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Applicability of Islamic Microfinance Bank Solution to Poverty Reduction in the Northeast Nigeria

Tijjani Muhammad

Lecturer, Islamic Studies Department, Federal University, Gashua, Nigeria

Dr. Dani Mamman

Associate Professor, University of Maiduguri, Borno State, Nigeria

Abstract:

Microfinance is a panacea for poverty reduction in the world more especially in developing countries. This study attempts to investigate the effectiveness of Islamic Microfinance and how it can be used in mitigating poverty in North East Nigeria. The conventional microfinance system has been in operation for quite a decade but the poverty challenges persisted. The applicability of Islamic Microfinance and its approach to poverty reduction is of paramount importance in the North East Nigeria. The research used survey questionnaire for data collection and twelve branches of microfinance banks at six states of the North East of the country. The states consist of six states Nigeria. Descriptive and regression analyses were adopted. Findings predict that the Islamic Microfinance is solutions to poverty reduction and sustainable development in the region. The paper recommended positive, preventive and corrective measure of wealth creation of the Islamic microfinance.

Keywords: Poverty reduction, Islamic Microfinance, Conventional Microfinance, North East Nigeria

1. Introduction

Poverty has become a great delinquent issue confronting various communities in Nigeria; it has been considered as an awkward to human development or a situation whereby people lack the basic needs for their survivals which include food, shelter, education and healthcare (Yonis 2012). The scourge of poverty escalates in the developing countries, this is because every nation has a considerable portion of citizens who lack financial stability that is the key to acquire the above-listed needs of survival. Poverty allegation was at the top of the list of Millennium Development Goal (MDG) which manifests that the poverty is quite widespread across the globe (Alston, 2005). According to Obaidullah (2008), the number of people suffering from poverty is getting to three billion. It noted that the Muslim societies are the most affected groups by poverty for obvious reason such as putting pressure on resources and making poverty an inevitable issue, these challenges of inequality made the poverty a grave issue in the Muslim society.

Poverty has always been a major issue that plagues the society, despite the insinuation of the several economic policies for reducing poverty. This could be seen obviously where absolute poverty level increases, unemployment rates increase and income distribution degenerated, this explicate that the previous poverty reduction strategies improve the general economic conditions such as increasing the Gross Domestic Product (GDP) of the country without improving the living standards of the common people (Daura, 2017).

According to Onakoya and Onakoya (2013), a stable financial environment is essential in the economic development of a nation, in some worlds; the stable financial system is an enabling force in a development of a healthy financial system that is critical for national economic development. In fact, the microfinance is one of the sections of the financial method that helps to eradicate poverty relying on (Matin, Hulme and Rutherford, 2002). Microfinance is a poverty alleviation tool that is commonly used in the developing countries.

Microfinance institutions focus on the poor and low-income earners which were two groups that are highly neglected by conventional banks, the conventional banks focus on maximising profit, therefore requires groups that have sufficient capital. On the other hand, Microfinance institutions are characterised by low interest and offer loans to their customers as well as credits to extracts themselves from poverty. Unlike conventional banks whose objective is to insist on assets log books or title deeds to be used as collateral for a loan in case of any defaulting in payment. In a nutshell, Muslims have come up with microfinance institutions that are based on Islamic teachings. It is crucial to mention that Islamic microfinance systems have rebel lionised Microfinance by donating a spiritual, ethical and moral aspect. The objectives of the paper are to:

- i) To examine the applicability of Islamic microfinance on poverty reduction in the North East of Nigeria

ii) To assess the effectiveness of Islamic Microfinance on job creation rates increasing or decreasing if implemented

The following hypotheses were tested to meet the objectives of the research

Ho₁: The applicability of Islamic Microfinance does not have impact on the poverty reduction in the North East of Nigeria

Ho₂: The applicability of Islamic Microfinance does not have impact on job creation rate

1.1. Poverty

The word "Poverty" scholars have come up with volumes of literature elaborating the meaning and level of poverty in the word; however, developing countries have become more relevant to the issue in terms of access to income and sustainable development. Therefore, the word "poverty" is been considered as an indicator of measurement that shows the level of basic needs to a country in different centuries. According to World Bank (2004) report the scourge of poverty is evidence to both developed and developing countries, culturally, geographically irrespective of boundaries. This is because of lack of access to basic necessities (Satterthwaite, 1997).

