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## THE ROLE OF CHURCHES IN GOVERNMENT POVERTY ERADICATION PROGRAMMES IN NIGERIA<sup>2</sup>

### ABSTRACT

This paper reflects on the role of the churches in the Nigerian government's programmes to eradicate poverty. It considers the issue of justice, especially as it relates to the responsibility of church and government toward the poor. Some guidelines are also provided by which churches may evaluate programmes designed to help the poor. It observes that the churches, by virtue of their moral, spiritual and constitutional mandate, have the responsibility to engage and have been successfully engaging in poverty issues even without government assistance. The paper concludes that should government work in partnership with the churches, this will increase the chances of success of its (government's) poverty eradication programmes because churches have the potential to become major catalysts for grassroots economic development in Nigeria.

### INTRODUCTION

Economists assess poverty in terms of the absence of basic goods such as food, clothing, shelter, and access to clean water. Those who cannot afford these are considered poor. The World Bank (2000) sees poverty as the inability to attain a minimal standard of living. Poverty is also considered as a pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Furthermore, poverty encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of a voice to address these issues, and insufficient capacity and opportunity to better one's life. The meaning attached to an abstract noun like "poverty" reflects the way one looks at, thinks about, and makes sense of one's world. According to Myers (1997:578), the most common definition of poverty is that it is the condition of those groups of people we abstractly describe

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as “the poor”. One thing that has to be stressed at this point, however, is that *the poor* are not abstract. They are human beings with names, made in the image of God, those for whom Jesus Christ died. This realisation should remind us to view them in a different way than usual, i.e. not as a helpless, faceless, nameless group and mere objects of our compassion.

In Nigeria, the reality of poverty is both frightening and disturbing (cf. HDRN 2009:62-76). Since independence, several regimes – military or civil – have come and gone, all leaving behind one type of poverty alleviation programme or the other. These include the so-called “Better Life Programme” (BLP), which was introduced in 1987. In 1994, the BLP was transformed into the “Family Support Programme” (FSP), which had as its primary objective the empowerment of women. A related programme, the “Family Economic Advancement Programme” (FEAP), was introduced in 1997 as an economic project for the betterment of the fate of the poor. This programme set out to provide credit directly to the poor, and at ward level to enable beneficiaries to set up and run their own home enterprises. All these programmes relied on government grants in order to operate. The People’s Bank of Nigeria (PBN) came on board in 1987 to provide soft loans at reasonable interest rates for low income generating activities. The bank, however, faced a number of challenges itself, ranging from an unsustainable rate of branch expansion, dependence on government for funds, and weak and corrupt management. The bank finally merged with the then Nigerian Agricultural and Cooperative Bank (NACB) to form the Nigeria Agricultural and Rural Cooperative Development Bank (NACRDB). None of these programmes were self-financing and self-sustaining, but depended solely on government for provision of funds, administration, supervision and recovery of loans.

Some of the reasons that contribute to the failure of most of the above efforts include: poor policy formulation and coordination; policy discontinuity and lack of sustainability; the absence of policy frameworks, institutional frameworks and the machinery to deliver on the goals of the programmes; duplication of functions among institutions and agencies; embarking on projects that do not have direct relevance to the poor; and, in some cases, abandonment of these projects and the absence of effective collaboration and cooperation between the three tiers of government (federal, state and local).

### CURRENT NATIONAL POVERTY ERADICATION PROGRAMMES

The implementation of poverty-related programmes is not new in Nigeria. It is a curious phenomenon that these programmes, over several decades, have never worked. It is also paradoxical that a country such as Nigeria, the acclaimed “giant of Africa”, endowed with both material and human resources, takes her place at the bottom rung of the list of poor nations. The citizenry has little or nothing to show for playing host to such rich mineral deposits. This is a typical case of, according to the Nigerian saying, one living on the riverbank and washing his/her face with spittle. One example of this is the fact that Nigeria has for the past three decades occupied an enviable position among the leading producers of crude oil, which has garnered billions of dollars into the coffers of the nation. One should expect that this would

have put Nigeria on the path of rapid development. However, the situation seems to get worse by the day with inadequate road infrastructure, little access to clean water and food, poor medical facilities, and an unstable and unreliable power supply.

