

A Shari'ah Assessment of the Poverty Alleviation Programmes of Nigerian Government (2015-2019)

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Abstract

Poverty alleviation programmes have been continuously introduced by successive governments in Nigeria from independence in 1960 up till date. Despite several attempts at combating this scourge of poverty, it is far from been conquered because as of today Nigeria has the largest number of people living in extreme poverty, with an estimated 87 million Nigerians, or around half of the country's population, thought to be living on less than \$1.90 a day. This was based on a projection by the World Poverty Clock and compiled by Brookings institute. Experts have attempted on different occasions to examine these programmes and have adduced reasons for their failures. This paper considers an Islamic perspective to poverty alleviation programmes with a brief outline of certain distinctive Islamic principles, historical method is adopted. The paper adopts literature survey approach as basis for the discussion. There is a resounding optimism in the prospect of poverty alleviation programmes if the identified principles are injected.

Keywords: Poverty; Alleviation; Shari'ah; Riba; Hisbah; Taqwa.

Introduction

Poverty is a global problem that envelops many nations of the world only in varying degrees. This is evident in the outline of the initial Millennium Development Goals set in the year 2000 when not less than 189 countries of the world came together on issues of common concern.¹ The congress committed themselves to eradication of poverty among other development goals. Nigerian government at various levels since independence in 1960 have intensified effort on poverty alleviation strategies, all in a bid to meet an ultimatum of poverty alleviation within the period of fifteen years as contained in the target of the MDGs. Although, MDGs have been replaced with Sustainable Development Goals (SDGs) till another fifteen years target, it is crucial to note that long before this recent commitment, Nigerian government has continuously engaged in series of palliative measures against the scourge of poverty. Ogwumike, identified a good number of poverty alleviation programmes of the government but lamented that government only seem to show concern for poverty reduction, there was no significant impact of the said programmes.²

It is important to note that right from 1960 after the country got her independence, both military and civilian government that had governed the country up till May 29, 2015 have introduced one poverty intervention programme or the other. For instance, the River Basin Development Authorities (RBDA), the Agricultural Development Programmes (ADP) launched in 1972, the Agricultural Credit Guarantee Scheme (ACGS) established in 1977, the Rural Electrification Scheme (RES), and the Rural Banking Programme (RBP) was established by the Nigeria government in 1977.

The Structural Adjustment Programme was the initiative of Babangida's administration which lasted until early 1990s. It stressed greater need for the realization of policies and programmes to alleviate poverty and provides safety nets for the poor. Some of the SAP era programmes included; Directorate of Food, Roads and Rural Infrastructure (DFRR) of 1986, Better Life Programme (BLP) of 1987, the National Directorate of Employment (NDE) of 1989 (still exist), The People's Bank of Nigeria (PBN) established in 1990 and the Community Banks (CB) established in 1992 to mention only a few.

Ever since 1999 there has been an uninterrupted democratic government in Nigeria, as much as past governments have made frantic effort to cushion the effect of poverty on the populace. The emergence of democracy back precipitated a new concern of another dimension to poverty reduction. At the inception of the new government, panels were set up on the Rationalization and Harmonization of poverty Alleviation Programmes which brought about the establishment of programmes like National Poverty Alleviation Programme (NAPEP) took off in 2001, Youth Empowerment Schemes (YES) launched in 2012 and Rural Infrastructure Development Scheme (RIDS) among others.

As much as it would appear a failure on the part of the government, how helpful are the provisions of divinely revealed religions? Most especially, Islam that lays claims to having solution to human problems, some of those principles as effective as they proved in the early days of Islam are to be examined in relation to the contemporary situation of Nigeria from the beginning of APC led government of change to next level.

The Concept of Poverty

Poverty is a concept that generally connotes negativity. It is in this context used as a socio-economic phenomenon of deprivation, incapability and degradation. According to *Encyclopedia Americana*, poverty can be seen from two different perspectives: (i) "Moneylessness" which means an insufficiency of cash to satisfy basic human needs such as nutrition, rest, warmth and body care. (ii) "Powerlessness" which means those who lack the opportunities and choices open to them and whose lives seem to be governed by forces and persons outside their own control.³ Also, Yahya explains the concept of poverty as:

... a deviation from an acceptable condition of social and economic welfare. It is a concept that has been defined mainly from economic perspective of a person's inability to have the basic resources required for a decent livelihood either in absolute terms or relative to some perceived standard of living.⁴

Although, many other definitions and explanations are available on the concept of poverty, a keen observance of these descriptions reveal that poverty is basically a condition of incapacitation which majorly is resulting from lack of money or any item used in its stead in a given society.

