</sup>.

Another example is in South Africa where the incidence of crime was found to be of direct relevance to the accumulation and erosion of Social Capital. These case studies make it clear that the benefits from the stock of Social Capital can flow either to

communities or to individuals and households. To this end, Social Capital has been described as an empirically elusive concept, yet has also been heralded as the glue that holds communities together<sup>139</sup>.

In addition, social Capital has often been found to contribute to the success of development initiatives. The use of Social Capital by the Israelis through the Law of Return, known as the *Aliyah*, the Jews all over the world have been brainwashed to return to their Country. This leverage on networks and partnership is part of the reason why Israel is a strong nation which has made it a start-up country and a force to be reckoned with economically, technologically, educationally and so on. Farmers in Rajasthan, India, used their social capital to manage their watersheds successfully. Increases in Social Capital were connected to the success of the Gal Oya irrigation plan in Sri Lanka, with evidence of a four-fold increase in water output as a result of interethnic collaboration. The design of the most appropriate water delivery system for a given community depends on the level of Social Capital within the community because its members are more familiar with cooperation, as demonstrated by water distribution in Central Java, Indonesia. In Dhaka, Bangladesh, higher levels of Social Capital enhanced the possibility of residents arranging their own rubbish pickup. Social capital also aids the implementation and success of non-governmental organization (NGO) projects based on group effort, as well as the dissemination of program advantages to non-beneficiaries<sup>261</sup>. Social capital can improve development outcomes at the individual, home, community, and project level, according to these empirical research. However, a number of empirical research have found that Social Capital can have a negative impact on development outcomes<sup>139</sup>.

The true application of Social Capital facilitates the relations and network that lead to the community and economic wellbeing, and can be used for the eradication of poverty<sup>135</sup>. The inhabitants of a more developed region have its positive impacts. The group cohesion or solidarity functions to handle the conflicts and tensions fairly are aligned to the process of development. Even children-driven Social Capital has positive effects on their academic achievements<sup>139</sup>.

Farmer associations support the social ties among small-scale farmers, which in turn generate Social Capital. Social network plays a significant role in the business process of an enterprise, learning and thus in the farmers' adoption of new agricultural technologies, ultimately helping in raising their well-being. Farmers' organizations established under a project in the Sri Lanka produced an unexpected and otherwise unobtainable rice production in an acute water-short season, due to the effective cooperation and an equitable sharing of the scarce water. Social Capital is considered as an asset that can be built up and yields a flow of benefits, in the shape of the collective action to manage a common resource, the observation of traders, reduces costs; enhances the skill of the villagers to manage the water supply systems. Collaborative approaches foster the development of the relational capital in the stakeholder networks, facilitating the integrated water management process, and try to resolve such disputes peacefully and collectively<sup>140</sup>.

Even if there is no shortage of Social Capital studies, yet, hardly few sources are available about how Social Capital is actually generated or which factors are usually involved in the particular social phenomenon. However, some of the scholars made an effort to unveil the process and came to a conclusion that Social Capital arises from the interactions among individuals within voluntary associations. The voluntary association promotes

cooperation among the stakeholders and provides a framework in which trust can be fostered. Social Capital is produced by the personality characteristics of an individual, the normative beliefs, and the membership of imaginary communities. However, different cultures generate Social Capital differently, but the educational levels must also be taken into consideration while dealing with Social Capital and participation. Examining the interrelationships between the Socio-economic Status and Social Capital has been proved to be important<sup>140</sup>. Under the particular cultural environment of the Sindh province of Pakistan, certain socio-economic factors could also involve and influence Social Capital among the farmers in the water management that needs to be identified.

From the World Development Report of the World Bank, increased Social Capital formation is promoted as a major strategy for poverty reduction. Political Scientists in particular have constructed a new paradigm around Social Capital. The intellectual and ethical organization of the United Nations Educational, Scientific and Cultural Organisation (UNESCO) is also deeply concerned with the problems of poverty, exclusion, inequalities and their impact on human rights. It has been found that Social Capital approach can contribute both towards poverty eradication and social stability, as well as to economic development. At the societal level, Social Capital can facilitate regional development and democratic growth and at the individual level. Social Capital helps improve human capital and acquire political and economic profits<sup>141</sup>.

Social Capital has been established to have major impact on the income and welfare of the poor by improving the outcome of activities that affect them. It improves the efficiency of rural development programmes by increasing agricultural productivity, facilitation, the management of common resources, making rural areas attractable, enhancing profit and people or households to water, sanitation, credit and education in

rural and urban areas. It is a key factor from recovering from ethnic conflict and coping with political transition. Finally, it can reduce poverty through micro and macro channels by affecting the movement of information useful to the poor and by improving growth and income redistribution at the national level. In Indonesia, the Social Capital index for the richest quartile is about 30% higher than for the poorest quintile but about the same degree of inequality as for years of education. Land and physical assets are distributed much more unequally<sup>142</sup>.

Similarly, in Nigeria the Awe OPTICOM Strategy was established in 1982 by the EgbeOmoIbile of Awe, in Awe Town, Afijio Local Government of Oyo State, South West, Nigeria. It was initiated by Professor AkinlawonMabogunje. The acronym 'OPTICOM' which means Optimum Community. It is a Community occupying a defined territory which was just to attract, develop and sustain a wide range of productive activities and social services for the welfare and the prosperity of its people. Awe OPTICOM Strategy has since been institutionalized with standard management structure. In the course of implementation, the following strategies have been developed<sup>142</sup>.

- i) The Awe Development Corporation
- ii) Mobilizing the Land Resources
- iii) Mobilizing the Labour Resource
- iv) Mobilizing the Financial Resource
- v) Mobilizing the Entrepreneurial Resource
- vi) Obtaining Political Leverage
- vii) Institutionalization of the Growth Process
- viii) Dynamics of Special –Institutional Interaction

To sum up, till date Awe OPTICOM Strategy is a success story of connecting Social Capital within Community. It is in fact a pleasant augury for the future of the

development process in Nigeria that Communities are themselves starting to rediscover their optimum properties and are increasingly willing and anxious to harness these for their own development<sup>143</sup>.

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### **2.3.2 Justice, Development and Peace Commission (JDPC)**

Justice, Development and Peace Commission (JDPC) is an offshoot of Social Capital facilitated by the Ijebu-Ode Catholic Diocese. It is a registered Non-Governmental Organization with the main concern of liberating men and women from oppressive force that keeps them under bondage irrespective of race, creed and gender.

The Commission's programmes include the following:

i. **Diocesan Agricultural Development Programme (DADP)**

This aims at building the capacity of poor rural farmers in alleviating poverty. This is done through animation of Farmers into groups; Developing their organizational structure; Training and demonstration; Field visits and provision of credit facilities.

ii. **Human Rights Programme (HRP)**

HRP protects and promotes the inalienable dignity of every human being as created in the image of God, with special attention to the displaced, prisoners, oppressed and the exploited. This is done through Human Rights Education; Promoting Popular Participation; Promotion of Good Governance and Democracy; Litigation/Alternative Dispute Resolution and Research, documentation and publications<sup>143</sup>.

iii. **Gender Equity and Women Empowerment Programme (GEWEP)**

GEWEP promotes gender equality in the Nigerian society by increasing the recognition and integration of women as partners of men in all social endeavours. Specific objectives of GEWEP are the following: Raising the Consciousness of women in areas of fundamental human rights; gender, political and health issues; Increasing the number of women in public decision making process in Ogun State; Building the capacity of women with various vocational and professional skills to enhance their economic productivity and social bargaining power; reducing the

socio-cultural imbalances and discrimination against women in the society by targeting women in poor households for economic empowerment; advocating for policy change to promote gender equity through effective women mobilization, organizational and social integration. This is done through institutional development, vocational training, research and advocacy for women as well as girl-child<sup>143</sup>.

To date, JDPC's net worth is close to five billion naira with 100 branches of micro credit departments across South West, Nigeria and over 100,000 beneficiaries have benefited from the scheme. The human rights, agriculture and women empowerment programmes' impacts are also substantive<sup>143</sup>.

### **2.3.3 Research Study Institution:-The Ijebu Development Initiative on Poverty Reduction (IDIPR).**

#### **Historical Background of IDIPR**

In what has become a model of grass root governance initiative in Ijebuland, Professor Akin Mabogunje, CFR, who was the proponent of the Initiative, an astute Professor of Geography and Urban Development Policy, came up with the idea of promoting a home-grown dynamic and sustainable poverty reduction strategy without the sponsorship of the state actors being local, state, and federal governments. He devised a plan to put the concept of using City Consultation to combat poverty to the test. Recognizing that human and economic development must come first, consultants were hired to research the poverty survey of Ijebu-Ode, which served as the foundation for discussion at the municipal consultation<sup>144</sup>.

#### **Preliminary Poverty Survey of Ijebu-Ode**

It is extremely difficult to characterize poverty and deprivation due to its multi-dimensional aspects and its variation from context to context. This was the reason the background to the study conducted in Ijebu-Ode was so important. The 165-page document poverty survey of the Ijebu-Ode conducted in 1998, highlighted the spatial distribution of poverty which the city, an essential starting point for any municipal policies, programmes or projects which were to address the issue of poverty. The study provided an important reference document of the situation at and is summarized as follows<sup>145</sup>.

The study noted that significant proportion of the population of the city had migrated to neighboring metropolitan centers particularly Lagos, Ibadan and Abeokuta whilst many others had gone farther afield to cities in other parts of the country. Remittances from

most of these migrants are critical for the standard of living of most of the citizens of the city. Of the resident population, the study revealed that over 60% were engaged in commerce. Most of these traders were involved in petty trading although a small proportion were into merchandising wage earners in both public and private sectors constitute less than 20% of the work face of the city. About 8% of the people were farmers producing mainly at the subsistence level. About 25% of household heads claimed to engage in secondary income to meet family needs. Of this last group, nearly 70% indicated that this involved activities in the informal sector such as road-side motor repairs, tailoring, furniture making, hair dressing, food processing, block making, soap making, typing and dyeing, mat weaving and pottery. The number of large scale formal industries in the town is small<sup>145</sup>.

Given that most of the people in the town engaged in informal enterprises which were usually associated with low productivity and low incomes, it was not surprising to find that as high as 70% of the household heads earned less than N8,000(\$80) per annum while only 10% earned above N16,000 (\$1,600) per annum. For developing countries such as Nigeria, the World Bank reckoned at a time that incomes below US\$1 per day (or US\$365 per annum) might be categorized as below poverty line. Given this, as high as 90% of the people in Ijebu-Ode might be regarded as living below poverty line. The levels of poverty varied enormously as between the area units such as the wards. This spatial variation in levels of poverty means that poverty was very much more severe in certain areas than others. The challenge for policy was how to target such worse off areas in programmes for poverty. The study found that the level of discrimination against women with respect to access to education or jobs was very low in Ijebu-Ode<sup>145</sup>.

However, the poverty among women was found to be generally higher than men. This is probably due to the preponderance of women in low paying informal sector jobs such as

petty trading, street trading and domestic (house-help) jobs. Clearly, in the programme for poverty reduction, women would need to be targeted. This would mean devising income generating projects in which women were the major beneficiaries. The survey revealed that the economic activities in the city had been declining steadily in recent times following the downturn in the economy of the country. The numbers of new buildings approved and unapproved, had dropped remarkably while less than 44% of the existing buildings might be described as being in good condition the rest vary from fair to dilapidated. As a consequence of the deteriorating poverty situation, the levels of vehicle registration and renew have decreased considerably with commercial motor-cycles effectively replacing taxis as the most popular means of transportation in the city<sup>146</sup>.

Poverty may be measured not just by the levels of income generating activities but also by levels of access to social and physical infrastructures. These infrastructures include water, electricity, health and educational facilities and roads. If these are not available or are inaccessible, citizens have to spend a lot of money to provide these for themselves thereby spending the money that would otherwise have been used to procure basic needs this has serious implications for the poverty levels of individuals<sup>145</sup>.

In this regard, according to the report, the level of access to health facilities in Ijebu-Ode was very low. Although, there were adequate numbers of health institutions, both private and public, in the city, the health institutions were plagued by constant power failure and unreliable supply of water. Patronages of hospitals and clinics had declined considerably in recent years due to these problems and the inability of the people to afford the cost of the services offered. In any case, the hospitals and clinics themselves lack facilities and this had further reduced the level of patronage<sup>145</sup>.

The study also showed that the situation was much worse with respect to access to water. The study profiles on houses are directly connected to public water taps; 13% rely on wells/boreholes, while 45% of the households buy water from private takers and water hawkers. The rest 14% use brooks and streams, in essence, only 41% obtain water from quality sources. The town is located on a sedimentary formation with the level of the water table being relatively deep. Provision of water from well was thus a major problem.

While the public water supply system that has been in place for more than seventy years functions erratically, the facilities were also over – stretched as they had not been enlarged to meet the needs of an expanding city. In fact, less than 10% of the houses in the city have easy access to water supply. Consequently, most of the people, particularly the poor, obtain water for domestic consumption from water hawkers. This had serious implications for the health and well-being of the people. The rich and elites were able to afford borehole or deep well that cost more than N150,000 to provide. If access to water could be improved in the city, a major achievement would have been made in poverty reduction<sup>146</sup>.

In the area of electricity supply, the situation in the city was as bad as that of other cities suffering incessant power outage. About 535 of the households surveyed rely solely on NEPA whose supply was very erratic. Less than 1% of the households claimed they had stand by generators to supplement energy supply from NEPA, while 0.19% used gas lamps. The erratic supply of electricity had serious negative implications for poverty alleviation as the small scale informal sector which could not afford stand-by generators had to close down for production anytime there was power outage<sup>145</sup>.

Access to good roads was much better in that while the town is served by a network of road, the conditions of these roads were poor. Most areas tarred were in poor shape. The effect of this as observed in the city was the continual decline in the number of commercial vehicles decline in the last five years while commercial motorcycles which are better able to maneuver the bad roads more easily have continued to increase. The city had several educational institutions most of which were communally built. However, the buildings of these schools were old and dilapidated. They also lacked water and electricity for the use of students. As high as 72% of the residents of Ijebu-Ode had no facilities for waste disposal. The study profile on Ijebu-Ode revealed that 49.8% of the households surveyed dumped their waste in nearby bushes, open access areas and in roadside drains! During environmental sanitation days, wastes are deposited on streets and open places. The Local Government Council lacked materials and men to effectively rid the streets of wastes. It was only able to hire 16 tippers for the 3-hour exercise which was grossly inadequate if this situation was not quickly taken in hand, it could cause major health disasters well beyond the ability of the people to cope<sup>145</sup>.

With regards to governance, the survey did not have much to say. It noted that with regard to service delivery, the situation in the city does not show that the citizens had been vigilant enough with protecting their own interests. However, when it came to associational life, the survey revealed that citizens were engaged in a wide range of organizations. Apart from the age grades which had recently been revived and strengthened by the present Awujale, there were at least 34 community development associations, 10 cooperative multipurpose unions and 8 trade associations or the local chapter of the Nigerian organized Private Sector – the Ijebu-Ode Local Chamber of Commerce and Industries<sup>145</sup>.

## **City Consultation Process**

City Consultation is a process of civic engagement in which all stakeholders in a city as well as the traditional authorities, the local, state and federal government are brought together to establish consensus, through sharing of knowledge and experiences on key policy and operational priorities that should influence the design and implementation of poverty reduction programs and projects. As a process, city consultation comprises three phases. The first or pre-city consultation phase entails a number of mini-consultations of different stakeholder groups in the community. The second is the city consultation proper and the third phase is the follow-up action of the city consultation. Ijebu-Ode city consultation followed the entire process<sup>147</sup>.

### **Ijebu-Ode Pre-City Consultation**

Series of mini-consultations were held with various groups of identified key stakeholders in the city's economy; artisans, transporters, cooperatives, market women, oronitun and community leaders, age-grades (Regberegbe) and religious leaders. They also included the State and Local Government Council, the Traditional Authority, Ijebu-Ode Chamber of Commerce, Industry, Mines and Agriculture, Co-operative Societies and so on. Each group had a meeting with the proponent and his team emphasising about poverty's hydra-headed character and how it could be effectively addressed with the participation of all parties involved. This is in tandem with the postulation that a basic subject or approach brings together the different components of a community's political, social, and economic growth into a coherent whole<sup>147</sup>.

The goals of the mini-consultations were two folds.

- a. To dialogue with the stakeholders on the objectives, scope and modalities of the City Consultation process and to emphasize that the stakeholders themselves, not the government, own the process.

- b. To brief the stakeholders on the roles expected of them before, during and after the city consultations.

As part of the mini-consultation, a special session was held with the officials of the Ijebu-Ode Local Government Council to sensitize them on the need to be more accommodating of others stakeholders in the governance of the city<sup>147</sup>.

### **City Consultation**

The Awujale, His Majesty Oba Sikiru Adetona, Ogbagba II, the Awujale of Ijebuland, willingly lent his weight to the initiative of the Development Policy Centre (DPC) in Ibadan in collaboration with the African Centre for Development and Strategic Studies (ACDESS), is the true hero of the Ijebu Development Initiative on Poverty Reduction.

The City Consultation was financially supported in full by the UNDP/UNCHS/World Bank – sponsored Urban Management Programme (Regional Office for Africa) Abidjan, Cote D'Ivoire<sup>144</sup>.

About 400 participants attended the City Consultation representing various categories of stakeholders: the three tiers of government, multilateral and donor agencies, NGOs, CBOs, the Private Sector, Women Organization, Artisans, Cooperatives, Market Men/Women, Community Leaders, Community Development Association, Age Grades, Youths, Students, Chamber of Commerce, Industry and Agriculture, Transporters, Civil Servants, the Media, Academia, and Traditional Authorities. There were also in attendance representatives of the National-Planning Commission, Federal and State Ministers and Multinational Agencies including the United Nations Development Programme (UNDP) and the Urban Management Programme (UMP). Distinguished

personalities like the then Military Administrator of the State, Navy Captain Kayode Olofinmoyin and his team of Commissioners; Royal Fathers in Ijebu led by His Royal Majesty, Awujale of Ijebuland, Ijebu-Ode Local Government Chairman and his Deputy; Mrs. Sarwar Sultana, UNDP Deputy Resident Representative in Nigeria, Ms. Mou Charles Harris, Regional Adviser, Urban Management Programme, Regional Office for Africa, UMP-ROA, Abidjan, Cote D'Ivoire attended the Consultation.

The three-day event began with a broad discussion on the city's poverty profile, followed by the division of the participants into four syndicate groups, each of which was assigned to address a key problem related to poverty reduction in Ijebuland. Each group discussed one of the following topics: the socio-economic dimension of poverty; natural resources; human and cultural resources; and governance and infrastructure. A chairman, a vice-chairman, a facilitator, and a spokesman were assigned to each group. Each syndicate group submitted a report at the end of the second day, which was then delivered to the final plenary session on the third day<sup>147</sup>.

### **Follow-up Action of the City Consultation**

During that plenary session, a Follow-Up Committee was formed to work with the Development Policy Centre in developing an Action Plan for putting their different conclusions into action. The intention was to hand over the 39-page Action Plan to the Ijebu-Ode Local Government for execution but the market women revolted and insisted that, they preferred their own King that is the Awujale who should find a way of executing the Action Plan. They also indicated that the person who could provide the effective leadership for the whole initiative was obvious to everybody. This was Chief A. A. K. Degun, CON who retired meritoriously as Secretary and Head of Service to Ogun

State Government. Those two suggestions were said to be the first breakthrough of IDIPR after the City Consultation<sup>147</sup>.

The Action Plan thereafter recommended that the Ijebu-Ode Development Board for Poverty Reduction be established, which ultimately became the Ijebu Development Initiative on Poverty Reduction in 2012. The initial Board consisted of 30 members, including 16 members of the follow-up committee, four Awujale nominees, two representatives from the local government, and two representatives from the Ijebu-Ode Development Association, two representatives from among market women, and one representative from cooperatives, artisanal groups, the National Association of Small-Scale Industrialists, and the Ijebu Chambers of Commerce.

The Awujale inaugurated the Board on July 29, 1999, after drawing up the Action Plan and receiving nominations for Board of Directors. In his customary generous spirit, he offered the Board a free four-bedroom apartment in the palace complex to serve as its Secretariat<sup>143</sup>. This has been expanded to 11 bedrooms and is still used as IDIPR's headquarters. There is no other way to describe IDIPR than as a Community Organization seeking salvation for itself owing to the fact that the general well-being and economic viability of its inhabitants is the surest means to salvage the problem of financial incapability. It has been suggested that it is the community's responsibility to offer everything it has for its own benefit<sup>144</sup>.

The Ijebu ideology led to IDIPR's founding and operation on the basis of volunteerism and pro-gratis service. Since its start, the Initiative's Trustees and Directors have provided altruistic service without receiving any compensation or allowance. Their services are thought to be their own contribution to the economic growth of the poor and the entire community<sup>144</sup>. The Ijebu socio-cultural features under the aegis of Oba (Dr.) S.K.

Adeona, CFR appear to be sources of strength rather than weakness, as evidenced by the achievement of IDIPR over a 22-year period. This is due to the leadership's proper orientation and commitment to the mission<sup>146</sup>.

### **IDIPR Formative Stages**

The Development Policy Centre (DPC) Ibadan made a cash presentation of N500,000 as seed money, as well as a complete computer unit and a Project Coordinator (who has risen through the ranks to become the current General Manager of the Initiative) for the then new Institution, now called IDIPR, at the inauguration of the Board<sup>147</sup>. Despite this, the initial anticipation that the Board's operations would be supported by cash provided by donor agencies did not materialise. As a result of the Awujale's support and encouragement, a fund-raising event was held in conjunction with the launch of the Action Plan for Poverty Reduction.

As a result, one of the Board's first actions was to formally unveil its Action Plan as a means of soliciting donations from the city's sons and daughters from far and wide. The city's social capital was made to generate the necessary dividends in the context of raising funds. The *Regberegbe* imposed a tax on themselves, requiring each age group (*Egbe*) to contribute a certain amount of money. Donations were made by neighbourhood associations (*Ituns*) through their heads (*Olorituns*). In all, N10 million was raised through in-kind donations of photocopiers, fax machines, office furniture, office equipment, and stationery from other individuals<sup>147</sup>.

### **IDIPR Programmes:**

The Initiative's interventions to combat poverty were incorporated in four cardinal programmes that have served as the foundation of operations since its commencement,

according to the Action Plan derived from the City Consultation's deliberations. Each of the four programmes has a number of projects that the Board has diligently pursued. Youth Development Programme, Medical and Health Programme, Micro-Finance Programme, and Enterprise Development Programme are the four programmes (EDPs)<sup>147</sup>.

#### **Youth Development Programme:**

Poverty is widespread, one of the IDIPR's missions is to assist in the alleviation of poverty among the youths, with the goal of correcting moral laxity among youths and promoting the healthy development of the right type of youths and manpower required to properly and generally run the States of the Nation in the near future. Thus, the Board established Youth Development Programmes with youth-friendly projects such as Youth Summit, Skill Acquisition, Life Skills/Leadership Skills/Soft Skills, Educational Counselling, Advocacy, Mentoring/Coaching, Job Shadowing/Volunteerism/Internship, Attitudinal Change, and Cultural Renaissance with the goal of evolving veritable tools in its fight against poverty among youths. Internally Generated Revenue was used to fund these programmes, which have benefited 13,652 youths since the Initiative's inception. Because some of them are classed as social development projects with no profit or returns, which has posed substantial hurdles to their long-term sustainability, the majority of these programmes have been placed on hold owing to lack of appropriate and sustainable funding<sup>147</sup>.

#### **Medical and Health Programme:**

We often associate poverty with a lack of money, but we can also be poor in our health, lack formal education, be spiritually impoverished, and be devoid of ideas<sup>144</sup>. Poverty is not always associated with a lack of resources; in fact, bad health can make individuals poor. According to the IDIPR website, the Initiative has aided medical related issues by teaching Ijebu residents on the prevention and control of sexually transmitted diseases

and HIV/AIDS in order to eliminate poverty in all ramifications. IDIPR is stated to have spent N9,297,550 in 2003 on the rehabilitation of the Accident and Emergency unit as well as the creation of a car park, and drainage at the Ijebu-Ode State Hospital as part of its health development efforts. IDIPR also assisted in the development of boreholes and toilet facilities in four distinct areas of Ijebu-Ode in 2003. Similarly, IDIPR spent N1,500,000 on the refurbishment of the State Hospital Ijebu-Ode's lying in ward building<sup>148</sup>.