Industries are steadily going under due to high cost of power, thereby dumping workers back onto the job market. A combination of mismanagement, poor leadership, corruption and the insatiable greed of public officials have, amongst other things, been the bane of development in Nigeria. At one point, “squander mania” was a common household word that defined the action of officials responsible for overseeing projects aimed at addressing issues such as poverty eradication.

One of these programmes is the National Poverty Eradication Programme (NAPEP), which was established in 2001 with a supplementary programme, the National Economic Empowerment Development Scheme (NEEDS). At the state and local government levels one also finds the State Economic Empowerment Scheme (SEEDS) and the Local Economic Empowerment Development Scheme (LEEDS), respectively. NAPEP was set up with the overall target to completely eradicate poverty in Nigeria by the year 2010. The primary motivation behind this target was based on the commonly accepted socio-economic profile of Nigerians, according to which nearly 70% live below the poverty line (cf. Okolo 2011). According to Aliyu (2001), this agency was created to tackle poverty and the problem of mass unemployment amongst all categories of people. It was, furthermore, not only aimed at alleviating the incidence of poverty by boosting self-reliance among the Nigerian citizenry, but, amongst other things, at engaging and inculcating in Nigerian youth the desire for peace and the use of dialogue in decision-making and conflict management. Despite laudable projects – such as the Youth Empowerment Scheme (YES), Rural Infrastructural Development Scheme (RIDS), Social Welfare Services Scheme (SOWESS), Capacity Acquisition Programme (CAP) and Mandatory Attachment Programme (MAP) – and the colossal amounts of money allocated to them, the incidence of poverty has been on the increase. Two years to the end of the target date of 2010, there was no indication that the target would be achieved by any appreciable percentage. In fact, Kaiser (1983:212) argues that poverty is systemic and continuous amidst programmes to eradicate it.

The issue of poverty eradication in Nigeria raises a number of fundamental questions about what makes government programmes work. Is it a matter of mere allocation of cash to states and local governments, or are there some other more critical issues that must be addressed to make the programmes work? What impact does the procurement of very expensive vehicles and the establishment of well-furnished offices for the operators of these agencies have on the overall success of these programmes?

It is important to point out here that the stakeholders responsible for the implementation of NAPEP include federal ministries and agencies, state governments, local government area councils, political parties, traditional leaders, community groups, NGOs, and international donor agencies and their partners. Churches are not considered as important segments and stakeholders in the process. This may be because of a fear of inviting friction between religious groups.

In the Nigerian context, is there any role churches can play to increase the chances of success of programmes such as NAPEP? I believe that there is a lot that churches can do if there are collaborative efforts between them and government. I see the churches in Nigeria specifically as a vital instrument for reaching out to people at grassroots level. By the avowed commitment and allegiance of members to the leadership and authority of their churches, involving them in poverty eradication programmes has a greater chance of success if they are adequately mobilised to function as stakeholder in these programmes.

There is basic mistrust of government officials amongst Nigerians because they do not seem to make a success of government projects. People have lost respect for them. With huge sums of money disappearing into these projects, most of it mismanaged by the officials, only the little that trickles down to the grassroots is considered a share of the national cake, and it is felt that even this need not be accounted for. Because of their own fraudulent dealings, embezzlement and mistrust of others, officials lack the moral authority to address loan defaulters in the process of recovering funds.

The case would be different with churches since their leadership and authority are on the whole respected, because they are mostly transparent in their transactions. Therefore, I would suggest that the government involve church management as guarantors who will help in both the disbursement and recovery of loans. There is an even closer relationship between beneficiaries and the church, which makes it easier to recover loans. Furthermore, churches have both a moral and spiritual obligation to fight poverty, and spiritual and constitutional provisions also confer on them powers to address poverty among their members.

