

LAPAI JOURNAL OF MANAGEMENT SCIENCE

[L A J O M A S]



ISSN: 2315-9243

Volume 4, No. 1 & 2

December, 2013

Volume 4, Number 1 & 2

Workplace Action on HIV/AIDS: Evidence from Nigeria Prof. F. Iyayi, Dr. O.R. Igbinomwanhia & N. Okhawere	1-13
Influence of Situational Factors on the Patronage of Selected Fast Food Restaurants in Some Cities in the Northern States of Nigeria Dr. J.K. Yere	14-27
Effect of Leadership Styles on Employees' Job Performance: Evidence from Federal Medical Centre in Niger State M.A. Mawoli, T.H. Mohammed & B.D. Sarkin-Daji	28-38
An Appraisal of Employees Perception on Ethics Implementation in the Banking Sector: Evidence from Selected Money Deposit Banks in Kaduna State S. Umar	39-47
Economic Openness and Industrial Sector Performance in Nigeria Dr. A.I. Monye-Emina	48-53
An Assessment of the Determinants of the Nigerian Banking Industry Profitability Using Panel Evidence from Nigerian Commercial Banks Dr. B. Sabo	54-61
Effect of Internal and External Factors on the Performance of Banks in Nigeria S.N. Sayedi	62-78
Insider Dealings and Stock Prices Reaction to Equity Issues Announcements: Evidence from the Nigerian Banking Sector I. Mohammed	79-94
Revamping Nigerian Power Sector as a Panacea for the Growth of Small and Medium Scale Enterprises (SMES) E.O. Ajayi & J.A. Bamiduro	95-103
Effect of Training and Development on Employee Performance in Selected Public Organizations in Kaduna State S. Ladan & S.N. Sayedi	104-114
Small-Scale Industries and Poverty Reduction in Ilorin West Local Government Area, Kwara State A.M. Tunde & B.S. Ajadi	115-123
Impact of Credit Risk Management on Profitability in the Nigerian Deposit Money Banks N.M. Bashir	124-134

PUBLISHED BY THE DEPARTMENT OF BUSINESS ADMINISTRATION, IBRAHIM
BADAMASI BABANGIDA UNIVERSITY, LAPAI, NIGER STATE -NIGERIA

EDITORIAL BOARD

Prof. M.N. Maiturare	Editor-in-Chief
Dr. A.A. Salihu	Managing Editor
Dr. J.A. Oladipo	Associate Editor
Dr. D.S. Abdulkadir	Member
Dr. M.O. Fashagba	Member
M.A. Mawoli	Business Manager
N.A. Ango	Secretary