The Initiative has built School Health Clinics as part of its School Health Services (SHSs) initiative for elementary and secondary schools in order to promote healthcare at the grass root level. Ansar-ud-Deen Secondary School, Ota Street; Christ Church Nursery/Primary School, Ejinrin Road, Ijebu-Ode; St Luke's Anglican Primary School, Imodi-Ijasi; and Eriwe Health Clinic are among the five (5) School Health Clinics that have been constructed. Under the scheme, 16,395 individuals with various ailments, including students, teachers, parents, farmers, and workers have been treated. IDIPR also hosts yearly free health screenings and services prior to its Annual General Meeting to assist community members in checking their health, particularly their blood pressure, sugar levels, eyes, ears, and malaria testing, among other things<sup>148</sup>.

**Micro-Finance Programme:**

The microcredit programme was one of the Initiative's earliest major initiatives. The Micro-Credit Scheme has been upgraded to micro finance for financial inclusion in order to scale up operations and satisfy international standards. This enhancement would expand the scheme's capabilities beyond traditional savings, loans, and repayments to include goods such as Health Insurance and a Pension Scheme for the Stakeholder. As at

June, 2021 during the 21<sup>st</sup> Annual General Meeting 10,548 stakeholders have benefited from the scheme with a total revolving sum of N1.2 billion with a default rate of 4.2%<sup>148</sup>.

### **Enterprise Development Programmes (EDPs):**

This is the most well-known of the IDIPR programmes, and it is divided into two categories: a) **Transportation Project:** This includes motorcycles, tricycles, and Nissan micra saloon cars. The initiative has given out 60 motorbikes, 427 tricycles, and 3 micra automobiles on hire purchase. Meanwhile, 60, 300, and 3 beneficiaries respectively have repaid off their loans and thereby become full-fledged owners, respect. This industry, that is IDIPR transportation project is generating gross revenue of over **N1.2 billion** per year and can last for three years before they wear out. The project is said to be equally unique in its administration strategies as it records **100%** as recovery rate<sup>148</sup>.

b) **Agriculture Enterprises:** These include:-(i) poultry (ii) beekeeping (iii) piggery (iv) rabbit rearing (v) aquaculture:-fish farming and processing (vi) crop production-pineapple, cassava and maize, all-season vegetable, plantain, cocoa, rice, and rubber. These businesses are located under IDIPR farm villages namely; Eriwe (156 hectares), Imodi-Ijasi (100 hectares), Odo-Jobore (50 hectares), Ijesha-Ijebu (131 hectares), and Oke-Nla Farm Villages (51 hectares) Imope (57 hectares), Okemorisa (100 hectares), and Ilushin (60 hectares) totalling 756 hectares<sup>148</sup>.

### **Sustainability Strategies:**

It is worthwhile to investigate the Initiative's success and, more significantly, its long-term viability during the past twenty-two years. According to one of the IDIPR publications, the Initiative has been able to maintain its viability despite all odds by employing the following coordination strategies:

- i) **Training Workshop:** The Board recognized from inception that effective poverty reduction must be built on improving people's knowledge, skills, and capabilities. As a result, the majority of its activities began with the training of potential beneficiaries. To guarantee that the training was valued, a small fee was charged for obtaining application forms and attending sessions. The courses were usually led by well-trained professionals and local experts with experience in the topic. Local practitioners were those who knew how to cope with local challenges in a certain production field based on acquired indigenous knowledge. The Initiative had hosted 106 training workshops on various enterprises with a total of 17,459 participants as of August 2021.
- ii) **Use of Cooperative System:** Apart from its training operations, the Board's other main tactic for reducing the danger of loan default among stakeholders has been to require them to create self-selected cooperatives. Each Cooperative is made up of ten to twenty people. In the cooperative system of its Stakeholders' coordination tactics, IDIPR gains benefits such as pooling resources, sharing experience, group pressure, self-monitoring, ease of coordination, and easy loan payback, among many others in the norm. IDIPR has also replaced collateral security with cooperative cross guaranteeing and collaborative security with great success. IDIPR has well over 700 cooperative groups, although a large no of them have become moribund<sup>148</sup>.
- iii) **Use of Central Sales Account System:** This is an IDIPR financial policy in which all sales earnings from the agricultural farm clusters are paid into one account. Following the sale, each buyer is required to remit the proceeds to the IDIPR Central Sales Account, which is then transferred to the Stakeholder's account. The Initiative's record-keeping, loan recovery, financial assessment, and loan sourcing have all been simplified as a result of this method.

- iv) **Cluster Innovation Strategy:** Land access and tenure security are critical for poverty reduction measures to succeed. IDIPR employs a cluster farming strategy, in which farmers are grouped together in cooperative groups on a single piece of land. IDIPR has built nine agricultural communities in Ijebuland with a total land mass of 755 hectares as a result of this. The FishEriwe Farm Village, which rests on 156 hectares of farmland, is one of the farm communities. It now has **1,327** fish farmers, who have routinely produced 2,000 metric tons of fish worth **N1.2 billion** for the past five years. IDIPR Eriwe Farm Village is said to be the largest Fish Cooperative Cluster in Sub-Saharan Africa, according to the FAO. The village also has over 5,000 ponds, farm halls, farm clinic, feedmills, modern toilets and baths, lockup shops, pens, sheds and so on. The valuation of the assets has not been done in the past two years of this study but the value of the assets is estimated to be close to a billion naira. The farm village with the assets is on the verge of up-scaling for optimum utilisation<sup>148</sup>.
- v) **Volunteerism:** Every member of the IDIPR Board of Directors provides altruistic work without salary or allowances as part of the community's efforts to reduce poverty. Their time and efforts are their own commitment to the establishment and management of the community economic development institution.
- vi) **Plough Back Fees:** IDIPR implemented a policy to guarantee that its stakeholders contribute to the Initiative's programs as part of its long-term sustainability strategy. After five years of participation in agricultural companies, each stakeholder is required to pay an annual plough back due of N18,000. This money is used to support the Initiative's financial needs and expansion.

## **Milestones**

The Ijebu Development Initiative on Poverty Reduction has achieved significant success, attracting local and international attention. An Independent Technical Advisory Committee of the Municipality of Dubai in the United Arab Emirates and the UN-Human Settlements Programme awarded it the Dubai International Award and Best Practice Certificate in 2002. (HABITAT). Later, IDIPR received letters of recognition from the former President Chief Olusegun Obasanjo and former Governor of Ogun State, Otunba Gbenga Daniel, for the "Best Practice" Organisation to improve the level of living of resource-poor stakeholders - July 20, 2006<sup>148</sup>.

It has also received the Best Award as the Leading Grassroots Non-Governmental Organisation on Poverty Eradication in 2008 from former President Alhaji Umaru Yar'Adua, GCFR in October, 2008.

Apart from honours, the Initiative has received other accolades from national and international organizations such as the FAO, UNDP, USAID, World Bank, Ford Foundation, OXFAM, DANIDA, DFID-PERL, ASA, WISHH and others. In addition, several Institutions across the globe have tremendously supported the staff development locally and internationally; such institutions include MasterCard, Microsoft, Coady in Canada, APMASS in India to mention but a few.

On the local scene, the Initiative has hosted a variety of government parastatals, business groups, educational institutions, and others who have heard about the Initiative's achievements and have come to see for themselves or study the Initiative's pattern and techniques. The Presidential Task Force on Commodities and Agriculture, which included the Governor of Kebbi State, Alhaji Isa Bagudu as the chairman, the Governor of the

Central Bank of Nigeria, Mr Godwin Emefiele, and the then Honourable Minister of Agriculture, High Chief Audu Ogbeh, paid a visit to the Initiative in 2016, and the then Governor of Ogun State, Senator Ibikunle Amosun, based on how far the news of the Initiative's exploits had travelled. In addition, a few of the beneficiaries of the Initiative have started offering scholarship to some indigents students from secondary school to university<sup>149</sup>.

Taking a crystal look at the achievements in the last 22 years, IDIPR from a simple experiment in 1999 to its most report in 2019, IDIPR has directly benefited over 88,432 persons through its different programmes and projects. Meanwhile, several communities around Africa have been coming to learn how to replicate IDIPR prototype in there various communities. Both Federal and Ogun State Governments are also canvassing for its replication. The impact of the Initiative on the socio-economic, human capital development and assets accumulation of the Stakeholders is enormous with great multiplier effects. This is not a mere liturgy without practical and visible impact. It is verifiable, fulfilling and sustaining<sup>150</sup>.

### **IDIPR's Prospects and Challenges**

Despite the above accomplishments, there are still significant obstacles hindering the Board's ability to adequately address all of its challenges/problems. These are as follows: To begin with, there is paucity of funding from donor agencies, as well as the global economic recession, which has tightened its grip on financial businesses; the Board, of course, cannot avoid the detrimental impact of these concerns. Another important difficulty is the high running cost of its programmes. Small units of service with several loan requests, processing multiple accounts for management and monitoring, and

repayment collection from several group meeting sites pose severe hurdles to the initiative's long-term viability.

The rising risk of lending without any tangible collateral as debtors are of the habit of deliberately defaulting in payment since there is no string attached and nothing is at stake.

Fourthly, the shortage of sufficient finances to meet the constantly expanding demands of potential beneficiaries is causing increasing concern.

Similar to that, is the setback in obtaining agricultural funds from financial organizations, particularly banks, has proven difficult because they frequently need collateral securities<sup>147</sup>.

#### **2.4 Conceptual Framework**

Poverty being urban or rural is multidimensional in nature. It is far beyond little income or insufficient resources, but includes low human capacity, social exclusion, voicelessness, lack of freedom, pollution and so on.

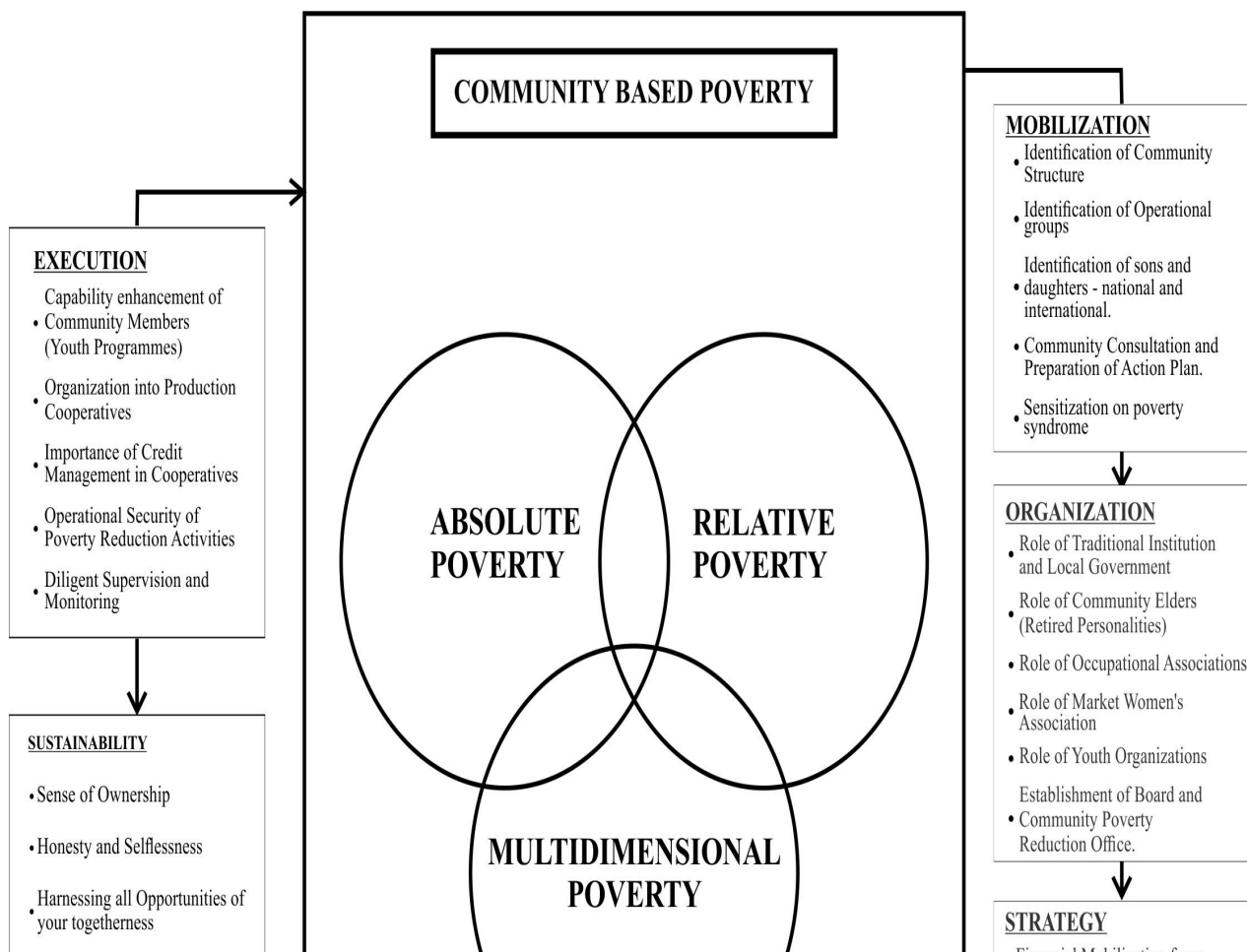
By and large, whatever the individual definition, perception or concept of poverty, all of them undermine the ability to live happily and economically productive life and all that (i.e. outcomes) are not acceptable for standard of living<sup>41</sup>. However, the concept of absolute poverty is what this study is based upon.

Therefore, finding types of poverty alleviation strategies that are potent enough to challenge poverty especially within the traditional community settings is what this study aims to achieve. One of such approaches is Social Capital.

Social Capital is strongly linked to the concept of community development as its social network is high. It is acknowledged as critical key attribute that is cost efficient with high cooperation.

The community social capital postulates social intercourse that has a deep connection which can be employed to pull resources together to tackle poverty in a community<sup>94</sup>.

In using social capital in a community to address poverty in a sustainable manner, one can adopt this schematic visual below to mobilize resources within the community and strategically implement the identified programmes.



**Figure 2.5: Schematic Visual: IDIPR Social Capital Modelling for**

**Poverty Reduction**

Source: Researcher's Initiative

**Strategic Components of Community Mobilisation**

Components of community mobilization especially with the aim of reducing poverty must be all involving, strategic and impactful. To expatiate, the name "MOSES" an acronym for the task of leading community out of the bondage of poverty can be adopted as follows:

M- Mobilisation

1. Identification of Community Structure- traditional setting, neighbourhoods, wards, etc.
2. Identification of Operational Groups-occupation, sex, age-grades social clubs, faith-based, market women/ men associations etc.
3. Identification of sons and daughters in the diaspora- national and international
4. Sensitization on poverty syndrome
5. Community Consultation and Preparation of Action Plan

#### O- Organization

1. Role of Traditional Institution and Local Government
2. Role of Community Elders (Retired Personalities)
3. Role of Women's Organisations
4. Role of Youth Organisations
5. Organize meetings to discuss the vision and mission of the organisation
6. Develop the Organisational Constitution, Structure, Objectives and Action Plan
7. Appoint the Institutional Representatives
8. Establishment of Board and Poverty Reduction Community Office

#### S- Strategy

1. Carry out Poverty Survey of the Community
2. Financial Mobilization from all groups
3. Registration of Board (Limited by Guaranty) and Land Provision
4. Develop Organizational Networking.
5. Bench-mark & Database development incl. strategically placed indigenes
6. Establishment of Micro-finance institution
7. Market Intelligence Programme
8. Use of Committee System
9. Use of Cooperative System

## 10. Strong Monitoring and Evaluation

### E - Execution

2. Capability Enhancement and Social Communication of Community members
3. Organization of Sector Participation into Production Cooperatives
4. Importance of Credit Management for members and Cooperatives
5. Operational Security of Poverty Reduction Activities
6. Diligent Supervision and Monitoring by Committees of Board

### S - Sustainability

1. Leadership Development within the Community
2. Leadership Commitment-Promotion of Volunteerism in Community
3. Leadership Alertness to New Opportunities
4. Periodic Report-Monthly, Quarterly, Annual
5. Annual Auditing of Accounts by External Auditors
6. Annual General Meeting of All Stakeholders

## 2.5 Summary

This chapter unearthed the origin, meaning, types and causes of poverty. Poverty originated from the Latin word pauper which means poor or unproductive life. Conceptually, poverty is defined as the condition of life degraded by hunger, lack of safe drinking water, illiteracy, being sick and not to be able to afford health care services, exclusion, deprivation and so on. It differs from place to place and person to person. Whatever individual perception on concept of poverty, all of them undermine the power to live happy and economically productive lives that can be rated as minimum standard of living. Poverty can be absolute or relative.

The chapter also x-rayed the modern causes of poverty with a brief touch on the ancient causes like slave trade, colonialism, neocolonialism, forceful integration of Africa into world economy. The contemporary causes of poverty which include political/governance, economic, natural, social, cultural and health factors. Each of the six factors were further broken down into fragments for ease of understanding.

The conceptual review of social capital was dated to the 20<sup>th</sup> century when it was referred to as goodwill social intercourse. The popularity of social capital was traced to Robert Putnam in 2001. Social capital is said to be a social network that exist in communities or willing places across the globe. It is referred to as intellectual currency that is capable of producing dividends.

Three dimensions of social capital namely structural, relational and cognitive dimensions of social capital were briefly explained. In addition, five drivers of social capital; trust and interchange, dynamic collaboration, civic participation, strong mobilization ability and social compartments.

In spite the huge benefits of social capital, the chapter as well unraveled the bad sides of social capital which include ambiguity and lack of conceptual clarity, subjectivity, informality, promotion of criminality, in-group solidarity saga etc.

The second leg of the review dealt with the theories that allied with the study of Social Capital in alleviating poverty in a community. These theories were Traditional Authority, Social Networking and Optimal Community. Optimal Community was adopted as theoretical frame work as a result of its high capability of utilization of civic energy to promote development with minimum cost.

Empirical review of efforts to eradicate poverty across the globe was mirrored ranging from Millennium Development Goals in 2000-2014 and that of United Nations Sustainability Development Goals in 2015 to 2030.

Various poverty alleviation programmes from 1972 to 2019 by the national government of Nigeria were highlighted but contrarily all that efforts yielded to little or no results as the menace of poverty and hunger have continued unabated

The chapter however, provided insight on how considerable empirical evidences affirm the use of Social Capital alleviating poverty and improve livelihood such as seen in Tanzania, Panama, Madagascar, Bangladesh and Awe in Nigeria to mention but a few.

This section summed it up with the narration of the IDIPR which is the research study social capital organization. It accounted for the historical background, formative stages, programmes, strategies, milestones, prospect and challenges.

There is considerable evidence that IDIPR as an offshoot of Social Capital has contributed to economic gains, poverty alleviation, health/wellness, meaningful livelihood and to development in a sustainable manner. It is also widely reported to be successful in cost effectiveness with high efficiency. Social Capital in addition, facilitates the implementation and success of NGO projects based on group work and the diffusion of programme benefits to non-beneficiaries<sup>136</sup>.

This empirical study showed that Social Capital can improve development outcomes at the individual, household, community and project level. In summary, higher Social Capital is associated with lower poverty. At the household and the level of communities, it contributes to improved welfare, improved income and greater access to resources. However, despite its grassroots relevance, it has been criticized as being gender

imbalanced and anti-inclusion. From the above reviewed literature, it has, therefore, become highly imperative to give adequate preference to social capital in order to elevate the teeming population constituting those in the lower echelon in the society out of its intense poverty pit that limits the potentialities of the people. It can thus be affirmed that driving poverty out of our abodes would undoubtedly give a facelift to the physical, psychological and emotional wellbeing of the people. The country as a whole would also leave the highest rank of poverty index, thereby, embracing the previously asserted slogan as being Giant of Africa.

The researcher in this chapter adopted absolute poverty as conceptual framework for what this study is based upon. He also initiated a schematic visual of social capital modelling for poverty reduction in which he used “MOSES” as an acronym to get a community out of the bondage of poverty.

## **2.6 Gaps in Literature**

In spite multifarious ways by the state to end poverty especially in Africa, remains unabated. It is claimed that most of their efforts tend to be sporadic, dispersed and ineffective. Most of the interventions are tailored towards provision of physical infrastructures and human capital enhancement, while little or no serious consideration for the institutional development of grassroot governance to ensure effective support to a point. Lack of such institutions and the weakness of existing ones largely cause incompetence thus engender poverty. This fact probably explains the promotion of group formation for self help and as a key criterion for the poor to benefit from state instituted poverty reduction programme.

Social Capital is proven to be capable and potent enough for the task of leading a community out of the bondage of poverty. There are huge hidden resources within a

given community ranging from natural, economic, human, social, and physical that are under tapped viz-a-viz poverty reduction which have not been adequately captured in the existing literature, thus the need for the study.

Nevertheless, there is still a general dearth in literature on the formal mode of operations of social capital institution that are strong and cost effective that can accomodate huge geographical and cultural diversity of the country in tackling community poverty.

Also, most of the standing literatures have not suitably addressed the sustainability of such social capital initiative for community poverty reduction. Many of such Initiatives/ Programmes do not defy the odds of surviving generations. This study is therefore intended to challenge the issue of enduring and thriving social capital organisation that will sustain its vision and dreams for a very long period.

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## **Chapter Three**

### **Methodology**

#### **3.1 Research Design**

The study made use of Descriptive Survey Research Design. The survey method is widely used in administrative research and is favoured by those who study the public and its policies<sup>1</sup>. This type of research is also called a Case Study Research. It involves studying a specific situation to ascertain whether any general theories may arise, which largely help to explain the situation and why it is occurring<sup>2</sup>. This method also studied historical trends to determine cause-effect patterns. This helps to connect the past events to the recent trends and therefore bring out the similarities or differences in them<sup>3</sup>. This method is solely based on existing information and it normally leads to ‘review type’ reports.

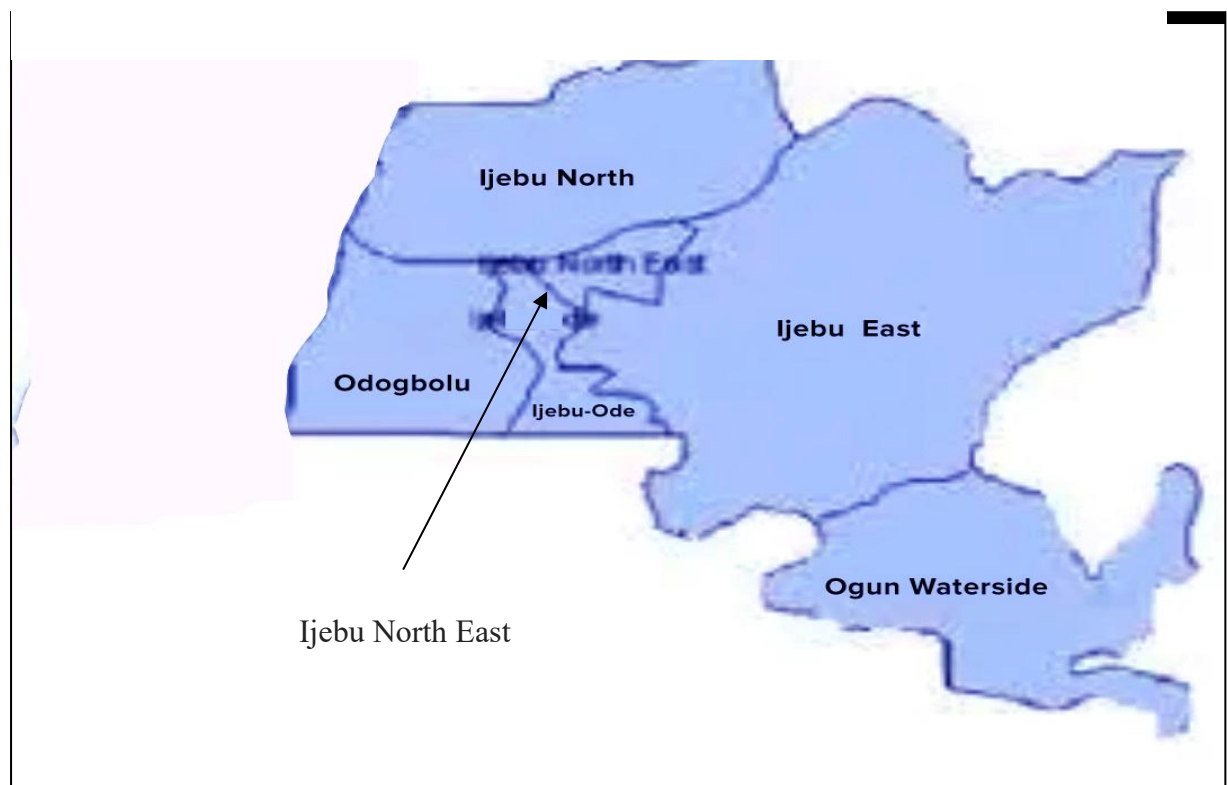
#### **3.2 Population of the Study**

The population for this study comprises all the 30,000 direct beneficiaries of the microenterprise programmes of Ijebu Development Initiative on Poverty Reduction in Ijebuland, Ogun State, a Sub-National State of Nigeria. Ijebuland is geographically and strategically placed between the Atlantic Ocean and the Lagoon, giving the Ijebu exclusive access resources to both land and sea in Southern Nigeria<sup>4</sup>. The Ijebu kingdom stretched its size south-westward to the boundaries of Lagos; eastward over the River Sasa to River Oni; and it was limited on the west by the Egba kingdom; north by Oyo kingdom; northeast by Ife kingdom; and east by Ondo kingdom<sup>5</sup>. It covers a wide expanse of land with an approximate area measuring 8,130km<sup>2</sup> (or 3,139sq.miles)<sup>6</sup>.

