ASSESSMENT OF THE IFAD-CBARDP ACTIVITIES TOWARDS POVERTY ALLEVIATION IN KEBBI STATE, NIGERIA

Hard Print: 2536-6548 Online: 2536-6556

¹Oyediran, Kayode Kunle & ²Nassarawa Muhammad Abubakar

Department of Urban & Regional Planning, College of Environmental Studies, Waziri Umaru Federal Polytechnic, Birnin-Kebbi, Nigeria

Abstract

he Sustainable Development Goals seek to build on the Millennium Development Goals, complete what could not be achieved and balance/integrate the three dimensions of sustainable development: the economic, social and environmental both in the urban and rural areas. This paper aims at assessing the activities of International Fund for Agricultural Development (IFAD)-Community Based Agriculture and Rural Development Programme (CBARDP) towards poverty alleviation in Kebbi state. The set objectives, among others include identifying the efforts of IFAD-CBARDP in improving the economic status of the beneficiaries and to identify the link exists between poverty alleviation and IFAD-CBARDP activities. Data were sourced majorly through the secondary sources, most especially from the IFAD-CBARDP documented success story in Kebbi State, Volume 2, 2012. Findings from the document revealed that little amount of money was given to the beneficiaries ranging between N3,000 and N100, 000; more men benefitted than women in this phase and little was done in the provision of rural water, electricity and combating climate change. It was concluded by recommending that the scope of IFAD-CBARDP activities should be widened and the amount being voted for the project reviewed considering the economic situation of the country. In addition, it was suggested that there should be gender equality in the selection of the beneficiaries and some improvements in the areas of provision of rural water, electricity and combating climate change as these could also affect rural economy.

Keywords: Sustainable Development Goals, Poverty, Rural Areas, IFAD-CBARDP, Gender Equality

Corresponding Author: Oyediran, Kayode Kunle

http://internationalpolicybrief.org/journals/international-scientific-research-consortium-journals/intl-jrnl-of-adv-research-in-public-policy-social-dev-and-enterprise-studies-vol2-no1-jan-2017

Background to the Study

In any given society, food, clothing and shelter are considered the most important needs of its inhabitants and these could be used to define the level of poverty in that settlement. The word poverty could be said to apply all that is needed for the physical, mental, health and social well-being of families and individuals are lacking.

The world leaders in September 2000 made a pledge at the millennium summit in New York to make sure that poverty, illiteracy, hunger, unsafe water, disease and urban and environmental degradation were things of the past in 2015. The Heads of State, government and high-power representatives held another summit at the United Nations Headquarters in New York from 25 to 27 September 2015 as the Organization celebrated its seventieth anniversary. The new global Sustainable Development Goals were formulated and announced as the 2030 Agenda for sustainable development.

The 2030 Agenda for Sustainable Development tagged "Transforming our world" is a plan of action for people, planet and posterity. The stakeholders recognized that eradicating poverty in all its forms, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development (United Nation, 2015).

The 17 Sustainable Development Goals and 169 targets that were announced during the summit demonstrated the scale and ambition of this new universal Agenda. The stakeholders seek to build on the Millennium Development Goals and complete what could not be achieved earlier. In the meeting they saw the need to integrate and balance the three dimensions of sustainable development (the economic, social and environmental) if poverty was to be eradicated.

Poverty is a main priority on their goals list because it gives birth to nearly all other listed goals. Also, one of the Presidents of Nigeria, President Umar Yar'Adua in his inaugural address on 29th May 2007 recognized poverty as a problem and counted it as one of his government's key priorities when he mentioned food security and wealth creation as two out of his seven point agenda. (Yar'Adua, 2007). This was in line with a saying that anybody that has sufficient food is not living in poverty. Gyuse (2008) contends that the kind of food being referred to in a poverty-free family should be obtained in socially acceptable ways excluding scavenging, begging, stealing or dependence on emergency supplies. That means the peoples' economic situation should be able to cater for the provision of this food for those that have jobs and the jobless should find every possible way to embark on fraudulence-free activities that would generate money. People only think of poverty as an extreme life-threatening phenomenon peculiar to only developing countries. In spite of the overall wealth of the European Union (EU), poverty in the EU is still at a relatively high level. Nearly 1 out of every 7 people is at risk of poverty (European Anti Poverty Network, 2009).

