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Abstract. This study examines the accessibility of women to Poverty Alleviation Programmes (PAP) in Kano State, Nigeria. The aim of the study was to identify the poverty alleviation programmes and assess the difference that exists between rural and urban women’s access to them. The results revealed that there was no significant difference between the accessibility of rural and urban women to PAP in the study area (Chi-square value = 9.196 (df) 1, p = 0.002). Consequently, it is recommended that the government should ensure proper periodical assessment and review of the administration and implementation of PAP in the study area. This will make the accessibility of women to the programmes result oriented. This will enhance the achievement of proper awareness among women and increase their accessibility to Poverty Alleviation Programmes in Kano State, Nigeria.

Introduction

Poverty erodes the human right of the affected people whether men or women subjecting the individual to a state of powerlessness, lacking self-esteem and the basic needs of life like food, water, shelter, education, health, jobs and security of life [1, 2]. There are varied definitions of poverty, the World Bank [3] defines poverty as a condition of life degraded by diseases, deprivation and equator. It is a situation where majority of the population are not able to meet the basic needs of life.

This is reflected in Beck [4] who defines poverty as a situation where the resources of individuals or families are inadequate to provide a socially acceptable standard of living. Still, poverty is referred to as a lack of command over basic consumption needs, meaning a situation of inadequate food, clothing and shelter [5]. Poverty dehumanizes and humiliates its victims; not only denying them access to the basic needs of life but also excluding them from goods, services and activities which constitutes the basis of citizenship [6]. It can therefore be deduced that poverty is the lack of income and assets whether financial (savings and access to credits) or human (health, skills), natural (land), physical (roads, hospitals, infrastructure) and social (political influence over the resources of a nation).

Worldwide about one billion people live on US$1 per the day. Infact 2.6 billion lives on less than US$2 per day which is about 40% of the world’s population. In the Sub-Saharan Africa, about 41% of the population lives on less than US$1 per day [7-9]. The inadequacy of household income is reflected in the inadequate consumption of the basic needs of life. It is important to note that a larger percentage of women are poor and the percentage is increasing over time. In Southern Asia and Africa, women account for more than 60% of the labour force in the agricultural sector, contributing about 80% of the food production yet they experience a vicious circle of poverty with no access to credit facilities [10-14]. Southern Asian countries of Bangladesh and India are countries with very low Gross Domestic Product per capita and low rate of growth of GDP [15]. Poverty affects the lives of over 300 million Africans: 70 million are Nigerians and majority are women, children and the elderly[16].

A study by Mamman [17] observed that the essential features of poverty in Africa is the lack of access to productive resources and services, limited access to capital and land, inadequate
education, health, water and sanitation services which is usually poor in rural areas. Others are limited employment opportunities and markets which are generally biased against the poor, particularly women. By the MDG report of 2013, the number of people with extreme poverty in sub-Saharan Africa rose from 290 million in 1994 to 414 million in 2010. Women all over the world are at the center of poverty. This is partly because whereas their male counterparts have easy access to loans from institutions; women often find it difficult or impossible.

This situation is more applicable to third world countries like Nigeria where poverty affects a large proportion of the society. Nigeria has been described as poor, whether within the continent or world-wide based on empirical studies[2, 18-20]. Moreover, the World Bank Report [21] revealed that Northern Nigeria has over one third of the poor people in Nigeria and about half of this population live in extreme poverty. Federal Office of Statistics survey [22] reported that most women, who head households are poor and they are involved in the informal sector by being small scale traders. Only a small proportion of the women folk are employed in the formal sector.

There are even cases where the mothers depend on the children for additional income. Since these women are poor, they do not have the resources for education, health and no contribution in the political life of Nigerians. Poverty in the midst of plenty is one of Nigeria’s serious challenge who is believed to be blessed with natural resources, yet majority of the citizens including women and children live a life of penury lacking food, shelter, education and health. This paper examines the factors that that determines women’s accessibility to and involvement in Poverty Alleviation Programmes (PAP) with specific examples in Kano State.