In the 20th century, poverty is measured on nutrition and low level of food requirements and that continued to 1960s. Sequentially, the level standard of the society has changed and advanced level of poverty has immensely increased to inability to match-up the minimum standard of income and lack of access to essential services such as healthcare and educational system. In the 1980s, the major change was seen in the definition of poverty that expanded to a non-monetary dimension that contains poor security, isolation, powerlessness, society affairs, limited participation and social ties. In 1990s poverty is been observes as an inability to acquire basic needs for survival such as food, water, healthcare, shelter and education (Yonis, 2012).

Furthermore, Poverty becomes contentious over time, analysts, scholars and institutions have written on this particular issue. Perhaps, United Nations World Summit declares poverty and unemployment in 1995 are ongoing business of 21st century as asserted (Oladeji, 2011). The intricate relationship of poverty and unemployment in the Northeast of Nigeria, its needs to be measured obvious clarification on the statistical fact on poverty in geo-political zones of Nigeria as indicated below.

North East zone 63.3%,
North West zone 62.9%
North Central zone 62.3%
South-South zone 51.1%
South West zone 42%
South East zone 34.3%

Source: *Vanguard Nigerian Newspapers*

The statistical data generated is not a mere prediction, impressions or imagination rather justified by a scientific procedure based on poverty measures. The foregoing of the multidimensionality of poverty has been strained, overwrought and concisely conveyed in the declaration on the development of a venerable society which consists of various manifestations as stated above (Oladeji, 2011).

In Nigerian context, the poverty remains significant despite the affluent with natural resources and highest economic growth over the decade but the rate of poverty remains with high level, almost 70% of the Nigerian citizens are living below \$1 as estimated (Central Intelligence Agency World Fact Book, 2011). According to National Bureau of Statistic (2012), the level of poverty in Nigeria from 2010 to 2011 raised 69% to 72%.

- i. deficiency in income and lack of sufficient productivity to ensure sustainable livelihoods;
- ii. malnutrition and lack of access to food;
- iii. healthcare;
- iv. lack of access to education and basic services

1.2. Major Factors Contributing to Poverty

The factors contributed to poverty is being categorised into stages. In this context, the two stages involve the identification of the major sources of the problem. The first step unemployment which was the major factor causing poverty that indicates most of the poor people do not have a standard source of income to cater their needs. It found most of such people are self-employed or work for low-wages that cannot sustain them.

The second factor escalating poverty was poor administration and weak national policies. These two aspects were the basis on which most national decisions are been made single handily, especially those dealing with the distribution and development of wealth, it's worth to mention that through government and national policies the nation devises and contrive ways of solving the poverty issues.

1.3. General Approach to Poverty Reduction in Nigeria

The Nigeria government and Non-government organizations have proposed several programmes to reduce the level of poverty in the country, specifically in the North East geo-political zones, the programme introduced are microfinance, Sure-P, N-power, promoting agricultural activities in the rural areas, creating employment, establishment of small scale enterprises

and use of market incentives, the other aspect of this approach is the provision of adequate services such as basic healthcare and accessible educational system.

According to Bhuiyal (2012), that the approaches to poverty alleviation in the country, resultantly the creation of new jobs and culture of poverty perspective, the non-profit approach of poverty alleviation revolves around charity in Islam, charity is done through offering of zakah and sadaqah, these approach to poverty alleviation in Islam encourages people to adopt and enhance it. Islamic view on poverty eradication is based on natural and several aspects described in the Qur'an "these include supremacy of one God, Family Empowerment, *shuratic* role, and humans as *Khalifullah fi al ardh*, spending money, charity and voluntary services (Ismail & Possumah, 2013). Hassan (2010) goes to split into three broad categories namely preventive, corrective and positive measure to poverty eradication. However, Islamic microfinance has products and instruments available to anybody that regardless of religious affiliation and has no religious discrimination (Siddiqi, 2002).

1.4. Microfinance

Microfinance stands as a financial institution that supports low-income earner groups who have no other access to financial services (Morduch, 1999). "Microfinance" the microfinance field is quite small as started in the 1970s in Latin America and South Asia, where small loans were granted to millions of people without conditions such as built up assets, collateral or insurance. Microfinance also focused on maximising social benefits, unlike conventional banking which focuses on making profits (Mirghani, 2011). Thus, it's one of the most practical methods of alleviating poverty in a nation (UNDP, 2011). Furthermore, Ubaidullah (2008) suggest that microfinance and Islamic finance are quite similar due to the following mode of operation focused on the promotion of the societal welfare, encourage the practice of entrepreneurship by the poor and both on the principles of ethics, morality and inequality.