Poverty in Nigeria

The Nigeria society is enveloped in acute poverty as could be deduced from the prevailing situation and events particularly among the masses. Preponderance of unemployment among youth, prominence of diseases, high mortality rate and inadequate shelter are some of the indicators of severe poverty in Nigeria. Ogwumike had earlier traced the increasing wave of poverty to be 28.1% in 1980, 46.3% in 1985, a slight drop in 1992 put it at 42.7% and a sharp increase in 1996 put it at 65.6%. The National Bureau of statistics in its 2010 poverty profile reported that 112.519 million Nigerians live in relative poverty which is 60.9% poverty rate. To confirm the steady growth of poverty rate and increasing number of the poor in Nigeria, Nigeria now has the largest number of people living in extreme poverty, with an estimated 87 million Nigerians, or around half of the country's population, thought to be living on less than \$1.90 a day. This was based on a projection by the World Poverty Clock and compiled by Brookings institute.⁵

It is pertinent to note that some of the root causes of poverty are far from being resolved based on unfolding events in Nigeria socio-political realm. For instance, unemployment which germinates into idleness has continued to rise on yearly basis. It has been observed that increasing number of graduates produced by higher institutions of learning year-in-year-out have not been equipped with entrepreneurial skills suitable for self-reliance.

Illiteracy is another basic factor contributing to the alarming rate of poverty in Nigeria. Poor funding of schools greatly affects the capacity of public schools to cater for adequate literacy and numeracy appropriately at the primary level thereby keeping many school age children out of school. At the higher level, schools have almost lost their purpose of providing functional education. Oriahi and Aitufe posit that the role of education in poverty eradication, in close co-operation with other social sectors, is crucial.⁶ In effect, the present state of Nigeria in relation to poverty is compounded by the failure of its educational system. Over-crowding and over-population are also prominent in the poverty problem facing Nigerian society. However, it is important to note that inadequate housing culminate into what is being regarded as over-population and this is resulting from government insensitiveness to the welfare of its citizenry. Aluko asserts that:

When there are inadequate and unfit housing, the condition of the environment often results to Slums and ghettos, there will be the disaster of homelessness, unplanned and sprawl nature of city growth⁷

Further explanation offered by Aluko implies that inadequate housing translates into poverty among the populace. From the foregoing discussion, the widespread poverty in Nigeria could be likened to a Qur'anic model of a city described by the Almighty Allah in the following words:

And Allah puts forward the example of a township, that dwelt secure and well-content: its provisions coming to it in abundance from every place, but it denied the favours of Allah (with ungratefulness) so Allah made it taste extreme of hunger and fear, because of that (evil) which they (its people) used to do (Q 16:112)

The scenario painted in the Qur'anic passage though, primarily refers to Makkah but perfectly mirrors the situation of Nigeria as it affects its economic affluence and the poverty experience of its citizens. The multifarious source of wealth with which the country is endowed do not reflect on the socio-economic situation of its teeming populace. Hence, one can conclude that the ingratitude act which made the people of Makkah experience this type of torment is similar to the great disbelief that radiates all spheres of life of the Nigerian society both individually and collectively.

Poverty Intervention Programmes of the Government (2015-2019)

Successive Nigerian Government have established one form of poverty alleviation programmes or the other and they justified the creation was to fight poverty. Despite all these efforts, Nigeria still now has the largest number of people living in extreme poverty, with an estimated 87 million Nigerians, or around half of the country's population, thought to be living on less than \$1.90 a day. The attempt this section is to take a cursory look at key poverty alleviation programmes introduced by the APC led government from 2015 "change" slogan and agenda to the current "Next level" slogan of the present re-elected administration.