The ancient Ijebu Kingdom with Ijebu-Ode as the capital, encompassed several towns and villages such as, Ijebu-Ife, Itele, Ijebu-Igbo, Ago-Iwoye, Oru, Awa, Abigi, Makun, Atan, Ibefun, Odogbolu and many others too numerous to mention<sup>6</sup>.

The Ijebu are ‘a distinct people who are by nature, immensely commercial and self-driven with a well-defined territory in history, a name and an administration in charge of the territory under a king’-the Awujale of Ijebuland. Both concepts of ‘Oba’ and ‘Awujale’ became established at the enthronement of Obanta as the first substantive King of Ijebu Kingdom in 1460<sup>5</sup>.

From 1460 to 1960, when the reigning Awujale of the Anikinaiya, ruling family, Alayeluwa Oba Sikiru Kayode Adetona, CFR, was enthroned, there had been 53 substantive Awujale of Ijebu Kingdom. Alayeluwa Oba Sikiru Kayode Adetona, CFR was therefore the 54<sup>th</sup> Awujale of Ijebu Kingdom enthroned 2<sup>nd</sup> April, 1960 before Nigeria’s independence<sup>8</sup>.



**Figure 3.1: Map of Ijebuland**

Source: Google

### 3.3 Sampling Technique

Purposive Sampling Technique was employed to select 600 beneficiaries of IDIPR under its microenterprises. These beneficiaries were those that have benefited from the scheme for three years and above.

### 3.4 Description of Research Instrument

The data were collected using two instruments. These were:

(i) **Set of Questionnaire:** These were administered to 600 Stakeholders-beneficiaries that have benefitted from the microenterprise programmes of IDIPR for three years and above but 597 beneficiaries returned the questionnaires for analysis. The questionnaires were mainly in English. The researcher also made use of interpreters for those who were not literate so as to make it intellectually organic and to make it all inclusive,

(ii) **In-depth Interview:** The key drivers of IDIPR like the Grand Patron, Board of Trustees (2), former and current Chairman of the Governing Council (2), Governing Council Members (9) especially the representatives of Regberegbe-in-Council, Artisans, Awujale, and Market Women/Men on the Governing Council totaling 14 were interviewed out of the 18 (Grand Patron, Trustees and/ or Governing Council Members)

The inclusion and exclusion strategies in selecting the Trustees and Directors of the Initiative for the interview were availability and unavailability-due to ill-health or travel.

### 3.5 Validity of the Instrument

The validity of the instrument, the responses of the panelists were also used using Content Validity Ratio (CVR) formula;  $CVR = \frac{N_e - N/2}{N/2}$ .

$$N/2$$

Where  $N_e$  is the number that considers the item essential and  $N$  is the total number of the panelists. The CVR for all the items was 0.73.

### **3.6 Reliability of the Instrument**

The reliability of the instrument was determined by giving it to ten experts in the field of the researcher to determine whether each of the item is essential or not essential. Their responses were coded in figures and Cronbach Alpha was used to determine the reliability coefficient. The reliability was found as 0.705.

### **3.7 Administration of the Instrument and Method of Data Collection**

The study made use of primary and secondary data. The primary data were sourced through survey while the secondary data were sourced from archival materials or records, documentaries, textbooks, journals and internet resources.

The researcher engaged the research assistants and interpreters to administer the questionnaires to the stakeholders while the researcher himself conducted the in-depth interviews.

### **3.8 Methods of Data Analysis**

The primary data were analyzed using the combination of Qualitative and Quantitative i.e. Simple Frequency Count and Percentages while the Secondary Data that were collected using Descriptive Content Analysis i.e. pick the issues and interpret

### **3.9 Ethical Approval**

The Researcher wrote and obtained clearance /approval from the Governing Council of IDIPR for the investigation of the study.

## Endnotes

<sup>1</sup>J. Bell, *Doing Your Research Project: A Guide for First Time. Researches in Science Education and Social Sciences*, 2010, 25-186.

<sup>2</sup>S. B, Mishra, *Handbook of Research Methodology*, New Delhi: **Education Publishing**, 2017.

<sup>3</sup>C, Morris, *Research Method in Human Rights: A Handbook. International Journal of Clinical Legal Education*, 24(2), 2017, 280-283.

<sup>4</sup>O. B. Adetola, *Ijebu Country: Past, Present and Future*. Being a lecture delivered on 1<sup>st</sup> of May 2021 at the **3<sup>rd</sup> Annual Lecture Series of Iye Lati Foundation at Mab-Royal Event Centre, Imoru in Ijebu Ode, Ogun State**. 2021

<sup>5</sup>T. Falola, *The Collected Works of J. A. Atanda*. **Pan-African University Press**. 2017, 529-531.

<sup>6</sup>O. T. Oduwobi, *The Question of Ijebu Origins: Are the Ijebu Yoruba?* Being Text of the 10th Lecture Series of the I-JAY (1969) Klub Delivered at the Club House, Stadium Road, Ijebu-Ode, on 28 April, 2013, 153-166.

<sup>7</sup>O. B. Adetola, *Tradition or Modernity for Development: How critical is our Choice?* Being a lecture delivered on 17<sup>th</sup> August, 2021 at the occasion of the **Hallmark University Cultural Day at the Hallmark University, Km 65, Sagamu-Ore Expressway, Ijebu-Itele, Ogun State, Nigeria**. 2021.

## Chapter Four

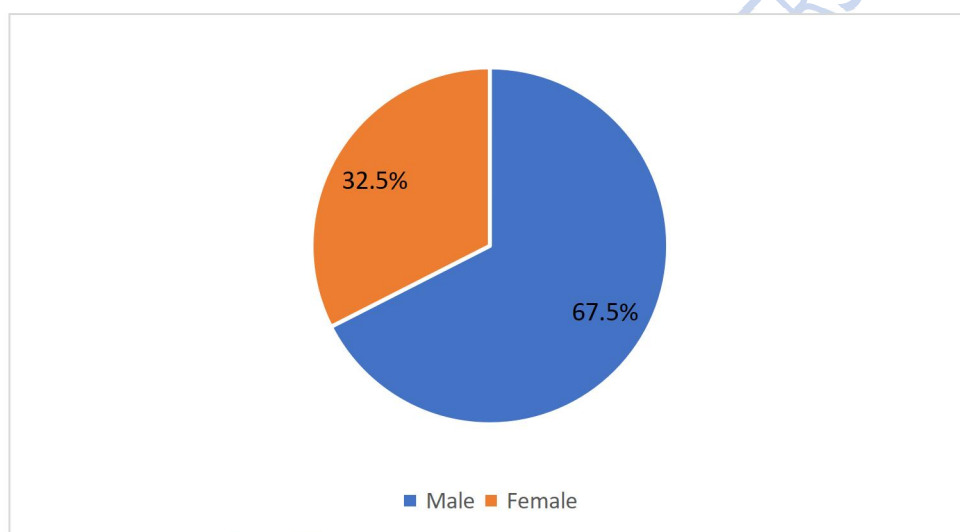
### Results and Discussion of Findings

#### 4.1 Demographic Data Analysis

**Table 4.1.: Sex Distribution of Respondents**

Sex	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Valid Male	403	67.5	67.5	67.5
Valid Female	194	32.5	32.5	100.0
Total	597	100.0	100.0	

Source: Researcher Field Survey, 2021



**Figure. 4.1: Sex Distribution of the Respondents**

Source: Researcher Field Survey, 2021

Table 4.1 and the pie chart in Figure 4.1 above show the sex distribution of the micro-enterprise beneficiaries of IDIPR. Some 67.5 percent of the sampled beneficiaries are males while the 32.5 percent are females. Although, sex distribution was not factored in to obtain the population of the study as gender was not part of the objectives of the thesis.

#### 4.2. Presentation of Results

##### 4.2.1. Presentation of Research Questions

#### 4.2.1.1 Results Based on Research Question One: - What are the features and mode of operations of IDIPR?

Information obtained from primary data revealed that IDIPR has seven main features and mode of operations or modus operandi. Each of them is presented as follows:

##### i) City Consultation:

The City Consultation is bringing together local authorities, the private sector, community representatives and other stakeholders within a city to discuss specific issues and solutions to key community problems<sup>1</sup>. It is the initial mode/feature of IDIPR. All the key actors in the establishment and management of IDIPR opined that, the then Ijebu-Ode City Consultation on poverty reduction held between 22<sup>nd</sup> and 24<sup>th</sup> March, 1999 was the bedrock of the Initiative's achievement. According to the principal actor of the Initiative that is the Grand Patron, His Royal Highness, Oba S. K. Adetona, CFR, the Awujale and Paramount Ruler of Ijebuland, (Appendix IV) the City Consultation was the underlying pillar of IDIPR;

*"It started with Professor Mabogunje and me.  
The idea came from him and I asked him, how do we go about it.  
We decided to gather people in the community  
to dialogue on how to address poverty"*<sup>2</sup>

As noted by another major actor of the Initiative (Appendix V);

*"It was believed that the people themselves should come  
together to proffer solution out of poverty. If the people can  
figure out how to do it, then there will be progress. If the people  
can do it on their own, then they can do it forever"*<sup>3</sup>

According to another major player of IDIPR and respondent (Appendix VI) ;

*“...the Awujale constituted a Community meeting at the palace to bring to people’s attention the outcome of Ijebu-Ode poverty survey report and at that gathering, Professor Mabogunje had the opportunity of addressing the gathering where it was made clear that something had to be done by the people themselves to bring down poverty in their own communit”<sup>4</sup>*

One of the Governing Council Members (Appendix VI), narrated that;

*“...under the leadership of Professor Akin Mabogunje, they looked at the situation of how poor the people were and they tried proffering a solution. In the process, they discovered that there was a need to involve different Stakeholders in the project”<sup>5</sup>*

## ii) **Ownership:**

The study revealed that unlike share ownership of privatisation programmes and public enterprises which have always suffered ownership saga in the Nigerian economy, the community ownership of IDIPR seems to be extremely strong. Strong sense of ownership is another key feature that has been found in IDIPR affairs by all the respondents of the in-depth interview. In fact as indicated in the definition of operations, all beneficiaries of the programme are called Stakeholders. This attribute, according to findings, leverages unity and promotes strong communal control. The poor, rich, residents, natives at home or in diaspora, in one way or the other have sense of belonging and thus have been contributing in cash or kind toward the establishment and development of IDIPR. The drive by the *Awujale* to offer a fully furnished, four-bedroom apartment in the *Awujale* palace complex for free to the Board to use as its Secretariat which has been extended to 11-bedroom that serves as the headquarters of IDIPR till date is a strong indicator that the sense of ownership is bulbous. The Secretariat enjoys the largesse of uninterrupted supply of power (via direct electricity/generator), water supply and security which are all provided by the Landlord who is the *Awujale*.

Since March 1999, the palace has become a beehive of activities by both the opulent and indigents. Indigents who ordinarily would not have been able to enter the palace now take pride in going to undertake one project or the other and also to protect it<sup>6</sup>. For example, during the period of 'EndSars' protest in 2020, while some palaces across the country were touched IDIPR's stakeholders contended against hooligans from carrying out an arson attack on the palace. That trait seems to describe a community organisation, in search of its own salvation and giving all it can give for its own benefit<sup>7</sup>. According to another major actor who was a Director from the onset and later a Trustee of IDIPR (Appendix VIII) stated that;

*"Awujale remains a pillar of strength in the establishment of IDIPR and in the creative ways of sourcing for funds"*<sup>6</sup>

A typical example of this community ownership style of operation, was when loan facilities from the government and banks were no longer forthcoming, the Ijebu Traditional Council under the chairmanship of the Awujale started giving the Initiative soft loans without interest to run its programmes. This has cumulated to over N264million as at the time of this study; the Initiative had been advised to place a little interest rate of 1.2% per month on the beneficiaries to cover its overhead<sup>8</sup>. A second example, is the offer of property documents of a member of the Governing Council as collateral to enable the Initiative register and to obtain loan from banks for on-lending to the Stakeholders and some members also on individual basis supported staff development training abroad with their own personal money<sup>8</sup>.

Also, the involvement of the Awujale and the community when it comes to loan repayment cannot be over emphasized. For example, Awujale made this statement in the course of interrogating him on the loan repayment,

*"They know I will come and demand for the money."*

*Because they don't want me to come to their houses to demand for the repayment of the loan. So, they pay back as at when due”<sup>2</sup>*

Another director (Appendix IX) had this to say;

*“We leverage on the influence of the Awujale.  
Nobody wants to owe the Awujale money”<sup>9</sup>*

**iii) Volunteerism:**

Volunteerism was discovered as another feature of the IDIPR. Volunteerism is where an individual or group provides services for no financial gain "to benefit another person, group or organization<sup>10</sup>." IDIPR skillfully harnesses high leveled human capital together on *pro-bono* basis to think through its policies and its implementation. The Trustees, Governing Council/Committee Members are made up of technocrats, professionals, business tycoons and grassroots mobilisers many of who have reached the zenith of their chosen careers and are willing to serve the Community that raised them free of charge. This type of voluntarism is total in nature and there is no form of allowances or compensations.

The result of the study from the interrogation with the Grand Patron, Trustees and Governing Council Members revealed that, they were happy to serve the Initiative on pro-bono basis while not on salaried income for their services and at the same time contributing their personal wealth to the progress and furtherance of the organization when necessary.

Two of the respondents pointed that Trustees and Directors are not being remunerated. They have these to say:

*“IDIPR is a Community Based Non-Governmental Organisation. The Grand Patron mandated that any Ijebu origin that wants to serve must serve without any form of remuneration or allowance. A selfless*

*service which shows that one has the interest of the development of the community at heart”<sup>4</sup>*

*“If remuneration means salaries and allowances, there is nothing like that in IDIPR as a Trustee or Director. The appointment is voluntary without any form of compensation and it is a selfless service to the community. Appointee, as either director or chairman, has to look at areas that are deficient and could make meaningful financial contributions. So, there is nothing like allowance for sitting or transportation. There is no remuneration. It is a kind of pro-bono appointment”<sup>11</sup>*

Furthermore, another director affirmed that,

*“Well, this is a Community work and if you believe that you are serving your community, you are obligated to pay some dues. Maybe that is my remuneration. It is a sacrifice”<sup>3</sup>*

One respondent (Appendix X) had this to say too;

*“It is voluntary work. There is no pay, no money. We are working to develop our community. ...we see it as a system of giving back to the society that produced us. What we believe is that the society has done much for us and there is need for us to give back to the society”<sup>12</sup>*

**iv) Appointment Procedures of Trustees and Directors:** The result of the interview showed that membership of the Council is drawn from representatives of the various groups in the community. Selection process in getting the appointment as Trustees or Directors is extremely thorough even though it is voluntary service. Findings of the study revealed that the requirements amongst others include virtues, capability, ability, integrity, experience, willingness to use their resources for the community, interest in serving the community without a paid income, and availability. The test must be passed at four different levels; the Group he or she is representing, the Governing Council, the Board of Trustees and the Grand Patron. Another, basic requirement is that, the-would-be appointee must have significant means of livelihood<sup>4</sup>.

As noted by one of the respondents of the in-depth interview,

*“Appointment into IDIPR directorship or trusteeship is not automatic because IDIPR is a community-based NGO. Appointment is made through nomination by the Members of the Council to the Board of Trustees which in turn will be forwarded to the Grand Patron, the Awujale of Ijebuland and evaluation will be made based on the appointee’s background and her interest in serving the people in Ijebuland”<sup>11</sup>*

Also, the appointee's commitment to development at community level is a key factor to be considered in offering appointment<sup>13</sup>.

On the appointment procedure of IDIPR, a one-time Treasurer, Chairman of the Board and now a Trustee added that;

*"...anyone that was going to work at the IDIPR, the name and credentials are submitted to the Awujale for scrutiny before they are engaged"*<sup>4</sup>

Another director (Appendix XIV) pointed out the consideration of background as a major factor in the selection of IDIPR Board Members,

*"Getting an appointment in IDIPR relates to your experience and background in terms of training. The Board of Trustees and the Management felt that with my experience in FADAMA being a Community Development Project, my background training as an agronomist and an extension personnel on livestock and fisheries, I am well suited to be in a position to assist the community where the project IDIPR is taking place. I was invited to come and be a part of the system and I had some discussions with the Management and Board of Trustees before I was given the appointment"*<sup>14</sup>

One of the Trustees complemented to the stand on the essence of background and professional qualifications,

*"In terms of my background, I was the treasurer because I was in the accounting field as that really mattered when the post of the treasurer became vacant"*<sup>3</sup> Also, he mentioned the necessity of being an Ijebu person before one can be given a seat on the Board"<sup>4</sup>

Another requirement for the appointment is that,

*...the person must be an Ijebu dynasty since it is a Community-based NGO for Ijebuland, so you must be native to be on the Board and also, your commitment to development at community level"*<sup>4</sup>

The Grand Patron also mentioned that the economic and financial stability requirements of the potential or the would-be director is a key factor in selecting members of the Board.

*“Our people are patriotic and we make sure that we are very selective of the people we are putting there. We select people who have their own means of livelihood not people who will come and depend on the Initiative. Rather, they use their own resources for us without charging any kobo”<sup>2</sup>*

Another director buttressed the point on the representation of directors for Board appointments from various segments of the community before their presentation to Awujale for ratification.

*“The selection of Directors of IDIPR by then was selected based on representation of different organizations within the Ijebuland. Thirty directors were presented and each director represented different sectors of the society. The Local Government, the Artisans, Development Association, Chambers of Commerce, Market Women/ Men, Age Groups, the Small and Medium Enterprises (of which I am representing) and so on are all represented on the Board as Trustees or Directors”<sup>5</sup>*

#### **v. Social Supports:**

The result of findings in this study also showed that IDIPR enjoys a lot of social supports from all tiers of governance across the globe be it; community, traditional, local, state, federal and international. The findings indicated that there is a strong trust (implicit confidence) in the relationship amongst operators of IDIPR, stakeholders and the community.

Awujale stated that,

*“Trust in a Community Development Initiative is inevitable, my people trust me and they can entrust anything into my hands. Similarly, I trust them that administer IDIPR and I want to thank them all for making me proud”<sup>2</sup>*

A trustee also revealed that,

*“Oba S. K. Adetona has explicit confidence in us that manage the affairs of IDIPR and we have not let him down nor the stakeholders in the cause of fighting poverty with the community funding for the past 22 years”<sup>4</sup>*

One Governing Council Member rhetorically postulated that,

*“..Integrity and absolute trust are basic requirements in social capital initiative. The Awujale would not offer appointment to anybody whom he doesn't trust. Thus, both parties do not toy with the word 'trust' in this crusade; an instance of the launching of the Action Plan and funds raising in March, 2000 when the initial ten million naira was raised by the community and the local government buttressed that claim”<sup>11</sup>*

The Grand Patron of the Initiative during the interview commented that,

*“The entire community raised funds to start the programme. As the money was gathered, I made them realize that as you contribute this money, it belongs to the community and they shouldn't expect any form of returns and they all accepted with enthusiasm”<sup>2</sup>*

After that, several projects, have been undertaken by the community for the Initiative namely; (i) The donation in kinds like office chairs and equipment. (ii) The release of vehicles of individuals for use by the secretariat before IDIPR could purchase its own. (iii) The building of toilets and baths at Eriwe farm village by Awujale Council of Otunba. (iv) The construction of ultra-modern farm hall at Eriwe farm village. (v) The donation of a clinic by the stakeholders and IDIPR at Eriwe farm village for the use by the entire community within the area. (vi) The Initiative continues to obtain interest free loan from the Ijebu Traditional Council which is a major form of social supports from the indigenous local structures in Ijebuland<sup>4</sup>.

The findings from the study showed that the local governments at the initial stage were a bit responsive especially the Ijebu-Ode Local Government who donated four million naira to the Initiative and hosted the medical team that came to offer free health services from America to the indigents of the community<sup>3</sup>. Two other local governments such as

Odogbolu and Ijebu North -East Local Governments were reported to have seconded some health workers to the schools clinics which were built and equipped by the Initiative.

In addition, the result from the study clearly revealed that, the Ogun State Government has consistently been showing interest with a lot of support in all the activities of the Initiative. It donated four million naira to support medical project in year 2002<sup>11</sup>. In the same year, Ogun State Government collaborated with IDIPR on 50 hectares farmland which was later increased to 156 hectares and that collaboration led to the first and foremost Fish Farmers Cooperator's Eriwe Farm Village in Africa according to FAO<sup>15</sup>. It has also been offering loan facilities to the Initiative which has accumulated to N160million and provided electricity transformer for Eriwe farm village<sup>15</sup>. Eriwe Model that is cooperators' cluster farm was adopted by the Ogun State for replication across the state in 2017 and to date it has been replicated by State Government in three communities namely Ikenne, Odeda and Imasayi<sup>8</sup>.

As a consequence of the success of the initiative, the Federal Government since 2003 has been in collaboration with IDIPR and it has received the following from the various agencies of the Federal Government: (i) Loan facilities (ii) Grant (iii) Capacity building programme (iv) Multi- million naira feed mill (v) Fish processing centre and lock-up shops (vi) One-stop farmers centre. (vii) Water pumping machines and smoking kilns<sup>15</sup>. (viii) Marking of international day on poverty eradication with the Initiative twice at the market and Eriwe farm village<sup>11</sup>.

Result from the study also showed that IDIPR has continued to engage with international organisations for one support or the other which is another significant factor for its success. The support includes grant, capacity building, technical assistance, land,

linkages, awards and these are from different development agencies and private organisations from all the continents of the world such as Development Policy Center, Ibadan, Ijebu Community, Ogun State Government, National Poverty Eradication Programme (NAPEP) Nigeria, Ford Foundation, Staff of the International Court of Justice of Former Yugoslavia at The Hague, Netherlands, United States Agency International Development Maximizing Agricultural Revenue and Key Enterprises in Targeted Sites (USAID MARKETS – II), Association for Social Advancement (ASA), Bangladesh, United Nation for Development Partner (UNDP), Central Bank of Nigeria, COADY International Institute, St. Francis Xavier University, Antigonish, Canada, UK-AIDS – Partnership to Engage, Reform and Learn (UK-AIDS PERL), International Livestock Research Institute, (ILRI), WorldFish, Danish International Development Agency (DANIDA) and so on<sup>15</sup>.

**vi. Organisational Structure** A standard organization is often measured by the ability to adhere to the best management practices that involve rules, records, merit and division of labour which are critical for optimal productivity in achieving any given set goals<sup>16</sup>. Findings showed that the Initiative after its inauguration, developed the Constitution and registered it as Community Non-Governmental Organisation with Corporate Affairs Commission with registration number CAC/IT/NO 46575 <sup>17</sup>.

IDIPR as a Community-Based, Not for Profit and Non-Political Organisation tends to have firmly provided for itself a very strong administrative procedures that govern the establishment since July, 1999. It has also streamlined the procedures for the Initiative, which have resulted in the production of:

- a) Tender Procedures and Contract

- b) Finance and Accounting Manual Control Systems
- c) Operational Manual
- d) Scheme of Service for Staff
- e) Standard Practices Instruction.
- f) Staff Handbook and
- g) Cooperative Manual

The Initiative appears to be dynamic as some of the elements in the constitution and manuals have undergone review two or three times between 2001 and 2018 based on the organizations experience and changes in the larger society over the course of the last two decades<sup>18</sup>.

Likewise, the initial Board which comprised thirty members has been reduced to twelve Governing Council Members. This reduction might have been perhaps for ease of decision making and for the entrenchment of committee system<sup>18</sup>. It was also found that the not forth- coming of the local governments to the Initiative's developmental progress led to the replacement of their nominations with that of the Council of '*Regberegbe*' that is the Age Grade Group<sup>5</sup>.

The objectives of the Constitution of IDIPR as approved by the Co-operate Affairs Commission are as follows:

- a) To put in place an institutional frame work for the reduction of poverty in Ijebuland.
- b) To mobilize the Ijebu citizens to address the problem of unemployment, entrepreneurship, poverty and fund management through organized seminars and workshops.
- c) To provide financial assistance to indigent members of Ijebu community.