EDITORIAL ADVISORY BOARD

Prof. V.A. Kolawole

Department of Political Science
Ibrahim Badamasi Babangida University, Lapai

Prof. Sheikh Abdallah

Department of Business Administration
Ahmadu Bello University, Zaria

Prof. D.B. Ekpeyong

Department of Business Administration
University of Uyo

Dr. S.I. Adeyemi

Department of Business Administration
Ahmadu Bello University, Zaria

Dr. I.M. Fodio

Department of Accounting
University of Abuja

CONTENTS

Workplace Action on HIV/AIDS: Evidence from Nigeria Prof. F. Iyayi , Dr. O.R. Igbinomwanhia & N. Okhawere	- - -	1-13
Influence of Situational Factors on the Patronage of Selected Fast Food Restaurants in Some Cities in the Northern States of Nigeria Dr. J.K. Yere	- - - - -	14-27
Effect of Leadership Styles on Employees' Job Performance: Evidence from Federal Medical Centre in Niger State M.A. Mawoli, T.H. Mohammed & B.D. Sarkin-Daji	-- - - -	28-38
An Appraisal of Employees Perception on Ethics Implementation in the Banking Sector: Evidence from Selected Money Deposit Banks in Kaduna State S. Umar	- - - - -	39-47
Economic Openness and Industrial Sector Performance in Nigeria Dr. A.I. Monye-Emina	- - - - -	48-53
An Assessment of the Determinants of the Nigerian Banking Industry Profitability Using Panel Evidence from Nigerian Commercial Banks Dr. B. Sabo	- - - - -	54-61
Effect of Internal and External Factors on the Performance of Banks in Nigeria S.N. Sayedi	- - - - -	62-78
Insider Dealings and Stock Prices Reaction to Equity Issues Announcements: Evidence from the Nigerian Banking Sector I. Mohammed	- - - - -	79-94
Revamping Nigerian Power Sector as a Panacea for the Growth of Small and Medium Scale Enterprises (SMES) E.O. Ajayi & J.A. Bamiduro	- - - - -	95-103
Effect of Training and Development on Employee Performance in Selected Public Organizations in Kaduna State S. Ladan & S.N. Sayedi-	- - - - -	104-114
Small-Scale Industries and Poverty Reduction in Ilorin West Local Government Area, Kwara State A.M. Tunde & B.S. Ajadi	- - - - -	115-123
Impact of Credit Risk Management on Profitability in the Nigerian Deposit Money Banks N.M. Bashir	-	124-134

SMALL SCALE INDUSTRIES AND POVERTY REDUCTION IN ILORIN WEST LOCAL GOVERNMENT AREA, KWARA STATE

¹Afolabi Monisola Tunde
afolabi@unilorin.edu.ng

and

²B.S. Ajadi
bolajad@yahoo.com

¹Department of Geography & Environmental Management, University of Ilorin

²Department of Geography, Kwara State Polytechnic, Ilorin.

ABSTRACT

Poverty has no geographical boundary. It can be found in the North, South, East and West; it may exist in rural as well as urban areas of Nigeria. Overpopulation as a result of urbanization has been seen as one of the causes of poverty. Poverty is prevalent in urban areas and affects the urban people more than the rural people. Through the establishment of cottage and small-scale enterprises more employment can be created thereby promoting the utilization of local raw materials and encouraging diversification of our mono-cultural economy. This article examines the effects of small-scale industries on poverty reduction in Ilorin West Local Government Area of Kwara State, Nigeria. Ilorin West is one of the three Local Government situated in the state capital. Primary and secondary data were employed. One hundred and twenty respondents were randomly sampled and served with copies of structured questionnaire for data gathering. Descriptive and inferential statistical tools were used to analyze the data. The study reveals that small-scale businesses have benefitted the people and has been able to achieve alleviation of poverty to a certain effect. It is, therefore, concludes that the co-operation and participation of all stakeholders particularly the local communities and effective policy framework are vital if small-scale business are to be used very well as a successful instrument and sustainable poverty alleviation management tool in the country.

Keywords: Industries, Socio-economic Development, Small-scale, Spatial Structure, Urban poor

1.0. INTRODUCTION

Poverty affects nearly everybody, young or old, black or white, rural or urban areas. The World Bank (1996) reported that globally, about one billion people live in poverty, out of which 90% are from Asia and Sub-Saharan Africa. Although there is no universal definition of poverty but everyone seems to agree that it exists when an individual or more group of people fail to attain a level of well-being deemed to constitute a reasonable minimum by the standards of the society (Ravallion, 1993). Poverty is relative and more recognized than defined. The poor are people who lack access to the wherewithal to improve their living conditions themselves unless assisted and those with lower standards of living than a country specific poverty line (World Bank, 2000).

Nigeria is one of the poorest countries in the world in spite of her oil revenue and the endowed abundant human, capital and natural resources. In 1960s, about 15% of the population was poor but by 1980 this had grown to 28%. It was estimated by Federal Office of Statistics (FOS) that by 1985 the extent of poverty was about 46.3% although it dropped to 42.7% in 1992 (FOS, 1998). However, by 1996 out of a population of 110 million the incidence of poverty in the country was as high as 65.6% or 76.6 million Nigerians. In absolute term, the population of the poor Nigerians increased in four folds between 1980 and 2004. The moderately poor rose from 28.9% in 1992 to 36.3% in 1996 while the percentage of the core poor more than double from 13.9% in 1992 to 29.3% in 1996 (NBS,

2004). The figure also shows that 60% of rural dwellers and close to 48% of urban dwellers are in poverty.

