

The Experience and Response of Co-operative Societies to Poverty Eradication in Eruwa in Ibarapa Region of South- Western Nigeria

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Abstract

The subject matter of this study is the experience and response of co-operative societies to poverty eradication in Eruwa. Poverty is a social condition characterized by the inadequacy of access to basic human needs (food and non-food) for the maintenance of socially acceptable minimum standard of living by majority in a given society. The study area consists of 6 political wards from which three hundred respondents were randomly selected for the study. The primary data utilized for this research work were collected through questionnaires and in-depth interviews. The secondary data were collected through some sources like maps, journals, textbooks and internet. The questionnaires were analyzed, using Statistic Package for Social Sciences (SPSS). One sample test was also used in the analysis. The study identified the educational attainment, indigenous assets, pattern of saving, access to credit facilities for income, and investment priority of the respondents. However, the majority of the respondents believed that there has been improvement in the area of occupation, self help project, income generation, and standard of living among others. Therefore, it was recommended that more participation in cooperative societies should be encouraged, people should be more involved in local administration than hitherto recorded, and the local administrator should embark on awareness campaign to encourage the daily and weekly workers to improve on their saving pattern, bottom-up approach to rural poverty alleviation programmes.

Keywords: - Experience, Cooperative Society, Poverty eradication.

1.0 INTRODUCTION

The world is receiving attention because of the down turn and the adoption of the adjustment measures in most development countries in the 1980's. The measures have increased in number of individuals and households with income below the poverty line and also increased the intensity of deprivation of the general populace (Scatter Waite, 1995).

One of the basic principles of co-operative savings and credit movement is the belief in co-operative and mutual self help for the uplifting of members standard of living (Federal Ministry for Economic Cooperation and Development 1992). Members with a common bond join hands to form those quasi-banks institutions. With finances mobilized through such joint efforts, the savings and credit society members build up the capital which they can use through local arrangement to finance their own social as well as economic development.

Poverty has become conventional to be examined in broader terms in the recent times. It is a multi – dimensional phenomenon with a few commonly agreed definitions as excessive labour flow undifferentiated or unskilled persons who can not readily be integrated into the production system (Kanbur, 1987). In the same vein, poverty is perceived as living in substandard and sub- human environment plaque by slums, squalor and grossly in adequate social facilities like health facilities, schools, recreational opportunities and others (Onibokun 1997).

Poverty as lack of access to basic needs or goods is essential economic or consumption oriented. Thus the poor are conceived as those individuals or households in a particular society without capable of purchasing a specified basket of basic goods and services. Basic goods as used here include: food, shelter, water, healthcare, access to productive resources including education, working skills and tools, political and civil rights to participate in decisions concerning socio-economic conditions. It is generally agreed that in conceptualizing poverty, low income or low consumption is its symptom.

The level of poverty in Nigeria since the implementation of Structural Adjustment Programme (SAP) in the 1980s has tremendously increased (Federal Office of Statistics; 1997). The poverty profile in Nigeria showed that the incidence of poverty increased from 28.1% in 1980 to 43.6% in 1985 but declined to 42.7% in 1992 and rose again to 65.6% in 1996 (Federal Office of Statistic, 2004). Since 1990, the country has been classified as a poor nation. The United Nation Development Programme's Human Development Indices (HDI) for 2001 ranked Nigeria as 142nd with Human Development of 0.40 among the poorest countries. The analysis of the depth and severity of poverty in Nigeria showed that rural areas were the most affected. Several reasons accounted for the situation viz:

(a) The large concentration of the populace in the rural areas

(b) Many years of neglect of the rural areas in terms of infrastructural development and lack of information on the way government is being run. The increasing demand for basic needs and other important facilities by the people of the study area for their self sufficient and sustainability has called for the establishment of various socio-cultural groups in the area. This research work therefore, attempts to assess the experience of co-operative societies and their responses to poverty eradication using, Eruwa community as a case study.