- d) To educate the Ijebu citizens on employment generation and skill (enhancement) acquisition.
- e) To mobilize the Ijebu citizens in the:
  - (a) Promotion of arts and crafts.
  - (b) Promotion of tourism.
  - (c) Intensification and promotion of co-operative activities.
- i. To encourage and engage in all aspect of agriculture, production of food and storage, processing, preservation and handling.
- ii. To invest in securities and in such manner as may from time to time be determined by the Initiative.
- iii. To enter into arrangements with government or authorities (Federal, State or Local Government) that may seem conducive to the Initiative's objective and may obtain from such government or authorities rights, privileges and concession which the Initiative may think fit or desirable to obtain.
- iv. To do all such other things as may be deemed fit in accordance with the aims and objectives of the Initiative<sup>19</sup>

In accordance with the provisions of the Board's Constitution and for the purpose of accountability, twenty-one Annual General Meetings have been held. Annual Reports and Audited Accounts were presented to the Stakeholders, Development Partners and Governments for approval. These are Accounts for the Financial Years between years 2000 to 2021 <sup>20</sup>.

In addition, the study discovered that the constituent bodies of the Ijebu Development Initiative on Poverty Reduction is as follows:

1) **The Grand Patron**

This is the Awujale and Paramount Ruler of Ijebuland, (Oba Dr.) S.K. Adetona, CFR who oversees the Initiative

2) **The Board of Trustees:** The Board of Trustees oversees and ensures the well-being of the Initiative and its responsibilities as provided for under Part C (Incorporated Trustees) of the Companies and Allied Matters Act (CAP. C20), Laws of the Federation of Nigeria or such other extant laws. This is made up of an eight-man board chaired by Professor Akin. L. Mabogunje, CON, NMON, CFR. Others members include; *Obasewa of Ijebu*-Chief O. B. Okuboyejo, the Chairman of the Governing Council- Prof. Olanipekun K. Alausa, two representatives of the Governing Council – Mrs. Adekunbi Oyejide and Hon. Lekan Belo, two representatives of the Ijebu Traditional Council yet to be appointed by the Awujale of Ijebuland and the Chief Executive Officer of the Initiative who serves as Secretary.

3) **The Governing Council:** The Initiative is administered by a twelve-man Governing Council. The composition of the Governing Council is made up of:

- Chairman of the Governing Council who was nominated by the Board of Trustees and approved by the Awujale.
- Eight (8) Chairmen of the eight Committees of the Initiative appointed by the Governing Council to take charge of the principal activities of the Initiative.
- The Chairman of IDIPR Investment Company Ltd.
- Representative of Market Women
- The Chief Executive Officer of the Initiative who shall serve as the Secretary.

The Governing Council is saddled with the following roles /responsibilities:

- The Governing Council shall be responsible for the policy formulation, direction, financing and development of the Initiative, provide and seek for funds for the management as well as provide financial & technical assistance to Stakeholders of the Initiative.
- The Governing Council shall be responsible for setting up the structure and modus operandi for the Initiative including the formulation of procedure for strategic direction as it relates to appointments of officials and such other duties as may be imposed on them by the Operational Manual of the Initiative
- The Council shall be responsible for appointing a suitable person of good standing (an Ijebu indigene) as the Chief Executive Officer of the Initiative.
- The Council shall be responsible for determining the salaries and emoluments of all employees of the Initiative.
- The Council shall perform other responsibilities imposed on it by this Constitution or are incidental to the performance of its duties.
- The Council shall meet quarterly or as may be deemed expedient.
- Generally responsible for the management and training of the Initiative Stakeholders including the acquisition/leasing of farm land for Enterprises development.
- Any other responsibilities assigned by the Trustees.

The Initiative also runs committees system with over twenty-four Committees' members drawn from the Ijebu Community. The Committees are;

- Project Implementation and Monitoring committee;
- Loans Committee,
- Finance Committee,
- Medical and Health Committee,

- Youth Development Committee,
- Cooperatives Affairs Committee,
- Training Committee,
- Marketing Committee,
- Security Committee
- Publicity and Enlightenment Committee

5. **The Management:** The Initiative's day to day activities are being coordinated by a team of staff led by the Chief Executive Officer/General Manager<sup>19</sup>.

As stated by one of the interviewees,

*“The character and caliber of the Awujale himself is a major factor that contribute to the mode of operation and achievement of IDIPR. Furthermore, the name and credentials of would –be appointees are submitted to Awujale for scrutiny before they are engaged. Awujale selected the first set of board of directors and he still has the power to do so up till now. Awujale believed that the seed money raised at the first meeting was community money and must be returned by the beneficiaries. The Board enjoyed unprecedented return of all loans granted to the beneficiaries”<sup>4</sup>*

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The organisational structure of the Ijebu Initiative is reportedly proved to be simple, fast, cost effective yet thorough and target driven unlike typical public bureaucracies in

developing countries that are full of wastages, inefficiencies complex and unproductive. The manner through which decisions are reached, executed, monitored and evaluated within the organizational structure of the Ijebu Initiative, revealed that some elements of private enterprise are blended in the operational rules and guidelines. That assure productivity and sustainability.

**vii) Innovative Strategies:**

In the course of the enquiry, the researcher identified some innovative tactics undertaken in the operations of the initiative which drive home the crusade of community social intercourse to tackle poverty.

First, is the **Cluster Innovation Platform**. This is a model technology development farm and tourist centre of a medium scale entrepreneurs in cooperative within a farm village, adopted by IDIPR from Songhai Farm Centre in Port-Novo, Republic of Benin. These farmers are trained, offered land, loans, extension services and market linkages within a cluster farm village. The study found that the system is apparently said to be attractive to Stakeholders, Governments, Researchers, Development Partners and United Nations.

**Table 4.2: Enterprise List in the Clusters (Farm Villages) as at December, 2018**

S/N	Types of Cooperative	Eriwe Farm Village		Imodi-Ijasi Farm Village		Odo-Jobore Farm Village		Ijesha-Ijebu Farm Village		Oke-Nla Farm Villag		Ilodo Farm Village		Imodi-Ijasi (Okem orisa)		Imope Villag e		Ilushin Village	
		No of Co-	No of Far	No of Co	No of Far	No of of	No of Far	No of of	No of Far	No of o	No of Farm	No of o	No of Farm	No of o	No of Farm	No of o	No of Far	No of Co-	No of rs/
1	Fish Farmers CMS	64	1330	17	213	-	-	-	-	-	-	-	-	-	-	-	-	3	30
2	Arable Crops Farmers CMS	21	205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Bee Keepers CMS	2	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Poultry Farmers CMS	6	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	15
5	Piggery Farmers CMS	3	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Plantain Farmers CMS	2	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Fish Processing CMS	2	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Fingerlings	1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Rubber Plantation CMS	-	-	3	75	4	45	6	85	-	-	-	-	5	60	-	-	-	-
10.	Cocoa/Plantain Farmers CMS	-	-	-	-	-	-	1	15	3	51	3	50	2	30	3	3	0	-
11	Cassava CMS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4
Total		101	1733	20	288	4	45	7	100	3	51	3	50	7	90	3	3	5	49

Eriwe Map

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Second, is the **Use of Central Sales Account System**. The results of the study revealed that this strategy is another pillar of IDIPR. This is a financial policy of IDIPR in which all proceeds of sales under all IDIPR agricultural enterprises in cluster farms are deposited into a single account called central sales account. Thereafter, the money is transferred into the Stakeholder's account. However, in situations where the Stakeholder is under the Initiative's loan, the loan with the interest are deducted directly from the proceeds before the balance is transferred. The following advantages are derived from the Central Sales Account:

- It helps in keeping adequate sales records.
- It eases loan recovery.
- It helps in creating a financial base for the Initiative which becomes useful when applying for loans from Financial Institutions.
- It eases any assessment of the net worth of the Initiative, cooperative groups and individual cooperatives

A director affirmed that central sale account is compulsory for the stakeholder in any of the farm village;

*“The proceeds of their sales are sent into what we call the central sales account. Thereafter, we disburse their proceeds back to them and in the case of people owing, we deduct the loan directly from the proceeds. Another thing we do is that you cannot sell without the Central Sales Account. The money must come through us”<sup>4</sup>*

This strategy has made records keeping, loan recovery, financial assessment, coordination and loan sourcing easy for the Initiative<sup>11</sup>.

**Table 4.3: Eriwe Farm Village- Fish Production Outputs, Year 2006-2020**

<b>Year</b>	<b>No of Stakeholders</b>	<b>No of Groups</b>	<b>Inputs Value (N)</b>	<b>Metric tons of Fish</b>	<b>Outputs: Value (N)</b>
2006	105	6	62,000,000	285	100,000,000
2007	169	10	78,000,000	334	120,000,000
2008	299	26	105,000,000	400	160,000,000
2009	429	22	120,000,000	450	180,000,000
2010	589	30	221,200,000	710	316,000,000
2011	749	38	377,942,000	1,024	503,911,800
2012	896	45	618,011,000	1,487	722,860,090
2013	972	54	626,920,000	1,533	728,969,875
2014	1012	56	1,028,548,000	2208	1,182,239,860
2015	1338	74	1,066,300,000	2140	1,184,698,379
2016	1204	74	1,003,974,972	1,586.8	1,056.815,760
2017	800	52	893,182,500	1,701.3	1,275,999,417
2018	800	52	1,188,785,000	1,828.47	1,279.929,000
2019	577	46	1,030,860,000	1,786	1,071,600,000
2020	577	48	1,378,150,000	2,080	1,456,000,000

**Source: IDIPR Annual Reports of Various Years, 21<sup>ST</sup> AGM, 2021**

:

Third, is the **Use of Co-operative System**. Another innovative and fundamental strategy which is very key to the IDIPR as revealed in the study is the Co-operative System. It is self-help grouping which is specialised in nature but it does not necessarily need to register with government. However, it is christened IDIPR, follow by its peculiar name,

thereafter, the business name and co-operative type. Example of such is “IDIPR Olorunsogo Fish Farmers Cooperative Multipurpose Society”. The interviewees all attested that self-selected cooperative grouping has enabled the Initiative to manage its various programmes with little overheads. The system enhances experience sharing, group pressure, coordinating, networking, pooling of resources, joint security, self-monitoring and assured large market outlets.

Another plus of the co-operative system as revealed in the investigation is its role as a support strategy for staff development that would have been required to pursue loans repayment and as a security pledge normally needed for granting loan in any conventional banking institution. This co-operative system has allowed participation and creativity. It increases mutual trust, strict supervision and accountability. Thus, the core poor that is ready to work with genuine intention can easily access its loan. The self-governance of the stakeholder’s co-operative groups is under the Central Co-operative Unions (CCUs) in each of the Farm Villages<sup>15</sup>.

One interviewee (Appendix XII) explained that;

*“IDIPR operates specialised cooperative that is homogenous cooperative society. Members of the self-group have the same enterprise. Our loan disbursement is a cooperative based. We don’t disburse loans to individuals. We disburse to groups with minimum of ten, maximum of twenty members in a group. The ‘catch’ is if a member of your group defaults, the whole group defaults i.e. the whole group will be held responsible and be made to pay the loan of the defaulter. This has made the whole groups to be on guard to ensure that the loan delinquencies are at the barest minimum”<sup>20</sup>*

Another Director of IDIPR mentioned that,

*“An innovative system of loan disbursement was introduced by IDIPR which differs entirely from what is obtainable elsewhere. Loans are administered to cooperative group. There is a joint and individual collateral. At the point of disbursement, the loan is given to the group with the belief that the group will further disburse to its members. In a situation whereby one member refuses to pay, the entire group and*

*executives are held responsible for the liability of the loan. That is cross guaranteeing. This has led to a very good loan performance”<sup>21</sup>*

One of the founding fathers (Appendix VII) of the initiative re-affirmed the use of cooperative method;

*“We don’t use guarantors neither do we use collaterals. When we give loans, we don’t give to individuals, rather, we give to like-minds people in our cooperative system. And our own cooperative system is that the people must not be less than ten and not more than twenty. The loan is given in the name of the group. Once the loan is disbursed to the group. They are monitored up to the point of sales”<sup>22</sup>*

Fourth, education is a road to development, thus, IDIPR believes nothing can be achieved without good investment in education<sup>23</sup>. Since inception, the IDIPR generally recognized that poverty reduction must start with enhancing the knowledge, skills and capability of the stakeholders in their chosen field of enterprise. With this background, the operations of the IDIPR always begin with training workshops for all potential beneficiaries in the various programmes. The IDIPR training programmes has continued to attract more academic Institutions whose students such from Obafemi Awolowo University , Ile-Ife, Federal University of Technology, Akure, Olabisi Onabanjo University, Ago-Iwoye (Ayetoro Campus), Adekunle Ajasin University, Akungba Akoko, Federal University of Agriculture, Abeokuta and Tai Solarin University of Education, Ijagun come to Eriwe Farm village for their Industrial attachments/ internships<sup>20</sup>.

To date, 106 training workshops had been organized since 1999 with 17, 459 participants in the following areas: Animal husbandry - Fisheries, Poultry, Piggery, Bee keeping, Grass Cutter rearing, Crop Production–Maize and Cassava Cultivation, Cooperative Principles and Management, Tricycle Management and Road Usage, Entrepreneurship and Business Plan Development, Record Keeping and Business Management.

Find table 4.4 below for the details of the trainings organized by Ijebu Development Initiative on Poverty Reduction from 2000 - 2021

**Table 4.4: Training Workshops Organized by IDIPR from 1999 – 2021**

<b>Year</b>	<b>Types of Training</b>	<b>No. of Participants</b>
2000 - 2003	Bee Keeping and Pineapple Production, Poultry Production and Cassava Utilization Technology, Market Women Workshop on Credit, Snail Production and Aquaculture, Okada Training, Cooperative Accounting, Cooperative Principles and Practices, Aquaculture and Broiler Production	4 ,320
2004-2005	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management, Rabitry, Grass Cutter Rearing, Snail Production, Bee Keeping and Honey Production	1 ,893
2006-2007	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management, Rabitry, Grass Cutter Rearing, Snail Production	1 ,945
2008-2009	Training Workshop for Yewa, Remo and Egba Nominees sponsored by Initiatives and Poverty Alleviation Committee of Ogun State Consultative Elders Forum, Cooperative Methodology and Management, Fish Farming, Piggery and Poultry Production,	1 ,904
2010-2011	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management, Cocoa Plantation, Rubber Plantation and Plantain Plantation	1 ,995
2012-2013	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management, Cocoa Plantation, Rubber Plantation and Plantain Plantation	1 ,686
2014-2015	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management, Cocoa Plantation, Rubber Plantation and Plantain Plantation	1 ,993
2016-2017	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and	1 ,052

	Management, Cocoa Plantation, Rubber Plantation and Plantain Plantation, Training on replicating IDIPR Model	
2018-2019	Fish Farming, Piggery, and Poultry Production, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management, Cocoa Plantation, Rubber Plantation and Plantain Plantation, Rice Production	413
2020-2021	Fish Farming, Piggery, and Poultry Production, Business Plan Development, All Season Vegetable Production, Cooperative Mobilization, Methodology and Management. Traffic and Safety Rules for the Tricycle Riders  Source: <b>Re-inventing Governance in Nigeria: The Oba (Dr.) Sikiru Kayode Adetona Model</b>	768

Fifth, Youth Empowerment Programmes are also a focus of IDIPR. This is because the Initiative's philosophy is that the quality of today's youths determines the quality of tomorrow's leaders. Youths have been enrolled in Vocational Skills Acquisition programmes in three skill areas like Mechanic, Catering/Confectioneries, and Fashion Design. IDIPR establishes them following future training at the National Directorate of Employment or any notable master artisan in the selected vocation after graduation. Adolescent Reproductive Health, Career Talks, Educational Counseling, Eye Examination/ Treatment, Cybercafé, Computer Work Station, Scholarship Award Scheme, and Youth-In-Agriculture Programmes are some of the other Youth Development Programmes of the Initiative

Sixth, IDIPR also focuses on Ijebu community health services as it has five health clinics – Ansar-Ud-Deen Primary and Secondary School, Ota Street, Ijebu-Ode; Christ Church Primary and Secondary School Sabo, Ijebu Ode; Ogbogbo Baptist High School, Ogbogbo; Our Saviour Cathedral Nursery and Primary School, Ejinrin Road, Ijebu-Ode; and St.

Luke's Anglican Primary School, Imodi-Ijasi which have served 16,395 patients as at May, 2021<sup>20</sup>.

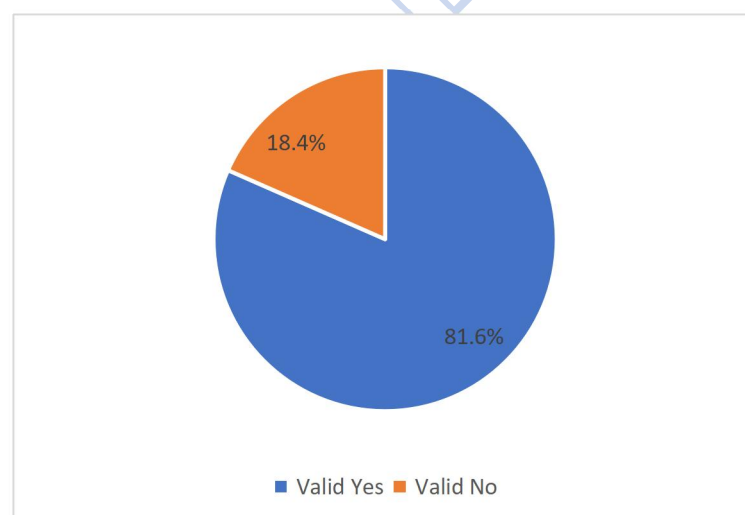
#### 4.2.1.2 Results Based on Research Question Two: What is the success rate and potency of IDIPR in community poverty reduction in Ijebuland?

To address research question II, tables 4.5 to 4.15 which are the findings from the beneficiaries of the scheme showed the success rate and potency of IDIPR in a community poverty reduction in Ijebuland. The assertions were also buttressed by the principal actors of IDIPR that were interviewed. All these are presented as follows:

**Table 4.5: Success Rate of IDIPR**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	487	81.6	81.6	81.6
Valid No	110	18.4	18.4	100.0
Total	597	100.0	100.0	

**Source: Researcher Field Survey, 2021.**



**Figure 4.4: Success Rate of IDIPR**

**Source: Researcher Field Survey, 2021.**

From the finding of the study as contained in table 4.5 above, 81.6% of the respondents agreed that IDIPR has been successful while 18.4% disclosed otherwise.

The study from the various publications showed that IDIPR has cumulatively offered over N1.2billion loan facilities as revolving to 10,548 beneficiaries as at 2020 under its loan scheme<sup>8</sup>.

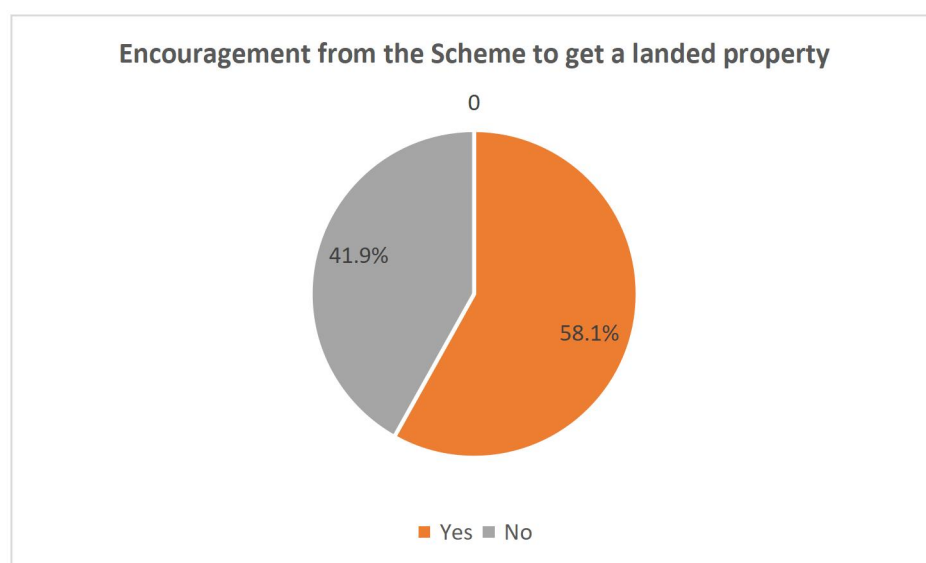
The Grand Patron during the interview stated that, “I feel a sense of achievement. There is no regret that the IDIPR was established. All the aim and objectives of the organisation have been achieved <sup>2</sup>.”

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**Table 4.6: Encouragement from the Scheme to get a landed property**

		Valid			
		Frequency	Percent	Percent	Cumulative Percent
Valid	Yes	347	58.1	58.1	58.1
	No	250	41.9	41.9	100.0
Total		597	100.0	100.0	

Source: Researcher Field Survey, 2021.



**Figure 4.5: Encouragement from the Scheme to get a landed property**

Source: Researcher Field Survey, 2021

In response to the question on whether the scheme encouraged the beneficiaries to acquire landed properties as contained in table 4.6 above 58.1% of the respondents were of the opinion that the scheme had encouraged them to get a landed property while 41.9% of the beneficiaries stated otherwise. Acquisition of landed properties depends on realizable profit on business venture, ability to save over a period of time and a host of other factors.

**Table 4.7: Increment in the basic infrastructure needs in the household due to engagement of the Scheme**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	335	56.1	56.1	56.1
Valid No	262	43.9	43.9	100.0
Total	597	100.0	100.0	

Source: Researcher Field Survey, 2021.

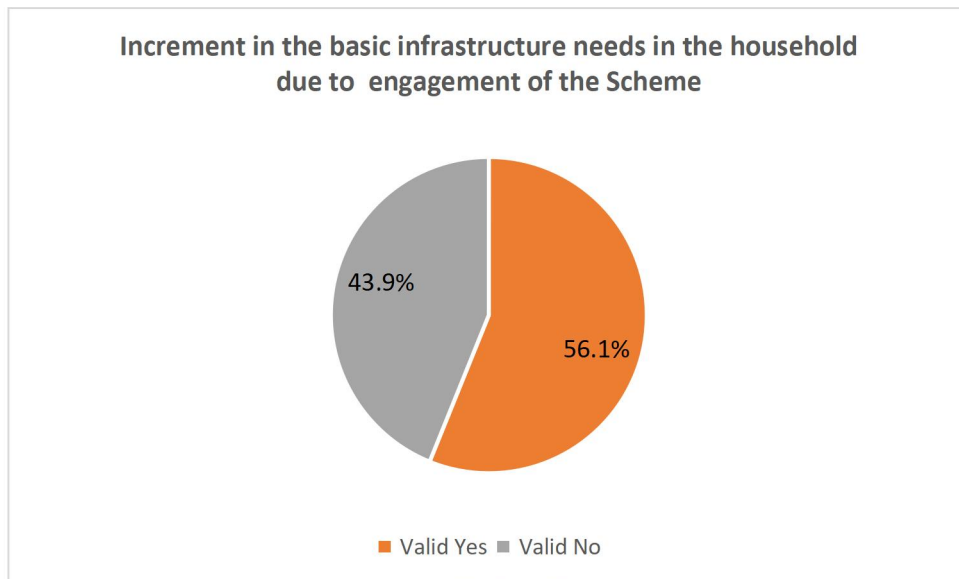


Figure 4.6: : Increment in the basic infrastructure needs in the household due to engagement of the Scheme

Source: Researcher Field Survey, 2021.

The table 4:7 showed that about 56.1% of the beneficiaries indicated that they were able to increase the basic infrastructure needs in the household because of the scheme/engagement whereas 43.9% of the respondents were unable to increase their basic infrastructure needs in their household.