The Human Development Index (HDI), a composite measure of income and access to education and health services, ranked Nigeria 158th out of 177 countries with Human development Index of 0.470. Also, life expectancy was put at 46.5 percent, ranking Nigeria as 165th and adult literacy rate (ages 15 and older) was 69.1, ranking Nigeria as 104th out of 177. It was further indicated that the Human Poverty Index value was 37.3 percent for Nigeria, which ranked the country as 80th among 108 developing countries for which the index were calculated (UNDP, 2008). The National Household survey conducted in 2005 reveals that 51.5% of the Nigerian population lives in poverty (NBS, 2005). In Kwara State, 83.6% male headed and 82.2% female headed households classified themselves as being poor (NBS, 2006).

One of the causes of poverty as noted by Tambanum (2004) is heavy migration to urban areas. Although the urban poor are seen as people who are much better off than the rural poor. This is because they are generally employed and they earn an income that is higher than that of the rural poor; they live near basic infrastructure and services. However, poverty is becoming an urban rather than a rural problem. This is because the urban poor are affected by the highly monetized nature of urban living and this forces them to spend more on accommodation, food, transport and other services than the rural poor. So, in order to get out of poverty or reduce their poverty situation, most of these urban poor get involved in small-scale businesses. Furthermore, the growth and developments in small and medium enterprise are a *sin qua non* for employment generation and encouragement for the use of indigenous raw materials and technology. The above background information necessitated the need to examine the impacts that small-scale businesses have on poverty reduction of the people in the study area.

1.1. Objectives of the study

The aim of this study is to examine the effects of small-scale industries on poverty reduction in Ilorin West Local Government Area, Kwara State. To achieve the stated aim, the following objectives were pursued:

- i. To examine the spatial structure of small scale industries within the study area;
- ii. To identify the urban and rural poor;
- iii. To assess the effects of small-scale industry on socio-economic life of the urban poor; and
- iv. To assess the implication of small-scale industry for poverty reduction.

2.0. CONCEPTUALIZING SMALL SCALE INDUSTRY AND POVERTY

Small-scale business, small-scale industry and small-scale entrepreneurship are often used interchangeably. According to Ayozie (2008), different ideas have been put forward by different scholars and schools as to the differences in capital outlay, number of employees, sales turnover, fixed capital investment, available plant and machinery, market share and the level of development. For instance, Scarborough and Zimmerer (1985) refer to small-scale enterprise as an independently owned and operated enterprise, which is not dominant in its field of operations with the maximum number of those employed ranging from 250-1,500 persons. In Nigeria, small scale industries have been defined by the Federal Ministry of industries as those enterprises that the cost is not more than N500, 000 (pre-SAP value) including working capital to set up. The Third National Development plan defined a small-scale business as a manufacturing establishment employing less than ten people, or whose investment in machinery and equipment does not exceed six hundred thousand naira only (N600, 000.00). Also, the National Directorate of Employment (NDE) fixed the concept of small-scale industry to a maximum of thirty-five thousand naira only (N35, 000.00). For this study, small scale industry is regarded as a business that employs between 5-19 workers (UNIDO' S definition for developing countries).

Poverty in its manifestation include lack of physical necessities, and income sufficient to ensure sustainable livelihood as well as powerlessness, social discrimination and exclusion (Adedayo, 1988). According to Narayan (2000), poverty is a situation of lack of material well-being, insecurity, social isolation, psychological distress, lack of freedom of choice and action, unpredictability, lack of long-term planning horizons because the poor cannot see how to survive in the present not to talk of future, low self-confidence and not believing in one self. *Oxford Dictionary* (2003) defines poverty as a state of being poor and in need of the necessities of life. There are three approaches adopted in defining poverty and these include, quantitative definitions based on income and consumption; definitions based on social indicators and quantitative multidimensional definitions based on participation. However, the most common definition is the one based on income and this is what is adopted for this study. The poor may be regarded as those earning below a particular income (1 US dollar a day) recognized as the minimum amount needed to provide basic necessity of living. This exclude what many people consider as the other dimensions of poverty. Such include social amenities such as clean water, health care, education, waste disposal and residential environment, political lack of voice or choice.

