

Poverty In Nigeria: The Role Of The Church

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Abstract

The research paper aimed to identify the impact of poverty in Nigeria, the role of the Church in establishing microcredit schemes and a channel of funding microcredit schemes in their nearest communities. Poverty alleviation requires huge attention not only from the government but also from the church as an institution. Nigeria as a nation could be safely described as a nation enmeshed in poverty trap in spite of the resources in the land. Unfortunately the government has not adjusted to the acceptable ways of fighting poverty. What we see in each government that comes up in Nigeria is selfless approach to fighting poverty and often times the way of embezzling money. Priests of the Catholic Church have received training on the role of the church in development. Most of them however are yet to translate that into involving the church in the development process. Formal credit and savings institutions for the poor have also been around for decades, providing customers who were traditionally neglected by commercial banks a way to obtain financial services through cooperatives and development finance institutions. The microcredit scheme has a record of success. It has demonstrated that it helps poor households meet basic needs and protects them against risks, improve their economic welfare and enterprise. It not only supports the economic condition of the poor people but also has positive impacts on their social life. The role of church needs to change from direct involvement with communities to building the capacity of churches to carry out wholistic development programs. It can embark on community mobilization programs aimed at enabling people identify, analyze, plan and take action to solve their problems so that people can live fulfilled lives as intended by God.

INTRODUCTION

Globalization has become a new trend in the world and continents such as Africa and Asia are developing at an incredible pace, national currencies are fusing in Europe, English becoming the world language, China is emerging as an intimidating world power, the European Union is uniting its countries, and it seems that in the future all nations will be united under one language, one currency, one leader, and one global market. Yet in the face of all of these globalization there are many who suffer the consequences. Some people live in dismal impoverished conditions in the midst of globalization. Swope (2005) states that about three billion people in the world live in abject poverty.

The poor have the will and agency to respond to the issues that are affecting their lives. The affluent powers of the global market should not feed scraps to the poor rather, the poor need to empower themselves to rise up and face the affluent powers. An effective poverty alleviation program is one in which the poor are the agents of change. In end the poor do not need aid, they need opportunity. One of the effective approach to poverty alleviation is giving out a few naira loans to women in rural areas. According to (Mohammed Yunus, 2008) "When we want to help the poor, we usually offer

them charity. Most often we use charity to avoid recognizing the problem and finding the solution for it. Charity becomes a way to shrug off our responsibility. But charity is no solution to poverty. Charity only perpetuates poverty by taking the initiative away from the poor. Charity allows us to go ahead with our own lives without worrying about the lives of the poor. Charity appeases our consciences."

This is currently where we are now and Jeffery Sachs quotes that "Extreme poverty is the best breeding ground on earth for disease, political instability, and terrorism." The question is are we free from this menace?

Poverty and the CHURCH

The issue of poverty alleviation requires huge attention not only from the government but also from the church as an institution. Unfortunately the government has not adjusted to the acceptable ways of fighting poverty. What we see in each government that comes up in Nigeria is selfless approach to fighting poverty and often times the way of embezzling money. No wonder then everybody is in it, the President and the wife are in it, the Governors and the wives are in it. Even the Local Government level is in it. They all begin

their projects with building structures and buying equipment and cars all to be abandoned by the next regime of government. This creates more poverty. The Government should use the church this time around to fight poverty through micro credit scheme.

Although there are many churches but for the sake of this article, we want to particularly pay attention to institutionalized churches and still refer to the Catholic church as a case study because her Priests have receive training on the role of the church in development. Most of them however are yet to translate that into involving the church in the development process. Most local churches see their ministry as limited to evangelism, teaching and discipleship. Social work is often limited to financial and material assistance to the needy. Little or no efforts are made to mobilize communities to take action to solve common problems that affect the community. It is often felt that it is the responsibility of the church development departments such as the Justice Development and Peace Commission (JDPC) to carry out development programs.

This lack of involvement of the church in the development process has made the church not to be truly the light and salt of the community in which it is situated, with no positive impact or influence on the community, thereby making its evangelistic effort less effective since it does care for the needs of the community. This attitude of the church makes it to be more inward looking instead of being outward looking; reaching out to the people around and beyond. The local church should see development programs as part and parcel of their being so as to tackle the Poverty situation in Nigeria.