Rural Development is an act of improving the living standard of the masses living in the rural areas primarily geared towards sustaining development. Egunjobi (2004) submits that demographically, in Nigeria a settlement with 20,000 people is an urban area. That means a rural area is a settlement with less than that population figure.

There have been a lot of Federal Government and Non-Governmental Organization programmes which focused on rural development in Nigeria. These include: Operation Feed the Nation, Better Life for Rural Women, River Basin Development, Agricultural Development Project, Green Revolution Programmes, National Poverty Eradication Programme and so on (Oyediran and Adebayo, 2014; Gyuse, 2008). International Fund for Agricultural Development (IFAD)-Community Based Agriculture and Rural Development Programme (CBARDP) is a recent one that targets financing rural developing programmes and economic activities.

The report of the joint FGN, IFAD and World Bank supervision mission in June 19-26, 2008 revealed that IFAD-CBARDP's programme is an international one with the following objectives;

- (i.) To empower poor rural women and to critically analyze their constraining opportunities and support requirements, and to effectively manage their own development.
- (ii.) To support institutionalization of the policies and processes, create awareness and develop the capacity of public and private sector service providers to become more relevant and responsive to the rural poor.
- (iii.) To support balanced sustainable social, agricultural and economic development interventions for appropriate village groups and individuals.

Objectives of the Study

It is in line with these objectives and the Sustainable Development Goals (SDGs) that this paper aims at assessing the activities of IFAD-CBARDP towards poverty alleviation (goal one of the sustainable development goals) in Kebbi state. The objectives of this paper were made to:

- 1. Determine the number of the beneficiaries from each local government in Kebbi state
- 2. Assess the impacts of IFAD-CBARDP's support on the beneficiaries
- 3. Identify the link that exists between poverty alleviation and IFAD-CBARDP activities
- 4. Recommend ways of improving the Programmes so as to meet Goal 1(poverty) of the SDGs

Statement of the Problem

Findings revealed that most of the rural dwellers (men and women) in Kebbi state were financially handicapped when it comes to carrying out farming activities that could improve both their yields and lives. These needs include money to cultivate which tells on the size of their farmland and buying of farming tools. Also, poverty has wrecked many that have interest in western education to the extent that they could not sponsor their children education or give them the professional skills needed to sustain their lives. Lack or inadequate infrastructure like good roads, schools and so on increases the people's poverty rate. Therefore, this paper aims at assessing the activities of IFAD-CBARDP towards poverty alleviation in the state.

Methods and Sources of Data

Data used in this paper were sourced mainly through the secondary means. These were generated from the IFAD-CBARDP documented success story in Kebbi State, (Volume 2, 2012) and the 2006 main report of IFAD-CBARDP. Data in respect of the eight (8) Local Government Areas that benefitted from the programme, namely, the number of beneficiaries, nature of support given, refunding status and impacts on the beneficiaries' life and so on were collected. It should be noted that the report covers the organization's activities between year 2004 and 2008. The data collected were subjected to simple descriptive statistical techniques. Frequencies and percentages were used to express the results of the analysis. Apart from these; internet was searched for relevant materials on poverty and SDGs as part of the literature reviewed.

Literature Review Concept of Poverty

Yari (2006, p.48) opines that "The poor may be considered as those earning below a particular income regarded as the minimum amount needed to provide a basket of basic necessities of living or below US\$1 a day" In his view, some definitions did not capture what many people consider as the other dimension of poverty which include lack of access to basic social services like clean water, education, health care, waste disposal and residential environment, political lack of voice and choice and so on. High and growing unemployment increases the number of poor people.

World Bank (2001, p.) defines <u>poverty</u> as "the lack of, or the inability to achieve, a socially acceptable standard of living". In this definition the action words such as lack, inability and standard of living are mentioned which are well connected to poverty. It should be added that poverty involves also lack of money, materials, assets and so on. A situation where somebody wants to acquire something but he is unable demonstrates "inability". Another characteristic of poverty is low standard of living which could manifest in dressing, composition of diets, place of living and so on. Therefore, many factors have been synthesized into this definition by World Bank.

Laderchi and Stewart (2003) have identified four different approaches to defining and measuring poverty. These consist of approaches that attempt to measure individual deprivation, approaches based on monetary income or on indicators of capability failure, approaches that are based on concepts of social exclusion and approaches that rely on participatory methods to establish the views of the poor themselves.