2.1. Study Area

Ilorin West Local Government Area is the study area. It is one of the sixteen local government areas in Kwara State (see Appendix 1) and it is located on latitude $8^{\circ}23'$ to $8^{\circ}34'$ and longitude $4^{\circ}28'$ to $4^{\circ}36'$ (See Appendix 2). It has a landmass of about 105 kmsquare. The climate is humid tropical characterized by dry season of October to May and wet season of March to October. It has a vegetation of savannah and an average land height of about 300m above sea level. The Local Government Area is drained by rivers Odo-okun, Odota, Amule, Foma and Asa among others. The population of the study area is 364,666 as at 2006 National Population Census with 181,875 males, and 182,791 females. It is the most densely populated of all the local government areas in Kwara State. The economic activities found here include agricultural, commerce, transportation and health centres to mention but a few.

The on-going transformation of the LGA is evident in the development of modern housing estates such as those in the Oloje, Adewole, Harmony and Mandate. Construction of fly-over in the business district area, the growth of industrial estates and the expansion of commercial zones in the area (Ajadi, 2010). Cottage small-scale industries has been in existence in Ilorin dating back to several years. Ilorin is noted for pottery and bead making, blacksmithing and lantern making, hand weaving cloths, tie and dyes. Added to these in recent times are can bakery products, block moulding, grain milling, furniture making and saw milling, metal fabrication to mention but a few, which is consistent with policy objectives of the state government to promote the establishment of small-scale industries to reduce poverty in the state.

3.0. METHODOLOGY

Two major sources of data used were the primary and secondary sources. The primary data collected for this paper was based on the number and types of small-scale manufacturing activities in existence in the designated areas under study, which involved the use of survey from various establishments and questionnaire survey while the document from government and non-government institutions and bodies form the secondary sources of data. A total of 1200 small-scale enterprises registered with the Ilorin West L.G.A, as at the time of this study. Hence, 10 percent of the total list of registered small-scale enterprises was employed as our sample population. Simple random sampling technique was adopted for this study in the selection of our respondents, that is, entrepreneurs or owners of the small-scale business.

One hundred and twenty copies of structured questionnaire were administered to the sampled respondents. These respondents are entrepreneurs of small-scale industries within the study area. This was done by focusing only on any business/industry that employs between 5-19 workers

to corroborate the list collected from the L.G.A. Council. Foster, Greer and Thorbecke Model was used to identify the urban and rural poor in the study area. Descriptive statistics was employed to analyze the data collected. Descriptive statistics used include frequency table and percentages.

4.0. Results and Discussion

4.1. Spatial Structure of Small Scale Industries in Ilorin West

The target industries with which this paper is concerned comprise establishments with between 5-19 full-time employees and are involved in 'actual manufacturing'. The structures and spatial characteristics of small scale have been employed to investigate the structure while measuring the spatial concentration or dispersal of industry to determine the actual effects on poverty reduction in the study area. From the foregoing, the combined total figure of 1525 small scale enterprises counted in the Ilorin west comprised 56.2% textiles, weaving and leather industries, ISIC32 being the highest of all industry groups assessed while the least percentage figure of 0.21% is obtained for chemicals, petroleum, coal, rubber and plastic products group (ISIC 35) based on the two digit international industrial classification

Generally, in terms of employment generation, small-scale industries engage a total of 13,500 employees (Ilorin West, 2010). Ilorin West has quotient of 1.06 in employment concentration having highest share of industrial activity. The application of coefficient of location and coefficient of localization techniques indicates that only one industry group, that is, ISIC 35 has an employment coefficient obtained: textile wearing apparel and leather industries (I31) with 0.03, paper and paper products industry group (ISIC34) with 0.12. However, the need to satisfy an insatiable demand for the commodities makes the urban centre the focal point around which small-scale manufacturing activities are propagated and sustained to address poverty in the area. The salient features of small scale manufacturing activities in Ilorin west with respect to spatial pattern which reflect the non impact of government policies and inappreciable level of small scale industries, which has the potential to alleviate poverty in Ilorin west and Nigeria in general.