An interviewee stated that

*“IDIPR has been providing good start-up capital and enabling environment to the youths, market women, physically challenged, etc. and many of them have been turned around.*

*Majority of them conveniently now meet their basic needs and plough back to their younger ones”<sup>3</sup>*

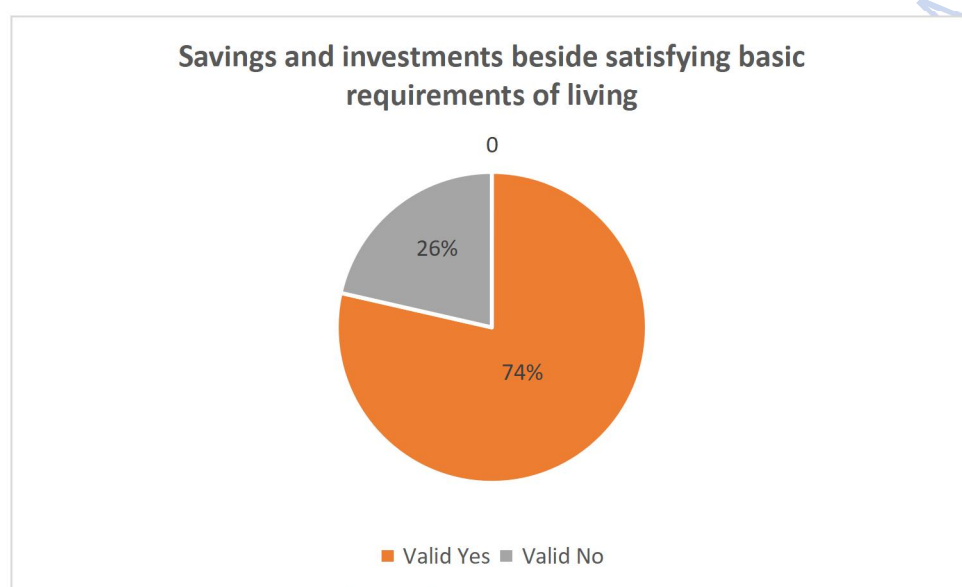
Another Director said that,

*“In addition to the fact that some stakeholders are empowered and today they are now above poverty line, their manpower capacity has been enhanced. In fact some of them are been invited as resource persons at various workshops. We are proud of them!”<sup>5</sup>*

**Table 4.8: Savings and investments beside satisfying basic requirements of living.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	442	74.0	74.0	74.0
No	155	26.0	26.0	100.0
Total	597	100.0	100.0	

**Source: Researcher Field Survey, 2021.**



**Figure 4.7 Savings and investments beside satisfying basic requirements of living**

**Source: Researcher Field Survey, 2021.**

It was evident from the results on table 4.8 that greater percentage of the beneficiaries precisely 74% found it easy to save and invest from their income besides satisfying their basic requirements of living (feeding, clothing, accommodation and so on). Only about 26% disclosed that they were unable to save or invest after satisfying their basic necessities.

**Table 4.9: Helps obtained through the Scheme to acquire more capital from other sources.**

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Yes	469	78.6	78.6	78.6
	No	128	21.4	21.4	100.0
	Total	597	100.0	100.0	

Source: Researcher Field Survey, 2021.

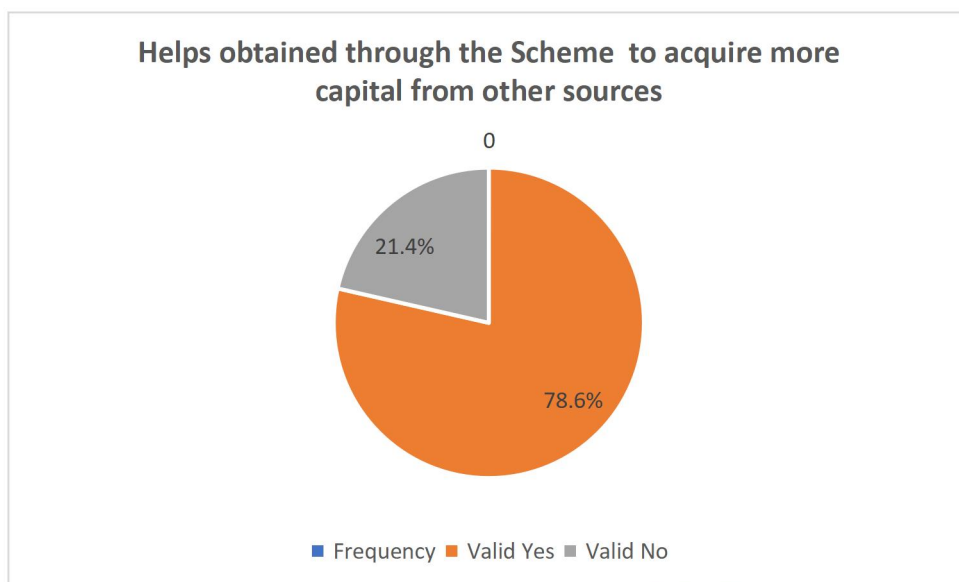


Figure 4.8: Help obtained through the scheme to acquire more capital from other sources

Source: Researcher Field Survey, 2021

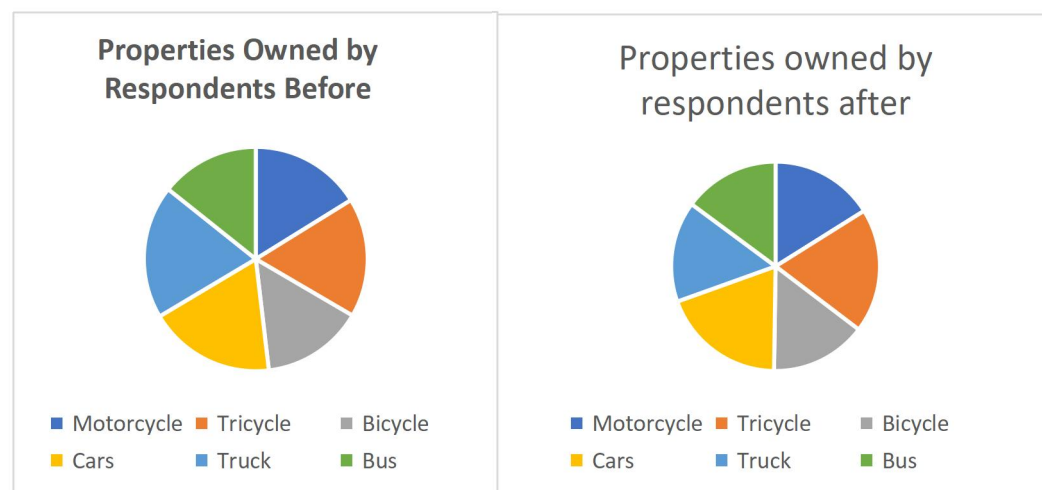
The result showed that 78.6% of the stakeholders agreed that the scheme has helped them to acquire more capital from other sources while 21.4% were of the opinion that the scheme has not helped them to acquire more capital from other sources.

Table 4.10: Properties owned by respondents' household before and after the Scheme

	Before	Percent	After	Percent
Motorcycle	455	76.2	434	72.7
Tricycle	484	81.1	518	86.8
Bicycle	414	69.3	402	67.3
Cars	515	86.3	520	87.1
Truck	541	90.6	420	70.4

Bus	402	67.3	401	67.2
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Source: Field Survey, 2021.



**Figure 4.9:** Properties owned by respondents' household before and after the Scheme  
**Source:** Field Survey, 2021

On what they owned before and after the scheme, the percentage of household that has tricycle increased from 81.1% to 86.8% and that of cars increased from 86.3% to 87.1%. The percentage of household that has motorcycle decreased from 76.2% to 72.7%. Household that has bicycle also decreased from 69.3% to 67.3% (2% decrease). Household that has truck reduced drastically from 90.6% to 70.4% while household that has bus reduced moderately from 67.3% to 67.2%.

**Table 4.11: Level of current production**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Small Scale	332	55.6	55.6	55.6
	Medium Scale	233	39.0	39.0	94.6

Large Scale	32	5.4	5.4	100.0
Total	597	100.0	100.0	

Source: Field Survey, 2021.

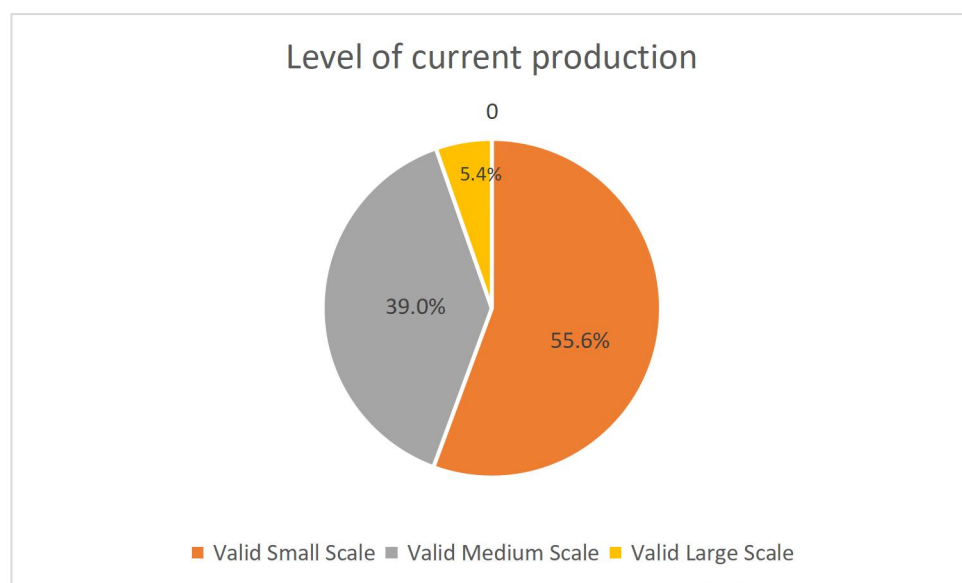


Figure 4.10: Level of current production

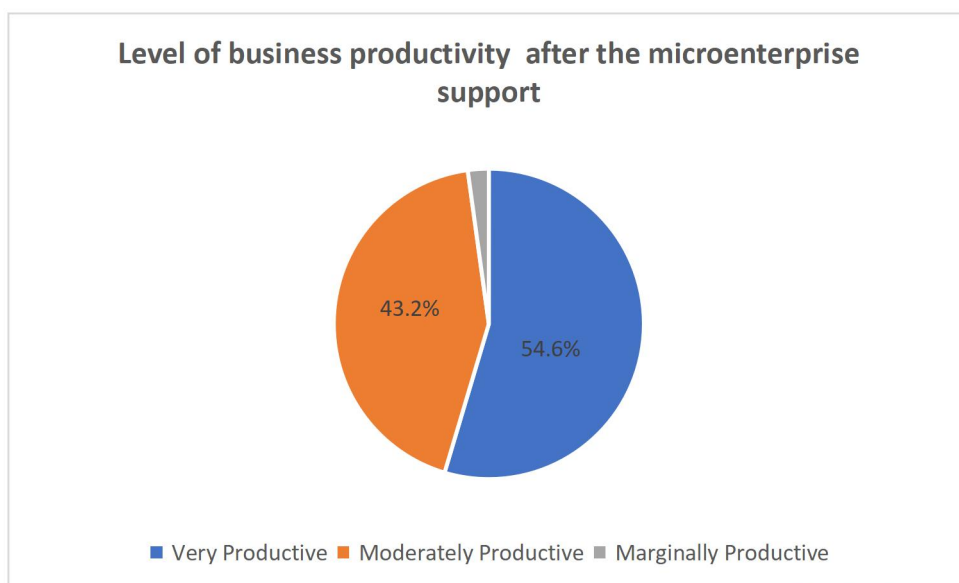
Source: Field Survey, 2021

On the current level of production, 55.6% of the respondents are still at small scale, 39.0% are at medium scale and 5.4% have reached the large scale level.

Table 4.12: Level of business productivity after the microenterprise support

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Productive	326	54.6	54.6	54.6
Moderately Productive	258	43.2	43.2	97.8
Marginally Productive	13	2.2	2.2	100.0
Total	597	100.0	100.0	

Source: Field Survey, 2021.



**Figure 4.11: Level of business productivity after the microenterprise support**

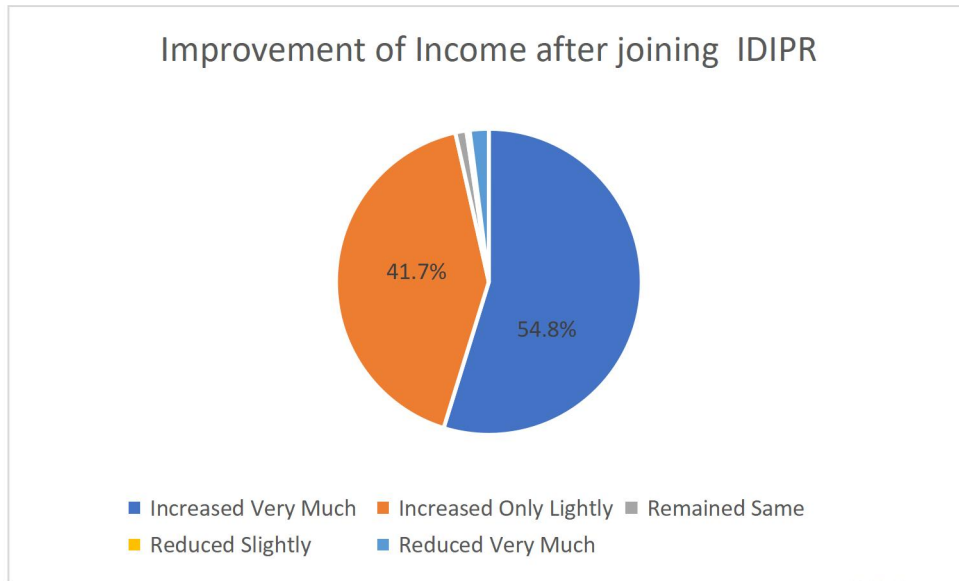
Source: Field Survey, 2021

On the productive level of their business after the microenterprise support, 54.6% said it is very productive, 43.2% said it is moderately productive and 2.2% said it is marginally productive.

**Table 4.13: Improvement of Income after joining IDIPR**

	Frequency	Percent	Valid Percent	Cumulative Percent
-Valid Increased Very Much	327	54.8	54.8	54.8
Increased Only Lightly	249	41.7	41.7	96.5
Remained Same	7	1.2	1.2	97.7
Reduced Slightly	2	.3	.3	98.0
Reduced Very Much	12	2.0	2.0	100.0
Total	597	100.0	100.0	

Source: Field Survey, 2021.



**Figure 4.12: Improvement of income after joining IDIPR**

Source: Field Survey, 2021

On the comparison between their situations now with what it was before joining IDIPR scheme, 54.8% agreed that the situation (income earnings) has increased very much, 41.7% said it has increased only slightly, 1.2% said it has remained the same, 0.3% said it has reduced slightly and 2.0% agreed that it has reduced very much.

One respondent also has this to say:

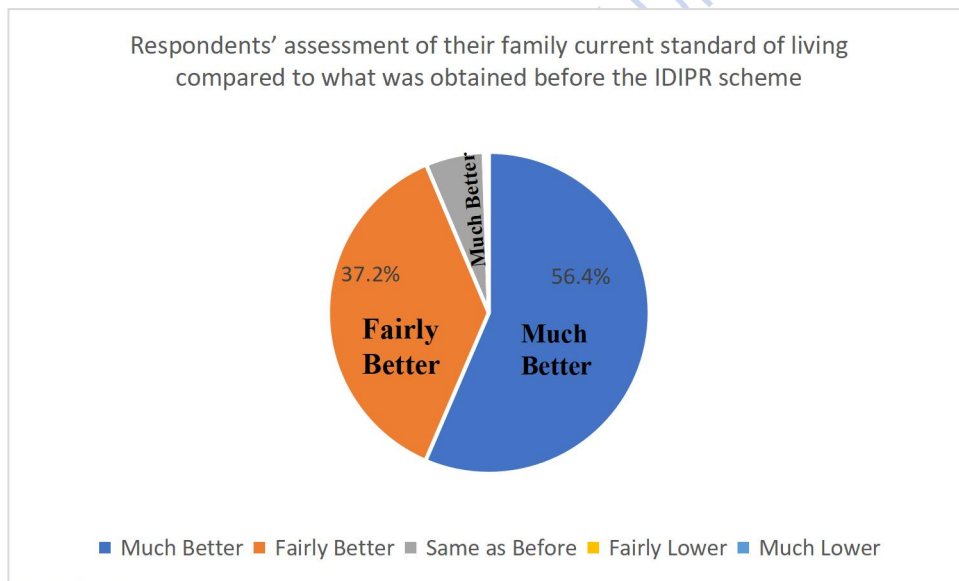
*“I am pleased with the Initiative and I advise those trying to replicate it to do peer review, get the leadership of the community to believe in it, convince the people that it will benefit them, get seed capital and get people with character, skill and passion to run it. If they follow that guidelines, they will find out that it’s very rewarding”<sup>6</sup>*

**Table 4.14: Respondents’ assessment of their family current standard of living compared to what was obtained before the IDIPR scheme**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Much Better	337	56.4	56.4	56.4
Fairly Better	222	37.2	37.2	93.6
Same as Before	35	5.9	5.9	99.5
Fairly Lower	1	.2	.2	99.7

Much Lower	2	.3	.3	100.0
Total	597	100.0	100.0	

Source: Field Survey, 2021.



**Figure 4.13: Respondents' assessment of their family current standard of living compared to what was obtained before the IDIPR scheme.**

Source: Field Survey, 2021

On how they would assess their family current standard of living compared to what was obtained before the IDIPR scheme, the result revealed that 56.4% of the beneficiaries

were of opinion that it is much better, 37.2% said it is fairly better, 5.9% said it is the same as before, 0.2% disclosed that it is fairly lower and 0.3% said it is much lower.

Findings from the study also show that IDIPR rate of potency and capability to tackle poverty is high as over fifty-two communities have been trained and assisted to replicate the IDIPR's prototype across the country and beyond. These include Remo, Brass Island, Remo, Ekiti, Yola, Orile Owu, Ijebu-Imushin, Ile-Oluji, Egbado, Awori, Omu, Ilorin, Ife/Modakeke, Ghana, Malawi, Mali, Zambia, Niger, Chad, Cameroun, Sao-Tome, Equatorial, Congo Brazzaville<sup>17</sup>.

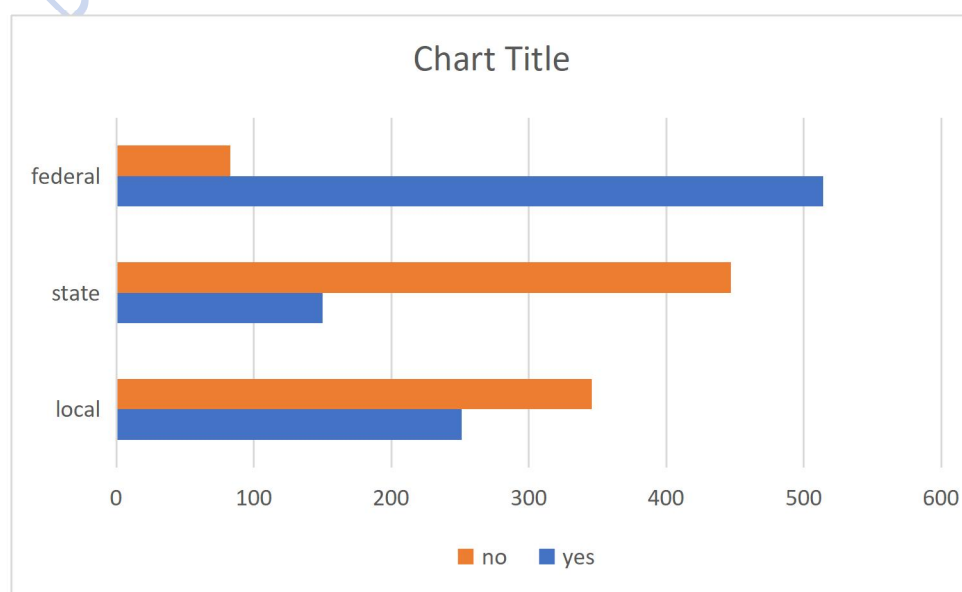
**4.2.1.3 Results Based on Research Questions Three: -To what extent has Government interventions aided IDIPR efforts at poverty reduction in Ijebuland?**

**Table 4.15, Figure 4.14 and comments of the respondents below answer the research questions three:**

**Table 4.15:** Extent to which Government interventions contributed to IDIPR

Level of Government	Yes	%	No	%
Local	251	42.0	346	58.0
State	150	25.1	447	74.9
Federal	514	86.1	83	13.9

**Source:** Field Survey, 2021.



#### **Figure 4.14: Participatory Roles of Government.**

Source: Field Survey, 2021

The table 4.15 and figure 4.14 above show that 42% of the respondents were of opinion that the local governments have contributed to IDIPR as form of social capital initiative in Ijebuland while 58% did not agree that local governments have contributed to IDIPR.

Things are made worse by the general financial crisis, effects of covid-19 and recession. Information garnered from the interview especially by the Chairman, Finance Committee of the Initiative revealed that,

*“...it seems the local government is in competition with IDIPR in some locations. For example the case of the Arcade at Oyingbo. IDIPR spent money on renovating the place for the purpose of training only for the Local Government to come and claim the place as theirs and they have been using it as a money making venture by building and letting out shops around the area....”<sup>13</sup>*

The former chairman and trustee of IDIPR however differed as he stated that:

*“I’d rather say both, depending on who was the Chief Executive of the Local Government at the time. At some point we had a chairman of the Ijebu Ode Local Government who was an ex-officio of the Initiative who only gave us a take off grant. The remaining three local governments who were supposed to give us grant never did. Also, we also had a Local Government Chairman who not only gave us N1million grant, he also gave us land. However, when he was kicked out of office, his successor withdrew the land offer. We used to have a building which the Initiative uses for training. The building was given to the Initiative by the Awujale. Sadly, there was a local government chairman who withdrew the ownership of the building from the Initiative after substantial sums of money had been expended in the redevelopment of the building. The Chairman’s belief was that the building belonged to the local government which is an erroneous belief by the way”<sup>4</sup>.*

Another respondent reacted on the local governments’ involvement with IDIPR programmes that:

*“They are not forthcoming. They did not consider IDIPR as an organisation that is helping them perform part of their duties. They believe that IDIPR is on its own and that shouldn’t be the case. There disposition towards the Initiative has been discouraging”<sup>5</sup>*

Another female director offered this statement,

*“Local Governments have roles to play with the grassroots development but unfortunately, the Local Governments in Ijebuland have not been responsive in supporting IDIPR”<sup>5</sup>*

The result also pointed that 25.1% of the respondents opined that the State Government has contributed to IDIPR in Ijebuland while 74.9% did not agree that State Government has contributed to IDIPR. Their opinion in this regard differed from that of the Trustees as the Ogun State Government is seen to be more responsive than that of Local Governments.

A founding father stated this,

*“I think the State has been most understanding of what the IDIPR was all about. First, our request to the State Government under Olusegun Osoba for the lease of 56 hectares of land at Eriwe. During the Gbenga Daniel Tenure, additional 100 hectares were released making a total of 156 hectares released to the Initiative on leasehold and we pay land rent every year. In addition to that during the tenure of Ibikunle Amosun was also very understanding because our request for loan assistance was granted on more than two occasions. These loans were repaid even before the expiration of his tenure”<sup>4</sup>*

One of the examinees (Appendix XI) put the relationship with State Government this way;

*“The state has always been supporting in terms of giving loan to disburse to the Stakeholders. We have it on record that we have never defaulted on any loan given to us by the State Government. That really gives it the confidence that the Management and Trustees manage the affairs of IDIPR very well”<sup>5</sup>*

A director pointed out that,

*“The State Government has this agricultural loan that IDIPR has been enjoying. We get the loan to administer to our farmers. The relationship started small and now, the Governor knows about us and the top officials of key ministries are quite close to us”<sup>3</sup>*

It was added by one director that,

*“The State Government has come to our aid some few times with loans but I’ll say they are not doing enough. I’ll rate them very low”<sup>13</sup>*

The study also indicated as contained in table 4: above that 86.1% of the respondents agreed that the Federal Government contributed to the success of IDIPR while 13.9%

Stakeholders said that Federal Government did not contribute to the success of IDIPR. This assertion matched the outcome of the interviews conducted for the principal actors of IDIPR. This includes:

*“The Federal Government has been exceptionally helpful in the life of IDIPR. As I said earlier, the first set of loan granted to IDIPR by NAPEP was N10million at the rate of 10% but because of the manner of utilization, impacts and prompt repayment the interest was removed. Again, N35million was added and thereafter, it was turned to grant. Not only on the issue of loans alone, they were a lot of agricultural infrastructures sited on IDIPR farm village by the Federal Ministry of Agriculture. Examples are the kilns Modern Feed Mill, Cold Room, Fish Market and so on. All of which are still flourishing till today”<sup>4</sup>*

One respondent opined that,

*“The Federal Government is super. They have been supportive. If you have an Initiative in Ogun State that several Ministers would leave Abuja to come and see its exploits, IDIPR..... A lot of things Federal Government had given IDIPR, a Warehouse, One-Stop Farmers’ Centre, Smoking Kilns because they believe that IDIPR can properly manage whatever it is they put in our care”<sup>14</sup>*

*“We got to meet the Federal Government through NAPEP. NAPEP gave us a loan then and we were so recognised by NAPEP to the point that they came to meet our Stakeholders. The Ministry of Agriculture also sold inputs and machineries such as water pumps, fertilizers to us at subsidized prices. There was a time they gave us televisions in our offices. Our relationship is deep but we are yet to benefit from the Anchor Borrower’s Scheme of the CBN”<sup>3</sup>*

#### **4.2.1. 4 Results Based on Research Questions Four:-What are the constraints confronting IDIPR as a form of social capital initiative for community poverty reduction in Ijebuland?**

The following findings revealed the constraints confronting IDIPR:

- i) Lack of understanding of IDIPR philosophy and land saga:** Investigations from in-depth interview revealed that the farther the programmes of IDIPR from Ijebu-Ode (which is the seat of the Awujale) the less the understanding of other smaller communities even within Ijebuland. Instances were given on the leased farmland from Ijesha-Ijebu, Ilodo, Imope and so on where the Initiative paid and signed agreement of leasehold for fifty years and after clearing the farmland, some

individuals began to disturb. Some uninformed land grabbers are reported to be contending with the ownership of some parts of Eriwe farm village which has been acquired by the then Western Region Government in 1969 (transferred to Ogun State Government in 1976) with full compensation paid to the host community. This land saga from various communities is said to have caused set back, heavy losses, embarrassment and intimidation to the teeming stakeholders<sup>20</sup>.

