

## **Poverty Alleviation Strategies by Non-Profit Organisations: Benefactors' Experience in the Riverine Area of Ondo State, Nigeria**

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In addition to governments and international organisations, Non-profit Organisations (especially those that are community-based) are involved in poverty alleviation since their direct contact with the menace acquaints them with the magnitude of the scourge. Certain Community-based Organisations (CBOs) in the riverine area of Ondo State, Nigeria engage in poverty alleviation strategies. The aim of this research was to investigate the activities of CBOs in Ilaje Local Government Area (a riverine and coastal area) of the state towards alleviating the poverty of residents. Survey design was employed in the research. 230 copies of a questionnaire containing open and close ended questions were administered to household-heads. Stratified random sampling was applied to select settlements for the study using existing political wards as strata while systematic sampling was further employed to select particular households for investigation. Among others, findings revealed a greater dependence on loan by residents as a measure to mitigate poverty and a corresponding high level of affiliation with cooperative societies in the communities. As implied from findings, recommendations include the need for CBOs to expand their scope for sourcing fund beyond membership contributions in order to achieve the aim of poverty alleviation.

Keywords: poverty, community-based organisations, non-profit organisations, facility, government, loan, riverine area

### **Introduction**

Poverty discourse and definitions are multifarious and highly extensive. However, poverty is pronounced when the basic necessities of life (which include adequate income, education, good health, security, self-confidence and certain freedoms) are absent. Literature abounds in expatiating on the subject matter. However, furtherance to the discussion is the search for diverse solutions to the bane of poverty especially in the developing countries. Despite that poverty is a common phenomenon in many developing countries like Nigeria, it seems to be a unique dilemma that has defied all understanding. Not even the economist's interpretation and reasoning of the problem as "a natural resource curse" in the case of Nigeria can fully explain the country's mass poverty (Adedeji, 2010).

In the midst of the dilemma, the people are finding means to lift themselves out of poverty or at least alleviate it. 'Top-down' approaches by governments towards poverty alleviation have now been partially superseded by locally driven strategies. These strategies, which are based in host communities, are motivated by the desire to improve local conditions and encourage local entrepreneurs.

This is in preference to a 'smokestack' chasing approach of seeking investment by large scale, external firms (Stohr, 1990). Such strategies as self-help and communal efforts have become common place especially in developing countries. CBOs are a type of NPOs and do perform several functions one of which is the provision of means of livelihood or assisting residents to boost their businesses in order to lift them out of poverty or reduce its intensity. The strategies may be direct or indirect and could be purely initiated and sustained by the CBOs while some others may require external support from NGOs, government or International Organisations.

This paper focuses on the efforts of CBOs in riverine areas of Ondo State, Nigeria aimed at alleviating the poverty of residents in the area. It exposes to an extent the effectiveness of such efforts and also reveals expectations from the people in order to enjoy better performance by the CBOs.

### **Literature Review**

CBOs are described in diverse ways most of which are related to their composition and functions. They have various forms of expression with developmental programmes as their target. CBOs are located within communities or spaces of interest and designed to meet the needs of those communities (Thake, 2004). Among several other forms, they

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include social action centres, multi-purpose community centres, community associations, tenants' and residents' associations, development trusts, village halls and community farms/gardens, which are committed to working at the local and neighbourhood level (Cairns et al., 2006 in Middlemiss, 2009). This definition paints a broad picture of the kind of organisations that can be defined as community-based. The common factors here are the diversity of possible organisations included under this concept, the resulting lack of specificity regarding the exact nature of the organisations, and the local orientation of these organisations. In some quarters, this kind of institutions are referred to as 'community initiatives', 'voluntary organisations', 'grassroots associations', and 'community sector' (Middlemiss, 2009).