1.5. Conventional Microfinance and Islamic Microfinance System

The concept of Microfinance has been used by the various world bodies as a way of combating poverty in various parts of its noteworthy, the concept has evolved into two distinct groups which are Conventional Microfinance and Islamic Microfinance; these two concepts share the same goals but operate slightly differently (Ahmed, 2002).

This system existed for over 30years and operates under the assumption of the borrower who comes to them and has no form of collateral. It is thus the duty of micro financier to ensure the need of the borrower has been fulfilled. The bottom of microfinance institution is to allow and providing the poor with loans that are not collaterally required (Hassan 2010). According to UNDP (2012), the features of conventional microfinance relying on some stages that borrower is appraised, this suggests that servicing their loans qualifies the borrower to access a different and high level of financial credit. According to Khan (2008) refers to an institution that creates or making a loan available to poor or vulnerable people to access loan in fighting poverty that focuses on neglected low-income earners that are not served by the traditional financial institutions to meet their needs as designed.

According to Obaidullah (2008) the different models of microfinance, generally the first model (Grameen Bank Model) which was first established in Bangladesh by the founder of the model (Mohammed Yunus) the second model is called the (village Model) which is popular in Asia and Africa with a variety of members.

Islamic Microfinance is a banking services that deals with the teaching of Islamic Shariah Law and is based on three principles; interest free (Riba), prohibition from making profits as a result of speculation (may seer), presence of certainty in commercial transactions (Gharaar) these principles are derived from the Qur'an to guide the commercial activities of all Muslims. When it comes to Musharakah model these principals requires that the IMFIS. Provide the funds while the borrower acts as the manager of the project. Also, Islamic principles prohibit default on loans but it is not sufficient deterrent to a delinquency of the part of borrower by providing credits where there are clear signs of potential default. The IMFIS funds can be provided from zakat fund or NGO donor.

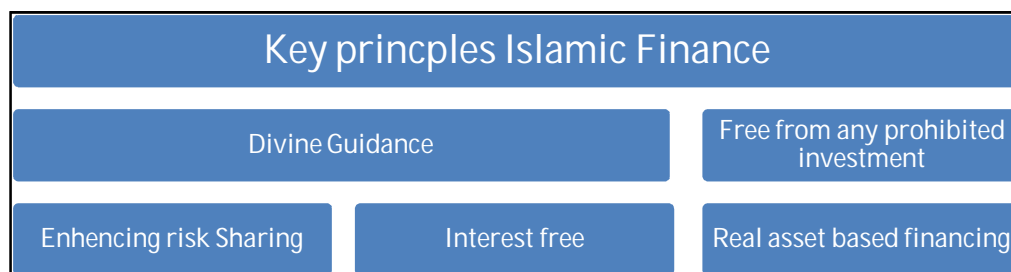


Figure 1

Source: Abdullahi and Chee (2010)

1.6. Islamic Financial System and Poverty Alleviation

The Islamic financial systems have a unique feature and that differentiates from conventional forms which are based on Shariah principles. This led to the creation of financial industry which operates in an interest-free environment, free from

speculation and uncertainty form of commercial transaction and that promote permitted (halal) investment. According to Karim (2008), Islamic Microfinance exemplifies the convergence of two rapidly growing industry on poverty reduction is manifested. It is from those hitherto been excluded from financial services. Over the past decades, Islamic banking witnessed numerous growth with reported annual growth of 15% in the Middle East where Islamic Microfinance framework help improved the standard living of poor and those in needs, it discourages exploitations (Hassan, 2010). According to Dogarawa (2008), it is also considered as Ihsan and Adl system (benevolence and social justice). Thus, Muslims recognized the role played by Islamic finance institution in eradicating poverty, however the concept of the IMFIs was not 100% welcomed by the Islamic banking institutions perhaps Islamic Microfinance has successfully opened opportunities economically and improving social economic situation of the low-income earners and drastically reduced the rate of poverty and accelerated employment rate and wages (Awojobi and Bein, 2011).

1.7. Method

The Major research instrument advocated in this research was a questionnaire that was designed to obtain the objective of the paper. The analysis was categorised into several layers; the first part of the analysis contains the respondent's information based on gender, age, qualification, income household annually and occupation. The questionnaires were distributed in the six state of the North East geo-political zone, which consists of Adamawa, Borno, Bauchi, Gombe, Taraba and Yobe, Nigeria.

