

# **PROJECT PROPOSAL**

**FOR**

## **ECONOMIC EMPOWERMENT OF GRASS ROOT WOMEN IN NIGERIA**

**By**

**Women Of Nigeria International**

**A charity (NGO) registered in the United Kingdom  
And Corporate Commission Nigeria**

**UK Charity Reg. No. 1056329**

## **Project Title:**

Micro-Credit Facility (Revolving Loan Scheme) for women "making poverty history";

Using Palm Oil in Federal Capital Territory (Abuja). Nigeria.

## **Introduction:**

Historically, Nigerians before political independence relied on crops and fishery agriculture for subsistence. During "those days" children were happy in their simple environment and did not experience hunger, they felt safe in their daily to lives. Children played outside in the moonlight. However after Nigeria's political independence things began to take a turn for the worse.

Thus, although poverty has become an international concept, poverty in Nigeria is traceable to mismanagement of the Nigerian economy by successive Governments both military and civilian. Anthony Maduagwu in "alleviating poverty in Nigeria" writing for "Africa Economic Analysis" in 2000 associated the failure of Governments to address the problem of poverty in Nigeria to factors such as the pursuance of politics of "personal rule" instead of Government for the good of all. The poverty level in Nigeria runs counter to the wealth of the country that include human, Oil, natural gas, solid minerals and a favourable climate. In spite of the high level human resources available to the country, over 90% of Nigeria's population lives below national poverty lines.

The politics of "wealth and power" of the 1980s in Nigeria has given birth to corruption and a lack of responsible government in Nigeria. This has further compounded the poverty level of the country. Thus, successive Governments have paid lip-service to poverty alleviation to please the international community and their conscience.

Attempts by Governments to alleviate poverty in Nigeria since independence.

1. In 1972 the military administration of Gen. Yakubu Gowon initiated his National Accelerated Food Production Programme and the Nigerian Agricultural and Co-operative Bank to fund agricultural efforts of Nigerians. This programme failed to achieve the required aim in reducing poverty.
2. In 1976, Gen. Olusegun Obasanjo initiated his "Operation Feed the Nation" which drafted undergraduates to rural Nigeria to teach the peasants farmers how to farm. In other words, the theoretical farming under graduate was expected to teach the farmers how to farm. This initiative failed to reduce poverty level. The poverty level in Nigeria continued to grow.
3. In 1979 Alhaji Shehu Shagari's Green Revolution Programmed failed.
4. In 1983, the Buhari/Idiagbon's "Go Back to Land" Programme along with the "fight against indiscipline" failed to solve the nation's economic problems. The programmes were aimed to encourage Nigerians to return to the land by raising the people's consciousness in the concept of feeding themselves and the Nation. The initiative failed.

5. In 1986 Gen. Babangida established the Directorate of Food, Road, and Rural Infrastructure for rural development. This initiative was meant to provide feeder roads, electrification, potable water and toilet facilities for rural dwellers. Various projects were set up to translate the initiative into poverty alleviation aim of the Babangida regime. Along with his efforts, the then first lady Mrs Maryam Babangida's Better Life for Rural women's programme aimed at the rural women ended up making a privilege class of women who were meant to administer the programme very rich as the resources meant for rural women went into the bank accounts of these special class of Nigerian women. The programme in effect used the concept of the rural women to enrich what could be said to be "royal women". The rural women continue to struggle to feed their families with no visible means of doing so.
6. In 1993 Gen. Abacha and his wife Maryam Abacha changed the signboards of the Better Life for Rural women with her "Family Support Programme" and the "Family Economic Advancement Programme" History shows that the programmes became the avenue for the programme initiator and closed cycles of privileged women extremely rich Nigerian women while the families the programmes were meant to support continued to starve.
7. 1999, Gen. Olusegun Obasanjo now a civilian President introduced the current National Poverty Eradication Programme. (NAPEP) The programme is introduce to reduce the number of the rapidly growing numbers of graduate unemployment in Nigeria. The programme was designed to provide meaningful hands-on employment to about 200,000 people all over the country. The NAPEP was also aims to inculcate and improve the attitude of Nigerians towards maintenance culture of highways, urban and rural roads, and public buildings.
- The Olusegun Obasanjo's Government replaced the initiative for the Oil, Mineral and Petroleum producing Agency (OMPADEC) with the present Niger Delta Development Commission which is meant to be an agency charged with the responsibility of addressing the socio-economic deprivation which the people of the Niger Delta are experiencing. Although a large amount of money has been poured into the many developmental agencies for the Niger Delta, the region continue to suffer a high level of graduate unemployment a level that is high when compared with the rest of the country. Poverty in the region is worsen by the fact that 46 years of oil exploration and now natural gas without due care. The people's historical source of livelihood, which is crop and fishery farming, has been destroyed while Governments and the Multinational Companies refuse to take responsibility for the destruction.