UN-HABITAT (2003, p. 29) definition of slums gives poverty a clear picture. It states that:

The monetary measures of poverty have been used in many countries, but they do not capture the multidimensional nature of poverty. People may be poor not just because of low incomes, but their poverty may derive from an inadequate, unstable or risky asset base needed to cushion to carry them through hard times. They may be poor because their housing is overcrowded, of low quality or is insecure; because they do not have access to safe water, adequate sanitation, health care or school; because they are

lacking a supportive safety net; or because they are not protected by laws and regulations concerning civil and political, as well as economic, social and cultural rights, discrimination and environmental health, or because they are denied a voice within political system.

The analysis of Damas and Israt (2004) reveals that poverty is generally associated with deprivation of health, education, food, knowledge, influence over one's environment and the many other things that make the difference between truly living and merely living. From Yodmani (2001) perception, poverty is mainly viewed as an indicator of lack of access to resources and income opportunities, but it has other aspects of social positioning such as geographical location, age, gender, class, ethnicity, community structure, community decision-making processes, and political issues that determine poor people's vulnerability.

Peter (2006) opines that historically, poverty has been related to income, which remains at the core of the concept today. However, poverty is more than income; it has to be carefully and precisely elaborated. He argues that other resources such as assets, income in kind and subsidies to public services and employment should be imputed to arrive at a comprehensive but accurate measure of income. Nze (2008) expatiating on food security as one of President Umar Yar'Adua's 7 Point Agenda, dwells on rural poverty. In his words, "Most of our agricultural food producers are poverty stricken, reflected in their inability to modernize their production technique...." From his definition farmers' poverty means inability to have working tools.

The bottom line of the foregoing discussion on poverty is that poverty is the lack of basic necessities of life. Also, poverty is as old as human existence and shall continue to apply years to come. This is because man could not have all he needs every time. Therefore, every programme and policy by the government and non-governmental organizations could only reduce human problem (poverty) to some bearable level. Besides, poverty is poverty to whom it is poverty. This means poverty is a relative term that depends on who is defining it, time and the task at hand because what is a necessity to one person might not be a necessity to the other.

Brief on IFAD-CBARBD

The 2006 main report of IFAD- CBARDP reveals that the Loan Agreement between IFAD and Federal Government of Nigeria became effective on 31st January 2003 to be terminated on March 31st 2010. According to the report, the programme consists of two (2) major components:

I. Creation of awareness and capacity building at community, Local Government (LG), State and Federal levels. This component aims at making service providers more relevant and responsive through awareness creation, participatory needs assessments, group community organization and development, development of village plans) and training of service providers to respond to the challenges faced by the communities.

ii. Provision of community development fund to finance support services and infrastructure at the community level

Sub-Components of the Programme Sustainable Agriculture Development

The focus of this sub-component is to assist rural groups to investigate, develop and adopt locally-appropriate land husbandry practices within individual farm holdings (both upland and wetland), communal grazing and woodlands area and settlement areas. This programme is aimed at:

- i. crop development, improved animal husbandry, bee-keeping and fishery
- ii. improved soil land and water management practices
- iii. conflict resolution between farmers and pastoralists

Rural Enterprise Development and Finance Linkage Support

This sub-component is expected to develop local and state government resources to assist small and micro-enterprises, to identify needs and constraints of interested enterprises, to assess financial viability and organizational sustainability; to assess training and credits requirements and facilities linkages with rural enterprises including farmers groups and financial institutions. This sub-component records considerable increases in skill development activities and increase linkages in credit mobilizations and repayment.

Community Infrastructure Development

This sub-component is to develop or upgrade the following: safe village water supplies, environmental sanitation, alternative energy sources, water for livestock, irrigation system, village health and education facilities, community on-farm storage and processing housing for agriculture, health and education programmes for workers and inter-community access roads. The remaining parts of this sub-component are: Strengthening community commitment and capacity to operate and maintain the provided village infrastructure, developing community ability to work with experienced engineers and contractors.

Vulnerable Groups

Gender and vulnerable group (GVG) sub-component supports gender equality and coordinate support for vulnerable groups. The sub-component has relatively provided adult education and training programme in literacy, health, HIV/AIDS awareness and prevention, conflict resolution, safety net activities in some participating village areas. The programme has shown commitment to the advancement of women and gender equality goals. However, the process of assessing the role of women and men in a planned community action and the systematic integration of gender equality objectives in agriculture is still a thorny issue.