Alongside this more philosophical argument for the importance of community lays a policy-based emphasis on the concept. Middlemiss equally emphasized that in the UK, since New Labour came to power in 1997, there has been a reappraisal of the voluntary and community sectors as partners in the provision of services traditionally performed by the public sector (Kendall, 2000; Popple & Redmond, 2000; Gilchrist, 2003; Williams, 2005). Under the Conservatives, the voluntary and community sectors had a role as 'service providers', whereas under New Labour the sectors were to be engaged in 'community governance'; the collaborative management (both provision of services and creation of policy) of community activities involving both government and third sector (Osborne & McLaughlin, 2004). The shift in the role of the voluntary and community sectors mirrors a more general move towards 'governance' rather than 'government'; involving non-state actors in decision-making and implementation (Hutter, 2006). Practically, the shift to governance resulted in the outsourcing of functions previously performed by government to voluntary or community organizations in the areas of healthcare, community development and more recently, sustainability (Osborne & McLaughlin, 2004). In essence, the CBOs have become major role players and partners with the politicians or statutory decision makers in the provision of liveability. In essence, poverty alleviation does not lie in the hands of the external, uninformed top-down decision making members of the political enclave but has also included those people who are to be relieved of the pangs of poverty.

There have been efforts at various levels towards poverty reduction. Collier and Dollar (1999) using World Bank data established a relationship between aid, policies and growth and combined this with level and distribution of income to generate a poverty-efficient allocation of aid. Compared with actual aid allocations to countries,

it was discovered that the poverty-efficient allocation will lift 80 million persons out of poverty compared with the 30 million persons being 'delivered' annually. Elbers et al (2004), based on experience obtained from their works in Cambodia, Ecuador, and Madagascar suggested the need to combine geographical targeting using a poverty map with "within-community" targeting mechanism to achieve an impressive poverty reduction result. This implies that targeting administrative units such as districts or villages combined with information on household income and consumption will help to achieve a tremendous result in poverty reduction.

As fallout from an extensive study under the auspices of the OECD, decentralization (the transfer of power and responsibility from the central to the local level) has been discovered to be a potential tool in the fight against poverty. With several other functions, decentralisation could be used to ensure changes in the institutional architecture, which are very likely to impact on governance, participation and the efficiency of public-service delivery, all of which are important variables for poverty outcomes (Jutting et al, 2004) However, findings of this study suggest that the usefulness of decentralisation as a tool for poverty reduction varies distinctly between poor countries on one side and emerging economies on the other. In countries where the state lacks the capacity to fulfil its basic functions, there is a definite risk that decentralisation will increase poverty rather than reduce it. However, in countries with a functioning central state committed to the devolution of power to local tiers of government, decentralisation can be an excellent means of promoting improved representation of the poor and enhancing the targeting of service delivery.

The causes of poverty in Nigeria have been traced to problems such as corruption, bad governance, debt overhang, unemployment, low productivity and burgeoning population growth. Others include unfocused government policies, weak political will, lack of effective skills training, and low level of technological development. Most of the poverty alleviation programmes of the past were either focused on the poor in the rural areas or developing the rural areas. The reason may not be far-fetched. Obi (2007) refers to Federal Office of Statistics (1999) data indicating that 31.6% of the rural dwellers are extremely poor compared with 25.2% in same category in the urban areas. In another way, it says that out of 67.1million persons below the poverty line as at the time, 23.3 million and 43.8 million were in the urban and rural areas respectively.

Several governments have engaged in various programmes with the intention to alleviate poverty. According to Maduagwu (2000), over the past four decades, such programmes have included National

Accelerated Food Production Programme (NAFPP) and the Nigerian Agricultural and Co-operative Bank; Operation Feed the Nation (OFN); Green Revolution; "Go Back to Land"; and Directorate of Foods, Roads and Rural Infrastructure (DFRRI) programme. Furthermore, there were the Family Support Programme and Family Economic Advancement Programme. Even the relatively recent National Economic Empowerment and Development Strategy (NEEDS) with all the promise of partnerships between all levels of government and the involvement of consultation with the people seem not to be yielding fruits. The reasons for failure have been earlier outlined. However, communities are taking their fate in their hands with the involvement of CBOs.