### CHURCH AND POVERTY ERADICATION INITIATIVES IN NIGERIA

In Nigeria, and I suppose elsewhere, too, issues of poverty cannot be effectively and successfully discussed and/or implemented without the involvement of the church. Churches in Nigeria have a very large following and any programme implementation that disregards this runs a real risk of failure. Knowing the Bible and its teaching on poverty, churches do not only feel motivated but *compelled* to get involved in efforts to tackle poverty. One example of an answer to this is found in Galatians 2:9-10 where Paul and Barnabas were given the right hand of fellowship with an admonition and charge not to forget the poor. Yet, when one says that the churches must be involved, this does mean that that they, as institutions, should take over issues of poverty alleviation from government completely. Nor does it mean that the clergy should leave their pulpits and be engaged in some poverty eradication mission and campaign – not unless they feel clearly called to act in this way. But there is something that individual church members can do if fully mobilised! Wherever we find ourselves – in our families, in our churches, in the community – it is time to exert an influence as widely as possible.

Permit me to draw on a few examples of the influence of the church via early Roman Catholic missionaries, *Nongo U Kristu u Sudan ken Tiv (NKST)*, The Church of Christ in the Sudan among the Tiv, and the Evangelical Churches of West Africa (ECWA) in the North Central Region of Nigeria. The Catholic Church in Benue State, Nigeria, established massive

orchards not just for the benefit of the early missionaries, but also taught basic agricultural practices to the people to improve their lives. Among other things, many people were taught how to graft different species of mango and orange trees. Today, many rural folks are proud owners of large orchards and they make a living from these. The Roman Catholic Church also set up a famous trade centre in Makurdi, St Joseph's Trade Centre, where students are taught a variety of trades. This school's graduates, who are usually drawn from different parts of the state, later make a living from their respective trades in their communities.

NKST, since its establishment in 1956, has helped to develop local crafts among her members. Even lepers who came for treatment at the popular hospital in Mkar were taught how to weave baskets, make sweaters, and other forms of crafts. A prominent market was established where crafts such as cane chairs, mats, hoes, etc. made by such patients are sold. These products also serve the needs of their hospitals and the immediate community.

ECWA set up many rural farms that are known nationwide for the production of eggs, chickens, and animal feed. These farming centres are generally pilot projects and model farms that use improved seeds and also create avenues for people to learn improved farming methods. Since these are projects that have worked well, government can set aside large portions of land, provide inputs and implements, and allocate plots to members of the church at controlled prices. With improved skills, production would definitely be higher and government can then buy from these farmers at subsidised prices. If government provides the market for these products, the farmers would be encouraged to plough their profits back into the farm and more church members will be encouraged to get involved in agriculture and make a living this way.

Apart from the examples above, all these churches are also fully involved with education. Educational institutions may look far removed from the question of the churches' involvement in poverty alleviation, but education is also generally aimed at addressing poverty and has had a tremendous influence, rate of success, and impact in Nigeria. Churches have brought about tremendous educational development in Nigeria and in the various settlements in Nigeria, the more educated the community, the less the incidence of poverty and vice versa. All three abovementioned denominations have primary, secondary, and even some technical and medical schools. On top of this, two of them, NKST and ECWA, have founded the University of Mkar in Benue State and Bingham University in Abuja, respectively. In their few years of existence, some of the Christian universities have already achieved success in their pursuit of entrepreneurship education. These two universities should also be encouraged to make curriculum changes that may provide for the acquisition of practical skills in order to address poverty, since Nigerians need a change in perception away from one that sees education as a ticket to a white collar job (that usually does not exist), to becoming creators of their own jobs upon graduation.