This necessitated the need for the definition of a poverty line. For this study, the international poverty line of one U.S dollar per day per person was adopted. The exchange rate of a dollar to naira varies between N158 to N162 during the period of survey. Therefore, the average was taken and this gave N160 (One hundred and sixty naira) per day, N4, 800 per month and N57, 600 per annum. Meaning that a household is considered poor if the per capital income per annum falls below N57, 600 or N4, 800 per month.

The result revealed that 92.3% of the respondents in the study area were poor based on their annual income before involvement in small-scale industry. Therefore, P_0 is 111 respondents while poverty incidence is 92.3%. The percentage of poor people in the study area is in line with the UNDP (2004) and NBS (2010) publications that over 60% of Nigerians live below the international poverty line of one U.S. dollar per day. Only 7.7% earns above N57, 600 annually before involvement in small-scale industries. The poverty gap (P_1) is 43.8% translating to N25,228 below the poverty line.

4.2. Small scale Industries and Poverty Situation

The modest participation of local people in Small-Scale Enterprises raise questions as to whether the industry significantly contributes to poverty alleviation in Ilorin West. At a national level, roughly 30.7% are extremely poor, 31% are moderately poor and 30% are non poor. Thus, about 61% Nigerians are poor and were living in poverty (NBS, 2010). It could be noted that in the three LGAs in Ilorin City Capital in which Ilorin West is one, the lack of formal employment opportunities has resulted in the Local Government Area vulnerable to poverty. Previous studies reported high poverty levels in the area. The present study also observes high unemployment and lack of employment opportunities, low income levels, lack of food, few food sources, lack of capacity to advocate for their rights in the use of natural resources in the area, vulnerability to diseases among women, lack of

institutional capacity, and lack of opportunities and limited options resulting from various factors like limited education attained are some of the factors that aggravates poverty in Ilorin West.

As poverty levels in the LGA are assumed to be higher, there is a need to be examine the effect of small scale enterprises on poverty alleviation in the area. Ironically, Small-scale enterprises have rapidly grew in the last 10-15 years (Ajadi, 2010) and it is the second largest industrial unit after manufacturing in the country and by far the most important industry in Ilorin West. Poverty is untenable in human terms and it is also an enemy of the environment. In many parts of the world, growing numbers of poor people have inevitably led to the degradation of the environment each day just to make ends meet (Chambers, 1986). It is obvious that due to lack of support from government and private sectors, particularly banks, in providing credit facilities to shore up small scale businesses, the sector has failed to contribute measurably in meeting basic needs of the residents. Hence, the high poverty rate.

4.3. Effects of Small-Scale Industry on Socio-economic Life of the Respondents

When the effects of small-scale industries on socio-economic life of the respondents were considered, Table 2 revealed that 29.1% of the respondents had purchased land with income realized from small scale industries, 18.3% built houses, 10% used it to pay their children school fees, 26.7% had purchased equipment with it, 6.7% had bought cars/trucks, and 4.2% expanded their business with the income realized from small-scale industries. However, 5% used the income realized to start a new business, purchase household items, food items and pay for public services among others. The foregoing shows that involvement in small-scale industries had a positive significant effect on the urban poor by improving their standard of living and reducing their poverty situation. This is because before involvement in small-scale industries, most of them could not achieve what they achieved after involvement as a result of increased income.

Table 1: Annual Income of Respondents before and after Establishment of Small-scale Industries

Income	Frequency	Percentage	Cumulative Percentage
Before establishment			
Less than N20,000	34	28.3	28.3
N21,000-N30,000	23	19.2	47.5
N31,000-N40,000	38	31.7	79.2
N41,000-N50,000	12	10	89.2
Above N50,000	13	10.8	100
Total	120	100	
After establishment			
Less than N20,000	-	-	-
N21,000-N30,000	-	-	-
N31,000-N40,000	1	0.8	0.8
N41,000-N50,000	3	2.5	3.3
Above N50,000	116	96.7	100
Total	120	100	

