Social Intervention Programmes and Rural Development in Nigeria, A Study of Federal Government's Trader - Moni Initiative

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Abstract

National development is but wishful in the absence of rural development. In 2016, a World Bank report showed that ninety-five millions, six hundred and four thousand, two hundred and fifty-five (95,604,255) people in Nigeria live in rural areas. Efforts towards developing strategies for improving economic and social life of these indigent citizens have evidently achieved little success. Panting on a mountain of campaign promises, the government of President Muhammadu Buhari, faced with disproportionate development balance along urban/rural dichotomy initiated the *Trader-Moni* scheme, an interest free loan which is part under the Government Enterprises and Empowerment Programme (GEEP) that ensures initial cash transfer of ten thousand naira (₦10,000), and could rise to hundred thousand naira (₦100, 000), to specifically petty traders and artisans across the country. This study seeks to examine the foci and strategies of this policy by querying the efficacy of its thrust. It sets to find out whether the policy formulation and strategy of implementation followed an inquiry into the felt need of the beneficiaries. The study intends to ascertain the extent to which the beneficiaries participate in the formulation of this scheme and ultimately their programmed of the proceeds. The study follows the analytical framework of *endogenous development theory* which explains rural development as a product of combination, animation and maximization of rural resources. Diagrammatized on the resource-based model of rural development, the study will observe the triangulation of documented data from government publications, interview of 7 critical informants reflecting the views of programme desk officers in each of the 6 area councils in Abuja and one from the Bank of Industry (BOI) which is an institutional framework for the implementation of the policy. Correspondingly, questionnaire instrument was used to elicit opinions of sampled beneficiaries from the five Area Councils. The study will conclude and recommend in line with its findings.

KEYWORDS: Rural Development, Trader-Moni, Buhari Administration, Endogenous Development Theory, Resource-based Model

Background

Hardly can there be any meaningful national development without rural development. Rural development is generally perceived as the precursor to national development, largely because a nation-state is the aggregation of different areas, rural and urban. Urban areas are usually more advanced, considering various conventional indices of development, than their rural counterpart. Concerns over developing rural areas to be equal, eventually to their urban counterparts are not exclusive to national governments as global, regional and sub-regional bodies have frequently patronized pro-rural policies. A good example was witnessed in September, 2000 at the Millennium Summit, when World Leaders adopted the Millennium Development Goals (MDGs) which was time-bound and quantified targets for improving the lots of rural areas the world over; targeting one of the universal characteristics of rural areas- extreme poverty in its attendant dimensions- low income, squalor, diseases, lack of adequate shelter etc.

At the regional level, the Organization of African Unity, which later metamorphosed into African Union, had established, in 2001, the New Partnership for African Development (NEPAD) with the ultimate goal of eradicating poverty in the continent. Economic Community of West African States (ECOWAS) had the Vision 2020 also targeting the rural poor within member states. The efforts of these bodies are mostly expressed as recommendations which do not often have compelling force of execution without corresponding member-nations domesticating these recommendations as public policies. At the national level, governments of nations mostly bedeviled with the problem of poverty promulgate policies to tackle the menace of poverty but with varying degrees of success.

Nigeria is a consociational democracy structured in a federal system with a government at the center, 36 at the states level, plus the Federal Capital Territory (FCT) and 774 at the level of local government, each, having respective list of functions constitutionally allotted to them. Since the attainment of political independence from Britain in 1960, vastly impoverished, successive governments at various levels have prioritized the elimination of poverty as core purpose of governance ranking just below its traditional function of protecting lives and properties. This is manifest in the numerous policies that have been formulated over the years to tackle rural poverty. Some of these policies include: Operation Feed the Nation (OFN) 1976, the Green Revolution (GR) 1985, the Directorate of Food, Roads and Rural Infrastructure (D.FRRI) 1985, Better Life Programme (BLP) 1986, Family Support Programme (FSP) 1987, the Family Economic

Advancement Programme (FEAP) 1988 and the National Poverty Eradication Programme (NAPEP) 1999, among others. These strategies technically managed to achieve the opposite of their objectives that at the termination of the timeline set by SDG, Nigeria was declared as the "poverty capital of the World" (CNN, 2018).

In response to Nigerians demand that the federal government act swiftly to get the country out of socioeconomic conundrum that it was/is the administration of President Mohammadu Buhari introduced some social intervention programs aimed at alleviating the suffering of the masses. On the anniversary of his inauguration on May 29, 2016, President launched the most ambitious Special Intervention Programme in the history of Nigeria. In his One Year Anniversary speech, Buhari outlined special programs to include the home-feeding program for primary school students; the conditional transfer of cash to the very poor; the N-Power Volunteer Plan for 500,000 graduates; and the State Program for Empowerment, A scheme of borrowing managed by the Industrial Bank (Obijiofor, 2016).

Also, among the programmes introduced is the *Trader-Moni* scheme, an interest free loan initiated under the Government Enterprises and Empowerment Programme (GEEP) which ensures initial cash transfer of ten thousand naira (N10,000), and could rise to hundred thousand naira (N100, 000) to specifically petty traders and artisans across the country. This programme has specially been handled by the Vice President of the country, Professor Yemi Oshinbajo who moves from one market to another giving out reader money to the market people.