Results

Findings have revealed that eight (8) LGAs (48.10% of all the LGAs (21) in the state) were catered for in the Volume 2 of the success story document of IFAD-CBARDP in Kebbi state.

Table 1: Local Government Areas, Their Population and Number of the Beneficiaries.

SN	Local Government	21/3/2006 Population	2016 Projected	No. of Beneficiaries
	Area	Census	Population	
1	Ailero L. G. A.	67,078	94,647	8
2	Arewa L. G. A.	189,728	267,706	9
3	Danko Wasagu	265,271	374,297	2
	L.G.A.			
4	Fakai L. G. A.	119,772	168,998	9
5	Gwandu L. G. A.	151,077	213,170	4
6	Koko-Besse L. G. A.	154,818	218,448	3
7	Suru L. G. A.	148,474	209,497	2
8	Shanga L. G.A.	127,142	179,397	10
	Total	1,223,360	1,726,160	47

Source: IFAD-CBARDP 2012, NPC 2006 and Authors Calculation, 2016.

Table 1 presents the total number of the benefitted LGAs and beneficiaries. The addition of both the community development projects and individual supports gives forty seven (47). It could be deduced from the Table that the figure for the beneficiaries in each local government is very low if compared to the 2016 projected population for the LGAs.

Table 2: Support Status for Individuals

Amount in Naira	Number of Beneficiaries	Percentage
1,000-10,000	17	48.57
11,000-20,000	5	14.29
21,000-30,000	4	11.43
31,000-40,000	7	20.00
41,000-50,000	0	0
51,000-60,000	0	0
61,000-70,000	0	0
71,000-80,000	0	0
81,000-90,000	0	0
91,000-100,000	2	5.71
Total	35	100

Source: IFAD-CBARDP Documented Success Story from Kebbi State, Volume 2, 2012.

The number of individuals that benefitted was 35 as presented in Table 2. The least initial support as was three thousand naira (N3,000) while the highest was one hundred thousand naira (N100,000). Majority (48.57%) benefitted the support between N1,000 and N10,000 while 5.71% benefitted between N90,000 and N100,000. It could be deduced from Table 2 that just a token amount given as a support could change people's story if wisely used. It may also be deduced that a little support (cash/kind or both) for an individual may change the story of the whole family for good.

Table 3: Community Development Projects done by IFAD-CBARDP

Year	Project Description	LGA	Amount Spent in
	, -		Naira
2005	Construction of a block of classrooms, a	Fakai LGA	2,650,000
	store and an office		
2005	Construction of Canoes with the engines	Shanga LGA	1,200,000
2005	Construction of a primary Health Center	Shanga LGA	5,400,000
	and staff quarters		
2005	Construction of 7km rural feeder road	Suru LGA	5,344,450
2006	Construction of a Community dispensary	Koko-Besse	2,700,000
		LGA	
2006	Construction of a block of classroom	Fakai LGA	2,700,000
2006	Defining grazing route	Ailero LGA	30,000
2007	Construction of a Community dispensary	Fakai LGA	2,700,000
2007	Provision of a grinding machine	Gwandu LGA	100,000
2007	Provision of drugs store	Gwandu LGA	200,000
2007	Training and support on modern day	Koko-Besse	87,000
	carpentry	LGA	
2007	Trees planting on degraded land	Gwandu LGA	50,000
Total	-		23161450

Source: IFAD-CBARDP Documented Success Story from Kebbi State, Volume 2, 2012.

Table 3 revealed the community development projects and amount spent on each by IFAD-CBARDP. These were embarked on to alleviate poverty in Kebbi state. World Bank (1992) posited that good quality infrastructure reduces poverty and increases life expectancy through improve health condition, better transportation and so on.

Table 4: Household Size of the Beneficiaries.

Household size	Frequency	Percentage	
1-5	15	42.86	
6-10	14	40.00	
11-15	6	17.14	
Total	35	100	

Source: IFAD-CBARDP Documented Success Story from Kebbi State, Volume 2, 2012.

Household size between 1 and 5 has the highest percentage (42.86%) while household size between 11 and 15 has the least. This implies that the number of beneficiaries were more than 35 if the household sizes have to considered.

Table 5: Sex of the Beneficiaries

Sex	Frequency	Percentage	
Female	13	37.14	
Male	22	62.86	
Total	35	100	

Source: IFAD-CBARDP Documented Success Story from Kebbi State, Volume 2, 2012.