An interviewee stated that,

*“The main constraint is provision of land for Stakeholders that is free from disputes, tussles and encroachment that will allow the Stakeholders operate fully”<sup>11</sup>*

ii) **Inadequacy of Funds:** Findings from the investigation unfolded that, insufficiency of funds is a challenge of IDIPR. As a community social capital organisation in a nation whose half of the population is poor, it understandably agreed that the locally-raised resources would be grossly inadequate. The gap between the present utilization of assets of over 5,000 ponds most of which are ‘50’x’25’x’5’ft being used to produce 2,000 metric tonnes of catfish per annum at Eriwe farm village is extremely too huge as that, at optimal capacity can produce 15,000 metric tonnes. This is due to lack of fund<sup>13</sup>.

The limitation on the amount of funds that can be sourced from the conventional financial institutions to meet the rapidly growing demand of potential beneficiaries. The researcher noted that the funds available to the Board to implement its various programmes and to meet its administrative costs is grossly inadequate. In fact, interviewees claimed that the Board has not been able to service one tenth of its stakeholders and that there are lots of Stakeholders on a waiting list for fresh loans allocations. Thus, the dependency

of present and potential beneficiaries on the Board and their inability to approach conventional financial institutions directly for credit on their own recognition due to their lack of collateralisable assets puts a ceiling on how far and how many individuals can actually be helped out of the “poverty trap”.

The current Chairman of the Governing Council has this to say,

*“The loan provided to the Stakeholders are gotten from some other agencies and organisations that are providing the loans on interest and occasionally, those agencies may fail in providing the loan and once the loan is not available, you cannot get it across to the Stakeholders. For example, we have been on the neck of the State Government for one or two years now and they are yet to respond”<sup>11</sup>*

Another respondent stated that,

*“Our main challenge now is funding. Asides from the State Government and the Ijebu Traditional Council that gives us non interest loan, funding has diminished may be because of the global outlook. This has reduced our operations too in terms of the loans we give out to Stakeholders. If we have more funding, we will be okay”<sup>13</sup>*

One director added that,

*... “it has become difficult sourcing for funds. The government has not been forthcoming and banks too are not encouraging”<sup>21</sup>*

iii) **High Operating Cost:** The high operating cost of the IDIPR microenterprises is another major challenge; small units with several loans applications to be processed, numerous accounts to be managed and monitored while repayment collections to be made from several locations—all pose serious challenge to the long-term viability of the programme as effective and sustainable strategy for poverty eradication in the long term<sup>24</sup>.

iv) **Lending without Collateral:** The issue of the growing risk of lending without conventional collateral security is another constraint. The dependence on peer pressure or the intervention of the Awujale for default may not be sustainable<sup>25</sup>.

v) **Herdsman Saga:** Findings also revealed that herdsman saga is also a challenge of IDIPR. It was reported during the 18<sup>th</sup> Annual General Meeting in 2018 by the Chairman of IDIPR that 53 hectares of cocoa/ plantain and rubber plantations (Valued N25million) were invaded by suspected herdsman and were burnt down or eaten up by cattle at IDIPR Imope and Okemorisa farm villages respectively<sup>26</sup>.

### 4.3 Discussion of Findings

The result on gender distribution indicated that the number of sampled female beneficiaries is 32.5% while male beneficiaries is 67.5%. As stated under Demographic Data Analysis that sex distribution was not considered in the course of obtaining the population of the study as gender was not part of the objectives of the thesis. It is therefore imperative to state that sex distribution analysed in this study cannot be used to generalise demographic status of IDIPR micro-enterprise beneficiaries. However, it needful to mention that, in developing countries like Nigeria, Bangladesh and Pakistan, most women are illiterates; they have less access to good food, safe drinking water, sound health care services and so on, than men and this inequality is known to perpetrate and exacerbate poverty<sup>27</sup>. The centrality of women involvement in the reduction of poverty thus becomes apartment. Additional inquires on the dynamics of women engagement in IDIPR and similar models have potentials to provide beneficial insights for comprehensive economic development.

As established in the [presentation of result above, the foremost feature of IDIPR which really accorded its foundational success and recognition is the City Consultation](#) on poverty reduction held on 21<sup>st</sup> to 24<sup>th</sup> March, 1999. The City Consultation Process is a paradigm developed in the course of working out a more effective methodology for initiating a series of social

changes in the cities of third world countries<sup>28</sup>. City Consultation is the bringing together of local authorities, the private sectors, community representatives and other stakeholders within a city to discuss specific issues and solutions to key community problems.

Essentially, it is derived from the concept of urban governance as differing from urban government or management. City Consultation is a process of civic engagement in which all Stakeholders in a city as well as the traditional authorities, the local, state and federal governments are brought together to establish consensus, through sharing of knowledge and experiences on key policy and operational priorities that should influence the design and implementation of poverty reduction programmes and projects.

Scholars stated that there was a significant paradigm shift in the understanding of the development process which emphasizes popular participation as a critical success factor for any programme or project and for urban poverty reduction, consequently the new emphasis was thus the importance of what was referred to as “City Consultation”<sup>29</sup>. City Consultation involves the mobilization of all sectors of the people in a city both in terms of native citizenship, residency, investors, students, academics, quarter rulers, traditional rulers, local government officials, market women/men, social groups, economic groups, and other affiliations concerned with the situation of the city in respect to particular problems that require attention of all the parties.

The Ijebu-Ode City Consultation on poverty reduction has been referred to as the most sophisticated and bedrock attempt to date to give meaning to community participation because it returns to the very root of governance – the people – as the only level from

which to begin the construction of a credible and long-lasting development structure that has made IDIPR a credible grassroots social capital institution<sup>30</sup>. The fact that communities have not responded in this way in the past could perhaps be due to people's perceptions of the government was there to do it for them as well as their own non-involvement in the grand scheme of things. How many times have people been informed that local governments are the people's voice? How often have people discovered that some local governments are contrivances imposed on the community as heartless alien overlords rather than servants or partners? Yet, the cultural dimension is the foundation upon which long-term and sustainable growth can be constructed.

The Ijebu civic engagement on poverty reduction seems to have resulted in an incredible participation of major stakeholders in Ijebuland and where nearly all classes of people were brought together for three full days to discuss and strategise on how collectively they could fight this monster called poverty.

As a matter of fact, the city consultation process, was the one that fetched the Initiative its first United Nations-Human Settlement Programme Award in 2002<sup>31</sup>. This is in line with the assertion that capacity building enhancement of communities is more meaningful when the people are brought together to exchange views on many issues- local, national and international, any of which could touch and transform the lives of individuals and the fortune of the community as a whole<sup>31</sup>.

This pragmatic attempt tallies with the definition of democracy by Abraham Lincoln who used the word "PEOPLE" three times to underline the importance of people in their own

well-being<sup>32</sup>. It is a call to take on the responsibility, obligation, and duty of service as the guarantor of their rights to freedom, security, and happiness via commitment and sacrifice<sup>29</sup>. The City Consultation was another way of explaining community governance vision, community engagement, and proclamation of personal dignity, self-worth, self-interest, self-respect, self-determination, self-reliance and to turn the dream to reality.

The outcome of the Ijebu-Ode City Consultation confirmed the statement postulated that city consultation can accomplish a very strong rootedness and cooperation between social economy entities and the community in which it operates, based on shared values, aims and understanding of community needs and problems—building a specific space/position in the ecosystem<sup>33</sup>. In developing countries, governments are finding it hard to cope with the challenges in addressing poverty amongst its citizenry. This brings to the facade the significance of mobilizing the communities, to complement governmental efforts that seem not to be working as communities can effectively organise to identify community priorities and address local problems by working in partnership with local governments and other institutions to build small-scale infrastructures and deliver basic services<sup>34</sup>.

Social mobilization is an important aspect of economic development and a veritable strategy for the general uplift of the economies of developing countries. Hardly can there be balanced national economic development without a sound social mobilization through infrastructural provision. Economic development requires the growth and modernization of both the rural and the urban sectors of an economy<sup>35</sup>. Developmental projects and poverty alleviation programmes all over the world are predominantly aimed at reducing poverty of the poor and vulnerable communities through various participatory and

community-demand-driven approaches<sup>36</sup>. Invariably, without adequate inclusiveness, poverty alleviation or economic developmental projects hardly ever succeeded.

Moreover, it has been debated that it was “democratic instinct” which was already inherent in the traditional Ijebu governance system that gave some uniqueness to the manner in which the British Colonial indirect rule system of government operated in Ijebuland; this system indeed had to accommodate two new home-grown elements which are the expressions of the people’s strong democratic inclinations<sup>31</sup>. This instinct looks to be noticeable in the manner in which IDIPR originated, raised the seed money, and received several social supports for its programmes especially by the Community.

The *Ijebu's* social structure and ceremonies are well-known, particularly in terms of the widely renowned enterprising features, education, religious concord, and the Ojude Oba festival, which has acquired worldwide popularity because of its colour and ambience, although, some of these features have been criticized. The critics point out that the *Ojude Oba* and *Obanta* day celebrations are displays of frivolity, material arrogance, excessive wealth, and conspicuous expenditure<sup>7</sup>. Nevertheless, some other scholars have validated that detractors have overlooked the ubiquitous communal spirit and love that transcend professional arrogance, religious divides, and tiered educational performance<sup>20</sup>. Another scholar postulated that the obvious pride in history, common purpose, and heritage in the institutions of governance bind the Ijebu community together<sup>7</sup>. He further questioned, Can they not see the shared wealth, common aspiration, creative energy accessible for use and bursting in a purposeful direction, society being transformed in mental and physical terms by superb leadership?

All these arguments suggest that a society's strength is measured by how often people come together to share the common good rather than how often they come to pay the

common price. The assumptions of Traditional Authority Theory are based on those civic traditions which often connote trust, networks or relationship and share norms in a community underpin economic prosperity and development. Traditional authority refers to persons who ensure service provision, jurisdiction, and decision-making according to traditional rules of governance which may exercise political, socio-political and political-religious functions like selecting traditional leaders, decision making, dispute settlement, land allocation, or preservation of inheritance<sup>16</sup>.

The assumption underscores is that, traditional structures possess the inherent capacity, borne out of centuries of adaptability and resilience, to bear the weight of responsible policy initiatives. Most of the representatives of any dynasty ruling for more than one generation (Kings, Emperors/ Sultans, Obi, etc.) fall into this class. Thus, majority of monarchies and some autocracies, oligarchies and theocracies are often being ruled by traditional leaders. Also, frequently the male head of a common family are considered as traditional leader<sup>37</sup>.

The theory establishes that social capital is capable of enhancing capacity of a society to establish relationships of interpersonal trust and co-operation networks, with the aim of practicing collective good. Accordingly, ideas and ideals embedded in the traditional value systems especially in African communities, are desirable and recommendable because they promote human welfare and flourishing in the comprehensive sense, being a product of collective wisdom.

Social scientists that back the position that traditional authority cannot be compared with the contemporary state governance argue that traditional authority and the resulting state of “dual polity” inheritance<sup>38</sup>.

In traditional authority, the legitimacy of the authority comes from tradition; in charismatic authority from the personality and leadership qualities of the individual; and in rational-legal authority, from people that are bureaucratically and legally attached to certain positions<sup>39</sup>. In addition, cooperation denotes the extent to which a society's members are disposed to identify their individual interest with the common good, and accordingly, to engage in joint undertakings, being political or economic. "That part of a person's identity which is drawn from one or more 'markers' like race, religion, shared history, region, social symbols or language<sup>40</sup>.

A communalist society however, is one in which an individual is brought up to cultivate an intimate sense of obligation and belonging to quite large groups of people on the basis of kinship affiliations. This inculcation of an extensive sense of human bonds provides a natural school for the enlargement of sympathies, which stretches out beyond the limits of kinship to the wider community<sup>41</sup>. Trust is the major feature that can promote mutual relationship here<sup>41</sup>. It forms a bridge between the person who trusts (the subject) and the person that is trusted (the object). Thus, trust is a significant factor in social connectedness. It is widely seen as a vital ethical value. In fact, it appears to contain within it a range of moral concepts<sup>41</sup>. Traditional Authority Theory postulates that leadership is that in which the authority of a community or ruling regime is largely tied to tradition or custom. The main reason for the given state of affairs is that it has always been the way<sup>42</sup>.

Notwithstanding the merits of the theory, it is generally criticised for the monopoly of power to power while ordinary citizens who are equally talented and perhaps even better may never possess that kind of authority. Secondly, perceived enemy in the Community may not be allowed to participate in the local developmental procedures and even in the entire programme<sup>43</sup>.

Thirdly, traditional authority theory in Africa favours ascribed leader rather than an achieved one as they are often uneducated which diminishes their leadership impact on their subjects in the community<sup>43</sup>. Fourthly, since illiteracy produces inferiority complex, it's always found out that it is difficult to connect effectively with educated citizenry which leads to creation of a lacuna between the leader and the led<sup>44</sup>.

The fifth, researchers argue that traditional authorities impact the socio-economic development of communities more negatively and are synonymous with conflict and poor development<sup>38</sup>. Such actions could be motivated by some stakeholders' perception that traditional leaders tend to be autocratic and make arbitrary and unreasonable demand<sup>45</sup>.

Nonetheless, this study has revealed that traditional authority plays a better role of identifying, mapping, initiating, funding and managing community programmes in a sustainable manner.

The early weight of the traditional authority of the IDIPR led to wider stakeholders' acceptability mapping which invariably ensures stability and sustainability.

As established during the in-depth interview, the study was not originally focused on the link between community social capital but participants themselves at the city consultation identified social capital as an important element to combat poverty. On a larger scale, the single most important strategy for alleviating poverty is creating opportunity to earn income by the community. Indeed, it is not the provision of funds that has made IDIPR to be on global class but the creation of developmental networks (facilitation of training, cooperative formation, provision of farmland, security, marketing linkages, experience sharing and so on) which the social capital initiative has made to happen.

The Ijebu socio-cultural features in this regard appear to be sources of strength rather than weakness, as evidenced by the achievement of IDIPR over a 22-year period. This is perhaps due to the leadership's proper orientation, management and commitment to the mission. This is in agreement with the postulation that local governance is notably significant in Nigeria in the areas of health care, primary education, security, refuse disposal, market skills and poverty reduction<sup>46</sup>.

Although, some studies have shown that there are still paucity of empirical evidences to show that there is correlation between local governance and poverty reduction. In Nigeria, some opponents argued that local governance does not bring development; they debated that there are more local governments in the northern parts of the nation yet the region is characterised with abject poverty, insecurity, unemployment and illiteracy<sup>47</sup>. The argument may not be entirely correct as development across the globe is attributed to grassroots government.

The issue of good and responsive governance has become a critical factor amongst others that account for underdevelopment in many developing nations. According to the United Nations, good governance is anchored on effective inclusiveness, rule of law, responsiveness, consensus orientation, transparency, justice, fairness, efficiency, accountability and racial tolerance<sup>49</sup>.

Scholars in different literatures have agreed with an assertion that economic development and poverty reduction of any nation or community in many parts of Africa, including Nigeria are largely dependent between connection of good governance and effective leadership<sup>50</sup>. It may be necessary to support the understanding of the concept, as it relates mainly to the issue of governance. Thus, as quoted by a scholar, leadership concept is

related to all forms of any human congregation being formal or informal which involves the leader (a leading personality) and the led (subordinates)<sup>50</sup>.

This means that the process comprises assured mutual relationship between the leader and the led thus, short of the followers, all the leadership traits possessed by a person being a manager, politician, bureaucrat, president, controller, overseer, governor, supervisor, *Emir, Obi, Oba*, bearing the appellation of leader are reduced immaterial. On that premise, leadership can be described as involving an uneven distribution of power between leaders and group members which implies that leaders have the authorities to direct the activities of the followers, but the latter can, (particularly in democratic settings), determine who becomes the leader.<sup>50</sup> It is also essential to state that over the years both in antiquity and contemporary era, their personality attributes, that are required of any meaningful leader which include amongst others; fairness, creativeness, steadfastness, compassionate, self-discipline, and accountability. As cited by some scholars that the literature is awash with noticeable leaders that have many of the qualities mentioned above in turning around their communities or societies in broad areas like; development, political emancipation and citizenry economic empowerment<sup>50</sup>. The likes of such prominent Nigerian leaders are Nnamdi Azikiwe (President of Nigeria 1963-1966), Obafemi Awolowo (Premier Western Region of Nigeria, 1954-1959), Ahmadu Bello (Premier of Northern Nigeria, 1954-1966), Grace Alele-Williams (first Nigerian female Professor in Mathematics and Vice-Chancellor, 1985), Nuhu Ribadu (Chairman EFCC 2003-2007), Professor Dora Akunyili (Director-General of National Agency for Food and Drug Administration and Control of Nigeria 2001-2008) and Ngozi Okonjo-Iweala (Director-General of the World Trade Organisation 2021) and so on who exhibited certain leadership characters which made them fall in the category of the

topmost-efficient managers of human and material capitals or restorer of social values at national, regional or institutional levels<sup>51</sup>.

In the same vein, traditional leadership institution in Nigeria has some leaders such as *Ooni of Ife, Alaafin of Oyo, Orangun of Oke-Ila Orangun, the Obi of Onitsha, Emir Sanusi Lamido, Awujale* of Ijebuland, and others to mention but a few, have emerged as renowned leaders at diverse points of time which have caused massive changes in the social and economic aspects of community development<sup>51</sup>.

For example, Oba Adedokun Omoniyi Abolarin, the Orangun of Oke Ila in Osun State is notably innovative and philanthropic who has set a model in the area of education, which broadens the mind of the people and gives them the unfettered will to develop creative ideas without limitation or social barrier. He established a school called Abolarin Model College in Ila Orangun which admits more than a hundred students, of those who live at the margin of Nigeria's society-the children of the poor, the destitute, the disenfranchised, the unlucky and unfortunate, the orphans, and many more free of charge. The free education includes free school fees, hostel, uniforms, books, hostel, and medicals and so on. He also personally teaches the students in some subjects. This magnanimous and citizen-friendly development, classifies the Abolarin College as a Hope Centre that provides a free opportunity to learn in an environment unconstrained by incapacitation so as to unlock the students latent potentials to enable them make significant progress in life<sup>51</sup>. This exceptional class is where the Awujale leadership falls into as evidently found out in the course of this study.

Secondly, the trajectory between 'gown and town' is another critical factor that cannot be over emphasized. Awujale stated that it was Professor Akin. L Mabogunje that proposed

the strategy of using City Consultation to reduce poverty to him and he warmly embraced it which in return has become a micro model<sup>2</sup>. It is therefore imperative to divulge that the research work should not end up in the shelf but tactically be shared with the community, company, government or even individual.

Broadly speaking, the benefits of the programmes accrue to all stakeholders in various interest groups. This ideology of sharing together of wealth is endorsed by a submission that says poverty can be tackled on the platform of equitable distribution of resources in the society<sup>20</sup>.

“These actions by the Ijebu supports the argument that the wealth the Ijebu acknowledges is wealth that allows for communal ownership; it is a symbol of a strong communal spirit that is looking for a bigger stage. He further stated that affluence is wealth that is shared rather than money that is displayed<sup>7</sup>. Social capital is often viewed as something either inherent or absent within a community and obviously that inherent trait is traceable to the Ijebu nation. It was asserted that this would not be the first time the Ijebu (under Oba (Dr.) S. K. Adetona) have done something like that; a few examples include the grassroots mobilisation of finances to construct the palace structure, which houses an office complex and the formal residence of the Awujale. In addition, the world-class royal castle and pavilion for holding Ojude Oba, the annual cultural spectacular celebration; the communal contributions towards the formation of the Awujale Palace Maintenance Trust Fund, the Professorial Chair Endowment Fund, and the Institute of Governance at Olabisi Onabanjo University, all of which cost billions of naira<sup>8</sup>.

The IDIPR paradigm has been shown to be acceptable to the governed, or the people. This is in agreement with the postulation that Social Capital is correlated first only with

economic gains by reduced transaction costs but also by enhancement of factors conducive to economic growth, such as entrepreneurship and skills acquisition techniques<sup>52</sup>.

As postulated, Optimal Community (OPTICOM) Theory possesses all the advantages that subsidiary and social capital theorists point at as noteworthy, for decentralizing development thinking away from the central government to the localities consequently, facilitate the significant role of community and mutual responsibilities in the establishment of good governance that empowers the people<sup>53</sup>.

The IDIPR city consultation process (which includes poverty survey, pre-city consultation, city-consultation and drawing of action plan) similarly follows the assumption of OPTICOM theory which states that, the first step to community development starts with the researcher-masses interaction, which is an attempt at establishing interactive platform between researchers and grassroots producers in a unique synergy that facilitates critical flow and fusion of knowledge and expertise<sup>53</sup>.

The second level comes from an elite-masses synergy that facilitates development progress. OPTICOM ruptures the gap between the elite and masses in a manner that facilitates cooperation. Within the rural-local-grassroots development dynamics, the elite made conscious efforts at development and governance responsibilities. The grassroots serve a very fundamental importance in development which involves the issues of consciousness creation and social mobilization that allows the people to come to the awareness of their problems as well as instigating them to seek ways of resolving their problems<sup>53</sup>. The next reform direction requires the need to align collection self-help

neighborhood service delivery system, that is, vigilante service, waste collection and so on.

Communities are always endowed with high level-powered economists or industrialists or mobilisers, who may be accompanied by a group of experts in other areas, who seek to help people using clan accessibilities to pull their resources together to increase their earnings, to learn, receive medical knowledge or skill<sup>53</sup>. The goodwill and social intercourse have unlocked the community potentialities and hidden resources of Ijebuland to tackle poverty as discovered in the study.

Notwithstanding the impact of the initiative, the sense of waning community connection as now being experienced by IDIPR as one of the constraints (as revealed in the result of this study above)<sup>6</sup>. A trustee also expressed that he expected the Elites to massively support the initiative more than what is presently obtainable<sup>6</sup>. The plight of individualism and secrecy where everyone is more or less anonymous, without any mutual sense of belonging, tallies with one of the criticisms of OPTICOM theory. The same could be said of the third world and its predicaments of industrialization and urbanization which is fast eroding the sense of community and collective responsibility. The challenge therefore is not only to bring local forms, knowledge and collaborations into the governance frameworks. It is rather to empower them through three different social capital categories (Structural, Relational and Linking).

Unfortunately, the OPTICOM development dynamics has remained at the level of an individual initiative as is also opposed for its unacceptability of capitalism theory which

is mostly characterized by private ownership that is strongly open to new ideas and innovation.

In order to participate meaningfully in co-management, certain stakeholders within the community need to form an organisation that will achieve the objectives and goals of the co-management process. An organisation is needed to support people who intend to participate in the process and form a dynamic partnership such as is done with the study institution of this research<sup>54</sup>.

The findings showed that the city consultation was able to muster the citizens, afforded a platform for identification of issues and deliverable services where resources needed to tackle poverty became noticeable. It offered enablement in practical terms and showed what people could do for themselves to tackle poverty within the local area. This led to the promotion of a home-grown, dynamic, all-inclusive and sustainable poverty reduction strategy even without the initial sponsorship of the government and external donors. This corroborates the debate that grassroots participation in a community development projects is expected to generate a sense of ownership, guarantee responsibility, assure security and proper maintenance of local amenities, infrastructures and so on<sup>55</sup>. It is imperative to note that there is nexus between the city consultation and ownership.

The next principal feature as unveiled in the findings of the study is **Ownership**. The community ownership of the microenterprises of IDIPR seems to be strong. Ownership is defined as the inheritors' right and prospect to own development process, objectives and to outline operational strategies to achieve a set goal without interference of external forces<sup>56</sup>. In other words, ownership is the state of exclusive rights and control over possession or property, this may include amongst others asset, organisation, land, and intellectual property.