### **Poverty In Nigeria.**

It would be seen that poverty is one of the most serious problems in Nigeria despite efforts or claims of various Governments from independence to date to deal with the problem. Nigeria's social statistics rank it among the worst in sub-Saharan Africa despite the country's Nigeria's immense wealth being the seventh largest exporter of oil in the world. Being the second poorest country of the world according to the World Bank (2002) represent an urgent need for

the involvement of all concerns if the ills which are synonymous with high unemployment levels are to be addressed.

| Geographical zone | Percentage |        |      |
|-------------------|------------|--------|------|
|                   | 1985/6     | 1992/3 | 1997 |
| North East        | 53.2       | N/A    | 68.0 |
| North West        | 48.4       | N/A    | 62.0 |
| Middle Belt       | 48.4       | N/A    | 53.0 |
| South East        | 30.9       | N/A    | 79.5 |
| South West        | 42.0       | N/A    | 74.1 |
| South South       | 38.0       | N/A    | 78.6 |
| Nationwide        | 43.0       | 34.10  | 69.2 |

Source: "Social Development and poverty in Nigeria" (internet information)

### Impact of Poverty in Nigeria

Poverty in Nigeria has an overwhelming impact on life in Nigeria and the rest of the world as Nigerians struggle to overcome their problems without assistance from the Nigerian Government both at State level and the Federal level.

Within Nigeria there is an alarming rate of incidence of armed robbery that claim Nigerian lives on a daily basis. It has become known that some unemployed Graduates are going into armed robbery as a means of livelihood.

As the quest for "Power and Wealth" continues to dominate the Nigerian Political landscape, the army of unemployed are converted to Political thugs who are paid migre amount to carrying out the adverse bidding of political misfit and community warlords.

Experience is showing that a large number of women and your girls are taking to prostitution as a means of livelihood.

Child prostitution is also known to be the exploit of evil members of the Nigerian society.

As Nigerians in Nigeria rely on relatives outside the country to remit money home for the survival of family members inside Nigeria, parents are falling victims to traffickers who promise to take young Nigerians to Europe to catch up on the good

life there. Unknown to this desperate parents, their young daughters become victims of international trafficking where the children are taken to run sex trade.

The anxiety to survive in Nigeria has given birth to the concept of “**remittance**” a phenomenon that is putting untold pressure on Nigerians outside the country. Experience working with Nigerians in the UK has shown that a large number of Nigerians are having problem combining the pressures of living in the UK with earning enough to send to relatives back in Nigeria.

As the fraud rate of Nigerians abroad roars, it becomes urgent for Nigerians with integrity both in Nigeria and in the Diaspora work towards reducing the poverty level in Nigeria as a means of restoring Nigeria’s integrity in the world.

It is from this premise that WONI is proposing economic empowerment projects for grass root women in Nigeria.