Although, the vision of *Trader-Moni* may be noble, GEEP has been widely criticized by both pure and political economists, in particular, some of who criticized the method of choice, timing and cost, expressing concern about repayment of loans. Also, some felt the design of the scheme is fraudulent and the stakeholders were not necessarily carried along at the process of policy formulation, the sincerity of the programme in alleviating poverty is also rebuked. In fact, some felt the scheme was initiated to score a cheap political point, Either way, it is against this background that this study seeks to scrutinize the *Trader-Moni* in term of its formulation and implementation.

Objectives of the Study

This study seeks to:

I.   Examine the foci and strategies of this policy by querying the efficacy of the policy thrust.

II.   Find out whether the policy formulation and strategy of implementation followed an inquiry into the felt need of the beneficiaries.

III.   Ascertain the extent to which the beneficiaries participate in the formulation of this scheme and ultimately their acceptance of the proceeds.

IV.   Examine the outcome of the programme so far in meeting the intervention objectives

Conceptual Clarification

Social Intervention

The term "social intervention" develops differently in different social, economic and political contexts. In high- and middle-income countries of the world, many measures are included in the broader social policy framework. Interventions are increasingly perceived in low-income countries, as an effective mechanism for reducing poverty and protecting the poor from falling into deeper poverty or increasing their presence (Holmes and Jones, 2010).

The general definition of social intervention is the definition that covers all public and private initiatives that provide transfers of income to the consumption of the poor, protect the vulnerable from the risk of livelihoods and promote social status and rights of the people who are marginalized. The overall goal is to reduce the economic and social vulnerability of poor masses, vulnerable and marginalized groups, especially to help the poor win the barriers on the demand side, which prevent them from accessing basic economic and social services. Such actions can be done by the state, non-governmental entities or the private sector, or through informal, individual or community based initiatives.

As such, social interventions are often aimed at dealing with extreme poverty and breadth of inequality in a country like Nigeria. More importantly, the approach adequately addresses the

multidimensionality of household, poverty and household poverty. Social intervention framework was developed by Devereux and Sabates-Wheeler (2004) as a conceptual approach. The analysis appears beyond the social security network and includes the following four social measures:

I.   Protection (protection and household income, social assistance such as money transfers, cash transfers and tax exemptions to support access to basic social services);

II.   Preventive (prevention of increase in poverty, including, for example, health insurance and risk-reducing mechanisms);

III.   Promotion (Encourage the family's ability to engage in productive business and increase benefits, such as through public order or conversion of commodities or agricultural subsidies)

IV.   Transformation (tackle inequalities and social discrimination, including, for example, social protection programs) which deals with gender inequalities and promoting children's rights and related to awareness raising against discrimination programs. The transformation is especially useful for understanding and addressing imbalances in social forces that promote and maintain inequality - and extend social protection in areas such as justice, empowerment and economic, social and cultural rights (Devereux and Sabates-Wheeler, 2004; Holmes and Jones, 2010a).

This approach also allows for a better conceptual understanding of the dimensions of poverty and vulnerability and the fact that resource allocation is influenced by communities, households, and family factors. The transformation method can be reflected in the basic design of social protection interventions and / or in connection with additional programs and services. In fact, maximizing the effectiveness of social intervention requires extra measures that cannot be an essential component of social protection, but is needed to ensure a beneficial environment for effective social intervention goals. These include additional services (basic social services such as health, education and better social protection and financial services, including infrastructure, labor market and economic integration opportunities such as microcredit and microfinance) and transformation programs.

Rural Development

Development has evolved from a narrow concept to economic growth GDP, Expressed on a larger scale, the dimension process involves both changes in structures, attitudes, institutions, and acceleration of economic growth, reducing inequality and eradicating extreme poverty (Muoghalu, 1992: 77).

Rural development is an activity that helps people realize and develop their abilities and potentials to organize themselves to meet common challenges and needs with them. It supports strong rural development agencies that control and use assets to promote social justice and assistance to improve the quality of public life. It also allows communities and other public authorities to operate an improve management quality.

 Select Idike (1992: 66) Otibbas (2013: 16) see rural development as a strategy to improve Social, economic and political lives of people in rural areas. He adds that the development of rural areas is a process of changing a schema that has been adopted for one or more optimization policies and the transformation of the rural population.

Adelakuan (2013: 3) believes in rural development as a whole, it is a process to improve people's quality of life and economic well-being in relatively isolated areas with low population density. He also notes that rural development had traditionally been focused on the use of extensive land resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the nature of rural areas. More and more tourism, specialized producers and recreational activities have replaced natural resources as the main object of rural economic livelihood.

According to the demographic index, 80% of Nigerians are living in rural area. Therefore, Anele (2012) say theoretically; that life in rural areas are difficult, rural and sometimes inhumane. Many people in rural areas live in poverty, hunger and disease. In brief, it was noted that there is a perception that there is serious divergence at the urban and rural areas and this seems to threaten the political and social stability of the people as a whole.

Although most of our population lives in rural areas and are characterized by low per capita annual income, widespread poverty expressed by the spread of hunger and malnutrition, lack of public access to formal education, housing and various social and cultural forms; Political isolation compared to their colleagues in the cities (Mugalo, 1992: 77).