Source: Authors' fieldwork, 2012

Furthermore, respondents were asked to state their achievements through small-scale industries. The result showed that all of the respondents have achieved a lot from income realized from small-scale industries. Table 2 revealed that 29.1% respondents acquired land, 18.3% acquired houses, 10% used the income to pay their children school fees, 26.7% purchased equipment for their industries, 6.7% purchased cars/trucks, 4.2% used the income realized to expand their businesses and 5% used it for other purposes such as food items, household items and to start a new business among others. From

the analysis, only 10.8% of the respondents were earning above N50000 before involvement in small-scale industry but after involvement, about 96.7% earned above N50000.00 annually. This is a significant improvement and an important aspect of poverty reduction through small-scale industries.

Table 2: Achievements through Income Realized from Small-Scale Industries

Acquired	Frequency	Percentage	Cumulative Percentage
Land	35	29.1	29.1
Houses	22	18.3	47.4
Pay children school fees	12	10	57.4
Equipment	32	26.7	84.1
Cars/trucks	8	6.7	90.8
Expansion of business	5	4.2	95
Others (start a new business, household items, food items etc)	6	5	100
Total	120	100	

Source: Authors' fieldwork, 2012

4.4. Implication for Planning and Policy Making

Industrial Development plan should be channelled to small-scale manufacturing enterprises in a more pragmatic approach at grass root in order to address issue of poverty bottom-top loom. There is also the needs for strategic planning to enhance the activities of small-scale manufacturing through effective coordination of incentive policies to tackle poverty. Though, SMEs had made some effort in this direction, much of the constraining industrial locational factors are at the centre of decision making for entrepreneur. Hence, there is urgent need to accentuate the development of small-scale industries through decisive action plans to tackle crucial aspect of shortage or non-availability of finance through the effective implementation of industrial incentives in the form of grants, tax relief, export promotion zones, small and medium scale enterprises as enunciated in the current National Industrial Policy.

5.0. CONCLUSIONS

Small-scale industries hold promise as panaceas to poverty problems. The study has actually revealed that establishment of small-scale industries in the study area has significant positive effects on the standard of living and poverty situation of the people in the study area. This is because income realized is being used to pay for public services and also to achieve basic necessities of life thereby improving the standard of living and alleviate poverty. It can, therefore, be concluded that the co-operation and participation of all stakeholders particularly the local communities and effective policy framework are vital if small scale is to be used as a successful instrument and sustainable poverty alleviation management tool in the country

5.1. Recommendations

As can be garnered from this paper, it is evident that people are willing to take initiatives and also bear the risk in creating and organizing an attractive offer of value to customers thereby increasing their own living standard. Therefore, the followings recommendations are made:

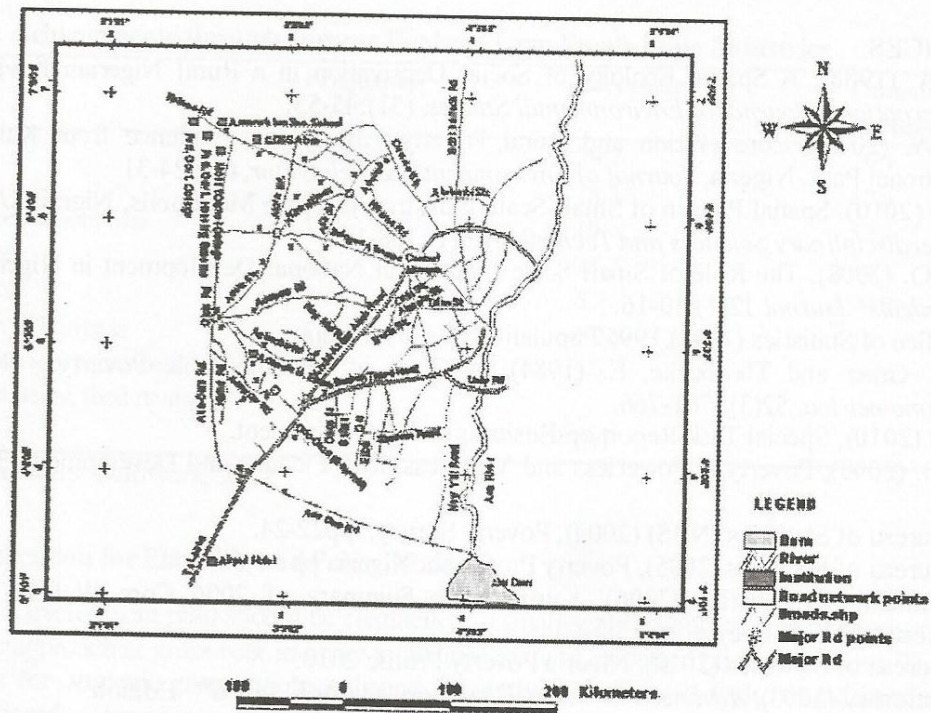
- i. Effective package of incentives should be designed to promote investment and employment with a view to alleviating poverty in the country;
- ii. Government should increase entrepreneurial opportunities available to women and young persons to help eliminate discriminatory employment and licensing policies; and