**Poverty Alleviation in Nigeria**

In alleviating poverty in Nigeria, several approaches have been adopted but not all have targeted women and children that are the most vulnerable groups that are worst hit by poverty. Moreover, over the years, successive governments in Nigeria have shifted to the task of income inequality instead of dealing directly with poverty reduction. Some of these approaches focus on human capital formation like financial institution through the Microfinance Banks to eradicate poverty among the poor who are majority of Nigerians [23-25].

Several programmes such as Family Support Programmes (FSP), National Economic Recovery Fund (NERFUND) and the National Directorate of Employment (NDE), Family Economic Advancement Programme (FEAP) and Better Life for Rural Women (BLRW) have been introduced for poverty alleviation in Nigeria [6]. Although, these programmes had gender elements, they were silent on the crucial issue of gender income inequality.

**Poverty Among Women in Kano State**

Sagagi [26] observed that over the years, the poverty profile for Kano State has worsened as Kano State ranked the 15th poorest State in the country with a poverty index of 61.9% which is above the national average of 54%. This means nearly 7.5 million people in the state are living within the poverty group as 80% of the people are either dependent on subsistence agriculture or urban informal sector for a livelihood, women inclusive either in rural or urban Kano. Poverty among women has been the bane of most Nigerian communities. The women folk in Nigeria is faced with a lot of challenges ranging from low income level, unemployment, lack of education to lack of access to basic necessities of life. These conditions make them to live in abject poverty. The women in Kano State are not left out in these poor living conditions. The assessment study of rural-urban differential in women’s access and involvement in poverty alleviation programmes in Kano State should help to evaluate what these women do for a living and the modalities put in place that is geared towards alleviating poverty in their lives. It is also expected that this research will be a valuable document for government to appraise its strategies and programmes aimed at reducing poverty among women in Kano State.
Most of the women in Kano state are predominantly employed in informal sector which requires little or no education and little capital to set up. The informal sector include activities such as trading, food selling, street hawking and seamstress among others. This means that most of these women are economically backwards as they earn their living by selling their labour for long hours at minimum wages. Poverty is also a serious issue among women particularly in Kano State where majority of the women are engaged in the informal sector which requires little or no education and little capital to operate.

The North West is the region with the highest percentage (64.4%) of the people with no education which covers the study area; followed by the North east zone (61.5%) and the lowest South East zone according to CWIQ [27] report. Poverty in Nigeria is multi-dimensional, multi-disciplinary and multi-facet. Until recently, the growth of the economy was paradoxically without poverty reduction and trickling down effect of growth on the poor [28]. By 2011, the poverty rate rose to 70% for the North-West. The poverty level in the country is rising with almost 100 million people living on less than a dollar a day despite the economic growth in the country. The North-Western and North-Eastern parts of Nigeria recorded the highest poverty rates [28, 29].

Statement of the Problem

Poverty in Nigeria is a serious challenge and it is not gender neutral. Even though women contribute to the labour force in Nigeria, the level of poverty among women is alarming [14]. To achieve development in the country, there is a need to address the alleviation of poverty among men, women and children. Poverty in Nigeria, like in any part of the world has no geographical boundary; it affects all sectors of the society, be it rural or urban, but it is believed to be higher in rural areas [30]. Bruce and Dmyer [31] observed that women in the third world suffer the hardest deprivation of poverty. However, Moshen [32] reveals that children and women are more likely to be malnourished and poorer than their male counterpart. Most of these women do not have the skill for formal employment and so labour for long hours for low wages. They also lack the collateral required to obtain institutional credits (from banks and other credit giving outlets).

Culturally, women are being overburdened by domestic responsibilities which leads to low self-esteem in them. Women are also observed to have little or no access to poverty alleviation programs like their male counterpart. These gender biases invariably increase women’s poverty [13] even though studies such as Alase [33] and Nwobi & Onwuasoanaya [34] asserted that women had access to poverty alleviation programmes in Nigeria. However, It has been observed that women in the rural areas are underemployed, unemployed, live in slums and lack the basic needs of life but their counter parts in the urban areas, it is different. A general postulate is that women in the urban areas had better access to poverty alleviation programmes than their counterparts in the rural areas. Consequently, this study is an assessment of women’s accessibility to poverty alleviation programmes in Kano State Nigeria. This answered the following research questions:

1. What are the types of Poverty Alleviation Programmes available for women in Kano State?
2. What is the distribution of PAP available to women by type of settlement?
3. Do the women in the rural and urban settlements have access to the Programmes?
4. Is there any difference in rural and urban women’s access to Poverty Alleviation Programmes in Kano State?