In the explicit description of DPR (2001: 19) in Roberts (2014), he explains that the term "rural life" is highly sterile. Because some cities in Nigeria have very poor areas and are usually called rural areas. It understands rural areas as an area where homes and infrastructure are on a very small space and the largest landmark, dominated by fields, pastures, forests, water, mountains and deserts.

Poverty in Nigeria is especially acute in rural areas with a population of 80 percentage of the population living below the poverty line and social services and infrastructure is inadequate. Despite Nigeria's rich agricultural and oil reserves, poverty is spreading in this country,.

Roberts (2014) observed that about 70% of Nigeria live in abject poverty, Less than N160 ($ 1) per day, it has grown since the late 1990s.   He also claimed that most of the country's poor were in the regions, infrastructure is a weak resource, very environmentally friendly and very limited or poor. They have no property of land, Little or no capital and very limited jobs with subsistence agriculture and fishing being the main source of livelihood. Sam (2014: 5).

Rural development is seen as a long-term transformation of social and economic structures, Institutions, relationships and processes in all rural areas including fair access to agriculture equipment, fairer distribution of income, empowerment in health, nutrition and housing, Opportunities for all people to realize their full potentials through education have dramatically expanded a strong voice for all rural people in shaping decisions and actions that affect their lives.

The Asian Development Bank (2007) confirmed that rural areas live in one environment where the structure and dynamics of everyday life are complex. Poverty and underdevelopment are synonymous with rural development in developing countries (including Nigeria).

The poor in the country are heterogeneous small farmers, shepherds and fishermen and share common disadvantages: limited assets; poverty, Malnutrition, environmental vulnerability and lack of availability of public services, bad medical institutions; the persistence of endemic local diseases - sometimes untreated that reduces the quality of work power, early death, addictive and poor women, unproductive, life support; (Abah, 2000: 151).

In the view of the Asian Development Bank Institute (ADB) (2007) to intervene in rural development involves the provision of social and physical infrastructure, financial provision in

non-urban areas, activities of non-agricultural businesses and in rural areas in small and medium-sized enterprises.

Trader-Moni

Trader Moni is one of the aspects of President Muhammadu Buhari's Social Intervention Programmes that aims at alleviating poverty in the society and help the petty business class. Trader Moni is a federal loan program. Government specifically designed for the small traders and artisans all over Nigeria. It is a part of Government Enterprise and Empowerment Programe (GEEP) implemented by the Bank of Industry (BOI).

 With Trader Moni you get a free utility loans of 10,000 Naira and all grow return to N100 000 when you pay. You get N10000 First Loan. If you pay again the first loan, you can immediately get another Loan N15000. After another return, you get 20,000 N loan then 50000 N and then N100 000 (TraderMoni, 2019).

With the Trader Moni, Federal Government wants to change the level of rural petty traders by offering loans for small businesses; each loan enables you to grow. In specific statistical reference, the goal of the Federal Government was to pay 2 Million Traders Money Loans in 36 States of the country and FCT. Each State and FCT, Federal District (Abuja) becomes beneficiary of at least 30,000 loans. The loan is fairly managed by Bank of Industry (BOI); a bank with structures and processes Applicants must know. Trader Moni has now visited 32 cities, 40 urban markets, 6 Geopolitical regions and four other States remained to be visited as at when this study is conducted.

 In addition, there are basic requirements below for Trader Moni Federal Government Loan Scheme 2018/2019 which beneficiary is expected to fulfil:

I.   You must be Nigeria

II.   You must be 18 years of age or older

III.   You must be an employer or a dealer

IV.   You must belong to Market Cooperative

V.   You must have a valid ID

VI.   You must have a valid BVN number (Bank Verification number)

VII.   You must have a valid SIM card / number (Sparkgist, 2018).

Theoretical Framework

This study adopts endogenous development theory as its framework of analysis. The argument of endogenous development theory, according to Bassand et al. (1986), is that improvements in the socio-economic well-being of disadvantaged areas can best be brought about by recognising and animating the collective resources of the territory itself (Ray 2000). Bassand (1986) contends that "development has both qualitative and structural indicators, and not just quantitative and monetary measures. In other words, other characteristics such as cultural, social, political, and ecological values as well as social costs and long term effects are combined" for endogenous development (cited in Brugger, 1986: 26).

The theory of endogenous development was formulated as an alternative to the well-known practice of central authorities designing interventions which dealt with sectors of social and economic life in isolation from each other and/or which assume that socio-economic problems can be solved by standard measures, regardless of location or culture. Under this theory, the emphasis is on what specific areas can do for themselves and support and the assistance that have been geared towards the enablement of local economic growth (OECD, 1996). According to Lowe et al (1998) the basic characteristics of the endogenous model of rural development are as follows:

a.   Key principle - the specific resources of an area (natural, human and cultural) hold the key to its sustainable development;

b.   Dynamic force - local initiative and enterprise;

c.   Function of rural areas - diverse service economies;

d.   Major rural development problems - the limited capacity of areas and social groups to participate in economic and development activity;

e.   Focus of rural development - capacity building (skills, institutions and infrastructure) and overcoming social exclusion.