Ownership involves multiple rights and is effective mechanism for providing economic agents with appropriate incentives to create, maintain and approve assets<sup>57</sup>. The claim of ownership may be aided by the existence of multiple and/or all-inclusive development plans. The problem of atomized and dispersed share ownership among inexperienced shareholders which often affect corporate governance of the privatised enterprises, does not arise with community social capital initiative<sup>58</sup>. However, practitioners in development administration, have broadened the scope of ownership to include potential actors, such as local governments, civil society organizations, traditional rulers, community development associations, youth associations, women organization, corporations, academia, media, etc. The actor who is supposed to 'own' differs depending on the community or project. In a community development projects like bridge or road, participatory activities are intended to create a sense of ownership among the grassroot population with the responsibility for its maintenance. The stakeholder philosophy promotes motivations on the effect of corporate activity on all stakeholders, including the interest of third parties of the community, quite distinct from focusing on the corporate effect on the shareholders<sup>48</sup>. The sense of ownership of the 62-year reign of Oba (Dr.) Sikiru Adetona as leader of IDIPR has been proved by the result of this study that with good governance a community can tap into its hidden resources for poverty reduction, empowerment and economic development in an unprecedented manner.

**Volunteerism** as another critical feature of the IDIPR. It is widely recognised that volunteerism is a valuable and veritable social capital tool that is being used all over the world in commerce, finance, education, corrections, health and human services<sup>59</sup>. It is empirically known for its efficiency, effectiveness and high presentation, services, social cohesion and so on. Volunteers are the secret weapons of the non-profit health promotion organisations<sup>60</sup>.

They pay not on the basis of a person's monetary wealth, but on the basis of personal sacrifice. This Ijebu ideology led to IDIPR's founding and operation on the basis of volunteerism and pro gratis service. Since its start, the Initiative's Grand Patron, Trustees and Directors have provided altruistic service without receiving any compensation or allowance. Their services are thought to be their own contribution to the economic growth of the poor and the entire community<sup>3</sup>. It was well established that IDIPR's principal leaders are on pro-bono services, yet they are happy and they feel satisfied to be associated with the progress or success of IDIPR which cannot be quantified<sup>2</sup>.

However, literature has it that failure to effectively integrate volunteers can lead to increased costs rather than a reduction as the costs to an organisation arising from having to interview volunteers, provide orientation, training and supervision, are substantial<sup>61</sup>. If volunteers leave work half way (as it had happened in the case of IDIPR)<sup>4</sup> then the organisations will need to recruit an additional volunteer, which is inevitably more costly than retaining current volunteers. If organisations are unable to manage volunteers fruitfully that may lead to loss of resources and reputation. Scholars have also posited that the major challenges in volunteerism include identifying the right persons, motivating them to donate their time/energy for a worthwhile cause, and ability to sustain their expectations<sup>59</sup>.

It is well documented also that literature supports this contention that, despite the huge benefits of volunteerism and the fact that large number of people are showing interest in it, there are high levels of dissatisfaction with the volunteer experience and the dissatisfaction is attributed to management structures, manner in which they are treated and unfulfilled expectations<sup>60</sup>. These findings indicated that providing a supportive and encouraging kind of management structure for volunteers is a challenging task<sup>60</sup>. To sum

it up, it is noteworthy to state that, IDIPR's accomplishments are found to be due to the willingness of Governing Council Members to serve without compensation. However, whether it can be continued with the next generation, it is left for posterity to answer.

Another prominent feature of IDIPR as indicated in the course of the investigation is **Appointment Procedures of IDIPR Trustees and Directors**. Human capital is the most critical factor of any organisation's development growth. The result of the interview showed that membership is drawn from various representatives of the society groupings. Selection process in getting the appointment as Trustees or Directors is extremely thorough even though is a pro-bono service. Investigation of the study revealed that the requirements amongst others include virtues, capability, ability, willingness to use their resources for the community, interest in serving the community without a paid income, integrity, experience and availability. The test must be passed at four different levels (The Group he/she represents, Governing Council, Trustees and the Grand Patron). Another basic requirement is that the-would-be appointee must have meaningful means of livelihood<sup>2</sup>.

The procedure is said to be strictly adhered to before appointment is offered. Enquiry has shown that it is one of the reasons for the success of the IDIPR. This is not surprising as higher human capital development has been proven to have led to greater effectiveness<sup>62</sup>.

However, appointing only the Ijebu on the Board confirms one of the demerits of social capital which postulates that it is confined in nature as there may be some other well qualified persons in the community who believe in the crusade but they cannot get to serve the board because they are non-native.

Another modus operandi that was discovered in the course of the study which is key is **Organizational Structure**. The organizational structure of the Ijebu Initiative is reportedly proved to be simple, fast, cost effective yet thorough and target-driven unlike typical public bureaucracies in developing countries that are full of wastages, inefficiencies, complex and unproductive. The manner in which decisions are reached, executed, monitored and evaluated within the organizational structure of the Ijebu Initiative, revealed that some elements of private enterprise are blended in the operational rules and guidelines. That assure productivity and sustainability. The performance of IDIPR which is attributed to some features such as structure is in line with a theory that says poverty can only be fought in the presence of strong institutions<sup>63</sup>.

The importance of human capital in development work cannot be overemphasized. In fact, human capital must precede all progressive efforts using tools that are subject to the directions of intellect. Development Economists have advocated that massive investment in human capacity building is the prime step for the growth and development of the society and IDIPR has followed through in the reasoning that investment must be protected, nurtured and serviced in order to maximize the returns from such investment<sup>64</sup>. As debated by a scholar that poverty in Africa arose not from any deficiency in natural resources in any of its countries but from; i) Under-development of the subjective mind, typified by ignorance, illiteracy and deficiency in techniques and organizing. ii) Under-development of the body, typified by disease, calorie deficiency, bad water, bad housing and filthy environment. iii) Under-development of agriculture and excessive under-employment of the rural population, typified by lack of saving and capital formation<sup>65</sup>. It therefore means effective governance is what is consistently lacking between national anti-poverty policies/programmes and poverty alleviation. Thus, what the countries need is capacity in improving governance. Similarly, If the poor lack organization and capacity,

the benefits of anti-poverty efforts are doubtful to reach the down trodden or if they do, it may likely not make a sustainable impact.

In the course of the enquiry, the researcher identified some **innovative tactics** undertaken in the operations of the IDIPR which have led to some unmatched, home-grown community strategies of social intercourse in tackling poverty. These include: Farm Cluster Innovation Platform, Central Sales Account System and Cooperative System.

**IDIPR Farm Cluster Innovation Platform;** Access to land and security of tenure are important for poverty reduction initiatives to succeed, the farm cluster innovation platform of the Initiative, which has led to the establishment of nine (9) farm villages on 754 hectares where farmers are allocated with parcel of land after training for livestock, aquaculture, crops farming and processing.

That Social Networking Theory assumes that a structure can calculatedly uses social network analysis to identify local and global patterns, locate influential entities, and examine network dynamics<sup>66</sup>.

These strategies apparently are said to be attractive to stakeholders, governments, researchers, development partners and United Nations. The performance of the IDIPR Cluster farms is corroborated with the result of a study on social capital of the agrarian sector as a factor for the development of agrarian entrepreneurship<sup>67</sup>. Innovation is a major influence in starting and sustaining a business enterprise. One of the most pressing challenges for entrepreneurs to attain business sustainability is innovation<sup>68</sup>. Also, this

invention made IDIPR creates jobs for the stakeholders, workers, artisans, service providers and others in the value-chain.

The performance of Eriwe Cluster Farm and other Cluster Farms of IDIPR is similar to the impressive report of Northern Mindanao Vegetable Producer's Association Inc. (Normin Veggies), Vegetable Industry Council of Southern Mindanao Inc. (VICSMIn) and Maragusan Vegetable Farmers' Cluster in Southern Philippines where it was recorded that 91% of the respondent farmers attested that they were financially better off after joining the clusters in addition to the non-monetary benefits such as support etc.<sup>69</sup>.

These benefits are often established in the assumptions of OPTICOM Theory and Social Networking Theory as benefits to the community in the coming together in form of social intercourse. In the three cases of cluster farms studied in Southern Philippines, each cluster had very strong financial and technical support from Government and Non-Governmental Organization<sup>70</sup>.

Like IDIPR, several supporting organizations constantly engage in linkages of the clusters such as funding market appointments, farmer's education, exploration by prospective off-takers, etc. Financial assistance from support organizations was present, with each of the clusters accessing funds for items such as working capital, transport and personnel.

All the three clusters had full-time staff funded by the support organizations like the United States Department of Agriculture (USDA) funded Small Farms Marketing Project (SFMP) implemented by the Catholic Relief Services (CRS) with local partner, Kasilak Development Foundation Inc (Kasilak)<sup>69</sup>. Similarly, IDIPR enjoys such fraternity from both local and international organisations; e.g. DANIDA pays the salaries of 28 staff members to work with Eriwe cluster for four years in the following areas of specializations: Aquaculture, Co-operative, Technology, Extension, Environment and

Marketing. However, as mentioned by one of the Trustees in the course of the interview, the support from both internal and external sources is still low.

Evaluating cluster farming, some scholars have indicated that cluster farming is a pathway to community development as its numerous benefits of clustering accrue to the farmers, buyers, service providers with high multiplier effects and it is increasingly lead to creation and exploit innovation and competitiveness<sup>70</sup>.

The cluster is a seemly strategic tool to enhance operations of small and limited resource-farmers that enables simple practical economic principles, like efficiency, cost effectiveness, economic of scale, demand market and profit maximization. It assures, expansion, attraction to government agencies technology and development partners. Consequently, the trust relation with these actors can be described as strongly calculative<sup>70</sup>. Cluster farming has had a positive impact on its members. It may, therefore, be well worth to apply the concept to other smallholders across the globe for food security.

In spite of the benefits of cluster farms, another school of thought opines that in most sub-Saharan African countries, farm produce prices are extremely volatile, so income alone might not provide a good indicator of the socio-economic impact<sup>70</sup>. It is also argued that clusters tend to be area-based and is more of mono social connections with neighbours and relatives; they often practise the same religion; and often speak the same language or dialect, thus exclusion probability is high<sup>69</sup>.

An axiom of the social network approach to understanding social interaction is that social phenomena should be primarily conceived and investigated through the properties of relations between and within units, instead of the properties of these units themselves<sup>71</sup>.

In clusters farms, the ties and connections between farmers and with other value chain players seem to be more effective than for non-cluster farmers as vertical and horizontal interplay to generate innovation<sup>72</sup>. The findings of this study are in tandem with some earlier studies that show that diverse sources of knowledge and higher frequency of interaction increase adoption of new technology and innovation in cluster farms<sup>73</sup>.

The importance of peer pressure, easy adaptability of technology and innovation within these networks are inevitable. In this case of IDIPR, the farmer cluster plays the role of a closed network<sup>74</sup>.

It is also found out that **Cooperative System** is used by the IDIPR in the strategic coordination of her beneficiaries. IDIPR encourages formation of specialised multi-purpose cooperative societies (i.e. cooperative formed according to the type of enterprise of the cooperators) to foster team work and collaboration and ensure that loan facility when granted, was guaranteed for payment by all members of the group. Cooperative system has been used to support the workforce in the programmes management at a minimum cost. For instance, loan to the poor is a critical issue in development finance (especially in developing countries), due to the fear of default. In solving that, cooperative society is being promoted to substitute the conventional demand for collateral just as is being used by Grameen Bank in Bangladesh. This assures loan facilities for the poor and also repayment for the service provider thus making the poor creditworthy. Literature supports it that cooperative system plays significant role in efficient inputs distribution, services and marketing for small scale farmers/rural poor people; cooperative societies provide voice to its members as it creates social, economic and political structure to represent their collective interest<sup>75</sup>.

Self-organization of the poor at the community level is fundamentally germane and is the best antidote to powerlessness besides the fact that it is a key to central source of anti-poverty. When the indigents are organised, they can stimulate local government deliveries and aid it to be accountable. They can form coalitions to influence state and national policy-making. Therefore, perhaps what the poor need mostly, are resources to build their organizational capacity.

This is what distinguishes the South Asia especially Indian poverty alleviation programme's strategy, its emphasis on promotion people's independent organizations as the primary means to improve their benefits and securities. Cooperatives provide credit to women at market rates of interest but do not require collateral; they also allow flexibility in the use of loans and the timing of repayments.

Notwithstanding, cooperative society is characterised by certain limitations which underscore its potency such as limited capital, inefficient management, absence of motivation, factionalism among members, rigid rules/regulations, lack of competition, cash trading, lack of secrecy, and lack of incentive and initiative<sup>76</sup>.

On the strategy of using **Central Sales Account System**, which is the financial regulatory policy where all proceeds of sales under the agricultural enterprises such as fishery, poultry, piggery and rubber plantation in the cluster farms are deposited into a single account of IDIPR. Subsequently, the money is paid into the stakeholder's account if the stakeholder is not under the initiative's loan. This is a good preventive measure for loan default as studies have shown that unwillingness to pay loans coupled with diversion of funds by borrowers are common traits amongst beneficiaries of development finance

which often does not demand collateral security<sup>77</sup>. Thus, repayment capacity of farmers is enhanced as the strategy significantly reduces borrowing transaction cost.

The result of findings in this study also showed that IDIPR enjoys a lot of **Social Supports**. Research has also shown that Social Capital produces positive outcomes which attract such supportive attitude and winsome influence on others<sup>78</sup>. It is also supported by a scholar that high level of engagement of community members towards activities of this magnitude (poverty) usually determines its effectiveness as large forces and resources are needed<sup>77</sup>. In addition, literatures support the extensiveness relationship garnered by social capital initiative in a community as both the individuals, public, private institutions, etc operate and monster resources together to promote community economy<sup>79</sup>.

Judging from the findings presented above (See Tables 4.1.1to 4.2.3.1) which show tremendous improvement in assets, linkages and the comments of the founding fathers of the IDIPR on its success rate. The rating is beyond average. This tallies with the result of a study by a researcher who found out that there is a strong relationship between social capital and economy advancement in the community which is anti-poverty<sup>80</sup>. Both findings draw attention to the prominence of networking of the initiative with local institutions, traditional authorities, academics, social groups, business groups and so on with all of them having been well mobilised to achieve some specific goals.

The result of findings showing that the scheme has enabled its stakeholders to increase the basic infrastructure needs of the household and landed property with 56.1% and 58.1%, respectively. In Abraham Maslow hierarchy of needs theory, the norm is that it is only when a person has been able to satisfy the physiological needs that he can think of

moving to the next pyramid which is in an indication that one is at least out of absolute poverty.

The outcome of the finding is similar to the study that was conducted in a rural area in Tanzania which showed that there is significant relationship between social capital and household welfare<sup>81</sup>. Some scholars have also documented that social capital affects household welfare positively in Indonesia especially in using advanced agricultural practices, membership in communal activities and using of credit facilities for agricultural improvements as experienced in Burkina Faso and Bolivia<sup>82</sup>. Another empirical findings in Indonesia showed that social capital index is positively and significantly associated with the household expenditure per capita and that the returns to the household are similar in magnitude to those from human capital<sup>83</sup>.

Besides, it has been shown that social capital reduces the probability of being poor and the returns to household investment are higher for the poor than for the population at large. This evidence is especially true for the number of memberships and households' active participation in decision-making<sup>84</sup>.

It is suggested that these components should establish prospective means in facilitating household access to social capital, which will increase income and lessen poverty particularly in provincial territories. Exploring the role of social capital to reduce poverty, investigation has linked it to increase in savings of the rural households in three districts of Parwan Province Afghanistan<sup>84</sup>. Similar results have also been found in rural Tanzania<sup>85</sup>.

Grassroots indigenous institutions work for the well-being of the people. Social Capital is founded on the significance and roles of community networks, collaborations, connectives and the reciprocal values that are derivable from their interconnectedness and their function. Social Capital is the values and benefits generated by the cooperative of people within any institutional contexts. Thus, once subsidiary is taken for granted as a constitutional principle, the social dynamic springs to action in facilitating the mutual collaborations for an active communal mobilization for development. Unfortunately, the functionality of the local institutions and the various networks have been smothered by the asphyxiation of the local government by a constitution that disdains decentralization as a development dynamic<sup>86</sup>.

The results which showed that about 74% of the beneficiaries of IDIPR still save and invest after satisfying their basic needs like foods, clothes and shelter, indicate that the scheme seems to be successful. Furthermore, with the findings that 78.6% of stakeholders of the scheme are able to acquire more capital from other sources, affirm that the potency of social capital initiative in tackling community poverty is high. This assertion corroborates another research finding in “Poland which similarly showed that social capital plays an important role in the household generation of income, welfare, access to credit, foster the adoption and circulation of new technologies which afterward lead to higher welfare. The report also showed that social capital explains approximately 20% of income variation both at individual and household level, suggesting that social capital is significant and unneglectable<sup>87</sup>.”

It is however to be noted that social capital does not have the highest impact as shown by some studies in developing countries. The positive and statistically significant coefficient for the social activity proxy indicates that there is a positive influence of social capital on

personal income meaning that the more active a person is, the higher the wage premium he or she receives<sup>88</sup>.

On what they owned before and after the scheme, especially mobility, it is evidently clear that the scheme has promoted beneficiaries' mobility as greater percentage of them now owns tricycles or cars/buses/ and trucks. Mention must be made that all of the beneficiaries are start-up entrepreneurs as they undertook the following with IDIPR; training, cooperative formation, land allocation, preliminary operations, enterprises, loan provisioning, extension services and market linkages. However, attaining that height from three years upward seems to be credible but that might be as a result of so many factors such as backgrounds in terms of family, experience, education which are not known as that are not covered in the scope of the study.

With the level of production which was at 55.6% for small scale, 39.0% at medium scale and 5.4% at large scale level seems to be acceptable for a community NGO efforts as diverse factors are responsible for economic growth of any business.

Summarily, comparative analysis of situations (monetary and assets value) between what beneficiaries were before joining IDIPR and now which is statistically reported as 96.5% (i.e 54.8% stated that situations have increased very much while 41.7% said the situations have only increased slightly). It was clearly revealed that the impact of microenterprise scheme played a tremendous role in alleviating hunger and poverty in the society and if many more organisations could be involved in the programme alongside with the review of the loan and longer moratorium, poverty will be a thing of the past in the society in no distant time.

From the study, IDIPR has recorded success in all its schemes, the percentage of people that agreed that IDIPR has been successful is greater than those that did not agree. The programme has encouraged a larger percentage of people to acquire landed property and has also promoted saving/investment. The infrastructural facilities of people have increased, which is an indicator of increase in the standard of living of the people. It enables people to obtain more capital from other sources as capital is one of the main factors of production. The impact of the scheme is attested by the beneficiaries cut across so many areas ranging from food supply and nutrition-related impacts, income and wealth generation, job creation, housing and living conditions, family health and household support, family members education and ease of training, business growth and expansion (including diversification and physical spatial growth); transportation and mobility related impacts; savings and investments; reduction in ecological/environmental hazards, gender empowerment and peaceful family co-existence, among others. The findings are aligned with the assertion of some theorists who had long argued not only that it is in the best interest of civic life to build social capital but also that social capital is vital for the economic health of communities<sup>89</sup>. This has been further confirmed by research showing that social capital, especially in its bridging form, is significantly connected with job creation both at the metropolitan and rural areas<sup>89</sup>. Social capital creates a business opportunity for women entrepreneurs to survive even in the case of extremely poor rural settings<sup>90</sup>.

Similarly, discoveries have been demonstrated that entrepreneurs explore their social capital through their connections and social networks with their customers, suppliers, and other market individuals to create business opportunities<sup>91</sup>. Corroborated by this statement is the finding from another study that states that the outcome of social capital allows entrepreneurs to access resources and knowledge to improve their financial

performance<sup>92</sup>. It increases entrepreneurs' network diversity contributes significantly to improve their social innovative ability and entrepreneurship performance<sup>93</sup>. What this means is that strengthening the social relationship, ties, trust, and shared values among women entrepreneurs creates smooth platforms for sharing investment, market information resources, and engaging honest communication.

The IDIPR paradigm has been shown to be acceptable to the governed, or and the people. This is in agreement with the postulation that Social Capital correlates with economic gains by reduced transaction costs but also by enhancement of factors conducive to economic growth, such as entrepreneurship and skills acquisition<sup>94</sup>.

Going through the objectives of IDIPR from the Constitution<sup>19</sup>, it showed that the Community has unprecedentedly set goals for its self to collectively harness its social capital at its disposal to fight poverty. Nonetheless, to what degree can a community go in fighting the menace of abject poverty?

On the appraisal of the IDIPR's cooperation and networking, this study noted the local and international agencies that have collaborated with the Initiative include: Ford Foundation, African Development Foundation, Urban Management Programme, United Nations Development Programme, UNICEF, United Nations- Food and Agricultural Organization (UN-FAO), National Academy of Sciences, USA, Independent Technical Advisory Committee of Municipality of Dubai in the United Arab Emirates, UN-Human Settlements Programme, National Poverty Eradication Programme (NAPEP), FADAM, (World Bank – ADB Agricultural Porgamme); Ogun State Agricultural Development Programme (OGADEP), to mention but a few.

These agencies contributed financially and/or technically in one form or the other to the Board activities. For instance, Ford Foundation donated ₦13.6 million (\$100,000) in 2006 for capacity building and capital equipment (1 vehicle, cybercafé, laptop, projector, magnetic board) which have enhanced operational productivity including easier mobility for monitoring loan beneficiaries. The cybercafé, (before the emergence of mobile network internet facilities) provided connectivity to the global area and training of youths in Information Technology knowledge. Similarly, the Urban Management Programme Regional Office for Africa (UMP-ROA) in Abidjan, Cote d'Ivoire provided financial support for the Initiative and also sponsored the City Consultation programme that gave birth to the Board. The National Poverty Eradication Programme (NAPEP) provided loan assistance for on-lending to beneficiaries up to ₦45 million for its micro-enterprise. Ogun State Government provided ₦110 million loan for on lending while the Ijebu Traditional Authorities provided over ₦260 million interest free for tricycle transportation scheme.

Indeed, the Board enjoys fraternal relationship with donors and the community. Nevertheless, it has been noted that the IDIPR's Management needs to sharpen its presentation skills and professionalism in putting together proposals for external funding requests<sup>6</sup>.

From the study, the Federal Government of Nigeria has a great impact on IDIPR as a form of social capital initiative for community-based poverty reduction. The local government which is closer to the people has not been consistent in promoting poverty reduction in Ijebuland. Based on the study, the State Government is more active in contributing to the growth of IDIPR than Local Government. From this analysis, it can be

deduced that the theorist and practitioner of the “OPTICOM Community” model have consistently argued that there is a contradiction between participatory modes of governance and the current local government structure which merely replicates the vertical structure of power, and is far from being sufficiently community-centered<sup>51</sup>.

Notwithstanding, public intervention is a contributing factor for the post establishing progress for development in Ijebu Development Initiative on Poverty Reduction. This implies that unitedly both the governments and various communities can unlock the great potentials of their areas through a developed structure institution which social capital can provide.

On the constraints of the Initiative, it was revealed that the farther the programmes of IDIPR from Ijebu-Ode the less the acceptability and cooperation of the communities within the coverage areas in Ijebuland, which is due to **lack of understanding of IDIPR philosophy**. This was said to have resulted to some negativities like sentiments, discords, cheating, underdevelopment and so on. Provision of land for Stakeholders is part of the initiative’s core responsibility for the agribusinesses. To achieve this, farmlands of not less than 50 hectares each from eight communities namely: Imodi-Ijasi, Okemorisa, Odo Jobore, Ijeshu Ijebu, Ilodo, Imope, Oke-Nla and Ilushin were leased but turned out to be unpalatable experience as a result of incessant disputes after payment and clearing of the land which has caused colossal losses to both the stakeholders and IDIPR<sup>6</sup>. Land constraint has been noted to be a major challenge facing smallholder-farmers which ranges from insecurity of tenure, absence of landlordism imbroglio<sup>26</sup>.

Palpable evidence however shows that social capital in-spite of its merits has some negativities which underscore its potency and Ijebu Development Initiative Poverty

Reduction is not an exception. This bitter experience is in line with some theorists who argued that the wider the scope of Social Capital the more it loses its meaning, philosophy, efficiency and the more difficult, it becomes to manage<sup>95</sup>.

As postulated by a pioneer Director and now a Trustee in IDIPR, “Elites in town should get more interested rather than paying lip service for development, as Ijebuland is blessed with enormous resources to support the Initiative, the land remains a major challenge and Community people are not ready to part with their land. If they do the title becomes an issue. The community needs to buy in and must be interested, to participate and partake in the entire value chain<sup>6</sup>”

Moreover, findings unfolded that, **insufficiency of funds** is the major challenge of IDIPR. As a community social capital organization, it understandably agreeable that the locally-raised resources will be grossly inadequate. The limitation on the amount of funds that can be sourced from the conventional financial institutions to meet the rapidly growing demand of potential beneficiaries. The researcher noted that the funds available to the Board to implement its various programs and to meet its administrative costs is grossly insufficient. Thus, the dependency of present and potential beneficiaries on the Board and their inability to approach conventional financial institutions directly for credit on their own recognition due to their lack of collateralizable assets puts a ceiling on how far and how many individuals can actually be helped out of the “poverty trap”. This further strengthens the assertion that has been raised that inadequacy of fund is major constraint that underlines the limitations of even the best efforts of community social capital institutions to successfully challenge the problems of poverty<sup>25</sup>.