**Overall Aim (Mission) is:**

To raise the capital investment level of women trading in palm oil, empowering them to:

1. Sustain their trading venture
2. Reduce the poverty level of their families
3. Contribute to the establishment of viable Poverty Eradication Mechanisms within the Federal Capital Territory (Abuja) area of Nigeria.

**Objectives:**

- Structure women living permanently in the Federal Capital Territory (Abuja) and trading in palm oil.
- Select three hundred women who meet WONI’s eligibility criteria to the first recipients of the Revolving Loan Scheme.
- Select three hundred women who meet WONI’s eligibility criteria and willing to be second recipients of the revolving loan scheme.
- Organise and deliver training programs for the participants including administrative staff.
- Disburse loan fund to first participants.
- Prepare monitoring and evaluation strategy and documentation.
- Maintain records of the project activities and outcomes.
- Evaluated outcome quarterly and make necessary adjustments.

**Target Beneficiaries:**

The project is designed primarily to benefit grass root women living permanently within the FCT area Abuja. Who travel to other parts of Nigeria to buy palm oil in bulk, which they transport back to Abuja to sell to other women who retail palm oil within the FCT area Abuja.

**Strategy:**

- The project (revolving loan scheme) will loan money to three hundred women in the first six months, while a pairing group of another three hundred women are in waiting to receiving a second round after six months period.

- In the first year of this project, six hundred women and their families will benefit from the scheme directly.
- Indirectly, a greater number and their families will benefit across the country. The overall economic activities will improve within the women's geographical trading areas of Nigeria triggering the "multiplier" effect.

### **Eligibility Criteria**

#### **To be eligible for participation under this scheme, a person MUST**

- Have 15% of the total loan amount
- Have a permanent address and living within the FCT area Abuja.
- Be a Palm oil bulk trader who travels to other parts of Nigeria to buy palm oil, which they transport, back to Abuja for sale to retailers.
- Be willing to receive training on the scheme.
- Provide an acceptable guarantor for the loan to be received.
- Be willing to sign a Contract Agreement with WONI which will be binding on WONI and the participant during the period of the Loan: The period of the loan being the date the money is received and six months from that date.

### **Management, Monitoring and Evaluation**

Although WONI Nigeria has a national office in Abuja Nigeria the overall management, monitoring and evaluation of projects being under taking in Nigeria is the responsibility of WONI UK.

Managing WONI Nigeria from the UK is important in order to import into Nigeria the culture of charity (NGO) as an agency of economic and social change.

## Background Information

**Name of Organisation:** Women Of Nigeria International

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**International contact person:** Alice Ukoko (Founder/CEO)

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## Nigeria Contact Details

### Federal Capital Territory:

|                          |                      |                  |
|--------------------------|----------------------|------------------|
| Ms Patricia Love. Uloho: | Director             | (080 370 031 59) |
| Ms. Victoria Ogun        | Director             | (080 238 272 88) |
| Chief Baror              | Project Co-ordinator | (080 362 245 21) |

### Contact Address:

#### Delta State

|                    |              |                  |
|--------------------|--------------|------------------|
| Miss Vera Eninobor | Co-ordinator | (080 384 122 52) |
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#### Address:

3, Ugono Lane  
Off St. Mary's Hospital Road  
Off Airport Road  
Ugboro,ke,  
Effurun

#### Rivers State:

|           |                  |
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| Mrs Idowu | (080 376 503 06) |
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Ahoada

Enugu State  
Mrs Pat. N. Onunkwo (080 450 919 26)

**Type of Organisation**

1. Charity registered in the UK for the welfare of Nigerians in Nigeria and in the UK.
2. Non-Governmental Organisation registered at the Corporate Affairs Commission. Nigeria.

**Date of Formation:** September 24, 1994

**Areas of Focus is:**

Educate, training, health and empower grass root women to enable them participate in the socio-economic activities in Nigeria, in particular in the area of poverty eradication.

**Overall Aim/Mission**

To build strong civil society through grass root leadership for sustainable socio-economic and political development in Nigeria.

History