Ray (1997) summarises the principal assumptions of endogenous (or participatory) development in threefold. First, it sets development activity within a territorial rather than sectoral framework, with the scale of the territory being smaller than the nation-state. Second, economic and other development activities are reoriented to maximise the retention of benefits within the local territory by valorizing and exploiting local resources – physical and human. Third, development is contextualized by focusing on the needs, capacities and perspectives of local people, meaning that a local area should acquire the capacity to assume some responsibility for bringing about its own socio-economic development. 'Partnership working' – collaborative arrangements between public bodies or between the public, private and voluntary sectors - has been increasingly recognised as a mechanism to introduce and manage endogenous development (Ray 2000). The partners pool their resources in the pursuit of a common policy objective, in this case the socio economic regeneration of a territory. In theory, the partners cultivate consensual strategies and thereby integrate their separate responsibilities or contributions (Edwards et al, 1999).

Even though the endogenous development model has been criticised by Slee (1994) as a theory "without clearly defined theoretical roots but more of a perspective on rural development, strongly underpinned by value judgments about desirable forms of development" the theory holds certain relevance to this study.

Firstly, the assumption that the basic resources (human and material) in an area is natural necessity for development of rural area is very significant to this study in the sense that the human resources in FCT have to be harnessed properly to ensure maximum cooperation for the development of the area. The human resources have to be mobilized and the material resources exploited to bring about development in the area.

Secondly, the assumption of the theory on local initiative and enterprise is very key to *Trader-Moni* initiative which primarily focuses on the rural poor. The goal is to support to their enterprises with financial assistance in the form of advanced credit. The theory holds that the initiatives of the local people, not only those of government, will bring about rural development, hence the enterprises of the rural people would lead to the development of their respective areas. By the same token, the ruralites determine the type of businesses they would desire and then get *Trader Moni* to pursue them

Lastly, in agreement with Ray (1997), that development is contextualized by focusing on the needs, capacities and perspectives of local people, meaning that a local area should acquire the capacity to assume some responsibility for bringing about their own socio-economic development. The *Trader-Moni* scheme aims to improve the capacity of the rural people and enable them, even more, to take the responsibility of lifting the area above the limits of underdevelopment to the thresholds of development. This can be diagrammatically demonstrated as follows

Fig. 1: Endogenous Model of Rural Development
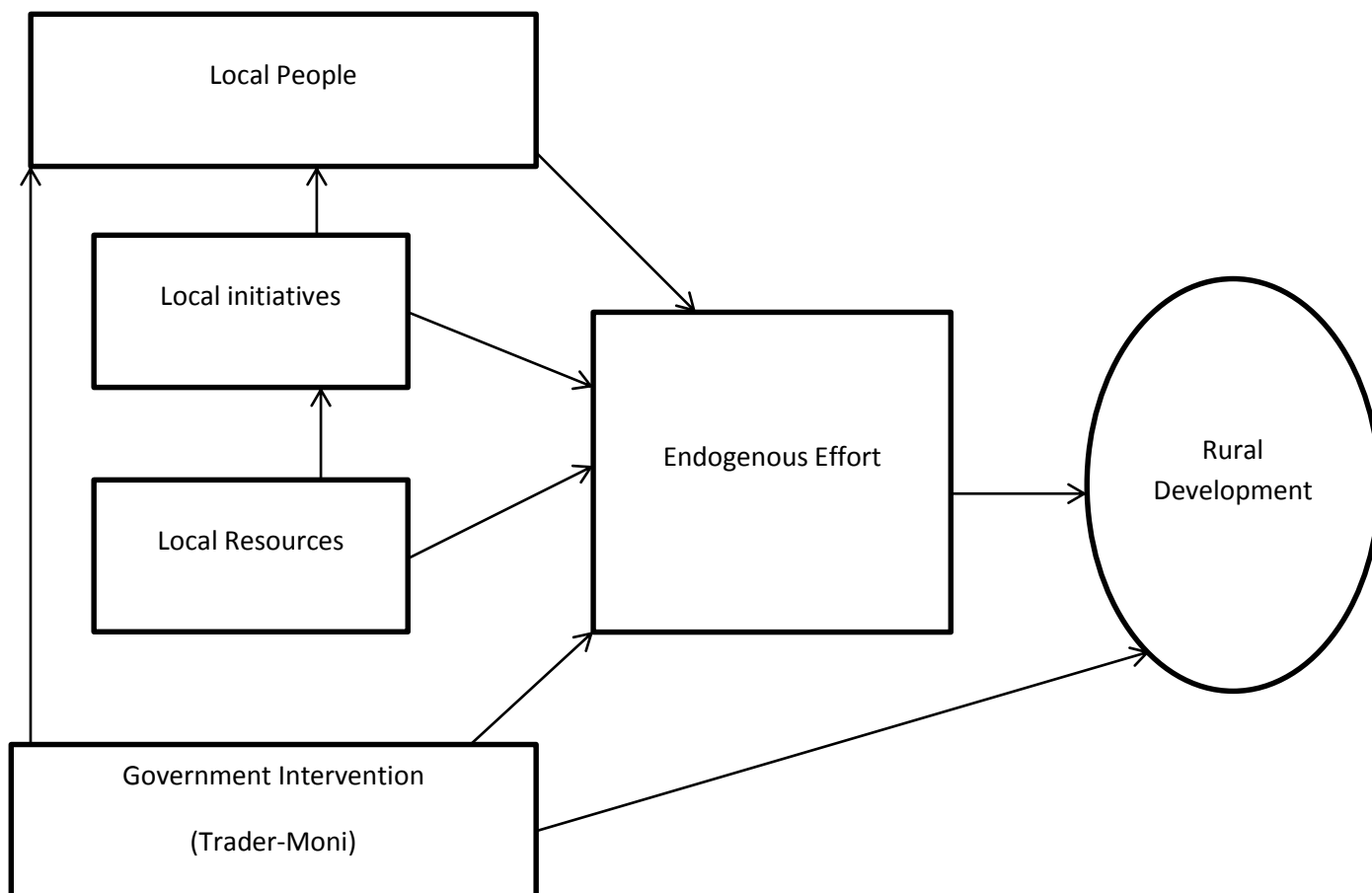
Source: Author