Poverty in Nigeria

Nigeria is the most populous country in sub-Saharan Africa, home of 200million people, (DFID 2008). As sub-Saharan Africa's second largest economy, Nigeria has the potential to drive economic growth and development across the continent but Nigeria has some of the poorest human development indicators in the world. She was ranked 154th out of 179 countries in the 2008 Human Development Index and is unlikely to achieve any of the Millennium Goals (MDGs) by 2015. Seventy-two million people live on less than a dollar a day. One in five children die before the age of five and almost 40% or 8 million- of primary school-aged children are not in school.

Almost 3 million people are living with HIV/AIDS – the second largest number in any country in the world. Income and gender inequality are very high and some states in northern Nigeria have almost the worst maternal mortality and girls' primary school enrolment rates low in the world. Decades of military rule, coupled with a patronage-based political system, have undermined Nigeria governance structures, resulting in flawed democratic processes, with lack of accountability and limited capacity at all levels of government. One consequence of this has been the mismanagement of abundant oil revenues. No wonder then that after 52years of independence, many people, (and both the leader and led, believe that Nigeria is a failed nation.

We may not intend to discuss all Nigeria's problems however but we shall look at some that can be considered as factors that contributed to the poverty of the country which ordinarily would not have caused poverty.

Oil, Poverty and Governance in Nigeria

The democratic model of leadership is a challenge to Nigeria in the sense that it calls for sacrifice and unwavering commitment to the welfare of others even when it hurts. Political leadership going by the Good Shepherd Discourse in the bible (John 10; 11-14), is not about personal gain. Furthermore, it has nothing to do with looting the public treasury, embezzlement and corruption as well as sponsored assassination as we have seen in the country. Corruption in Nigeria has been experienced more among the leaders of the country which has led to collapse of programs and to the poverty of the governed.

According to Human Rights Report (2007), Nigeria has produced several hundred billion dollars' worth of oil since independence in 1960, but ordinary Nigerians have derived appallingly little benefit from all that wealth. This situation exists primarily because successive governments, both military and civilian, have stolen or misused much of Nigeria's tremendous oil wealth. The then head of Nigeria's Economic and Financial Crimes Commission has stated that the country lost as much as \$380 billion to corruption and waste between 1960 and 1999, the year President Obasanjo came into power.

At the time of independence in October 1960, Nigeria had become self-sufficient in crude oil, producing less than 20,000 barrels a day, maintains Zartman, (1983).When Nigeria joined

(Organization of Petroleum Producing Countries (OPEC) in 1971, a Nigerian National Oil Corporation (NNOC)- subsequently renamed the Nigerian National Petroleum Corporation NNPC) in 1977 – was created as a vehicle for partnerships with foreign oil companies. The government's share in the companies was 35 percent after 1973, which rose to 55 percent in 1977 and to 60 percent in July 1979. By late 1979, NNPC had title to 1.7million barrels per day (b/d) from its joint ventures making it one of the best sellers. In fact, by 1972 oil had already constituted 83 percent of Nigerian exports. The price hit the \$80 US per barrel of late during the heat of the Iraq war and Niger Delta crisis.

Nigeria is Africa's most populous nation and the economic perturbations in Nigeria have serious effects on the global scale. Oil politics is once more at the center of the global economy characterized by a huge demand for petroleum oil. The global demand for oil is outstripping supply, resulting in the price of oil hitting an all-time high of over \$60 per barrel. This is attributable to a variety of factors, the most outstanding being the growth in demand from China and India including socio-political tensions in the Middle East and the Niger Delta of Nigeria (REF).

Nigeria as a member of OPEC is the 7th largest oil producer and the 6th largest oil exporter in the world. It is believed that in the next ten years, Africa will provide about 25-30% of oil consumed by the United States with Nigeria's quality Brent crude accounting for most of it. Disruptions in the supply of oil coming from Nigeria have catastrophic implications for the world market and the global economy. Already, the high price of oil has been identified as a contributory factor to the heating crisis in Guinea.

With coming into power in 1999 of President Olusegun Obasanjo and with the sad incidence of September 11th 2001 terrorist attack of America, Nigeria has been presented with a tremendous opportunity for change as rising oil prices have filled government coffers with revenues.

POVERTY ALLEVIATION; the Nigerian Experience

Nigeria as a nation could be safely described as a nation enmeshed in poverty trap in spite of the resources in the land. The situation has worsened since the late 1990's to the extent that the country is considered one of the 20 poorest countries in the world. We can also drive this point home by

looking at the numerous policies and programs designed at one time or another to fight poverty.