Anchor Borrowers' Programme (ABP)

This is a programme which was launched by President Muhammadu Buhari (GCFR) on November 17, 2015 to create a link between anchor companies involved in the processing and small holders' farmers (SHFs) of the required key agricultural commodities. The programme thrust of the ABP is provision of farm inputs in kind and cash to small holder farmers to boost production, stabilize inputs supply to agro processor. It involved various stakeholders in Federal and State Ministries of Agriculture. 220-billion-naira loan was to be provided with interest rate of 9% to be guided by Micro, Small and Medium Enterprises Development Fund (MSMEDF). Participating Financial Institutions (PFI) shall equally access 2% from CBN and lend at a maximum 9%.⁸

N-Power Programme

It is one of the initiatives of National Social Investment Programme (SIP) of the federal government, formulated in order to address the challenge of youth unemployment by providing a structure for large-scale and relevant work skills acquisition and development while linking its core and outcomes to fixing inadequate public services. It is designed for only Nigerian citizen between the ages of 18 and 35. The programme is broadly categorized in to two namely:

N-Power Graduate Categories/N-Power Volunteer Corps

It is a paid post tertiary engagement where participant will be paid for 2years volunteering programme in identified public services within their proximate communities. Volunteers will provide teaching, instructional, and advisory solutions in 4 key areas which includes; N-power Agro, N-Power Health, N-Power Teach and N-Power Tax.

N-Power Non-Graduate Categories

To train and empower non-graduates with skills that can be used for the betterment of themselves and the economy. Training and certifications in 2 key areas which are N-power knowledge and N-Power Build respectively.⁹

Conditional Cash Transfer (CCT)

This is payment of 5,000naira monthly stipends to the most vulnerable and poorest Nigerians under Social Investment Scheme targeted at supporting one million of the most vulnerable citizens. It payment commenced initially in nine states Borno, Kwara, Bauchi, Cross River, Niger, Kogi, Oyo, Ogun and Ekiti in January 2017.¹⁰ The fund is released to the Nigeria Inter-Bank Settlement System (NIBSS) which is the platform that hosts and validates payments for all the federal government's Social intervention programmes. 500 billion Naira was allocated for the intervention programme in 2016 budget.¹¹

National Home-Grown School Feeding Programme (NHGSFP)

This is another social intervention programme of the government aimed at providing 1.14 million jobs across the country, with engagement of community women as cooks and to provide meals to school children in primary schools from basic 1-3. The programme is also aimed at boosting food production and stimulate an investment worth N980 million, annually. 10 million primary school pupils is targeted by the federal government while the state governments are expected to provide for the pupils of basic 4-6 targeted at 5 million pupils.¹² Only Kaduna and Osun States are taking care of pupils of basic 4-6, while other states basically concentrated on the provisions made by the Federal government. i.e. basic 1-3 only.¹³

Trader Moni

This scheme was launched in order to provide soft loans ranging from 10,000 to 100,000 for artisan, traders, market women, enterprising youths and small-scale farmers and agricultural workers nationwide. The loan tenure is 6 months, to be paid weekly after two weeks grace period with 2.5% interest rate termed as administrative charges.¹⁴ It is often called Federal Government of Nigeria Soft Loan Scheme, but known by the populace as “*tradermoni*”

Position of Islam on Poverty

Poverty is known as *faqr* in respect to Arabic language which is the original language of the Qur'an. Based on the explanation earlier given, Islam desires that the poor should not be left in such state of incapacitation; rather they should be embraced and lifted through the concept of alms which the affluent Muslim sees as an integral part of his faith. The Qur'an repeatedly pronounces the need to help the poor as evident in the following verses:

Those who are miserly and enjoin miserliness on other men and hide what Allah has bestowed upon them of His bounties. And we have prepared for the disbelievers a disgraceful torment (Q4: 37)

Have you seen him who denies the Recompense? That is, he who repulses the orphan (harshly), and urges not on the feeding of the poor. (Q107: 1-3)

From these verses cited, it is clear that poverty should not flourish in the midst of obedient servants of Allah. It is also logically proved that poverty is a social malady which in anyway should be prevented by its adherents and the rich who notice it. This is the reason why Zakat is an institution in Islam. It is Muslims alms tax levied on the well-to-do to be distributed for any of the eight categories of people mentioned in Qur'an 9:60

Conversely, it is expedient to note that poverty has been attached to Islam in some quarters. In this regard people view poverty as being synonymous with Islam partly because of dense population of the Muslims and partly because of the social malady of “begging” as a means of livelihood by some Muslims dominated cultural groups. While this perception is widely gaining popularity among the non-Muslims, Abdul Fattah (2004) still emphasizes the position of Islam on the importance of Zakat among Muslims when he states that:

The true Muslim Community is united in cohesive integrity. It is a community where the rich sympathize with the poor and those who are able to have show mercy upon those who are disabled. Once such ties are severed, the community is afflicted by calamities and catastrophes. *Zakat*, which Allah has ordained upon the rich, is only a means of safety against such calamities.¹⁵

Categorically speaking, the term “*Faqr*” (poverty) is used in the Qur’an to mean incapability in two forms. First is spiritual incapability and hence the need to depend on Allah. The Qur’an says: *O mankind, it is you who stand in need of Allah but Allah is rich (free of all needs), the worthy of all praise* (Quran 35:15). The second form of incapability is material dependence. This perception of poverty establishes the material inequality that exists among men and the need to always seek for balance. Therefore, Islam has certain dispositions which portray the positions it holds on acquisition of wealth and socio-economic status of mankind. First, Islam is not in any way opposed to acquisition of wealth but even encourages its possession as long as it is in lawful manner. The following Qur’anic verses are unequivocal about this fact:

Say (O Muhammad)” Who has forbidden the adornment with clothes given by Allah which he has produced for His slaves and *At-Tayyibat* (all kinds of lawful things) of food? Say: “they are in the life of this world, for those who believe, (and) exclusively for them (believers) on the day of resurrection (the disbelievers will not share them) ... (Qur’an 7:32) See also: (Qur’an 28:77).

These verses are indicative of the fact that Islam recommends a behavioral pattern that builds wealth rather than depend on other peoples’ wealth for survival. Second, in cases and situations where and when it seems practically uneasy to acquire wealth individually, there must be rightful thought and disposition towards such incapability. Poverty should never be perceived as an inescapable decree or unchangeable condition. Rather, Islam urges Muslims to make supplication seeking richness. Qaradawi also posits that “*Faqr*” is a condition in which a Muslim must seek for Allah’s intervention and rescue as it has grave effect in various spheres of life.¹⁶ Third, Islam regards wealth and richness as essentials for both religious and worldly affairs. Allah says: *And give not to the foolish your property which Allah has made a means of support for you* (Qur’an 4: 5). Incidentally, Islam views affluence and wealth as a provision which human beings can only have as favour from Allah, and this accounts for the rationale behind the Qur’anic verse which states that: *And if the people of the towns had believed and had the taqwa (piety), we should have opened for them blessings from the heaven and the earth*(Quran 7:96). Further examination of Islam’s disposition to poverty reveals that the idea of *Nisab* which is one of the prerequisites for a Muslim to pay *Zakat* has great relationship with alleviation of Poverty. *Nisab* requirement in *Zakat* implies that those who do not meet the payment limit of *Zakat* are not only excused from paying *Zakat* but are also considered poor and are therefore eligible to receive *Zakat*.

Effective Poverty Alleviation Programmes: The Islamic Approach

Poverty alleviation strategies have been consistently in Nigeria from independence till date. Programmes have taken different dimensions in terms of focus and scope. It is observed that most of the programmes of this administration are on provision of fund for businesses and human capital development. The administration has not only sustained poverty intervention programmes but has injected individual welfare dimension. This is evident in the N-Power scheme which is domesticated in the states of the federation. Youth in some states are trained in different vocational skills and are as well-paid incentives to sustain themselves. However, with all these dimensions, experts have concluded that these programmes do not impact on the lives of many deserving poor members of Nigerian society.

In Islam, it would be recalled that various poverty alleviation tools recognize the fact that wealth primarily belongs to the creator-Allah, therefore those who possess it are trustees who are duty bound to transfer it to those who do not have. In the same vein, it requires the government to cater for various levels of need and ensure genuine transfer to the deserving individuals. In the context of Islam, the provision of public need and individual well-being is not only religious duty but also a moral obligation of the ruler. The state plays an active role in the economic life represented basically in its commitment to cater for the minimum standard of living of all the members of the society. The Prophet exhorted leaders thus:

...Beware whoever has been made a guardian of the affairs of my *Ummah* and he is kind to them in their needs, Allah would be kind to him for this on the Day when he will be in need. And whoever hides himself from them in view of their needs, Allah would hide Himself from him, ignoring his needs.”¹⁷

The concept adopted by the prophet in this tradition is the general philosophy of Islam which is reiterated in several verses of the Qur'an as contained thus:

And know that whatever of war-booty that you may gain, verily one-fifth (1/5th) of it is assigned to Allah and to the messenger, and to the near relatives, the orphans, the poor and the wayfarer, if you have believed in Allah and in that which we sent down to our slave (Muhammad) (Q8:41).