Hypotheses

H\(_{01}\): There is no significant difference between the accessibility of rural and urban women to PAP in Kano State.

H\(_{a1}\): There is a significant difference between the accessibility of rural and urban women to PAP in Kano State.
Methodology

This study adopted the survey research design which focused on six Local Government Areas (LGAs) covering the three Senatorial Districts (Kano North, Kano Central and Kano South) of Kano State. Two LGAs, one rural and one urban were selected systematically from each of the three Senatorial Districts namely: Kano North (Bichi and Bagwai/Shanono), Kano Central (Dala and Garun Mallam/Kura) and Kano South (Gaya and Ajingi). Also, the communities in each of the Local Government Areas were arranged alphabetically; and then systematically the 1st and the 3rd numbered community was chosen. This gave a total of twelve (12) communities from the selected six Local Government Areas.

The Krejiece and Morgan (1970) [35] method was used to determine a sample of 384 women as sample for the study. Accordingly, 384 questionnaires were distributed to the women systematically. However, 344 questionnaires were returned (90%) out of which 265 women claimed that they had benefited from PAP. Those denying benefiting from PAP may have not seen themselves as beneficiaries while the communities see them as one. Hence, the sample for the study stood at 265 women (rural = 165 and urban = 100).

Results

Socio-Demographic Characteristics of The Respondent

The socio-demographic characteristics of the women shows that 62.2% of the women live in rural areas while 37.8% live in urban areas. This distribution is to be expected as data from National Population Commission [36] and the National Bureau of Statistics [12] indicated that the proportion of people living in rural areas in Kano State is higher than that of urban areas.

Types of Poverty Alleviation Programmes (PAP) available for Women in Kano State

Table 1 shows a cross tabulation of the most common Poverty Alleviation Programmes available in the study and their percentage with regards to rural and urban settlements. They are: National Poverty Eradication Programme (18.9% rural and 14.0% urban) followed by National Economic Advancement Programme (13.2% rural and 10.2% urban). The least is Family Support Programme (11.3% rural and 10.5% urban). Better Life for Rural Women (15.1%) is strictly for the rural women.

Other Poverty alleviation programmes (3.8% rural and 3.0% urban) identified include Agricultural Multipurpose Society Community (AMSC), Dangote Foundation, Danzabau Development Forum, Dorawasallam, Women Rice Processing, Garun Mallam Sheep and Goat Rearing, Kano State Agricultural Multipurpose Farmers Association (KSAMFA) and Rural Development Authority (RDA). These are mostly non-governmental organization which helped to alleviate poverty in the study area.

**Table 1**: Distribution of Respondents by type of Poverty Alleviation Programmes

<table>
<thead>
<tr>
<th>Types of Programmes</th>
<th>Rural</th>
<th></th>
<th>Urban</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>Better Life for Rural Women</td>
<td>40</td>
<td>15.1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Family Support Programme</td>
<td>30</td>
<td>11.3</td>
<td>28</td>
<td>10.5</td>
</tr>
<tr>
<td>National Economic Advancement Programme</td>
<td>35</td>
<td>13.2</td>
<td>27</td>
<td>10.2</td>
</tr>
<tr>
<td>National Poverty Eradication Programme</td>
<td>50</td>
<td>18.9</td>
<td>37</td>
<td>14.0</td>
</tr>
<tr>
<td>Others</td>
<td>10</td>
<td>3.8</td>
<td>8</td>
<td>3.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>165</strong></td>
<td><strong>62.3</strong></td>
<td><strong>100</strong></td>
<td><strong>37.7</strong></td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2014.*
Accessibility to Poverty Alleviation Programmes by Type of Settlement

Accessibility is an important strategy for alleviating poverty among poor women. There is the need for the poorest of the women to have access to poverty alleviation programmes. As the women are accessible to credit, there will be a sort of micro-financing of the poor. Table 2 shows the differences that exist in the accessibility of women in rural and urban parts of Kano State to PAP.