CBOs pervade all facets of life. In Massachusetts and its neighbourhoods, whether in health, the environment, recreation, education, public safety, or any number of neighbourhood issues, CBOs exist. Despite being a prominent player in civic and economic life of the people, "Non-profits (as NPOs are at times called) are so entwined in communities that it is easy to miss the impact they have on daily life until those services provided are absent. Thus, Non-profits are an essential feature of civic and economic life today (Jennings, 2005). Furthermore, Jennings highlighted that though not usually emphasized, it has also been observed that NPOs are "connecting points" between people from different backgrounds and ages, people and opportunities, and people and other sectors. Community-based nonprofits are the basic glue for these connections and therefore are vital in providing services, triggering and sustaining civic spirit and volunteerism, and supporting local economies.

According to Ritchie (2007), there are several forms of microfinance service providers at community level which assist in improving the economy of the people. These include Multipurpose Cooperatives Societies, Financial Cooperative Societies, Village Banks and Self-Help Groups, Rotating Savings and Credit Associations and Accumulating Savings and Credit Associations. The aim of these associations is to assist in alleviating poverty of members or residents of their communities. Furthermore, in a measure, CBOs also participate in dealing with issues of environmental management and sanitation by embarking on mini projects such as construction of drainage channels and sewage facilities (Haider, 2008; Emmanuel et al., 2010).

## Materials and Methods

Ilaje LGA is located in Ondo State in the South-western geopolitical zone of Nigeria within coordinates  $4^{\circ}28'$  -  $7^{\circ}40'$ N and  $5^{\circ}41'$  -  $7^{\circ}23'$ E. Ilaje which covers a land area of 2,300 square

kilometres has its headquarters located at Igbokoda town. The present population of the LGA is estimated to be approximately 350,000 persons going by a projection from the 2006 National Population Commission census figures. The major tribe is Ilaje while dominant occupation is fishing. The LGA consists of two dominant kingdoms namely Mahin and Ugbo kingdoms with minor kingdoms as Aheri and Etikan. Ilaje is divided into 12 political wards and it represents a coastal or riverine area with mostly rural island settlements accommodating a relative lower income class.

Stratified random sampling was employed to select the investigated settlements and streets within the LGA. The existing 12 political wards in the LGA were used as the strata while ten percent (10%) of settlements in each stratum were randomly selected as sample size for investigation. Both open and close ended questions were asked (using systematic sampling) to elicit data from household-heads in the respective settlements. A total of 230 copies of the survey questionnaire were administered and retrieved from respondents. Questions were asked on respondents' affiliation with CBOs, possible assistance obtained from CBOs, performance of the various forms of assistance and problems associated with CBOs assistance among others. The questionnaire was pre-tested through administration on 10 household-heads and a 100% response rate was obtained. The survey was conducted on a weekend (in January, 2008) to allow for easy access to respondents (on face-to-face contact) and equally provide time off work for field assistants to administer the questionnaire. The field assistants were engaged (from the junior staff workforce of the Local Government Secretariat) and sensitized on the nature and 'how to' of the research. They were indigenes of the study area that knew the terrain and could interact fluently in local dialect with the residents. Data processing involved univariate analysis resulting in the generation of tables and charts. This was corroborated by verbal accounts of the experiences of members of the community and some CBOs.

## Results and Discussion

This section contains results and discussion of findings on benefactors' experience with CBOs. Analyses were based on total number of responses for each variable being discussed.

### *Affiliation with CBOs*

It was found that 64.9% of the respondents belonged to at least a CBO. This implies that a greater percentage of the residents are affiliated with CBOs. Reasons connected with such high level of affiliation include access to loans,

equipment, training and several other benefits to members of the community. By virtue of these need indicators most of the residents are in the lower class. This agrees with the findings of Jennings (2005) in his study of CBOs in Massachusetts which affirmed that NPOs play a leading role in the civic life of local communities. These groups of people include thousands who were yet to attain the status of the middle class. Equally, the sense of belonging, which stems from being able to contribute to growth and development of the community, is a catalyst towards increasing membership in addition to enjoying the spirit of association with members of same business or trade.