According to Uzoma (2011), in Nigeria, numerous policies and programs have been designed at one time or another, if not to meet the special needs of the poor, at least to reach them. The poverty alleviation programs implemented so far have focused more on growth, basic needs and rural development approaches and this program can be divided into the Pre-SAP era, the SAP era (Structural Adjustment program) and the Democratic era.

The Pre-SAP era: consists of those poverty alleviation program of 1972, the General Yakubu Gowons National Accelerated Food Production Programme, the Nigerian Agricultural and co-operative bank for Agriculture, Operation feed the nation, introduced in 1976 by Gen. Olusegun Obasanjo.). Free and compulsory primary education was also set up in 1977. In 1979, Shehu Shagari's Green Revolution Programme, also the low cost housing scheme was introduced and this ended in 1983. Yet another one was introduced by General Muhamadu Buhari, the Go Back to land program.

The SAP era (Structural Adjustment programme) : 'Directorate for Food, Roads and Rural Infrastructure'(DFRRI), established in 1986 by General Ibrahim Babangida with the objective of providing feeder roads, water supply and electrification in rural areas. The 'National Directorate of Employment' (NDE) came in 1986 to offer employment for unemployed youths; there was 'Better Life Programme' (BLP), in 1987 for the rural women; the 'People's Bank of Nigeria' (PBN), established in 1989 and the 'Community Banks' (CB), in 1990. Then the 'Family Support Programme' (FSP) was introduced in 1994 and 'Family Economic Advancement Programme' (FEAP) in 1997 targeting rural areas to provide credit facilities to cooperative societies by General Sani Abacha, to mention but a few.

The Democratic era - NAPEP was designed to broaden the opportunity available to the poor and ensure that every Nigerian has access to basic needs of life: food, potable water, clothing, shelter, basic health services and nutrition, basic education and communications as well as guaranteed respect for fundamental human rights. The overall goal is improved living conditions for the poor in Nigeria.

The poverty situation in Nigeria has shown a deteriorating pattern as the number of those in

extreme poverty increased from 27% in 1980 to 67% in 1996. According to 1999 estimates, more than 70% of Nigerians lived in poverty. In line with this, *Osinubi* and *Amaghionyeodiwe* (2003) also noted that although the World Bank statistics show that the number of rural poor in Nigeria declined from 26.4 million in 1985 to 22.8 million in 1992, the number of urban poor increased from 9.7 million to 11.9 million during the same period. Despite the decrease in the absolute number of rural population under extreme poverty, the number of people living under extreme poverty in the country increased from 10.1 million people to 13.9 million within the same 1985-1992 time frame. This alarming poverty growth questions the efficacy of the various poverty alleviation programs and measures already in use.

The most pathetic feature of the Nigerian society is that a majority of its populace live in a state of destitution while the remaining relatively insignificant minority lives in affluence. These skewed economic relations do not reflect the geographic spread of resource endowment; rather it is a product of classical greed, injustice and selfishness.

An instance is portrayed in a mapping exercise carried out in 2006, EU-SRIP estimated a uniform poverty line across the LGAs in Anambra State. The poverty line was based on the Per Capita Expenditure (PCE) of all the households across the LGAs at the 50th percentile. The estimated relative poverty lines for the poverty study in Anambra State are based on the household as the unit of analysis for deriving the lines. These lines are defined as the level of per capita total expenditure of the household at the 50th percentile. Hence, a four-year poverty incidence across 12 poorest LGAs was mapped and the output below was obtained; (see table below)

POVERTY INCIDENCE ACROSS LGAs IN ANAMBRA STATE (2003-2006)

LGA	Poverty Incidence based on 50th Percentile		Total
	Non-Poor	Poor	
Aguata	38.7%	61.3%	100%
Anambra East	38.6%	61.4%	100%
Anambra West	15.7%	84.3%	100%
Awka North	15.6%	84.4%	100%
Awka South	61.8%	38.2%	100%
Ayamelum	34.6%	65.4%	100%
Dunukofia	55.9%	44.1%	100%
Idemili South	62.3%	37.7%	100%
Nnewi North	64.5%	35.5%	100%
Ogbaru	60.1%	39.9%	100%
Orumba North	30.5%	69.5%	100%
Orumba South	35.8%	64.2%	100%
Total	42.3%	57.7%	100%

However, a lot of studies carried out generally on poverty in Nigeria show that poverty has long been in existence in Nigeria and its incidence, depth and severity have been increasing over the years and it is not limited to only rural areas but urban areas as well.