The survey questionnaires have been used to vitiate the perception of bias which relied heavily on microfinance. Thereby this study gathered data from Twelve (12) branches of conventional microfinance in six states of North East of Nigeria; this is done with the view to ascertaining the Islamic Microfinance as a solution to the poverty alleviation in North East of Nigeria.

Four hundred questionnaires were randomly distributed to respondents, but three hundred and fifty-two were returned. The criteria for respondents must be an adult, between the ages of 18-61, and must have an account with conventional microfinance and must have a small business. The responses were used to analyse the perception of Islamic Microfinance on poverty reduction. The descriptive and regression analysis were used and analysed the customer's view of Islamic Microfinance and demographic characteristics of customer's in the study area.

Variables	Full meaning of Abbreviated words
PTRY	Poverty
IR	Islam Religion
CR	Christian Religion
CL	Conventional loan
S-B- IMF	Sharing Business with Islamic Microfinance
P-IMF-R	Penalty default- in Islamic Microfinance Repayment
Job-C	Job Creation

Table 1: Variables and Meanings

2. Results and Findings

TOTAL OF NUMBER OF RESPONDENTS		%
Gender	Frequency	
Men	(211)	60
Women	(141)	40
Total	352	100%
Age		
18-30	(50)	14
31-45	(104)	29
45-60	(118)	34
61-above	(80)	23
Total	352	100%
Educational level		
Master above	(32)	9
Degree	(151)	43
Diploma/NCE	(42)	12
Higher School	(49)	14
High school	(67)	19
Primary School leaving Certificate	(11)	3
Total	352	100%

Income Household annually		
Above than N120,000	(18)	5
N100,000 – N80,000	(102)	29
N70,000 -	(232)	66
Total	352	100%
Occupational		
Civil servants	(211)	60
Businessman/woman SMEs	(141)	40
Total:	352	100%

*Table 2: Demographic Distributions
Source: Computed by the Authors*

Variables	Respondents (%)	No. of people per reason	No. of rejecters	Total respondents (%)
PRTY	95	334	18	352
IR	98	274	6	280
CR	68	52	20	72
CL	38	218	134	352
S-B-IMF	67	236	116	352
P-IMF- R	84	56	296	352
Job- C	75	264	88	352

*Table 3: Statistic Distribution
Source: Computed by the Authors*

All percentage above shows significant relations as considered as minimal reason for satisfaction with Islamic Microfinance bank.

The higher percentage shows stronger satisfaction. Prty *** IR*** P-IMF-R*** Job-Creation***

The results show the age level of the respondents between the ages of 18 to 60 years, which indicates the age wise of participants, coincides to benefit from Islamic Microfinance if implemented. The tables 3 above shows 68% of total Christian respondents were with a consensus to patronise Islamic product that attests to the fact that religion is not discriminating people from Islamic Microfinance if implemented. The research indicates 38% of credit loan is only accessible for the poor, that means there are difficulties in accessing loan by lower income earners from the microfinance/microcredit institutions due to the interest rate and not having confidence in the poor for repaying back the loan as demands for potential marketing or do not meet the stipulated requirements of microfinance.

The study revealed that about 98% of the respondents are Muslims. It indicated the level of acceptance from the participants of conventional microfinance towards Islamic microfinance if implemented, which only 2% are against it due to inexperienced and not practical in operation. Therefore, the potential Islamic Microfinance institution is capable of meeting the demand of her customers. Indeed, this indication justifies the view of respondents regarding the Islamic finance.

The result also shows 67% sample populations are concerned and interested in terms of business sharing with an Islamic Microfinance banks if implemented. However, 84% of the respondents objected or opposed the penalty for loan default which has been a major problem for Islamic Finance that needs to be reviewed.

Of the respondent, 95% are in total support of the opinion of establishing Islamic Microfinance and can surely alleviate poverty (Mohammed, 2010) and Aliyu (2007) noted that there is an ample proof to back the impact of Islamic microfinance on poverty reduction. Apparently, a lot of researchers shows how microfinance is been a powerful tool and poverty reduction for the developing countries. However, the design questionnaire was to find out the applicability of Islamic Microfinance would be the impacted on the real sector of Nigeria poverty and designed out the sustainable development to country's which absolutely indicated.