The highest percentage of the benefactors (53.2%) belonged to Cooperative Societies (see Table 1). In order to obtain different forms of financial assistance which could help to boost personal small-scale business and to meet family needs, many residents of Ilaje rely on Cooperative Societies. Most respondents that indicated affiliation with CDAs (17.7%) were members of executive councils of such organisations apart from the very few persons who had gained from donations and other forms of assistance. Definitely, only a small percentage of the residents of the

communities are involved in governance and the CDAs focus more on the development of the community as a whole rather than improvement of personaleconomies. Certain community associations are formed by persons in specific small-scale businesses. Since the aim of such associations is quite similar to that of cooperative societies, it is not surprising that the percentage of affiliated members is as low as 14.9%.

Technical Professional Associations are rare (7.1%) in the study area due to the coastal nature of the region with several small-sized island settlements scattered across the area. These associations are prominent in the relatively fewer slightly-large settlements such as Ugbonla, Ayetoro, Ode-Mahin and Igbokoda. The local companies are usually small factories created by some communities for production or processing of raw materials. They are like community-based factories or local industries initiated by the community. The form of affiliation is mostly in form of employment. Those engaged or involved in this are usually very small, hence the 2.8%. In Ilaje, the local brewing business of palm wine and 'Ogogoro' (local gin) is not uncommon due to the thriving raphia palm in the region.

Table 1. Affiliation with CBOs.

s/n	Types of CBO	Frequency	Percentage of total
1.	Cooperative Society	75	53.2
2.	Community Development Association	25	17.7
3.	Small Business Assistance	21	14.9
4.	Technical Professional Association	10	7.1
5.	Company	6	4.3
6.	Others	4	2.8
	Total	141	100.0

### **Benefits from CBOs**

Figure 1 reveals that 24% of respondents had benefited from provision of machine/equipment to aid their businesses. Many of these machines are meant for graduating apprentices or young business owners who had acquired skills that could help in establishing an economic base. Examples are sewing machines, grinders, vulcanising sets, to mention a few. The highest percentage (48%) of respondents indicated that they had benefited from loans from existing CBOs. This is not unconnected with the high percentage involved in cooperatives societies whose main objective is to provide loans for members. Some of these loans are either meant to initiate a fresh business or catalyse an existing one. The phone call business is common in Ilaje with installations from different telecommunication service providers across the island settlements. A young school leaver who obtains small loans could purchase the necessary kit and some airtime to kick

off the business. Traders enlarge their stalls or kiosks and wares with loans while farmers obtain some equipment and fertiliser to boost their output.

None of the respondents indicated assistance in form of technical skills development implying not an absolute absence of such assistance but a very low rate of such benefits. The fact that apprenticeship (which in most cases takes years) has been a more reliable way of developing both skills and experience cannot be ruled out in this context. For example, an automobile technician needs years of training and experience under the tutelage of his trainer to obtain the required skills. Since many are small-scale business entrepreneurs, business skills training have been brought to assist them and as such about 20% indicated having gained in this respect. For such there was no prior training in most cases and consequently some few but necessary skills are required at times.

Only 4% indicated that they had gained from trainings to develop their financial management

skills. The mentality that many are shrewd businessmen with local wisdom on how to manage such non-complex businesses is prevalent. To many, it is like “teaching an old dog a new trick”. Therefore bringing experts to train on financial management which would have been more appropriate in cities with big business ventures was not necessary or is not valued. Referring to the

manual from Loughborough University’s Water, Engineering and Development Centre (WEDC), Eldis (2009) emphasised that among other benefits, community-based groups could help to provide local employment and encourage local businesses in the contract procurement process. These could be achieved through the several benefits identified above.