Figure 1 above depicts the model for endogenous development theory using the Trader-Moni scheme in FCT Abuja. It shows that endogenous effort is the aggregation of the efforts of the government and the local people with contributions from the local resources and initiatives. Rural

development is a function of endogenous effort. Though, government intervention can bring rural development directly through initiation and completion of projects not directly through people, which is also a government's goal. Such feat is also achievable through direct support of the rural people. The endogenous model shows how Trader-Moni scheme has been designed to stimulate development at the rural level and whether this scheme has achieved this objective is the prime motivation for this research endeavor.

Methods

This study was designed to utilize social survey in order to elicit information from the supposed beneficiaries of Trader-Moni and the implementation stakeholders. Opinions of the direct beneficiaries were obtained using questionnaire instrument while the stakeholders (most on the government and BOI sides) were interviewed. Since FCT, Abuja has six Area Councils, respondents were proportionally distributed to each area council excluding the Municipal Area Council which is predominantly urban. 262 copies of questionnaire were purposively distributed to elicit information from direct beneficiaries of the scheme while 7 stakeholders in the implementation system including desk officers in each of the five sampled area councils, a representative from the Bank of Industry, one from the Ministry of Finance and one from the Presidency.

In the process of analyzing data, the tool of data analysis that was used is mean method for measuring the central tendency. Data were presented in a tabular form and were calculated using the following coding formular:

Strongly Agree (SA)   =   5

Agree (A)   =   4

Undecided (U)   =   3

Disagree   (D)   =   2

Strongly Disagree (SD)   =   1

Only items that were relevant for providing answers to the research questions were analyzed. Charts and graphs were used where necessary to show that nature of responses. Kruskal Wallis H-Test was also used to test the hypotheses, the formula for Kruskal Wallis H-Test is:

$$H = \frac{12}{N(N+1)} \Sigma \frac{Ri^2}{n_i} - 3(N+1)$$

Where

H   = Kruskal Wallis Test

N   = Total number of Values

n   = number of groups

R$_i$ = Order ranks for each number of groups

Also, responses from interview were analysed based on inferences from the respondents' statements.

Findings and Discussions

The responses generated from the field with regard to the effectiveness of implementation of the Trade-Moni was presented and analysed. The responses were weighed against the area council of the respondents which is critical as not all the areas are rural. The goal is to ensure that the opinions of the respondents were not at variance with regard to the processes of formulation and implementation of the Trader-Moni Scheme.

Table 1: Observed data from the Beneficiaries of Trader-Moni in FCT

Statement	(A) Opinion of Bwari Beneficiaries	(B) Opinions of Abaji Beneficiaries	(C) Opinions of Gwagwalada Beneficiaries	(D) Opinions of Kuje Beneficiaries	(E) Opinions Kwali Beneficiaries
1. I have benefited from loans of Trader-Moni	79	14	8	8	83
2. The Loan facilities are adequate	32	21	19	22	51
3. Loans from Trader-Moni have favourable repayment period	9	19	3	3	35
4. Trader-Moni Loan was all I needed for m business to grow	1	46	56	64	10
5. If I had a choice I would choose trader-moni again	0	30	42	113	4

Table 2: Ranking of Observed Data generated from the responses of Beneficiaries of Trader-Moni in FCT

Observed Data	Rank
0	1
1	2
3	3.5
3	3.5
4	5
8	6.5
8	6.5
9	8
10	9
14	10
19	11.5
19	11.5
21	13
22	14
30	15
32	16
35	17
42	18
46	19

51	20
56	21
64	22
79	23
83	24
113	25

Table 3: Kruskal Wallis Ranking of from the Beneficiaries of Trader-Moni in FCT

No	A	R₁	B	R₂	C	R₃	D	R₄	E	R₅
1	79	23	14	10	8	6.5	8	6.5	83	24
2	32	16	21	13	19	11.5	22	14	51	20
3	9	8	19	11.5	3	3.5	3	3.5	35	17
4	1	2	46	19	56	21	64	22	10	9
5	0	1	30	15	42	18	113	25	4	5
		R₁=50		R₂=68.5		R₃=60.5		R₄=93		R₅=75