Furthermore, 75% of the respondents indicate the positive response which is in line with the view of Islamic finance that draws a bitter line of financial activities between the real and economic activities and Islamic finance. It would create the huge number of employments and drastically impact on job creations and greater long-term economy and sustainable development in the area.

2.1. The applicability of Islamic Microfinance does not have impact on poverty reduction in the Northeast of Nigeria

Applicability of Islamic Microfinance have shown the momentum acceptability and encouragement from the respondents that interpretation of results revealed that the level of poverty can be surely explained by the level of establishing Islamic Microfinance with (R^2 sq: .323) at significant levels of <0.001

2.2. The applicability of Islamic Microfinance does not have impact on Job creation in the Northeast of Nigeria

Applicability of Islamic Microfinance has shown the impact on job creation, this means the interpretation of the results shows that the Job creation can be tackled through establishing Islamic microfinance with level of significant <0.001 and R^2 (Sq: 24.3 %)

3. Discussion

Based on the findings generated from the research, basically, question 1-4 were used to identify the demographic distribution of respondents in the North East of Nigeria. Descriptive test of the respondents shows that there is gender inequality in the system. The age of respondents participated is between 31-45 that has the higher percentage of 34% While others are less than that, the statistic results also revealed the number of literacy of 43% were graduates with annual income household of 70,000 and 60% of the respondents are civil servant or Government workers.

Hypotheses		R ²	F-Value	Sig. Value
Ho ¹	The applicability of Islamic Microfinance do not have impact on the poverty reduction in the Northeast of Nigeria	.327	16.795	<0.001
Ho ²	The applicability of Islamic Microfinance does not have impact on Job creation rate	.243	10.736	<0.001

Table 4: Hypotheses Test and Findings
Source: Computed by the authors

Question 5-7 of the research questionnaire were used to access the applicability of Islamic microfinance activities in the Northeastern part of Nigeria that can reduce the level of poverty in the study area. The hypothesis test on using regression shows that the applicability of Islamic microfinance affects poverty reduction at significant levels of 0.000 and variance level of 32.7. Therefore, the null hypothesis (H_0) is rejected and accepts the (H_a) alternative hypothesis. This is to show the availability of Islamic Microfinance activities in the northeast of Nigeria the greater the decrease the rate of the poverty level in the North East of Nigeria. This is in line with the first objective of the research. (See appendix table 4)

Lastly, question 8-10 of the research were used to identify the impact of applicability of Islamic Microfinance activities that creates more employment in North East. The hypothesis test on using regression revealed that the establishment of Islamic Microfinance affects job creation at the rate of 24.7% variance with significant levels of 0.001, therefore, the null hypothesis (H_0) is rejected and accept the alternative hypothesis (H_a). This means the more the Islamic Microfinance system operates, the greater the employment rate increases for the people in the area. This is also in line with the second objective of the research. (See appendix table 4)

4. Conclusion

The study based on the content of research analysis and the empirical results critically examined the applicability of Islamic Microfinance as an inventive method to ensure the reduction of poverty in the area of study and sustainable development in their economy was also considered.

The applicability of Islamic microfinance model in various contents around the world such as Bangladesh, Malaysia and others have significantly reduced the level of poverty in their respective areas. Therefore, the future of the area of study would enhance if such activity is running, the government should encourage her citizen by laying a solid foundation of Islamic microfinance in the area. Despite the several organisations have innovated different programmes and fought poverty reduction in the country, but most of the programmes have failed and the effort recorded or measured seems to be unsatisfactory. Apparently, the establishment of Islamic Microfinance banking systems would play a significant role in eradicating poverty in the area as supported by the above results.

5. Recommendations

Positive Measure: Islam discourages greed in wealth creation and advocating and controlled individual consumption behaviours that would help both the individual and entire economy, as stated in the Qur'an 16:19 of the Qur'an Allah commands his people to practice Justice in all dealings. Preventive Measures: the aim of a preventive measure in Islam is to avoid the concentration of the wealth in one section of the society. Its needs diversification of the wealth distribution of wealth toward two preventive measures control ownership or control over ownership. Corrective Measures to poverty eradication in Islam support for wealth sharing between the existing two groups of people rich and poor that equilibrium would mitigate the level of poverty in society as stated by Hassan (2010).

Institutionalised Zakat and Charity or waqf

5.1. Government Responsibility

Islam requires the government to provide basic services to its citizen by establishing more branches of Islamic Microfinance and zakat institutions, the ability of the government to protect its people from any form of malpractices as mentioned by the (Hassan, 2010) in the literature.

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