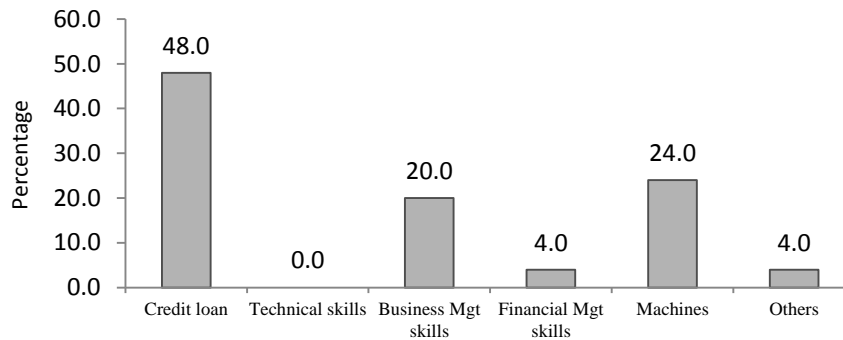


Figure 1. Benefits from CBOs

### Loan benefits

#### Number of beneficiaries and reasons for preferring loans

A total of 67.5% of respondents indicated that they had obtained loan at one time or the other. This emphasizes the level of dependency especially in the rural areas on loans. Though many in the urban areas also obtain loans, the access to such loans is not limited to or dominated by provision from CBOs. Many obtain loans from banks or Cooperative Societies in their workplace with access to several millions of Naira in some cases.

As revealed earlier, the greatest percentage of respondents have benefited from loans when compared with other forms of assistance from CBOs. The reasons for preferring loan vary to include low interest rate, less bureaucracy in loan processing, reasonable borrowing conditions and relationship with the lending institutions. However, these reasons also attract varying percentage of respondents in the study area (see Table 2). The highest percentage represented by 56.2% preferred loans to other forms of assistance because of the low interest rate. This is relative to other sources of loans such as banks. Also, the second highest

percentage of respondents (32.9%) preferred loans because the conditions for obtaining the loans were fair enough. Most persons find it difficult to meet conditions especially of collaterals given by other sources of loan. Many would not see less bureaucracy as the reason for preferring loans since this is not an issue in the sense of general ease for processing loans. Once the member meets the general conditions and has a level of savings with the lending organisation, impediment is virtually non-existent.

Equally, relationship with lending CBOs has not contributed much as the basis for loan preference. The reason is not far-fetched. The social bonding in the communities makes residents to relate as relatives, so that no individual has any special affinity that gives him or her preference over another. It was discovered in an extensive study of Thailand’s best practices of Community-based micro-financing towards poverty alleviation that the four CBOs investigated provided among other services, a wide range of loan services to cover health, education, occupation and housing expenses (UNDP, 2006). Even the agriculture based organisation that was not initially offering loans to members had to revisit the organisations’ objectives to include provision of small loans.

Table 2. Preference for loans.

s/n	Reasons for preferring loan	Frequency	Percentage of total
1.	Interest rate is low	82	56.2
2.	Reasonable borrowing conditions	48	32.9
3.	Less bureaucracy/short time administration	12	8.2
4.	Good relationship with lending institution	4	2.7
	Total	146	100.0

### Performance of loan

The highest percentage of respondents in the study area rated the performance of loans to be in the range of 40-60 percent (i.e. average). The summation of the total for all those that rated the loans' performance *at least* average (that is average, high and very high) in Ilaje added up to 75.5% (see Table 3). This implies that the loans have really been of great help in improving the economy of the residents. Loan has been of help over decades to improve the plight of the poor and also assist the rich to enlarge the scale of their businesses. It helps to increase the profit margin of

businesses thereby leading to improvement in the plight of the people. Most community organisations build up loan capital through savings. According to the report of The International Bank for Reconstruction and Development and the World Bank (Ritchie, 2007), savings provide poor people with a buffer against unforeseen expenses, thus lowering their household risk. It is said that "small, regular savings help to develop financial discipline; and intermediation of savings into loans by Community-based financial organisations enables borrowers to establish creditworthiness before the introduction of external credit".