From this narration, the government makes provision in form of grant and free donation to the poor of every kind and not to burden them with repayment of loan with interest that is forbidden in Islam. This is why basic poverty alleviation tools e.g. *Zakat* (poor due), *sadaqah* (charity), *hibah* (gift) among others. At this juncture, it is pertinent to acknowledge that governments at one time or the other have tried by introducing various intervention programmes but have failed to add spiritual dimension which cannot be dissociated from man. Beyond the number of reasons that have been adduced for failure of government's programmes and policies against poverty, other areas necessary from the stance of Islam are:

Taqwa as a missing link: *Taqwa* which is translated as piety or God consciousness is etymologically from the word *wiqayah* which means protection; *taqwa* therefore indicates a protection from the torment of Allah by upholding His wills and avoiding all what He forbids.¹⁸ It is the phenomenon that ignites the conscience of human being in every act he does towards positive direction. It is extremely difficult to attain success when the mutual relationship that naturally exists between the mundane and spiritual life is divorced. The claims of archival records in relation to the prevalent poverty in the country have only revealed a worsening situation despite the plethora of intervention programmes of the government. Engaging the issue of sustainability therefore, it could be suggested that successive governments suspend previous programmes sometimes because of self-aggrandizement, political reasons or corruption e.g. "the Sure-P" programme was scrapped and replaced with the N-Power programme. In this case, the achievement or otherwise of the said programme or its initiators is not of paramount concern to them. The consciousness and feeling of empathy for the multitude beneficiaries of the policy could only be restored through *Taqwa*. Efforts and resources being dissipated on a number of activities do not impact on the lives of the deserving recipients due to lack of God-consciousness which normally has spiritual effect on such activities. The Qur'an establishes the impact of *Taqwa* on the origin and unity of mankind when it states that:

O mankind! We have created you from a male and a female, and made you into nations and tribes, that you know one another. Verily, the most honorable of you with Allah is that who has *Taqwa* (God consciousness) (Q49: 13).

The fact that *Taqwa* is a vital ingredient through which any intervention will be effective is confirmed by Adebayo when he states that "... all the programmes put in place for the purpose of alleviating poverty do not give room for alleviating spiritual poverty"¹⁹ By this, the consciousness to uplift people's thought towards moral tendencies on one hand, and sincere intent to improve the standard of living of the down trodden populace by policy makers on the other hand is the issue in contention. Finally, *Taqwa* here does not just mean appropriation of resources but ensuring acceptability by majority of the poor that poverty is being alleviated through the intervention programme and non-inclusion of interest in the name soft loan or service charge.

Annihilation of Riba: *Riba* in literal usage means excess or increment and technically refers to the surplus income received by a lender over and above the principal amount given as loan. In Islamic usage the term *riba* covers what is known as interest or usury. The *Shar'iah* strictly condemns *riba* and of course every transaction involving it not just for condemnation sake but for the evil inherent or associated with it. Some programmes of government which were introduced to alleviate poverty by providing loan for small scale businesses compounded their problems because of the interest charged over such loans. Programmes like anchor and *tradermoni* have their advantages; it is observed that debt servicing (payment of loan interest) was one of the prominent bottle-neck encountered. If such effect could be a hindrance at the national level, then it should not be ignored at a micro level.

In fact, a strong argument against *riba* (interest) is that there is no certainty that a loan taken for business is going to yield profit; it could also be a loss just as profit is possible. Raimi noted that during the 2009 global economic melt-down, many countries of the world reduced their interest rates with the claim that high interest rate does not favour economic growth.²⁰ Ashafa also observed that the developed nations like USA, United Kingdom and Canada operate the least interest rates of between 0.25% and 1%, as a result he argues that civilized nations have shown that economy is best at 0% and that they therefore adjust their interest rate downward whenever any threat to economic growth like global economic meltdown arises.²¹ The Glorious Qur'an condemns *riba* in the following words:

Allah will destroy *Riba* (usury) and will give increase for *sadaqat* (alms) And Allah likes not the disbelievers, sinners. Truly those who believe, and do deeds of righteousness, and perform *As-salat* and give *Zakat* they will have their reward with their Lord. On them shall be no fear, nor shall they grieve. O you who believe! Be afraid of Allah and give up what remains (due to you) from *Riba* (usury) if you are (really) believers. (Qur'an 2:276-278)

In these verses, there is divine threat that nothing good is going to accrue from *Riba*, also, from the context of our analysis, the verses give a guidance of welfare to the poor instead of loanable fund that attracts interest from the sweat of the borrower. There is need to emphasise that the prohibition of *riba* in respect of consumption loans rests mainly on humane considerations while the main rationale for prohibition of *riba* in respect of loans for production purposes stems from the concept of justice which is the corner stone of the Islamic philosophy of social life.²² From the Islamic perspective therefore, many prospective beneficiaries of those programmes which require collateral and (or) payment of interest on loan are actually deprived of such opportunities.

Upholding the Institution of *Hisbah*: Availability of various poverty alleviation programmes with different dimensions is a confirmation of concern for the plight of the people at least in principle, though, the effect has been minimal. Not much is known about monitoring parameters for all government poverty alleviation programmes. Checks and Balances as a concept in governance has been identified as one area of confluence between Islam and modern Democracy. It serves as a measure to correct and guide actions²³ in the process of policy implementation. From the Islamic perspective, monitoring or supervision comes under the concept of *hisbah*. *Hisbah* generally connotes commanding goodness and forbidding wrong acts. It also includes monitoring the activities that improves the quality of lives of the people. It is the responsibility of government to create a department whose main duty is to check and regulate activities of individuals and groups. The expected result of such check is to maintain ethical standard especially as it affects socio-economic well-being of the people. It was employed right from the early days of Islam by Prophet Muhammad himself. Transactions in the market were monitored by human patrol, first in the person of the Prophet basically to ascertain that commodities displayed for sale were in good conditions. In the same vein, the Orthodox Caliphs followed the trend of the Apostle of God in this practice.²⁴ For instance, Umar bn al-Khattab the second caliph, employed night patrols to get first hand feedback on the feelings of the populace. He was reported to have discovered during one of his patrols that a woman was cooking stone only to deceive her children who were expecting their meal would soon be ready.²⁵ Many instances of this nature dominated typical Islamic governance in the early period of the religion. When it is understandable that the present society is more complex, the template of an Islamic concept of *hisbah* requires that monitoring in governance especially to ensure that the poor are not short-changed the way they are now as reported in some markets as regard *tradermoni* and are given their economic right is a basic principle that should be adequately upheld. Adebayo contends that *hisbah* is a concept that will assist financial service delivery.²⁶

Conclusions

The necessity of exploring government's effort in combating the problem of poverty cannot be over-emphasized. Factors like unemployment, poor electricity supply, mass illiteracy, inadequate housing among others are identified as the bane of poverty in Nigeria. Such poverty alleviation programmes ranging from National Home-Grown School Feeding Programme (NHGSFP), Anchor Borrowers' Programme (ABP), N-Power and Conditional Cash Transfer have ignited our consciousness to seek faith-based solution to the

country's socio-economic hiccup. This is even compelling considering various indices of poverty that keep increasing in tempo. It has been established therefore, that various shortcomings adduced for the failure of poverty alleviation programmes such as corruption of government officials, inclusion of interest in loan repayment, poor targeting mechanism, political instability inter alia are not just enough but are offshoots of fundamental problems which include insensitiveness to some divine cautions such as: absence of *Taqwa*, effect of *riba* as well as lack of accountability cum poor monitoring in contrast to the principle of *hisbah* all of which have great impact on the accomplishment of the desired goal. Programmes that are credible and impactful must be retained. There is never a perfect policy without demerits; hence, shortcomings of such policies should be what successive government should try to address not scrapping the policy.

Recommendations

- i. Governance is a continuous thing, there is need for successful government or administration to build on the achievements of their predecessors.
- ii. There must be neutrality from the government on various poverty alleviation while short listing beneficiaries for the programmes.
- iii. There is never a programme without shortcomings or demerits, successive government should work on the shortcomings than scrapping such programme.
- iv. The government should monitor the officials of such programmes in order to prevent bribery and corruption.
- v. Beneficiaries of various poverty alleviation programmes introduced by the government need to be consulted for feedbacks for improvement.

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