- iii. Government through appropriate legislation can further develop entrepreneurship encouragement programmes as well as initiate entrepreneurship education programmes by equipping more people with the appropriate skills.

REFERENCES

- Adedayo, A. (1988), A Spatial Ecology of Social Deprivation in a Rural Nigerian Environment, *International Journal of Environmental Studies*, (31):45-53.
- Adedayo, A. (2003), Conservation and Rural Poverty Alleviation: Evidence from Kainji Lake National Park, Nigeria, *Journal of Environment and Behaviour*, (1): 24-31
- Ajadi, B.S. (2010). Spatial Pattern of Small-Scale Industries in Ilorin Metropolis, Nigeria. *Journal of Interdisciplinary Sciences and Technology* 4(1):156-162.
- Ayozie, D.O. (2008), The Role of Small Scale Industry in National Development in Nigeria. *ICAN Students' Journal* 12(1):10-16.
- Federal Office of Statistics (1998), 1996 Population Results, Abuja.
- Foster, J.J. Greer and Thorbecke, E. (1984), A Class of Decomposable Poverty Measures. *Econometrica*, 52(3): 761-766.
- Ilorin West (2010), Special Task Report on Business and Advertisement.
- Narayan, D. (2000), Poverty is Powerless and Voiceless. *IMF Finance and Development*. 37 (4):18-21.
- National Bureau of Statistics (NBS) (2004), Poverty Survey: pp22-24.
- National Bureau of Statistics (2005), Poverty Profile for Nigeria pp 54-60.
- National Bureau of Statistics (2006), Kwara State Summary of 2006 Core Welfare Indicator Questionnaire Survey.
- National Bureau of Statistics (2010), Nigeria Poverty Profile 2010.
- Oxford Dictionary (2003), *Advanced Learners Dictionary*. Oxford Press 6th Edition.
- Ravallion, M. (1993) *Poverty comparisons*. Fundamentals in Pure and Applied Economics, Vol. 56. Chur, Switzerland: Harwood Academic Press.
- Scarborough, N. and Zimmerer, I. (1995), *Effective Small Business Management*. Ohio: Charles E. Merrill Press.
- Tambunam, T. (2004), Urban Poverty Informal Sector and Poverty Alleviation Policies in Indonesia. Export Group on Development Issues (EGDI) and United Nations University- WIDER.
- United Nations Development Programme (UNDP) (2004), Nigeria Development Profile.
- United Nations Development Programme (UNDP) (2008), Human Development Report 2007/2008 Country factsheets Nigeria. [Online] available: <http://hdrstats.undp.org/countries/country/factsheets/ctyfsMGA.html> (Retrieved August 19, 2008).
- World Bank (1996), *Rural Development: Putting the Pieces Together*, Washington D.C.
- World Bank, (2000), *World Development Report*. Washington D.C.

Appendix 1: Map of Ilorin West LGA



Source: Extracted from Ilorin Road Network Map D10

Appendix 2: Map of Ilorin West LGA