Table 3. Loan performance.

s/n	Rating	Frequency	Percentage of total
1.	Very low (0-20%)	18	12.2
2.	Low (21-40%)	18	12.2
3.	Average (41-60%)	55	37.4
4.	High (61-80%)	48	32.7
5.	Very high (81-100%)	8	5.4
	Total	147	100.0

### Provision of infrastructure by CBOs

In Figure 2, it is revealed that a high percentage (45.29%) indicated that CBOs had not provided anything in their communities. CBOs are not sufficiently financially empowered to provide the big-scale infrastructure needed in communities and as such residents are ready to manage anything that their CDAs provide. In the case of those infrastructure provided in Ilaje, the percentages are scattered among the various infrastructure. However, 27.0% of respondents indicated that CBOs had helped to provide roads. The quality of road is not so much of importance in this case. For example, in Ayetoro the community only paved the main path from the shore end (linking other settlements) with concrete through the centre of the town to link notable areas like the king's palace and the town market. The paving was not with bitumen like normal roads. It only eases mobility within the community. Furthermore, in the case of electricity, CDAs in conjunction with households

procured high KVA generators for power supply. The indication for schools (10.0%) implied provision of writing materials, school furniture and repairs in some cases.

Movement of resources to install facilities or do construction work in most settlements has been impeded by the lack of easy access to the communities. The then ongoing construction of roads to link some big settlements and the Free Trade Zone was a laudable effort bringing hope to the development of many settlements in Ilaje LGA. A study by Ibem (2009) examined how CBOs are filling the gap created by partial withdrawal of the state from urban infrastructure provision in six low-income urban communities in Ohafia, Nigeria. He identified the community organizations and funding arrangements in urban infrastructure provision in the communities and was equally able to identify how mobilization of resources in project initiation, design, implementation and funding influenced the type of infrastructure projects embarked upon by CBOs.

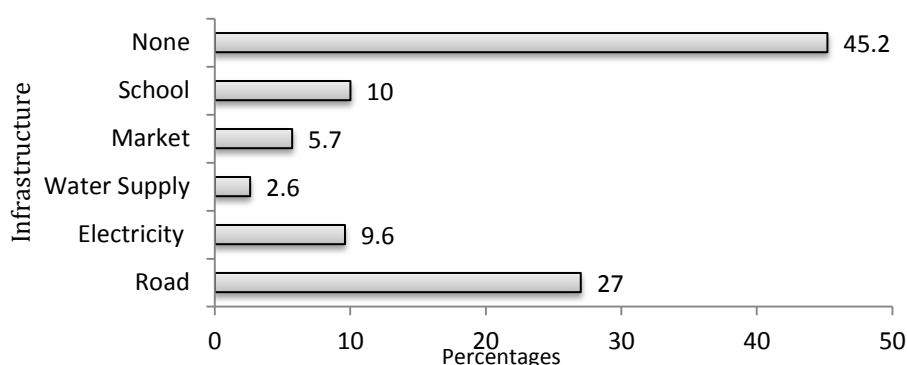


Figure 2. Provision of infrastructure by CBOs.

**General performances of economic initiatives**

The general rating for the performance of the diverse initiatives by the CBOs is shown on Table 4. The highest percentage was of the opinion that there had been an “average” performance by the CBOs followed by those who felt that they had performed woefully thereby scoring them “very

low”. A little of over 60% of the respondents indicated *at least* an average performance which is definitely lower than what obtained in the case of loans alone (represented by 75.5%). This implies that the little impact from other initiatives such as infrastructure provision has brought down the general assessment of the performance of the CBOs.