2.0. Purpose and Objectives of the Study

It is an established fact that poverty has been a long standing issue in Nigeria. A lot has been done by the Government of Nigeria in some years back in particular to reduce poverty to the barest minimum, because of the dangerous dimensions it has assumed over the decades. This effort according to Agbola and Jinadu (2000), involves formulation of various economic policies by Federal, State and Local Government in order to cushion the effect of the biting austerity on the people. Government programmes that directly engage the less privilege Nigerians before 1986 were essentially agro based. These include the Commodity Board (1947), Farm Settlement (1959), River Basin Development Authority (1976), Agricultural Development Projects (1976) and Operation Feed the Nation (1976). With the high rate poverty in Nigeria, National poverty Eradication Programme took effect in 2001, People's Bank, Community Bank, the Directorate of Food Roads and Rural infrastructure (DFRI), the Nigeria Agricultural Land Development Authority, Structural Adjustment Programme, Better life for Rural Women and National Directorate of Employment (NDE) were created in 1986. The Family Economic Advancement Programme (FEAP) and Family Support Programme were both created in 1993. The only surviving anti – poverty legacy today is NDE. It appears that the situation is not better than what it was before the advent of democracy in 1999. Though some of the measures and reforms made some positive impacts, they proved unsustainable while at the same time failed to result in sustainable poverty reduction.

A number of factors have been identified to contributing to the failure of these measures to achieve sustainable poverty reduction, including poor targeting mechanisms, lack of focus on the poor, programme inconsistency, poor implementation and corruption (Anyanwu, 1997). The high level of poverty and high rate of population growth have had several effects on the residents of Eruwa in a few years back. This therefore, calls for urgent attention of the indigent residents to device a means of assisting one another through establishment of various cooperative societies. In view of this, it is the aim of this research work to assess the actual and potential contributions of various segments of the indigenous residents at alleviating poverty in rural towns and cities, by focusing Eruwa as a case study.

3.0 Methodology

3.1 Area of study

Eruwa is located approximately along Latitude $7^{\circ} 32^1$ North and Longitude $3^{\circ} 26^1$ East of Greenwich meridian. The town is situated in a distance of 57km, West of Ibadan, Oyo State capital, 45km North of Abeokuta, Ogun State capital and 108 km South of Oyo town. The town is the first of the two major towns (Eruwa and Lanlate) in Ibarapa East Local Government Area (with 2006 population Census figure of 118,226) apart from the neighbouring villages and serve as the Local Government headquarters with 2006 population figure of 49, 575. Eruwa is in Ibarapa region.

The town houses the polytechnic Ibadan, Adeseun Ogundoyin Campus, this to some extent boosted up some indigent residents' socio-economic activities and also encouraged their active participation in various socio-cultural groups in the area. Eruwa has greatly influenced by migrants from other towns and villages within and outside Ibarapa region. These are residents amongst which many have settled permanently in the town because of job.

Agriculture is the major source of income for the greatest number of people in the town. This sector is the main stay of the town's economy as it provides employment for a great percentage of the citizens. In spite of the primary roles played by agriculture, a large percentage of the people are traders and artisans. Trading is further encouraged by the presence of Okolo, Towobowo markets as these 5-days periodic markets attracts traders from within and outside Eruwa at every market day.

It's an established fact that, the two existing banks (Skye Bank Plc and Excel Microfinance Bank Limited) are contributing immensely towards the upliftment of co-operative societies in Eruwa. The study area of this research is however central to various indigenous segments in their responses to eradication of poverty. These include Market Women Association, Cooperative Investment Credit Union (CICU), Nigeria Union of Teachers' Cooperative Investment Societies (NUTCIS), Private Enterprises Union, Federation of Eruwa Students Union (FESU) and Association of Tailors in Eruwa among others.