This depth of poverty led to the introduction of Poverty alleviation strategies to ameliorate the situation. These programs were set up to boost agricultural production and improve the general performance of the agricultural sector as well as enhance the quality of life of many Nigerians but the programs could not be sustained due to lack of political will and commitment, policy instability and insufficient involvement of the beneficiaries in the programs.

POVERTY ALLEVIATION IN NIGERIA AND PET PROJECTS

The high rate of poverty and the failure of government to uplift the standard of living of the people through the provision of the basic necessities of life such as food, shelter, education and health have indeed created an avenue and opportunity for funds misappropriation and looting of the country's resources through the offices of the First ladies in Nigeria. Though these programs are not directly called poverty alleviation programs, they are humanitarian in nature and target the poor.

A recent study showed the different projects undertaken by wives of the nation's presidents, governors and even local government chairmen through which huge funds are mobilized from government, international donor agencies, party stalwarts, government contractors and the private sector. These projects are registered as Non-Governmental Organizations and are being launched across the states with public resources.

All the projects geared towards humanitarian services always targeting women and children. The idea of launching pet projects by the office of the 'First lady' has gradually become a norm. Virtually all the wives of governors initiate one project or the other ostensibly to enhance the lives of the less privileged but these projects hardly endure beyond the tenure of the husbands of these first ladies who initiate them. Yet they are not accountable to anyone and whatever they make from their launching is never audited nor the implementation of planned project subjected to any kind of probe, yet in the midst of all these projects across the state, the poverty rate in the country is still at its peak. Below is a list of Pet projects carried out in Nigeria;

A. Pet projects by Wives of Presidents

First Ladies	Period	Pet Projects
Maryam Babangida (Late)	1987 – 1993	Better Life for Rural Women Programme
Mariam Abacha	1993 – 1998	Family Support Programme
Fatima Abdulsalami Abubakar	1998	Women Rights Advancement and protection Alternative
Stella Obasanjo (Late)	1999 – 2005	Child Care Trust Fund
TuraiYar'Adua	2007 – 2010	Women and Youth Empowerment Foundation/International Cancer Centre
Patience Jonathan	2010	Women for Change Initiative

B. Pet projects by Wives of Governors

Names	States	Current First Ladies Pet Project	Former First Ladies pet Project- Where are they now?
Josephine Elechi Olufunke Daniel	Ebonyi	Mother Child care Initiative Gate Front Foundation	Widows Care Foundation Royal Advancement for Development Project
RohiUduaghan	Delta	Master Care Foundation/Care Project	Manna Foundation
Abimbola Fashola	Lagos	Lagos Empowerment and Resource Network	New Era Fouadation
Talatu Jang	Plateau	Women in Agriculture and youth Empowerment	Women alive Foundation
Yemisi Suswan	Benue	Sev-Av Foundation	Hope Alive Foundation
OluwakemiAlao-Akala	Oyo	Community Links	Idera De
Obiomaimoke	Cross River	Mothers Against Child Abandonment	Enterprise Nigeria Foundation
Judith Amechi	Rivers	Empowerment Support Initiative	The adolescent Project
Names	States	Current First ladies Pet Project	Former First Ladies pet Project- Where are they now?
Oluwatoyin Saraki	Kwara	Well-Being Foundation	
Omolola Oyinlola	Osun	-	
Clara Osibomhole	Edo		Idia Renaissance
Alanyingi Sylvia	Bayelsa	Centre for Gender and Values Culture	
Aisha Yuguda (1st Wife) Abiodun Yuguda (2nd Wife)	Bauchi	Women and Children ; Challenge Your Disability Initiative	
Amina Yakowa	Kaduna	I-Care Women and Youth Initiative (founded by Amina Sambo)	Millennium Hope
Oluwakemi Mimiko	Ondo	Breast and Cervical Cancer Program me	Handicapped Education Foundation
Ekazete Akpabio	Akwal bon	Family Life Enhancement Initiative	
Clara Chime	Enugu	Child and Mother Empowerment	

POVERTY ALLEVIATION IN NIGERIA AND PET PROJECTS

From the above, these projects are inconclusive and lead to high erosion of funds with no visible impact on the specified targets. However, a recent program targeting poverty alleviation and which is being adopted widely is the microcredit scheme, which has proven to some extent to affect the lives of the poor in a positive way and The church can adopt world class poverty alleviation programs using this scheme.