Table 4. General performance of economic initiatives by CBOs.

s/n	Rating	Frequency	Percentage of total
1.	Very low	35	19.0
2.	Low	32	17.4
3.	Average	70	38.0
4.	High	31	16.8
5.	Very high	16	8.7
	Total	184	100.0

**General problems with the economic initiatives by the CBOs**

It was needful to know the general problems with the economic initiatives of the CBOs within the study area. Short payback period and high interest rates turned out to be the greatest problems as they attracted the highest frequencies. Such indication is premised on the domination of loan over other initiatives and not on the single assessment of loans. Also, the fact that interest rates was not much of a problem when compared with the payback period agrees with the earlier finding indicating that the greatest percentage opted for loan due to low interest rate. Some of the respondents who had benefited from machines or equipment indicated that their machines were performing below expectation. Factors which

included poor quality of such equipment, lack of adherence to maintenance rules, mishandling or a combination of these factors have been found to be responsible for such poor performance indicated by some benefactors. General literacy or level of enlightenment could not be ruled out in the case of non-adherence to maintenance rules or mishandling of the provided equipment. Only 13.2% indicated that there was no problem with the benefits gotten from CBOs (see Figure 3). This may be judged low but the fact that it is difficult to find full satisfaction with anything still makes this percentage worth celebrating. In certain communities, the capital base of CBOs is weak and this is a problem in itself (Abegunde, 2009). This scares the CBOs from giving out loans to members in some cases; and when they do, the amount is limited.

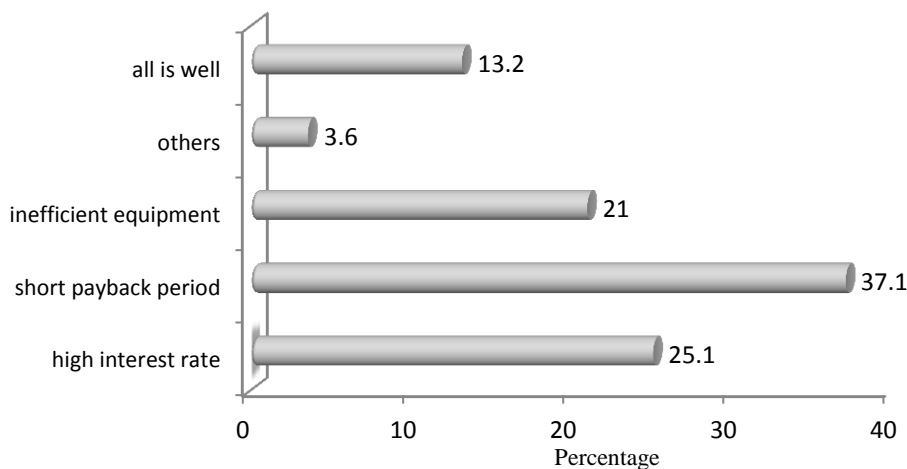


Figure 3. Problems with economic initiatives.

### *Expectation on the future performance of CBOs*

The people's indication of how the future of their economy will turn out if the activities of the CBOs in the study area were to continue the way it was shown in Figure 4. The highest percentage favoured an average improvement in the economy of the people. With 37.5% believing in steady improvement while just 11.6% did not see any hope in the system of things, it shows that there will be need to further

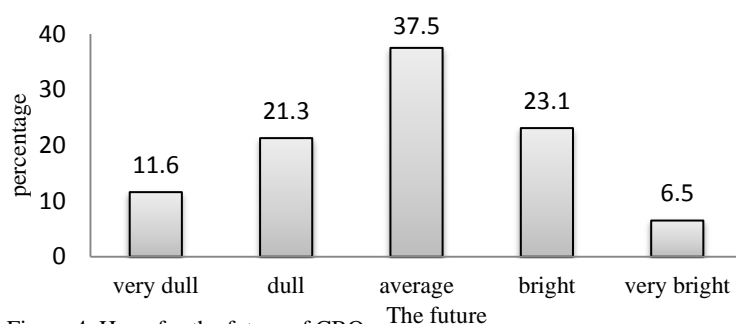


Figure 4. Hope for the future of CBOs.