3.2 Data and methods

Data for this study were collected from both primary and secondary sources as determined by the information needed. The primary data like nature of occupation and types of cooperative organizations, mode of

saving, institutional support waged and non waged workers limiting to occupation or business and organizations, ways at which the organization and business or occupation have helped them etc. were collected through interviews and questionnaires. The secondary data like past challenges for helping the poor, nature of organization and sizes of small, medium and large scale enterprises e.t.c were gathered from various pamphlets issued by some cooperative societies. Other pieces of relevant information about the impact of Excel Micro Finance Bank on the residents in terms of loan, orientation etc. were extracted through the given hand book in the study area. Data were also gathered from existing map of Ibarapa East Local Government Area. With the intention of covering an appreciable number of cooperative society members, a total of 300 questionnaires were prepared and distributed proportionally in the six wards. In all, 67 questionnaires were administered in ward I, 52 questionnaires were distributed in ward II, 45 questionnaires were used for collecting data in ward IV and 45 questionnaires were administered in ward V while only 39 questionnaires were taking to ward VI for administration.

In all the administered questionnaires, 274 valid responses were used for the analysis while the remaining 26 copies were either missed or not properly completed and therefore were discarded. Having discovered that the participation of residents is more pronounced in one ward than the other, the number of questionnaire administered in each ward is thereby varied accordingly. The study used one sample test to find out the experience and response of indigent residents to poverty eradication. Four null hypotheses were formulated. The first hypothesis (H_{01}) was “There is no significant relationship between educational level of residents and their chances of participation in cooperative society”. The second hypothesis (H_{02}) was “There is no significant relationship between the increasing assets of households and the chances of members’ participation in cooperative society”. The third hypothesis (H_{03}) was “There is no significant relationship between members’ accessibility to a reduced interest rate loan and the chances of residents’ participation in cooperative society”. The fourth hypothesis (H_{04}) was “There is no significant relationship between high saving capacity of residents and their participation in cooperative society”.

4.0 Results and Discussions

4.1 Educational Attainment

H_{01} : There is no significant relationship between educational level of residents and their chances of participation in cooperative society.

Table 1a: Educational Distribution of Respondent

Ward	Educational Level of Respondent			
	No formal	Pry	Sec./TCII/Tech.	Post Sec.
I	17	28	14	6
II	9	12	16	8
III	7	13	13	7
IV	8	16	13	11
V	5	13	14	6
VI	6	10	12	8
Total	52	94	82	46
Percentage	19	34.3	30	16.8

Source: Field Survey, 2013

Table 1b: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
No Formal	6	8.67	4.320	1.764
Primary	6	15.33	6.501	2.654
Sec.	6	13.67	1.366	.558
Post Sec.	6	7.67	1.862	.760

Table 1c :One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
No Formal	4.914	5	.004	8.667	4.13	13.20
Primary	5.777	5	.002	15.333	8.51	22.16
Sec	24.502	5	.000	13.667	12.23	15.10
Post Sec	10.086	5	.000	7.667	5.71	9.62

From the evidence on table 1c, the calculated p-value was found to be less than 0.05; therefore the null hypothesis state above was rejected and the study concluded that there is significant relationship between educational level of residents and their chances of participation in cooperative society from the perspective of the significant value of secondary and post secondary school education. Since the p-value is less than 0.05 level of significant therefore, the hypothesis is rejected. This finding reveals that educational attainment of indigent residents and their chances of participation in cooperative society are correlated. The result of this research supports the finding of Bastos, Casca, Nunes and Peveirinha (2009) who expressed their own view concerning the fact that, there appears to be vicious of cycle of poverty in that low education leads to poverty and poverty leads to low education (Bastos et al, 2009). The management process of the Ministry of Commerce and Cooperative controlled and staffed cooperative societies differs significantly from that of the educational institutions based. The quality of management committee of these societies' and their decision making process cannot be a good match as the former has pool of enlightened elites than the former The increasing size of population of enlightened youth due to self sustainability idea among the households participating in cooperative society may account for the necessity of establishment of more private schools (e.g. Ifelodun Comprehensive Nursery, Primary & Secondary School, Honey Wealth Nursery and Primary School, etc.) as being witnessed presently by the residents in addition to the existing public primary and secondary schools (e.g. Islamic Primary School, Obaseeku High School, etc.) in the study area.