Table 5 shows that a large number (62.86%) of the beneficiaries are male. That could be attributed to that fact that men have more responsibilities than women in the family setting. In addition to this, men engage in farming more than women and this Programme targets land tillers than animal husbandry as poverty is more pronounced among the land tillers because their activities rely on favorable weather. Therefore, climate change contributes to their being poor. Notwithstanding the role of men in families and the focus of the Programme, the number of beneficiaries should be shared equally as the burden will be less on men if their women (wives) are gainfully employed.

Table 6: Assessment of the Component/Sub-Components.

S/N	Sub-Component	Frequency	Percentage
1	Gender and Vulnerable Group	20	42.55
2	Sustainable Agriculture Development	12	25.53
3	Rural Enterprises Development and	08	17.02
	Financial Linkages Support		
4	Community Infrastructure	07	14.90
	Total	47	100

Source: IFAD-CBARDP Documented Success Story from Kebbi State, Volume 2, 2012.

Table 6 shows that out of all IFAD-CBARDP components and sub-components, focus was majorly (42.55%) on support for gender and vulnerable group while little attention (14.90%) was given to community infrastructure. That means emphasis on gender equality and support for the helpless/weak regardless of sex so that they would be able to be self reliant sex (man or woman) dominated this part of the Programme. There is less focus on community infrastructure due to funding of infrastructural projects that gulp more money than any other sub-components.

Impacts of the Supports on Beneficiaries and Major Challenges

IFAD-CBARDP documented success story (2012) revealed that with the little support given to people, the beneficiaries are self reliant and even offered employment to some other people in their communities. Apart from that, two (2) of them bought sewing and welding machines, three (3) bought motor cycles for commercial purpose, twelve (12) of them have enough livestock (goats, sheep, cow and camel) even after refunding the support collected IFAD and so on.

The report of the joint FGN, IFAD and World Bank supervision mission in June 19-26, 2008 revealed among others that low functional literacy classes in English Language and numeracy standards within the communities; inadequate training of the community drug attendants that impact negatively in the implementation of programme. Another problem identifies in the report is the issue of reallocation of programme funds. It is therefore recommended that funds should be properly channeled and used for the intending purposes. Another revelation from the report is that no serious relationship between government (Federal, State and Local) and other donors. All these challenges according to staff interviewed have improved and recommended further actions if the aim of the

programme is to be achieved. Among the recommendations are siting primary and secondary schools in the rural areas and government should provide teachers to those schools as these will encourage the residents that want to attend the schools.

In sum, the findings have revealed that;

- 1. Small amount of money was given to the beneficiaries ranging between N3, 000 and N100,000.
- 2. More men benefitted than women in this phase
- 3. No serious relationship between the government and other donors.
- 4. Illiteracy and shortage of staff are affecting the Community Base Agricultural and Rural Development Programmes.
- 5. The number of the beneficiaries and areas covered are too small compared to each LGA's population.
- 6. Little was done on provision of rural water, electricity and combating climate change.

Based on the above revelations, it is the belief of the authors that there could be improvements in IFAD-CBARDP's contributions to poverty alleviation in Kebbi state if the recommendations made are implemented.

Conclusion

In the preamble section of the United Nation's document on the SDGs, it was then pledged that no one (rural or urban dweller) would be left behind (United Nation, 2015). Based on the policy statement of SDGs, this research is geared towards assessing the activities of IFAD-CBARDP towards poverty alleviation in Kebbi state.

Large numbers of the rural dwellers are reputed to be poor and wallowing in poverty. This is because they lack some necessities of life. In order to alleviate poverty in these rural areas, Programmes and policies are put in place by both the Nigeria government and International Bodies. In order to assess the functionality and sustainability of any of these policies/Programmes between 2016 and 2030, the 17 SDGs should be used to test their activities. The outcome of the assessment of IFAD-CBARDP activities towards poverty alleviation is impressive.

Recommendations

- 1. The scope of IFAD-CBARDP activities should be widened. The areas covered in each LG were too small compared with the number of the LGAs. Also, the number of beneficiaries should be increased as this is capable of spreading the impact of the Programme rapidly
- **2.** Fairness should be adopted between men and women in the selection of beneficiaries. This is because women make up two-third of world's poor and are more adversely impacted by disasters (Mitchell and Tanner, 2006). There should be gender equality in the selection of beneficiaries.