The Role of the Church on Poverty Alleviation: THE MICROCREDIT SCHEME; An Overview

Microfinance is not a recent development, and neither are regulation and supervision of microfinance institutions (MFIs). Even now, developed country and some developing countries,

particularly in Asia, have a long history of microfinance. It is important to recognize this because it presents a view different from that of many in the microfinance community who associate microfinance with credit NGOs and believe that microfinance was invented in Bangladesh some thirty years ago

THE MICROCREDIT SCHEME; An Overview

The origin of the microcredit movement is usually attributed to the work of Muhammad Yunus’ Grameen Bank which was founded more than 20 years ago in Bangladesh. But the concept of microfinance is not new because a lot of savings and how some credit groups have operated for centuries, for instance, the “susus” of Ghana, “chit funds” in India, “tandas” in Mexico, “arisan” in Indonesia, “cheetu” in Sri Lanka, “tontines” in West Africa, and “pasanaku” in Bolivia as well as numerous savings club all over the world.

Formal credit and savings institutions for the poor have also been around for decades, providing customers who were traditionally neglected by commercial banks a way to obtain financial services through cooperatives and development finance institutions. One of the earlier and longer-lived micro credit organizations providing small loans to rural poor with no collateral was the Irish Loan Fund system, initiated in the early 1700s by the author and nationalist Jonathan Swift. Swift’s idea began slowly but by the 1840s had become a widespread institution of about 300 funds, all over Ireland. Their principal purpose was making small loans with interest for short periods. At their peak they were making loans to 20% of all Irish households annually.

Between the 1950s and 1970s, governments and donors focused on providing agricultural credit to small and marginal farmers, in hopes of raising productivity and incomes. These efforts to expand access to agricultural credit emphasized supply-led government interventions in the form of targeted credit through state-owned development finance institutions, or farmers’ cooperatives in some cases, that received concessional loans and on-lent to customers at below-market interest rates. These subsidized schemes were rarely successful. Rural development banks suffered massive erosion of their capital base due to subsidized lending rates and poor repayment discipline and the funds did not always reach the poor, often ending up concentrated in the hands of better off farmers.

Meanwhile, starting in the 1970s, experimental programs in Bangladesh, Brazil and a few other countries extended tiny loans to groups of poor women to invest in micro-businesses. This type of microenterprise credit was based on solidarity group lending in which every member of a group guaranteed the repayment of all members. These "microenterprise lending" programs had an almost exclusive focus on credit for income generating activities (in some cases accompanied by forced savings schemes targeting very poor (often women) borrowers).

OPERATIONAL MODALITIES OF MICROCREDIT

The Microcredit schemes are generally characterized by relatively small loans, a few hundred Naira at most. The repayment period is relatively short, though it varies about six, ten or a year or so. Women are a major beneficiary of their activities, and the destination of the funds primarily includes agriculture, distribution, trading, small craft and processing industries. The administrative structure is generally light and the entire process is participatory in nature.

MICROCREDIT AND ITS IMPACT ON POVERTY

Money begets money. Adam Smith said "Money says the proverb, makes money. When you have got a little, it is often easy to get more. The great difficulty is to get that little" ("The Wealth of Nations" 1937, p. 93).

The microcredit scheme took its premise from the above quotation and has a record of success. It has demonstrated that it helps poor households meet basic needs and protects them against risks, improve their economic welfare and enterprise. It not only supports the economic condition of the poor people but also has positive impacts on their social life through better standard of living with greater access to education, health facilities and empowerment.

PROBLEMS OF MICROCREDIT

Although microfinance has become extremely popular as an approach to poverty alleviation, a lot of problems and assumptions are associated with it and this has posed a source of concern. One common concern is that microcredit might provide governments the excuse to eliminate public programs and aid programs, so that microcredit, from a policy standpoint, would privatize anti-poverty programs. This criticism may be of

concern, but only if policymakers use microfinance to replace other programs (Reuben, 2007).

Most criticisms of microcredit revolve around the small amount of loan; which in most cases are diverted for other uses and which even when used for a micro enterprise does not always translate into successful enterprises, the interest rate, sustainability, time, repayment schedule and even in some cases saddle borrowers with debt.

RATIONALE FOR LOCAL CHURCH AS DEVELOPMENT AGENT.