4.2 Indigenous Assets

H₀₂: There is no significant relationship between the increasing assets of households and the chances of members' involvement in cooperative society.

Table 2a: Distribution of Major Indigenous Assets

Ward	Nature of Indigenous Assets				No Asset
	Land	Building	Vehicle	Equipment	
I	21	19	9	8	5
II	13	16	14	5	4
III	11	14	7	4	3
IV	9	17	5	10	6
V	13	10	7	5	3
VI	11	8	7	6	4
Total	78	84	49	38	25
Percentage	28.5	30.7	17.9	13.9	9.1

Source: Field Survey, 2013

Table 2b: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Land	6	13.00	4.195	1.713
Building	6	14.00	4.243	1.732
Vehicle	6	8.17	3.125	1.276
Equipment	6	6.33	2.251	.919
No Asset	6	4.17	1.169	.477

Table 2c: One-Sample Test

	Test Value = 0						
	t		Sig. (2-tailed)	Mean Difference		95% Confidence Interval of the Difference	
	Lower	Upper		Lower	Upper	Lower	Upper
Land	7.590	5	.001	13.000	8.60	17.40	
Building	8.083	5	.000	14.000	9.55	18.45	
Vehicle	6.401	5	.001	8.167	4.89	11.45	
Equipment	6.892	5	.001	6.333	3.97	8.70	
No Asset	8.730	5	.000	4.167	2.94	5.39	

From table 2c, P-value is less than level of significant 0.05; the stated hypothesis is rejected meaning that, there

is significant relationship between the increasing assets of households and the chances of members' involvement in cooperative society. The t-statistic ranges from 6.4 (vehicle) to 8.7 (no asset) with average mean of 4.17 to 13.0. The chances of owning land ranked the highest with standard deviation and standard error of 4.195 and 1.713 respectively. The import of this finding is that it increases the ability of the participants in asset and wealth producing assets acquisition (e.g. Sewing machines, grinding machines, vulcanizing machines, animal pens, etc.) and improving standard of living because of their (participants) accessibility to credit facilities. Notably they have sizable investment in rearing of domesticated animals (e.g. goats, sheeps, pigs etc.) as these can be found majorly in many compounds of rural communities in developing countries. This may equally be viewed as enhancing increase in local animals and thereby representing a reduced price of local meats for the betterment of social activities in the study area. Likewise investment on acquisition of motorcycle to boost the efficacy of transportation in the rural areas, business centres that also boost the rural dwellers level of access to receive and send messages through the efficient communication services that are obtainable on this note. However, the intention of International Federation of Social Workers (IFSW) that seek to collaborate with others and use advocacy and community organization skills to initiate and support social work efforts to eradicate extreme poverty (IFSW, 2004) can better be appreciated if their efforts are directed to areas of needs of the rural dwellers that will enhance them to acquire and maintain assets that will help them to earn sustainable living income; which will give them more economic power to participate in the development of their areas. A good reference point is the accomplishment of Eruwa town hall which is related to the cooperation received from members of various socio – cultural groups who have united together to embrace self sufficient and sustainability. The result of this study reveals that there could be a reasonable and understandable association between participation of residents in cooperative societies and the possibility of members venturing into any business of their choice. The finding of this research is consistent with the opinion of Sambu (2006) who made an assertion that these people oriented cooperative societies have capital base in some cases running into millions of naira which account for the total funds utilized in execution of multipurpose projects that are commercially viable for the benefit of members (Sambu, 2006). The spread of cooperative societies in the community may said to have gained its centre of growth from the possibility of one association affiliated with another and later becomes an independent one from which a new organization can be developed. The experience whereby the commitment of cooperative Investment Credit Union (CICU) with which there are other affiliated organizations leading to execution of many projects (e.g. buses, houses, shops etc.) may account for the extension of such projects to some members of subordinate associations part of which are members of Oredegbe in New Eruwa, members of Igbalaye in Sango and members of Obabiolorun cooperative societies in Oke-Oba among others. The finding of this research accords with the views of Kozel and parker (2000) who observed in their report that social groups among poor villagers serve vitally important protections, risks, management and solidarity functions. We can safely conclude here that there is increasing relationship between the spread of cooperative societies across the area of a given community and high rate of poverty eradication. The result of this research corroborates the claims of International Labour Organization (ILO) who noted that cooperative society has been an organization that finds solution to the problem of unemployment and a concept that was given birth from the traditional thrift collection as it began to spread like wildfire in virtually every part of Nigeria (ILO, 1984).