### *Suggestion for improving people's economy*

Diverse suggestions were made by respondents towards the improvement of their economy. The list of the suggestions is given on Table 5 indicating total frequencies and corresponding percentages of the total responses (not respondents) since the responses overlap. The highest percentage (43.9%) of responses at the top of the table favours provision of loan as a means towards improving the economy of the people. The reasons for this preference for loan in Ilaje at the expense of job creation (20.4%) and infrastructural provision (19.6%) are diverse. One is the fact that the less educated felt threatened by the provision of skilled jobs which they do not have sufficient education to compete for while those in small businesses felt a direct boost to their businesses would do more good than even infrastructure provision. The current situation in the other parts of the Niger-Delta region affirms this. The presence of oil companies within the region has attracted expatriates and professionals mainly from outside the region since many of the indigenes could not

encourage or support the activities of CBOs in Ilaje. At the other extreme is the 6.5% of the respondents who felt the future was very bright for the economy of the residents in the area. Definitely this percentage is bound to increase if the activities of CBOs in the area is catalysed and supported by International Organisations, levels of government and the various companies that benefit especially from the oil exploration in the Niger-Delta region.

meet the skill demand to function in the various high-skilled jobs that are available. The result has been the presence of militants and violence on a high scale in these other parts of the region. Though, there are a few graduates in the region (some of which have been absorbed by some multinational companies), there was still no confidence that the same experience mentioned above will not repeat itself. Home-based enterprises have not allowed for much favour in the direction of market construction. Several businesses which are run from homes provide income sources for traders and easy access to buyers. The issue of farming inputs is not conscious of the fish-farming which many are engaged in while the cheap machine or equipment provision did not receive much support as it has always succumbed to preference for loans as provided by earlier data. It suffices to say that more persons will want to go into trade and small businesses in Ilaje. Initiation of micro-businesses should have ranked higher than revealed. However, the residents seemed to be comfortable with the existing ones and would prefer provision of loans to support them.

Table 5. Suggestions to improve people's economy.

s/n	Approaches	Frequency	Percentage of total
1.	Loan availability	107	43.9
2.	Job creation	47	20.4
3.	Provision of basic infrastructure	45	19.6
4.	Training/skill acquisition	38	16.5
5.	Market construction	29	12.6
6.	Initiating micro businesses	18	7.8
7.	Information dissemination	17	7.4
8.	Cheap machine/equipment	15	6.5
9.	Provision of farming input/ implements	15	6.5
10.	Others	6	2.6



## Policy Implication and Conclusion

The need to catalyse the efforts of CBOs especially in rural riverine communities will necessitate contributions from various stakeholders. In the light of this, a few recommendations are made as implied from the findings of this research. There is need for international organisations to sustain current efforts aimed at assisting communities and particularly in the provision of utilities especially potable water in the riverine area. The financial and technological support to achieve this can only be provided by such organisations. Furthermore, CBOs need to expand their fund sourcing since reliance on members' contribution cannot achieve much in alleviating the people's poverty. This includes service provision especially by CDAs and cooperative societies.

Additionally, acquisition of high quality equipment will be a better option as it yields better returns and profit for a longer period of time compared with those complained about by residents who had obtained machines/equipment. This should go together with proper enlightenment on use and maintenance of such equipment. Sensitization on good business and management skills could be done by government sponsored experts in short training programmes for residents of communities; so that funds made available could be put into proper use and profits could be reinvested in businesses to ultimately improve the scale of such businesses.

Thus the extra reliance of residents on loan will ultimately be profitable. The efforts of CBOs will continue to complement the developmental efforts of governments and international organisations. Issues relating to community contracting, bottom-up approach, city consultation and other forms of citizen participation will continue to propel economic development at the local level. The involvement of self-help projects and activities cannot be ruled out of governance and development discourse. Financing, enlightenment, youth development, project execution, poverty alleviation, gender and health issues all have a platform for operation at the community level.

Hence community associations will continue to assist in improving the welfare of local communities and residents. Very importantly, the need for global audience to focus on the plight of residents in the Niger Delta region which the study area is part of is paramount in the face of poverty alleviation and its links with environmental concerns.

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