God called and equipped the church not to minister to its members only, but to reach out and minister in a holistic way to needy people who are outside the church. The mission of the church is to declare and demonstrate the gospel (Matt.28:18, 19; Matt.22:37-39) to a sinful and a suffering world unto the building of the Kingdom of God. There is always the tendency for the local church to be inward looking and not outward looking thereby concentrating its programs on its members forgetting about the needy people outside there.

Jesus said we (the church) are the salt of the earth and the light of the world. (Matt.5:13, 14). This means the local church must have a positive influence on the community in which it is situated. The local church must therefore be prepared to go out where the people are, listen to them, find out what their needs are and together with them design programs to meet their needs.

RATIONALE FOR LOCAL CHURCH AS DEVELOPMENT AGENT.

If every local church effectively carries out holistic community outreach, the impact of this both at the local and national levels would be great. It would mean a wider range of communities would be reached and transformed to the glory of God. In this way, the church would positively influence the society at the national and international levels. Where some local churches are not able to raise sufficient funds, the church could make arrangements in such a way that financial assistance can be given to them with funds from the richer churches.

Surprisingly the church has not done much to fight poverty in this part of the world. Without prejudice to the existence of Justice, Development and Peace/Caritas, the alleviation of poverty should be every Christian's concern. It is not for the JDPC Office in the dioceses alone.

The Nigerian church we know is still struggling to erect church buildings, Parish houses, halls, Grottos of our Lady or any of the Saints but the fact remains that the 'hungry has to be fed, the thirsty given water to drink.' The unending collections we organize every Sunday or even on some week days for erection of buildings has to be minimized.

The program for a year's harvest and bazaar that spans throughout the year for the same purpose has to give way. We need to help our people come out of poverty.

This the church can do through the adoption of various programs and strategies. It can embark on community mobilization programs aimed at enabling people identify, analyze, plan and take action to solve their problems so that people can live fulfilled lives as intended by God.

If the church is involved in this way, then the role of church development departments would then need to change from direct involvement with communities to building the capacity of churches to carry out holistic development programs.

For this change of approach to succeed, there has to be awareness creation among church Leaders and re-orientation of church development departments and church organizations involved in development work.

Role of the church in the development process

There are 2 main roles that the church should play in the development process at the community level. These are Values transformation and Community organizing.

Values Transformation.

One of the first programs that churches should embark upon is moral recovery through intentional values transformation based on the Bible the infallible word of God. It is clear to any discerning person that some moral values previously up held high are being lost or watered down. People should value the good and best aspects of their traditions and culture and work at enhancing them. The values that must be in place to enhance poverty alleviation and community transformation would include the following: Love for one another, Honesty and sincerity, Community spirit, Accountability, Hard work, Discipline, indigenous appropriate technology and justice.

Community Organizing.

This is the process of getting people to identify and solve their community problems through collective actions that will neutralize or eliminate the immediate or radical causes of the problem and constraints to a wholistic quality of life of the community. They go deeper to find out the root causes of their poverty and find possible solutions to them. All members of the community are involved in the whole process. Through this process, people are actually awakened, empowered and organized to identify their own problems as they assess their situations and take initiative and responsibility in finding solutions and in using their own resources. Given the opportunity to develop and organize themselves, the powerless poor are enabled to collectively advance their common interests and aspirations before the powerful - those who have the wealth and control of resources both internal and external of the community. Thus, the community begins to have a hand in decisions for their community life and freedom to direct their destiny for a better quality of life.

Following the above, the Church can thus address practical needs and strategic needs of the poor. The later is a system of addressing the structures that keep poor people poor while the practical needs has to do strategies of alleviating poverty and provision of support which can be done through the following:

The Microcredit scheme

Agriculture and food security, processing and preservation: Establishing Farms etc.

Empowerment programs: Identifying skills and building up on them

Creating Rural – Urban linkages to avail communities opportunities

Creating job opportunities through setting up of outfits & mini-industries e.g. Explore opportunities around Textiles, Printing etc.

Open markets

Above all as a Priest/Pastor, be Compassionate!

Conclusion

"The key to ending extreme poverty is to enable the poorest of the poor to get their foot on the ladder of development. The ladder of development hovers overhead, and the poorest of the poor are stuck beneath it. They lack the minimum amount of capital necessary to get a foothold, and therefore need a boost up to the first rung." - Jeffrey D. Sach

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