As stated by a trustee that **publicity is inadequate**, IDIPR needs to create awareness and use the power of media to propagate the crusade for more external funding outside. Not creating awareness of the initiatives would not permit the brand on the top of the mind of potentials stakeholders and donors which ordinarily would have aided the Initiative to attain greater height.

The **high operating cost** in the administration of the microenterprises of the Initiative as pointed out as another prime challenge is a universal phenomenon in micro finance industry. It is often suggested that optimal personnel utilization of minimum ten cooperative groups and strong cooperative system will reduce the problem.

The issue of the **growing risk of lending without conventional collateral security** is another constraint. The dependence on peer pressure or the intervention of the Awujale may not be sustainable. To end the informality that surrounds the formation of IDIPR cooperatives, there is need to insist on the registration with the State Ministry of Cooperatives.

The **challenge of herdsmen** as found in the presentation of result was also mentioned as another major limitation that affects IDIPR. However, the conflicts between farmers and herdsmen is pervasive in all regions of Nigeria. Its prevalence herald's grave consequence on national security, peaceful co-existence, food security and poverty alleviation programmes.

All these, serve to underscore the uncertainty surrounding the long-term viability and the sub-optimal nature of intervention efforts in poverty reduction by social capital organizations.

Local governments are the closet level of government to the people at the grass-root and they are capable of possessing ability of the citizenry's needs, agitations and potentials of the central governments' responsibilities being state or national thus they are able to reduce political, economic and social, burdens<sup>46</sup>.

However, poverty at the grass-root level is becoming more complex as a result of larger governance deficits which has been alluded to several reasons like overbearing nature of the state, corruption, over politicization of developmental programme, over bloated personnel structure, recruitment processing and staff development, inadequacy of fund and so on<sup>96</sup>.

Whereas, with good governance and initiation of a micro model like IDIPR as proved in this study, a community or even nation can be molded to exhibit togetherness, comradeship, cohesion, team spirit, pursue development and realize its potentials despite the extreme challenges environment of the country that is cadaverous by terrorism, banditry, militancy, corruption, economic recession, incompetence, deficit/crumbling social amenities poverty, underemployment/ unemployment, which are indices of bad governance.

## Endnotes

<sup>1</sup>UN-Habitat. For a better Urban Future: City Consultation Methodology, 2010, retrieved from <https://mirror.unhabitat.org/content.asp?typeid=19&catid=374&cid=186#>

<sup>2</sup>S. K Adetona, *Harnessing Community Social Capital for Poverty Reduction*, In-depth Interview by M. A. Adeniyi, Ijebu-Ode, October, 2021.

<sup>3</sup>A. Adesanya. *Harnessing Community Social Capital for Poverty Reduction*, In-depth Interview by M. A. Adeniyi, Ijebu-Ode, October, 2021.

<sup>4</sup>O. B. Okuboyejo, *Harnessing Community Social Capital for Poverty Reduction*, In-depth Interview by M. A. Adeniyi, Ijebu-Ode, October, 2021.

<sup>5</sup>Y. Osifodunrin. *Harnessing Community Social Capital for Poverty Reduction*, In-depth Interview by M. A. Adeniyi, Ijebu-Ode, October, 2021.

<sup>6</sup>L. Belo. *Harnessing Community Social Capital for Poverty Reduction*, In-depth Interview by M. A. Adeniyi via zoom, London, April, 2022.

<sup>7</sup>O. O. Ajayi, Health as an Instrument of Community Development and Poverty Reduction. Text of Keynote Address on The Formal Commencement and Launching of the Rehabilitation & Restoration Programme of the State Hospital, Ijebu-Ode on Tuesday, 5<sup>th</sup> February, 2002, 1-7.

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## **Chapter Five**

### **Conclusion**

#### **5.1 Summary of Findings**

This chapter presents the summary of the study based on the analysis of the data, the conclusion and recommendations. It also presents suggested areas for further studies particularly for researchers and interest groups on poverty reduction in Nigeria.

In chapter one of this study, the basic problem of poverty first as a global phenomenon and specifically as a major challenge in Nigeria with Ijebuland used as the study sample was discussed. The way the social capital under Ijebu Development Initiative on Poverty Reduction was employed to serve as a leeway for poverty reduction and a potent force to quell the heat of same in Ijebu Community was presented. This was what provided the justification for the study.

Chapter two of the research made copious references to various studies in journals, books and internet resources that are relevant to the study particularly to poverty alleviation and its paraphernalia. A broad-based interpretation of poverty with reference to feeding ratio, economic power, health, social status and access to education was treated in the chapter. Also, six major causes of poverty were examined which included economic, political/governance, natural/environmental, social, cultural and health factors. The chapter further discussed meaning, dimensions and drivers of social capital. It also unveiled the negativity of social capital which includes amongst others exclusion, informality, sentimental tendencies as well as definite radius of trust.

The chapter included the three theories that were used to underpin the study – Social Networking Theory, Traditional Authority Theory and Optimal Community Theory.

The Social Networking Theory as a means of solving the problem of poverty is a social construct that advocates relationships between individuals, groups, organizations, or even the entire society. The goal of this theory is to create a strong tie between the members of a given community and consequently provide support and assistance that would lead to the upward mobility of people socially and economically. This theory props the IDIPR with a strong debate that the social capital within a community could tackle the menace of poverty.

Traditional Authority Theory based its assumption on civic traditions which imply communal value, trust, networks or relationship and share norms in a community that support economic opulence and development.

The Optimal Community Theory on which the researcher adopted and premised this study at large examined the case study of the Ijebu Development Initiative on Poverty Reduction from the perspective of the social capital ideology. Using empirical evidence, it argues that by harnessing social capital, a considerable alleviation of poverty would occur in any given community. It made clear assumption from various studies that social capital efforts can raise income earnings, capabilities and improve the livelihoods of the poor, hence raising the population's standard of living.

Following these theories, the chapter dovetailed to empirical studies that provided the study with structures that many governmental administrations have put in place over the years as panacea for poverty as a menace. With a long list of poverty alleviation programmes in Nigeria from 1985 to 2019, the researcher made reference to areas that have been given attention such as banks, agriculture and Universal Basic Education (UBE).

From this prism, IDIPR was viewed as a community-based Non-Governmental Organization (NGO) that has been assisting the masses by mobilization of capital resources outside of the state budget for development purposes. Although, some NGOs' intentions are questionable, yet IDIPR has successfully gathered local resources mainly and invested over N4 billion in its numerous poverty reduction programmes at grassroots level that have a built-in guarantee of sustainability.

Chapter three discussed the methodology used to carry out this study. The study made use of a set of questionnaire and in-depth interviews for data collection. For the collected data, Descriptive Content Analysis was used.

The chapter four of the research is the results of data analysis and discussion of findings. The result showed that Ijebu's stock of social capital was particularly rich, including traditional ethnic authorities, governments, neighborhood, occupational organisations and engaged Ijebu in diaspora.

The city consultation which originally brought the people together enthusiastically unlocked the hidden and unexploited community abundant resources such as human, economic, natural, cultural and social which eventually led to community anti-poverty crusade.

This investigation noted that the city consultation led to the establishment of a broad community-based 30-member IDIPR on July 29, 1999 and the launching of the Action Plan for poverty reduction. The primary aim of putting in place appropriate institutional framework for the follow-up plan of action for the reduction of poverty in Ijebuland and mobilizing citizenry appear to have been largely accomplished.

Findings revealed that strong sense of communal ownership, volunteerism, appointment procedure, organization structure, strong social support and innovation strategies have led to the establishment and sustainability of IDIPR.

Based on the aforementioned, IDIPR indeed, enjoys fraternal relationship with the Community, Governments and Donors.

It was also found out that several higher institutions of learning in the country have adopted IDIPR Eriwe Fish Cluster Platform Model for their undergraduates and postgraduates internships/industrial attachments. All of these were borne out of to the large stock of social capital and the participatory process that drew upon this stock. The community social capital initiative was also found to have served as boundary spanners to link Ijebuland to the state, national and global community. It has also served as a resource for local technologies.

The social capital-based policies can improve the quality of life of people living in some of the poorest communities. However, if social capital in disadvantaged communities is to be perpetuated and improved, it must be "hardened" into explicit sets of policy procedures and legal codes whose value can be quantified, reviewed, challenged, and therefore justified to a skeptical public.

## **5.2 Conclusion**

Nonetheless the magnitude of poverty in Africa especially in Nigeria, the research has shown that social capital can be leveraged upon as in the case of IDIPR to tackle community based-poverty. The research work has confirmed the effectiveness and potentials of the city consultation and has also brought to the fore the crucial place of the modalities of operations of IDIPR. Similarly, the essentiality of support from state and

non-state agencies in the areas of infrastructure and capacity building have been made apparent. State and donors supports are incontrovertible needed especially in the areas of infrastructures and capacity building to enhance growth.

However, there are a number of issues raised that still underscore the intention of even the best efforts of social capital organization in a community and that social capital can significantly and meritoriously be used to reduce community poverty in a sustainable manner.

### **5.3 Recommendations**

The high unemployment rate, corruption, insecurity, infrastructural development deficit, illiteracy, cost of governance and widespread morbidity and mortality, all lead to deep-rooted poverty in the nation. That is not a desirable phenomenon. Therefore, concerted efforts by governments, the governed and communities must be made to tackle the root causes of poverty. This will require growth with equity and, more importantly, security of lives and properties.

The following research-based recommendations for development practitioners and policy makers seek to enhance the social capital and consequently, reduction in poverty rates, economic development and improve the standard of living of citizens of their communities in a sustainable manner:

1. It is imperative to recommend that social capital institution should always put into consideration quality of leadership, strong sense ownership and structure as those strategies are non-negotiable. They must be transparent and accountable as trust in all the parties is inevitable.

2. The traditional authority especially the paramount rulers across the country should be involved in grassroots mobilisation of social capital in the various communities like IDIPR so as to collectively develop home-grown strategies to address the issue of poverty. If this is attained in the 125,628 communities around the country, in short period, Nigeria may become a turn-around nation.
3. The most populous parts of the Nigerian citizenry, just like most African countries, rely on primary agricultural economic activities for subsistence. Thus, aggressive investment in agriculture remains an important strategy for engaging the teeming poor population in agricultural value chains so as to create massive employment opportunities, ensure food security, and provide a good source of income for the people and government.
4. In addition, Cluster Farming Platform System like that of IDIPR Eriwe Farm Village with Central Sales Account are strongly recommended for Community Social Capital Institution to assure coordination, massive support and credibility.
5. That local governance should be critically re-engineered to scale up local self-help projects so that each community is thus able to effectively contribute its quota to national development.
6. The Governments should recognise the involvement of NGOs in a wide variety of activities to provide development opportunities for communities as this is a right step in tapping grassroots' initiatives.
7. That Government should support the initiatives at all levels of government be it at local, state and national with the aim of creating and strengthening social capital. Also, the government should give proper attention and priority to policy initiatives that promote social networks and interactions, informal cooperation, community organizational life, commitment to public affairs and trust among households, as well as community empowerment, at the local, state, and national levels.

8. In addition, fiscal operations of the government should be decentralised further, particularly for the provision of infrastructure, with more resources being given to state and local governments and measures should be taken to review them in order to alleviate poverty.
9. Land is an indispensable adjunct for improved poverty reduction thus land tenure system in Nigeria is long overdue for review. It must be revoked so that land will be vested in the individual landlords or their communities. This will create common good among the citizenry.
10. That Social Capital Initiatives that run micro finance should register with any of the agencies like National Collateral Registry of Nigeria or Credit Registry Cooperation (CRC) or CR-Services Credit Bureau or First Central Credit Bureau as a defense to enable her to mitigate loans default.
11. Continual civic engagement is highly recommended for Social Capital Initiative to enhance sustainability.as man's nature is complex and dynamic especially when is translated from penury to prosperity.
12. It is crucial for Social Capital Initiative leaders to pay adequate attention to capacity building of the Volunteers-Council Members for more impactful performance as capacity correlates significantly with institutional outputs. It is also imperative for the key actors to be versatile on different management processes related to the competing values framework. In doing that, they will rely on an autonomy, supportive and stimulating leadership style.

#### **5.4 Contribution to Knowledge**

1. That home-grown Social Capital Institution in a typical African community is an excellent practical approach to achieve Sustainable Poverty Reduction (SDGs Goal NO. 1)
2. That community Social Capital (if well harnessed) can build capacity, stimulate cost effectiveness, enhance resources which are capable of reducing poverty and increase income earnings leading to improvements in the standard of living of the people.
3. That civic engagement (city consultation) unlock hidden community resources, promotes communal ownership, volunteerism and social support that are potent enough to tackle poverty in a given community.
4. That Stakeholders Mapping is key in Community Social Capital Initiative on poverty reduction that assures sustainability.
5. That the indigenous government (traditional authority) which has been relegated to the background is a powerful arm of government that can leverage on the goodwill of Social Capital to turn around the community economy which can lead to national development.

#### **5.5 Suggested Areas for Further Research**

The following recommendations are made for further study;

1. Issues and Challenges of Social Capital Initiative
2. Impact Assessment of IDIPR as Offshoot of Social Capital Institution.
3. Comparative Analysis of Enterprise Development Programmes and Micro Finance Programme of IDIPR
4. The Role of Volunteerism and Ownership of Social Capital Institution for Community Poverty Alleviation

5. Traditional Authority and Community Economy: A Case Study of IDIPR

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## Appendix IV



The Researcher with Oba (Dr.) S. K. Adetona JP, CFR  
(The Awujale and Paramount Ruler of Ijebuland and the Grand Patron,  
IDIPR)

## Appendix V



Researcher with Professor Abeke Adesanya  
(Pioneer Director, Former Secretary, and now Vice Chairman, IDIPR)

## Appendix VI



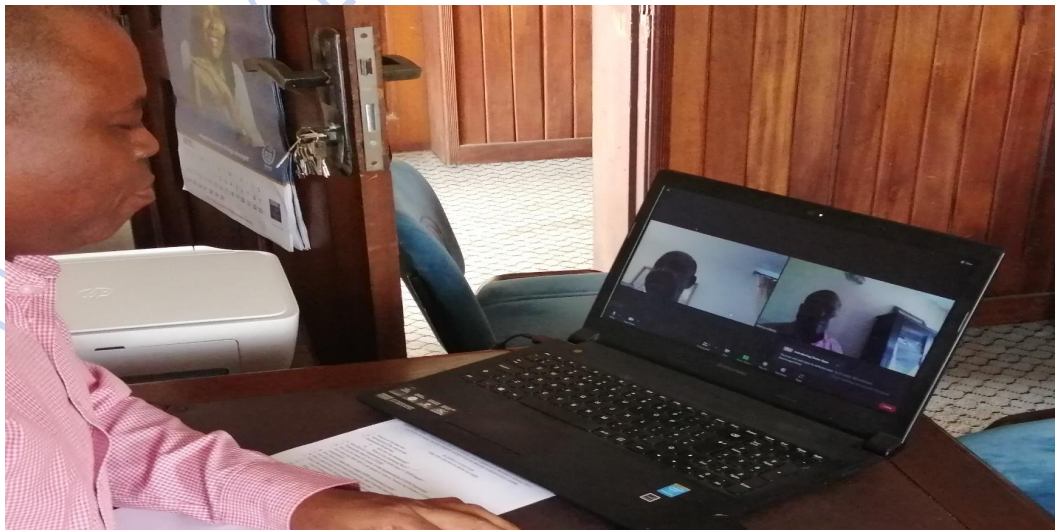
The Researcher with Mr. Yemi Oshifodunrin  
(A Pioneer Director, IDIPR and current Vice Chairman, IDIPR Investment  
Nigeria Limited)

## Appendix VII



With Chief Olu Okuboyejo (Pioneer Treasurer, Former Chairman IDIPR Board of Directors, and Member, IDIPR Board of Trustees).

## APPENDIX VIII



Researcher with Otunba Lekan Belo (Pioneer Director and Trustee, IDIPR) on Zoom.

## APPENDIX IX



Researcher with High Chief (Col.) O.A. Awote (Rtd.) (Pioneer Director and Chairman Marketing Committee, IDIPR).

## APPENDIX X



Researcher with Professor Olanipekun Kamil Alausa  
(Chairman, Governing Council, IDIPR and Member Board of Trustees)

## APPENDIX XI



Researcher with Alhaji Surakatu Sebiotimo, Babaloja, Olabisi  
Onabanjo Market, Ijebu-Ode.

(Pioneer Director and Chairman Loans Committee, IDIPR)

## APPENDIX XII



Researcher with Mr. Parker Oyenuga (Chairman, Finance Committee)

### Appendix XIII



Researcher with Dr. Abola Aromiwura (Chairman, Youth Development Committee)

### Appendix XIV



The researcher with Alhaji Rasaki Salawu  
(Chairman, Project Implementation and Monitoring Committee, IDIPR)

## Appendix XV



Researcher with Mrs. Iyabo Orekoya (Chairman Training Committee and Representative of the Regberegbe)

## Appendix XVI



Researcher with Pastor Patrick Akinsanmi  
(The Chairman, Cooperative Affairs Committee)

## Appendix I

### Questionnaire.

Department of Politics and International Relations

Faculty of Social Science and Management, Leadcity University, Ibadan

Research Topic: Harnessing Social Capital for Community Poverty Reduction: a Study of Ijebu Development Initiative on Poverty Reduction (IDIPR).

Introduction: This is a mere research work in the above-named institution. The questionnaire is designed to elicit information about Harnessing Social Capital for Community Poverty Reduction using IDIPR as a study. Your assistance and cooperation will be greatly required towards providing correct answers to all questions. Your responses will be treated confidentially.

Thank you.

#### Section A: Socio Demographic Data of the Beneficiaries

1. Sex: Male [ ] Female [ ]  
.....
2. Type of Enterprise under IDIPR Support
  - a. Poultry [ ]
  - b. Piggery [ ]
  - c. Cassava/Maize [ ]
  - d. Tricycle Transportation [ ]
  - e. Vegetable Production [ ]
  - f. Cocoa/Plantain [ ]
  - g. Fishery [ ]
  - h. Rubber [ ]
- i. Others (Specify)
3. What is the level of current production
  - a. Small Scale [ ]
  - b. Large Scale [ ]
4. For how long have you been in your current occupation?
  - a. 3 – 5 years [ ]
  - b. 6 – 10 years [ ]
  - c. 11 – 14 years [ ]
  - d. 11 – 14 years [ ]
  - e. 15 – 19 years [ ]
  - f. 21 – 25 years [ ]
5. What have you benefitted from IDIPR Programme (Tick as many possible)
  - a. Training [ ]
  - b. Grouping [ ]
  - c. Land [ ]
  - d. Loan [ ]
  - e. Extension Services [ ]
  - f. Market Linkages [ ]
  - g. Skill Acquisition [ ]
  - h. Tricycle [ ]
6. Has IDIPR been successful?
  - a. Yes [ ]
  - b. No. [ ]
7. If yes, what is making it successful?
  - a. Loan [ ]
  - b. People behind it [ ]
  - c. Type of Institution [ ]
  - c. Cluster Innovation Platform [ ]
  - d. Availability of Land [ ]
8. How productive has your business been after the microenterprise support?
  - a. Very Productive [ ]
  - b. Moderately Productive [ ]
  - c. Marginally productive [ ]

9. If you compare your situation now with what it was before joining IDIPR scheme, would you say that your income has .....

- a. Increased very much [ ]
- b. Increased only lightly [ ]
- c. Remained same [ ]
- d. Reduced slightly [ ]
- e. Reduced very much [ ]

10. How would you assess your family current standard of living compared to what was obtained before the IDIPR scheme?

- a. Much better [ ]
- b. Fairly better [ ]
- c. Same as before [ ]
- d. Fairly lower [ ]
- e. Much lower [ ]

11. What kind of labour do you employ?

- a. Skilled [ ]
- b. Unskilled [ ]
- c. Both [ ]

12. How will you describe the ease of paying your house rent after the scheme?

- a. Very easy [ ]
- b. Easy [ ]
- c. Not easy [ ]

13. Does this scheme encourage you to get a landed property

- Yes [ ]
- No [ ]

14. Were you able to increase the basic infrastructure needs in the household because of the scheme/engagement? Yes [ ] No [ ]

15. Specify how many of the following owned by your household before and after the scheme?

	Before the Scheme	After
the Scheme		
a. Motorcycle	[ ]	[ ]
b. Tricycle	[ ]	[ ]
c. Bicycle	[ ]	[ ]
d. Cars	[ ]	[ ]
e. Truck	[ ]	[ ]
f. Bus	[ ]	[ ]
g. Others (Specify).....		

16. Besides satisfying your basic requirements of living (feeding, clothing, accommodation, etc), do you still find something to save or invest from your income? Yes [ ] No [ ]

17. How would you assess your current level of investment compared to what it was before the scheme?

- a. Much better [ ]
- b. Fairly better [ ]

- c. Same as before [     ]
- d. Fairly lower [     ]
- e. Much lower [     ]

18. How many casual labours have you engaged in the course of the programme?.....
19. How many professional/technical staff who graduated from different Colleges and Institution has worked indirectly with you (beneficiary) under this programme? .....
20. Estimate the number of Transporters/Computers that have worked under your programmes?.....
21. Estimate the service providers you have engaged under this programme.....
22. Is government at the Local Government level supportive of your Enterprise?
23. With your experience, is Ogun State government helpful in any form to your enterprise endeavor?
24. How much of Federal Government intervention have you ever enjoyed under this programme?
25. Has the scheme helped you to acquire more capital from other sources?

**Closing Remarks**

I appreciate your time and willingness to respond to the questionnaire.

Thank you.

## Appendix II

Department of Politics and International Relations  
Faculty of Social Science and Management, Leadcity University, Ibadan  
Research Topic: Harnessing Social Capital for Community Poverty Reduction:  
A Study of Ijebu Development Initiative on Poverty Reduction (IDIPR).

### In-depth Interview For the Trustees and Directors of IDIPR

1. Purpose of the Interview
2. Introduction of the Interviewee
3. Respondent Background.
  - i) What is your position in IDIPR?
  - ii) How did you get the appointment?
  - iii) What are the processes of getting the appointment?
  - iv) How long have you been a Trustee or Director?
  - v) How are you remunerated?
  - vi) What is your motivating factor?
4. How did civic engagement at the initial stage of IDIPR happen?
5. What are the objectives of IDIPR?
6. What are the roles of the Trustees or Directors of IDIPR?
7. How have you been able to sustain IDIPR development growth?
8. How have you tackled loan delinquencies, land ownership saga and networking over the years?
9. What is the novelty in your method of retrieving loan?
10. What is the relationship between IDIPR and the following?
  - i) Local Government
  - ii) State Government
  - iii) Federal Government
  - iv) Non- Governmental Organisations
11. What are the main constraints or challenges confronting IDIPR?
12. Has IDIPR been replicated elsewhere?
  - i) If yes, where?
  - ii) If no, why?
13. What is it that you regretted of the Initiative?
14. What are your candid advice for the sustainability of IDIPR or Communities where IDIPR is being replicated?
15. Are there related topics that were not covered which you would like to provide some information?

#### Closing Remarks

I appreciate your time and willingness to respond to the questions.

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## Appendix III

Department of Politics and International Relations  
Faculty of Social Science and Management, Leadcity University, Ibadan  
Research Topic: Harnessing Social Capital for Community Poverty Reduction:  
A Study of Ijebu Development Initiative on Poverty Reduction (IDIPR).

### In-depth Interview For the Grand Patron of IDIPR

1. Purpose of the Interview
2. Introduction of the Interviewee
3. Respondent Background.
  - i) How are you remunerated?
  - ii) What is your motivating factor?
4. How did civic engagement at the initial stage of IDIPR happen?
5. What are the objectives of IDIPR?
6. How do you source for money for the implementation of IDIPR Programmes.
7. How have you been able to get people to work as Trustees and Directors of IDIPR without any form of compensation?
8. How have you been able to sustain IDIPR development growth?
9. How have you tackled loan delinquencies, land ownership saga over the years?
10. What is the novelty in your method of retrieving loan?
11. What is the relationship between IDIPR and the following?
  - v) Local Government
  - vi) State Government
  - vii) Federal Government
  - viii) Non- Governmental Organisations
12. What are the main constraints or challenges confronting IDIPR?
13. Has IDIPR been replicated elsewhere?
  - iii) If yes, where?
  - iv) If no, why?
14. What is it that you regretted of the Initiative?
15. What are your candid advice for the sustainability of IDIPR or Communities where IDIPR is being replicated?
16. Are there related topics that were not covered which you would like to provide some information?

#### Closing Remarks

I appreciate your time and willingness in responding to the questions, Kabiesi.