The Pentecostal group of churches may not have established many institutions because they are relatively new to the scene, but their teaching on prosperity has been aggressively proclaimed. Despite some criticism, members who have seriously taken to these teachings and work towards improving their lives have definitely changed their economic status. The

next thing they need to do is to pay attention to setting up educational institutions such as the one established by Living Faith, the Covenant University at Ota, Ogun State. The Word of Life Church in Warri, Nigeria, has set up a micro finance bank that has been rated one of the best in Nigeria. The Redeemed Christian Church of God also has one that is equally highly rated. These institutions advance soft loans at an interest rate of about 5% per year. These are two more success stories of modest attempts made by the churches to address poverty in Nigeria.

Many other churches and or groups within them have been engaging in one form of scheme or the other that advances loans to members with the intention to cushion the effect of poverty among members. These loans are usually repaid due to respect for the church or its leadership or due to some form of control or discipline in cases of payment default. Sometimes, such groups register as cooperative societies and attract soft loans which they then repay at some later time. That such ventures have worked successfully within a church setting is a clear indication that the church has machinery for loan recovery. It is, therefore, instructive that if government actively involves and engages the churches in the disbursement of loans to deserving beneficiaries, supervision of projects embarked upon and recovery of loans, there will be a great measure of success and impact.

#### HOW AND HOW NOT TO HELP THE POOR

The point has already been made that at the heart of this discussion lies the solemn truth and affirmation that poverty is not merely a statistical matter, but that it has a human face. The poor are human beings in human societies with human relations who have their own unique stories to tell, and these stories must not just be heard but the issues arising therefrom also addressed. It is very clear that poverty does not only divide humanity between those who have enough and those who do not. It also divides the members of churches themselves into rich and poor. For the churches in Nigeria to effectively address poverty, they must start from this reality. Having seen the clear scriptural mandate for the church to help the poor and support government initiatives, how does the church go about it? It is foolhardy for anyone to assume and think that every poverty eradication programme deserves the churches' unqualified support. Some programmes may be corrupt, or may be proposed by persons for selfish reasons. When it comes to programme proposals and implementation, there is every need to be both cautious and careful lest the churches are misguided into supporting programmes that dishonour God and have no relevance to the people these programmes are meant to benefit. Even in the time of Jesus Christ, one of the disciples made a proposal that was ill conceived and selfishly motivated. In John 12:3-8, Judas Iscariot, one of the disciples of Jesus Christ, criticised as wasteful the pouring of ointment on Jesus' feet by Mary. He suggested that it should rather have been sold and the proceeds given to the poor. This, the Bible says, was not because he cared for the poor but that he was a thief, and bore the purse and would help himself out of what was put in there. Judas is not alive today but the same spirit still is. Some people committed with the oversight of government monies meant for the poor do not always faithfully use it as required.

Poverty eradication programmes may be outright wasteful, inefficient, or subject to abuse. In Nigeria hardly any government programmes in the past were not affected by fraud. In the end, it is the poor masses that get poorer. Chief among the causes of fraud and abuse seem to reside with officials who accept applications from intending beneficiaries without due and proper identification and screening procedures, coupled with the failure to periodically check on recipients to determine continued eligibility and the non-investigation and prosecution of fraud cases.

One of the more common techniques for abusing the poverty eradication programme is beneficiaries using money received to either marry more wives or buy some means to further social mobility; recipients then not reporting their income, and registering non-existent people or relatives of officials under various aliases as beneficiaries. I am in no way suggesting that this is true of all or most recipients, but it is widespread enough to merit serious concern.

Another problem with the poverty eradication programme in Nigeria is that it does not really help the recipients in the long run. Instead of providing short-term assistance to put the recipient on the road to self-sufficiency, it becomes a way of life. Most recipients rightly or wrongly consider these grants their piece of the national economic cake that is never accounted for, and they easily get caught up in a lifestyle of unemployment and not taking any initiative. As new administrations are appointed, they abandon past programmes, never attempt to recover loan advances, and agency officials are never held responsible or liable for any misdeeds.