$R_1=$ 50

$R_2=$ 68.5

$R_3=$ 60.5

$R_4=$ 93

$R_5=$ 75

N= 25

N= 5

$$H = \frac{12}{N(N+1)} \Sigma \frac{Ri^2}{n_i} - 3(N+1)$$

$$\frac{12}{25(25+1)} \Sigma \frac{50^2}{5} + \frac{68.5^2}{5} + \frac{60.5^2}{5} + \frac{93^2}{5} + \frac{75^2}{5} - 3(25+1)$$

$$\frac{12}{25(25+1)} \Sigma \frac{2500}{5} + \frac{4692.25}{5} + \frac{3660.25}{5} + \frac{8649}{5} + \frac{5625}{5} - 3(25+1)$$

$H_{CAL} = 91.3347$

Degree of freedom (d.f) = number of rows – 1 multiple by number of column – 1 Table 1 is called 5 x 5 contingency tables which has 5 columns and 5 rows, degree of freedom (d.f)

Therefore the degree of freedom (d.f) = 5 – 1 x 5 – 1

$$= (4) \quad (4)$$

Degree of freedom (d.f) = 4 X 4 = 16 similarly; level of significant (α) = 0.05

$H_{STAT} = \quad 26.296$

DECISION RULE: Reject H_0 if $H_{CAL} > H_{STAT}$, accept if otherwise

Result interpretation:

The Kruskal Wallis H-test result presented in table 3 indicates that the null hypothesis has been rejected because $H_{CAL} = 91.3347$ is greater than $H_{STAT} = 26.296$.

We therefore accept the alternative hypothesis (H_1) and conclude that, there is a significant relationship between Trader-Moni and rural development in FCT. This decision was taken because the H_{CALL} of 91.3347 was greater than the H_{STAT} value of 26.296 at 0.05 level of significant with 16 degree of freedom.

Table 4: Observed data from beneficiaries of Trader-Moni on the foci and strategies of this policy by querying the efficacy of the policy thrust

Table 5: Ranking of Observed Data from beneficiaries of Trader-Moni on the foci and strategies of this policy by querying the efficacy of the policy thrust

Observed Data	Rank
0	1.5
0	1.5

Statement	(A) Opinion of Bwari Beneficiaries	(B) Opinions of Abaji Beneficiaries	(C) Opinions of Gwagwalada Beneficiaries	(D) Opinions of Kuje Beneficiaries	(E) Opinions Kwali Beneficiaries
1. Trader-Moni has provided a good platform for their rural people to participate actively in rural development	48	70	0	68	80
2. Trader-Moni is targeted towards improving the lots of rural people	42	45	8	93	67
3. The way we received the Trader-Moni is commendable	4	6	30	9	12
4. Trader-Moni implementers considers our local resources and initiatives	23	9	73	32	13
5. My business has grown because of Trader-Moni	4	0	17	6	11

4	3.5
4	3.5
6	5.5
6	5.5
8	7
9	8.5
9	8.5
11	10
12	11
13	12
17	13

23	14
30	15
32	16
42	17
45	18
48	19
67	20
68	21
70	22
73	23
80	24
93	25

Table 6: Kruskal Wallis Ranking of Observed Data from beneficiaries of Trader-Moni on the foci and strategies of this policy by querying the efficacy of the policy thrust

No	A	R₁	B	R₂	C	R₃	D	R₄	E	R₅
1	48	19	70	22	0	1.5	68	21	80	24
2	42	17	45	18	8	7	93	25	67	20
3	4	3.5	6	5.5	30	15	9	8.5	12	11
4	23	14	9	8.5	73	23	32	16	13	12
5	4	3.5	0	1.5	17	13	6	5.5	11	10
		R₁=57		R₂=45.5		R₃=59.5		R₄=76		R₅=77

$R_1 =$ 57
$R_2 =$ 45.5
$R_3 =$ 59.5
$R_4 =$ 76
$R_5 =$ 77
$N =$ 25

$n =$ 5

$$H = \frac{12}{N(N+1)} \Sigma \frac{Ri^2}{n_i} - 3(N+1)$$

$$\frac{12}{25(25+1)} \Sigma \frac{57^2}{5} + \frac{45.5^2}{5} + \frac{59.5^2}{5} + \frac{76^2}{5} + \frac{77^2}{5} - 3(25+1)$$

$$\frac{12}{25(25+1)} \Sigma \frac{3249}{5} + \frac{2070.25}{5} + \frac{3540.25}{5} + \frac{5776}{5} + \frac{5929}{5} - 3(25+1)$$

$H_{STAT} =$ 74.4904

Degree of freedom (df) = number of rows – 1 multiple by number of column – 1 Table 4 is called 5 x 5 contingency tables which has 5 columns and 5 rows, degree of freedom (df)

Therefore the degree of freedom (d.f) = 5 – 1 x 5 – 1

$$= \quad (4) \quad (4)$$

Degree of freedom (d.f) = 4 X 4 = 16 similarly; level of significant (α) = 0.05

$H_{STAT} = \qquad 26.296$

DECISION RULE: Reject H_0 if $H_{CAL} > H_{STAT}$, accept if otherwise

Result interpretation:

The Kruskal Wallis H-test result presented in table 5.18 indicates that the null hypothesis has been rejected because $H_{CAL} = 74.4904$ is greater than $H_{STAT} = 26.296$. It is therefore concluded, by the submission of beneficiaries that the foci and strategies of trader-moni policy are effective. This is to, however, a subject of debate since the beneficiaries were only happy to have received the token from the government, novel as it came, without considerations to the side effects or even its real impact on their economic fortunes.