Table 2: Accessibility to Poverty Alleviation Programmes by Type of Settlement

<table>
<thead>
<tr>
<th>Accessibility to PAP</th>
<th>Rural</th>
<th></th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>165</td>
<td>62.3%</td>
<td>100</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0.0%</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>165</td>
<td>62.3%</td>
<td>100</td>
</tr>
</tbody>
</table>


All the women respondents from rural areas (62.3%) and the urban areas (37.7%) said they had access to PAP. To ascertain if there is any statistical difference between the accessibility of women in the rural and urban areas, the result was subjected to the Chi-square test presented in Table 3. The Table revealed a Chi-square value of 9.196 (df) 1, \( p = 0.002 \) which was not significant at \( P \leq 0.05 \). Hence, the null hypothesis was retained. This implied that there is no significant difference in the accessibility of rural and urban women to PAP in the study area.

Table 3: Chi-Square test on the Differentials in Accessibility to PAP by Rural-Urban Women in the Kano State

<table>
<thead>
<tr>
<th>Analysis</th>
<th>Value</th>
<th>df</th>
<th>P-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>9.196a</td>
<td>1</td>
<td>0.002</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>9.558</td>
<td>1</td>
<td>0.002</td>
</tr>
<tr>
<td>Linear by linear Association</td>
<td>9.162</td>
<td>1</td>
<td>0.002</td>
</tr>
<tr>
<td>No of valid cases</td>
<td>265</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nominal by Phi</td>
<td>0.184</td>
<td></td>
<td>0.002</td>
</tr>
<tr>
<td>Nominal Cramer's V</td>
<td>0.184</td>
<td></td>
<td>0.002</td>
</tr>
<tr>
<td>Ordinal by ordinal Kendall-tau</td>
<td>0.184</td>
<td></td>
<td>0.002</td>
</tr>
<tr>
<td>No of valid cases</td>
<td>265</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Discussion

From the findings of the study as articulated by Tables 1, 2 and 3, many poverty alleviation programmes exists and women in the rural and urban parts of Kano State had no problem accessing the Poverty Alleviation Programmes. This tallies with the findings of Nwobi and Onwuasoanya [34] who maintained that accessibility to poverty alleviation programmes by women in the rural and urban areas is not location biased but equally administered; this is also supported by Alase [33] who cited the case of women access to NAPEP. This confirmed that no differential exists in the accessibility of women to poverty alleviation programmes.

Conclusions

The study clearly revealed that there are numerous poverty alleviation programmes and women’s accessibility to these them is uniform whether in rural or urban parts of Kano State.
However, poverty is still prevalent even with the provision of several poverty alleviation programmes even with establishment of popular PAPs such as the National Economic Advancement Programme (NEAP) and National Poverty Eradication Programme (NPEP). This suggests that there may be lapses in the administration of these laudable programmes. Hence, with proper administration and efficiency in PAP, the poverty rate among women in Kano State can be reduced thereby making women better productive.

**Recommendations**

From the observations, and the conclusions reached, the following recommendations are made:

1. The government should ensure proper periodical assessment and review of the administration and implementation of PAP in the study area. This will make the accessibility of women to the programmes result oriented.
2. Poverty Alleviation Programmes is a capital intensive venture hence, more fund is needed to achieve its objectives. More funds from the government and the private sector implies more women will be reached and consequently a reduction in the percentage of women in the poverty line in Kano State.
3. The issue of rural-urban differentials in PAP still exists evidenced by the number of rural women that are poor. Therefore, the Federal and State governments who are initiators of PAP should make policies that will facilitate reaching more women in the rural areas for a sustainable alleviation of poverty among women.

**Abbreviations**

FEAP: Family Economic Advancement programme  
FSP: Family Support Programme  
LGA: Local Government Area  
NBS: National Bureau of Statistics  
NEAP: National Economic Advancement Programme  
NPEP: National Poverty Eradication Programme  
NERFUND: National Economic Recovery Fund  
NDE: National Directorate of Employment

**References**