Still another problem is that poverty alleviation programmes in the past became unduly burdensome. Colossal sums are used to set up the structures for these programmes, but since people default on payment of loans given in past schemes without any machinery to monitor this, the number of people queuing up for assistance has more than tripled. And this, in turn, is certainly burdensome for the diligent, hardworking and committed taxpayers whose tax naira it used to initiate and fund such programmes. A programme such as NAPEP has tremendous capacity to reduce mass poverty if it is properly administered. And, as agencies such as this enter into partnership with states, there should be some role for churches to also mobilise their members and work towards realising the objectives set.

### **Guidelines for evaluating poverty eradication programmes:**

Eidsmoe (1984:91), in attempting to resolve the seemingly conflicting information about Christian responsibilities regarding wealth and poverty, stresses that a point of view is neither Christian nor moral unless it can be supported, directly or indirectly, by the Word of God properly interpreted and properly applied. To this end, the following guidelines may be useful to Christians and Christian institutions in evaluating government programmes designed to help the poor:

- *Voluntary charity is better than government action.* Proponents and promoters of government programmes can be extremely generous with other people's money. The Chief Executive who goes around selling such programmes to the public is often considered generous, a philanthropist and friend of the poor. In the process it is often

forgotten that the money spent is taxpayers' money – yours and mine! Even legislators are much more eager to spend other people's money than their own. For many, private organisations, particularly the church, seem to be more preferable initiators and administrators of poverty alleviation programmes. The reason for this may be because church programmes do not involve forced giving, and consequently the giver and recipient are both blessed. Government should, therefore, also encourage and support the churches in their efforts to mobilise their members to initiate programmes aimed at promoting self-sufficiency.

- *It is better to provide jobs and training than to provide monetary hand-outs.* Recently, the National Coordinator of NAPEP disclosed that the Federal Government awarded the agency one billion naira from its Debt Relief Gains (DRG). He further explained that the overall objective was to fight poverty. This is an emergency relief step and one hopes the funds will be used for the benefit of the real poor of the nation. That apart, the proverb remains true that if one gives someone a fish that person is fed for a day, but if one teaches another to fish, that person is fed for a lifetime. Thus, more attention should be paid to the teaching of entrepreneurial skills and management than merely to handing out cash in the form of loans to people who will never be able to repay them.
- *Poverty alleviation programmes should provide incentives to work.* A poverty alleviation policy should not merely provide the poor with the means to keep body and soul together. Those responsible for implementing these policies should also identify and address the nation's socio-economic problems. They should also educate beneficiaries on the reason why the funds are made available to them: to serve as a launching pad towards their economic emancipation.
- *Poverty alleviation programmes should be structured to minimise fraud.* Fraud will in all probability never be totally eliminated, but poverty alleviation programmes should be structured in such a way that loopholes that allow this are restricted. Stricter screening procedures for applicants should, for example, be put in place, as well as periodic rechecking of the eligibility of beneficiaries. More severe penalties could be allowed for and enforced against abusers. Officials should more actively encourage citizens to report suspected fraud. (Unlike in the story told of a lady who called to report fraud committed by a neighbor, and who was told by an agency worker to mind her own business!) Agencies should be held accountable and should operate with due fairness and transparency in the administration of funds.
- *Distinguish deserving poor from undeserving poor.* Coupled with the above is the need to distinguish between those who cannot work and those who will not work. There are even people with disabilities who are self-supporting and determined to stay that way. The Bible has very harsh words for those who are lazy, but commands compassion for those who are poor through no fault of their own. Paul's advice in 2 Thessalonians 3:10 is quite in line with this principle: "if any would not work neither should he eat" – Paul says "would not" and not "could not". Paul, too, clearly distinguishes between the deserving poor and the undeserving poor.
- *Poverty alleviation programmes should encourage families to take care of their own.* Scripture has very harsh words for those who refuse to support their own families. Again

it is Paul that reminds us that “... if any provide not for his own, and especially for those of his own house, he has denied the faith, and is worse than an infidel” (1 Tim. 5:8). In context, Paul refers to support for elderly widows – mothers, grandmothers, aunts. What would Paul say about our modern tendency to pass this responsibility off to the government with poverty eradication programmes? Christian responsibility teaches and demands this care. The churches in Nigeria are suitably spread across the country to address community-based care and support.