4.3 Access to Credit Facilities for Income Generation of Residents

H₃: There is no significant relationship between members accessibility to a reduce interest rate loan and the chances of residents participation in cooperative society.

Table 3a: Distribution of Residents with Access to Credit Facilities

Ward	Source of Credit		
	Bank	Co-op., Society	No Access
I	15	32	6
II	12	20	7
III	22	17	5
IV	13	28	2
V	20	19	5
VI	25	22	4
Total	107	138	29
Percentage	39.1	50.4	10.6

Source: Field Survey, 2013

Table 3b: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Bank	6	17.83	5.269	2.151
Coop. Society	6	23.00	5.797	2.366
No Access	6	4.83	1.722	.703

Table 3c: One-Sample Test

	Test Value = 0					
	t		Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper			Lower	Upper
Bank	8.290	5	.000	17.833	12.30	23.36
Coop Society	9.719	5	.000	23.000	16.92	29.08
No Access	6.874	5	.001	4.833	3.03	6.64

Because the P-value of table 3c was found to be less than 0.05 level of significance, the stated hypothesis is therefore rejected. This shows that there is relationship between the members' accessibility to a reduced interest rate loan and the chances of residents' participation in cooperative society. The t-test values range from 6.874 to 8.290. Accessibility to the cooperative society in terms of securing loan ranks the highest mean value (23.0). The finding of the study of this nature contributes to the body of literature on the experience and response of cooperative society to poverty alleviation by showing that it is applicable to other developing countries with its low interest bearing loan, which is a veritable seed of opportunity business launching and growing. The Bangladesh Rural Advancement Committee depend on groups of village workers with little or no land as collateral, but are given loan on the basis of their membership in a small peer groups, which help them start or expand a small business thereby improve their families welfare (Van Bastelaer, 1999) the regular engagement of cooperative members (many of which are traders) in their buying and selling of goods virtually in all the existing 5-days periodic markets (eg. Okolo, Anko, Bareke, Towobowo, etc.) may account for their accessibility to needed credit facility as it's obtainable from individual organizations. The required result of this research was met due to the fact that the incremental improvement in entrepreneurial and managerial skills of some members of cooperative society recorded may represent their capability of establishing so many small scale industries such as block industries (e.g. Aropade industry in Sango, Irekunlehin block industry in Aborerin, etc.) and Saw-mill industries (e.g. Oke-Oja Sawmill in New Eruwa, Sawmill in Orita, etc.) for housing encouragement and better living standard in the study area.

4.4 Pattern of Saving of Respondents

H₄: There is no significant relationship between high saving capacity of residents and their participation in cooperative society.

Table 4a: Distribution of Saving Pattern of Residents

Ward	Saving Pattern				
	No saving	Daily Saving	Weekly	Monthly	Occasionally
I	3	18	3	9	4
II	2	22	5	14	3
III	1	28	2	15	2
IV	2	20	3	22	5
V	-	15	1	18	2
VI	4	26	2	17	6
Total	12	129	16	95	22
Percentage	4.4	47.1	5.8	34.7	8.0

Source: Field Survey, 2013.