Table 7: Observed data from beneficiaries' participation in the formulation of the Trader-Moni policy

Statement	(A) Opinion of Bwari Beneficiaries	(B) Opinions of Abaji Beneficiaries	(C) Opinions of Gwagwalada Beneficiaries	(D) Opinions of Kuje Beneficiaries	(E) Opinions Kwali Beneficiaries
1. We were engaged during the formulation of the Trader-Moni policy	90	28	3	0	0
2. Trader-Moni is a reflection of recommendations to the policy consultants	60	42	8	16	4
3. We were consulted through our traditional institutions before the Trader-Moni policy	9	13	3	60	44
4. Our various associations were consulted before the Trader-Moni Policy	88	77	0	23	22
5. TRADER-MONI have increased the awareness level of Lafia women on Vitro Virginal Fistula (VVF)	63	65	15	30	10

Table 8: Ranking of Observed Data from beneficiaries' participation in the formulation of the Trader-Moni policy

Observed Data	Rank
0	2
0	2

0	2
3	4.5
3	4.5
4	6
8	7
9	8
10	9
13	10
15	11
16	12
22	13
23	14
28	15
30	16
42	17
44	18
60	19.5
60	19.5
63	21
65	22
77	23
88	24
90	25

Table 9: Kruskal Wallis Ranking of beneficiaries' participation in the formulation of the Trader-Moni policy

No	A	R_1	B	R_2	C	R_3	D	R_4	E	R_5
1	90	25	28	15	3	4.5	0	2	0	2
2	60	19.5	42	17	8	7	16	12	4	6

3	9	8	13	10	3	4.5	60	19.5	44	18
4	88	24	77	23	0	2	23	14	22	13
5	63	21	65	22	15	11	30	16	10	9
		R_1=97.5		R_2=87		R_3=29		R_4=63.5		R_5=48

R_1 =   97.5

R_2 =   87

R_3 =   29

R_4 =   63.5

R_5 =   48

N=   25

n=   5

$$H = \frac{12}{N(N+1)} \Sigma \frac{Ri^2}{n_i} - 3(N+1)$$

$$\frac{12}{25(25+1)} \Sigma \frac{97.5^2}{5} + \frac{87^2}{5} + \frac{29^2}{5} + \frac{63.5^2}{5} + \frac{48^2}{5} - 3(25+1)$$

$$\frac{12}{25(25+1)} \Sigma \frac{9506.25}{5} + \frac{7569}{5} + \frac{841}{5} + \frac{4032.25}{5} + \frac{2304}{5} - 3(25+1)$$

H_{STAT} =   87.9710

Degree of freedom (df) = number of rows – 1 multipled by number of column – 1 Table 5.19 is called 5 x 5 contingency tables which has 5 columns and 5 rows, degree of freedom (df)

Therefore the degree of freedom (d.f) = 5 – 1 x 5 – 1

$$= (4) \quad (4)$$

Degree of freedom (d.f) = 4 X 4 = 16 similarly; level of significant (α) = 0.05

$H_{STAT} =$ 26.296

DECISION RULE: Reject H_0 if $H_{CAL} > H_{STAT}$, accept if otherwise

Result interpretation:

The Kruskal Wallis H-test result presented in table 5.21 indicates that the null hypothesis has been rejected because $H_{CAL} = 87.9710$ is greater than $H_{STAT} = 26.296$.

It is therefore concluded that the beneficiaries' participated in the formulation of the Trader-Moni policy through their traditional institutions and rural development cells (e.g. town unions and development associations). This is mainly why they readily embraced it when it came.

Analysis of Interview

Proceeding from the interviews conducted with 8 critical informants to the study, it was discovered that the implementation of the Trader-Moni Programme has been haphazard. The interviewees demonstrated clear understanding of the programme as well as institutional knowledge of the implementation while delivering contrasting opinions on the efficacy of the programme in tackling the problems of rural development. On the part of presidency, the Chief Operating Officer of Government Enterprise and Empowerment Programme, (GEEP) Mr. Uzoma Nwagba said that "it was too early to assess the programme because it was still at its initial stage, according to Nwagba, the policy targets over 2 million traders in Nigeria, 30,000 loans in four different phases, since only one phase was covered and over 2bn Naira ($5,563,339) disbussed already, there are positive feedbacks on the performance of the loan. Speaking on the challenges, Mr. Nwagba mentioned that "difficulty in getting the target beneficiaries" is the toughest challenge so far in the implementation of the policy. Executive Director of Bank of Industry, Mrs. Toyin Adeniji noted that the trader-moni programme is essentially for the poor and they can be easily identified in "our society". This suggests that the rule of thumb was the only yardstick used in determining the beneficiaries of the loan scheme. She maintained that the progressive nature of the policy has encouraged more people to participate whatever the criteria entail. Desk officers at various Area Councils reiterated the same faith in the programme but these categories of people have a common sympathy- the Government. They are on the payroll of the government and they anchor the project on behalf of the government, it will be strange to find them taking sides other than that of the

government. The interview reveals that there is top-down strong channel of communication between the project's handlers and the implementers, and without collaborations with states and/or local governments and the documentations by the field officers are merely for operational purpose and not worthy to be entertained as an input into the matrixes of decision making by the handlers of the project.