- **3.** No government should allow any break in the relationship between the country benefitting from the Programmes and the international communities that are funding developmental Programmes. Community inclusion at every level of each Programme is very essential so that if there was a change in government, the community will take over some aspect of the projects' responsibilities.
- **4.** The amount given as support needs to be reviewed considering the economic situation of the country. This may enable the beneficiaries to expand their business and help some to achieve their dreams.
- **5.** There should be some improvements in the areas of provision of rural water, electricity and combating climate change as these could also affect rural economy

References

- Damas, P & Israt, R. (2004). *Vulnerability and Poverty: What are the Causes and how are they Related?*. Term Paper for Interdisciplinary Corse, International Doctoral Studies Programme at ZEF, Bonn.
- Egunjobi, L. (2004). *Cities: engines of rural development*. Being a paper presented at the 2004 World Habitat Day Programme, organized by Association of Postgraduate Students of Urban and Regional Planning, University of Ibadan, Nigeria.
- European Anti Poverty Network Explainer (2009). *Poverty and Inequality in the EU*. Retrieved from www.eapn.eu/images/docs/povertyexplainer_en.pdf,
- Gyuse, T. T. (2008). *Urban and regional planning and Mr. President's 7-Point Agenda: The challenges.* Proceedings of the TOPREC and NITP Mandatory Continuing Professional Development Programme (pp 19-21), Ilorin, Nigeria.
- International Fund for Agricultural Development-Assisted Community Based Agriculture and Development Programme (2006). *Impact Study Preparatory to Mid-Term Review*, Main Report.
- International Fund for Agricultural Development-Assisted Community Based Agriculture and Development Programme (2008). *The Report of the joint FGN, IFAD and World Bank Supervision Mission.*
- International Fund for Agricultural Development-Assisted Community Based Agriculture and Development Programme (2012). *Documented Success Stories from Kebbi State*, (2), Loan No: 564.
- Laderchi, C.R., Saith, R. & Stewart, F. (2003). *Does it matter that we do not agree on the definition of poverty? A comparison of four approaches*. Oxford Development Studies, 31, (3), 243-274.

- Mitchell, T & Tanner, T. M. (2006). *Adapting to Climate Change: Challenges and Opportunities for the Development Community*. Teddington, U.K, IDS and Tearfund.
- Nze, E. E. (2008). Participatory Approach to physical planning and effective Plan implementation in Mr. President's 7- Point Agenda. Proceedings of the TOPREC and NITP Mandatory Continuing Professional Development Programme(pp24-28), Ilorin, Nigeria.
- Oyediran, K. K. & Adebayo, A. (2014). Harnessing the rural tourism potentials for sustainable development of Oke Ogun Region of Oyo State, Nigeria. A paper presented at the Nigerian National Conference on Sustainable Development Held at Rivers State University of Science and Technology, Port Harcourt.
- Peter, T. (2006). *What is poverty? Concepts and measures, Poverty in Focus*. Brasilia DF Brazil, International Poverty Centre, United Nations Development Programme.
- UN-HABITAT (2003). *The Challenge of Slum: Global Report on Human Settlement*. London and Sterling, VA, Earthscan Publications Ltd.
- World Bank (2001). Poverty Manual, (Chapter 1: The Concept of Poverty and Well-Being), Retrieved from info.worldbank.org/etool/docs/library/93518/hung_0603/hu_0603/module1definingpovertyconcepts.pdf.
- World Bank (1992). World Development Report: Development and the Environment. Washington: D.C, World Bank.
- United Nations (2015). Transforming Our World: the 2030 Agenda for Sustainable Development. Retrieved from http://www.sustainabledevelopment.un.org, A/RES/70/1
- Yar'Adua, U. M. (2007). *Inaugural Address*, The Presidency, Abuja, Nigeria.
- Yari, K. M. (2006). *National economic empowerment and development strategy (NEEDS) and the Challenges of Poverty Reduction at the City Level in Nigeria*. Proceedings of the TOPREC and NITP Mandatory Continuing Professional Development Programme (pp 48-52), Ibadan, Nigeria.
- Yodmani, S. (2001). Disaster Risk Management and Vulnerability Reduction: Protecting the *Poor*. Social Protection Workshop 6: protecting Communities Social Funds and Disaster Management.