Table 4b: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
No Saving	6	2.00	1.414	.577
Daily Saving	6	21.50	4.889	1.996
Weekly	6	2.67	1.366	.558
Monthly	6	15.83	4.355	1.778
Occasionally	6	3.67	1.633	.667

Table 4c: One-Sample Test

	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
No Saving	3.464	5	.018	2.000	.52	3.48
Daily Saving	10.772	5	.000	21.500	16.37	26.63
Weekly	4.781	5	.005	2.667	1.23	4.10
Monthly	8.905	5	.000	15.833	11.26	20.40
Occasionally	5.500	5	.003	3.667	1.95	5.38

There is also significant relationship between high saving capacity of the residents and their membership in cooperative society as shown in table 4. That is, the hypothesis is rejected. Daily saving account for the highest (10.77) test statistic while no saving has the lowest (3.46). The P-value range from 0.000 to 0.018. Large number of member involved in daily saving with average mean of 21.50 compare to 2.0 that account for no saving. The important of the result of this research lies in the fact, that it supplies the much required basis for the fact that high rate of participation of indigent residents (e.g. farmers, traders etc.) in cooperative society is related to the possibility of increasing savings thus, these people attends market regularly at different locations for self sufficient and sustainability. The finding of this study showed that the involvement of households in different organizations and their saving capacity are interrelated and this supports the claims of National Economic Empowerment and Development Strategy (NEEDS) who noted that 'ISUSU self help' contribution has been in existence since 1970 and is still very much relevant in the community of developing nations as it ensures the possibility of weekly or monthly saving of ₦10 to ₦10,000 by members depending on individual capacity (NEEDS, 2004). The established value of the result of this research occurs in the sense that the cooperation of people in socio-cultural groups may symbolize high saving capacity and as well encourages surplus arising from business carried out with members funds by the operators of the societies and the possibility of having access to a reduced price of commodities (e.g. food stuff, provisions etc.) by members. An increasing daily savings and credit of some men and women in their various organizations may account for their ability to smooth their consumption and invest (e.g. in buying of Deep freezers, Barbing equipments, etc.) for future earning potential as these can be found in some shops at different locations in the study area.

5.0 Recommendations

Observation in the study demonstrates that there is full cooperation among indigenous residents of study area for their ability to unite themselves for self – reliance, the experience of which will be more responsive to poverty alleviation. Lack of access to policy making is central to the problem of poverty in the study area. Field observation reveals that the involvement of people in politics is very low. It is thereby recommended that residents should be more involved in local administration than hither to recorded. Also the local administrator should be more concerned about creating awareness for the need to be more involved in socio-cultural groups within the community by the residents.

Equity capital is fundamental to any investment decision. Investment itself whether in 'city forming' or 'city serving' activities is very vital in contributing to poverty alleviation of any settlement. The marginal propensity to save daily and weekly by residents still need to be encouraged. The local administrator should embark on awareness campaign to allow for the daily and weekly workers to improve on their saving pattern as to augment the monthly workers in ensuring formidable economic activities in the area.

From the survey conducted except for Excel Micro Finance and Skye banks, other governmental rural development programmes like Structural Adjustment Programme, (SAP), Family Support Programme (FSP) etc. are not noticed in the study area. It is therefore, recommended that any future programmes aimed at alleviating the excruciating condition of ruralites should take the concepts of bottom – up (problem solving) approach as

against the top – down (decision making) hither to embarked upon by successive government.

6.0 Conclusion

The study has revealed the importance of indigenous residents of rural community for their unique ability and experience developed in reducing poverty as well as upliftment of the vulnerable groups within the town. It further elaborates on the impact of educational attainment, indigenous budget, facilities or amenities that are mostly given priority as well as the major occupation of rural residents with a view to establishing the fact that the indigenous populations of the study area are fully engaged in poverty eradication.

The study was able to come up with various ways by which the rural dwellers assisting one another in their jobs or services. It also manifests different techniques utilized by indigenous residents in sustaining household comfortability and town development.

Above all, the study has able to establish the idea of efficient resources management and alleviation of poverty among residents in the surrounding environment. In this wise, the impact of indigenous population of rural community in poverty eradication cannot be over emphasized.

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