Discussion of Findings

Following the analyses of the data garnered from field study, the hypotheses tested and interviews analysed, the study has the following findings;

That Trader-Moni has contributed to a feeling that government cares about the development of rural economy in FCT through savings mobilization, credit delivery and the diversification of investment opportunities in FCT. The study found both from the members of the community associations and the direct beneficiaries that the mobilization of credit facilities advanced to them advanced their position in the provision of agricultural inputs and also stimulated of entrepreneurship ideas among the rural people and so hasinjected positives into the economy of FCT. This finding is in line of the endogenous development model that rural economic development is central to every aspect of natural development. However, gleaning from the interviews conducted, it was discovered that the Trader-moni policy is bedeviled by enormous challenges flowing from its formulation to implementation.

Firstly, the GEEP policy from which the Trader-Moni programme proceeded, is an initiative of the Federal Government, anchored through the Bank of Industry, and implemented directly through deconcentrated means of decentralization. In a Federal system like Nigeria where the constitution created Local Governments in admission of the spatial distance between the Federal Government and the people of the grassroots, policies that are targeted towards the rural poor are expected to be formulated in collaboration with the States and Local Governments which mostly habour the rural people. The Federal Government consulted with neither the State or the Local Governments in the formulation of the GEEP but instead based its logic on the armchair speculative statistics released by the National Bureau of Statistics (NBS).

Secondly, consultations through the traditional institutions are not error-proof. There has been deliberate erosion of the powers and influences of traditional institutions in Nigeria. This leaves the traditional rulers at the mercy of the political elites, hence any proposal from members of this elites becomes a mere formality since the traditional rulers always give their imprimatur to such decisions. It is then difficult to accept that the consultation with the beneficiaries during the formulation of the Trader-Moni policy through the Traditional Rulers, is not one of the numerous rubberstamping approvals given by the usually alms-seeking traditional authorities.

Thirdly, the criteria for determining beneficiaries have been faulty. The Federal Government Loan-form which is filled-out before Trader-Moni Loan is issued contains a suspicious criterion which is Voter's Identification Number (VIN) (See Appendix 1) contained in the Permanent Voters' Card (PVC). In a country where there is political apathy, it then means that the people, even though poor, without the PVC are excluded from benefitting. There has been some contention from members of political parties opposition that the Trader-Moni Scheme was used to assemble the details of voters with the invidious of swaying intention electoral decisions in favour of the ruring party, the All Progressive Congress (APC).

Fourthly, the timing of the implementation of the Trader-Moni scheme is politically suspicious. Though GEEP was formulated in 2016, the implementation hit its apotheosis 2018, a year preceding the general elections in the fourth quarter of 2019 the president is a candidate. Critics and opposition politicians were therefore want to see Trader-Moni as "voter buying" technique. And coincidently there was a lull in the implementation of the scheme in the 2-3 months' period following the conclusion of the general elections. Not even the recent visit to Onitsha main market by the Vice President who has been spearheading the implementation of the Trader-moni scheme in April 2019 could repair the damaged reputation of the policy as a tool of political aggrandizement instead of a genuine rural development intervention strategy. Thus, the opaque institutional framework for Trader-Moni scheme implementation has served in no small measure to discredit it as a mere populist scheme.

Conclusion and Recommendations

Rural development is an integral part of national development. The importance of rural development especially to underdeveloped countries is deeply entrenched in their need to achieve

rapid and even development. The goals of rural development are enormous and are daunting when government. Therefore, the need, arises, to encourage other relevant actors to partner with the government in achieving these goals. The efforts of government at different levels towards rural development in Nigeria have not obliterated the challenges of rural areas hence the local people have to be encouraged take upon the task of actualizing rural development initiatives with little effort from the government. The administration of Muhammadu Buhari recognized this need and launched the GEEP programme in 2016 and part of the tools for achieving the programme was Trader-Moni.

Trader-Moni focuses primarily on petty traders with the intent of stimulating small and medium scale enterprises especially those at the rural level. Following a thorough scientific process, this study concludes that the Trader-Moni scheme has encouraged the spirit of rural development in FCT even though its implementation strategies were marred by a plethora of challenges. In line with this conclusion, the paper recommended as follows: the amount of Trader-Moni loans slot allotted to FCT, Abuja should be increased and the loan money per beneficiary should be appreciably increased in line with the general price level; traditional rulers and other representative cells in rural areas should be consulted in the next phase of the scheme in order to truly determine the supposed target beneficiaries; distribution of social benefit such as Trader-moni should be done without any form of politically tainted considerations; loan amount should be in response to the need of the rural people considering their respective local contents- initiatives and resources; the implementation framework should be grassroots oriented so that a bottom-up structure drives the process.

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APPENDIX 1

THE LOAN-FORM FOR TRADER-MONI

Source: SaharaReporters.com