## POVERTY, INJUSTICE AND THE CHURCH

Finally, the church preaches equity, fairness, and justice. True church members should imbibe and practise this in daily life situations. Boff (1994) discerns an interrelatedness between the ecological, human, social, and spiritual aspects of life. He claims that the plights of the oppressed, the poor and the earth are connected, and should not be isolated but rather addressed as collective responsibility of the church. In Nigeria, the rich directly, through commercial activities, and indirectly, through injustices related to inequitable practices, have contributed to the perpetuation of poverty. It is quite safe to argue that wherever there is poverty, it is directly linked to the perversion of justice. There is injustice against the poor also by way of the exploitation of the environment by the rich. According to Gnanakan (2004:106), whether it is inhumane living conditions, with accompanying disease and malnutrition, or a plundering of environmental resources, the roots can be traced down to unjust practices that have deprived people and the environment of basic rights and privileges. The struggle against the challenges these forms of injustices pose, is one that churches should join. On the other hand, the poor, when exploited, can become exploiters themselves. They look to their environment and its resources to escape from poverty. Many poor farmers in the rural areas, for example, have sold their large family farmlands to rich individuals, industrialists or urban estate developers, to be used in large-scale farming, or for industrial or housing developments. While this results in a quick fix, it usually ends with money only for a few and many simply made poorer in the process.

Closely connected with the above is the challenge posed by the fact that large numbers of poor members of churches are not organised in a way that attracts patronage or draws attention to their plight. Thus they do not have the power to influence programmes that affect their lives and communities. In this, too, churches may be of assistance. Involving people at grassroots, where poverty is most glaring, in identifying what causes poverty and what needs to change in order to address it, is of key importance. This participatory initiative recognises that people with personal experience are “experts” that have essential roles to play in developing proposals that will work for them.

## CONCLUSION

Poverty issues in Nigeria cannot be effectively addressed at different levels (family, community, state and/or nation) in isolation from the churches. As Nigeria is in the process of a value re-orientation, poverty eradication programmes should be seen as an integral part of

development, with churches doing their part in helping to monitor and supervise the roles of their members in order to ensure accountability.

Despite all the social welfare programmes and the time and money spent on and by them, poverty is still with us in Nigeria, as in many other countries. This tempts one to ask whether this is what God means in Deuteronomy 15:11, and Jesus in Matthew 26:11? Will poverty never disappear? This paper does not answer this question. It rather reflects on how we treat people who have less, and pleads for the just disbursement of funds by poverty alleviation agency staff in a just manner without manipulation of funds, favouritism, or for personal gain. Not having enough is devastating, but enjoying plenty at the cost of others and mercilessly draining government resources meant for the poor rots the soul.

Perhaps churches should see poverty eradication as a part of their mission of evangelisation, since not only spiritual but also material salvation is needed to truly free someone. Some of the billions that some churches have locked away in banks should be made available to their members in form of loans and other poverty alleviation measures, and the churches should be able to build on their greatest strengths which are trust and commitment rather than dependency. Churches should also motivate their members to work or to help create employment, since the lack of it is probably the greatest bane of Africa today.

Blaming poverty on the rich does not help and is often simply not true; and carping about the rich is self-defeating. Let the needy not begrudge those that have plenty through hard work and skills. However, Christ exempts none of his disciples from the practice of generosity. If the church wants to be an instrument of the Spirit of God's transforming power in the world, it must start with an acknowledgement of our fundamental sinfulness and complete dependence on the reconciling work of God's grace and justice. It is only then that the church would take her rightful place to lead by example and to help tackle the issues of poverty justly.

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## KEYWORDS / TREFWOORDE

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