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Intersections Between Community Based Organizations' Engagement, Livelihood Diversification and Poverty Reduction in Nigeria

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Abstract

Poverty is a global phenomenon but the effects manifest most in the rural areas of sub Saharan Africa and South East Asia. Poverty in Nigeria, despite its natural resources endowment, has eaten deep into the fabrics of many societies. Community-based organizations (CBOs) in Nigeria play a pivotal role in addressing poverty through livelihood diversification strategies. The intersection of CBOs, livelihood diversification, and poverty reduction has garnered significant attention due to its potential to empower local communities and enhance socio-economic conditions. In the context of Nigeria, CBOs have been instrumental in various sectors, such as agriculture, entrepreneurship, education, and healthcare, promoting diversified income sources and addressing the multidimensional aspects of poverty. The objective of this paper is to examine the intersection between community based organizations, livelihood diversification and poverty reduction in Nigeria. The paper also highlighted engagement of some selected community based non-governmental organizations in livelihood diversification activities for poverty reduction in Nigeria.

Keywords: Community Based Organization, Livelihood Diversification, Poverty, Rural Area and Sustainable Development

1.0 Introduction

Poverty is multifaceted. It exists, at the global, national, community, household and individual levels. Today, global poverty remains a significantly rural phenomenon, with rural populations comprising three-quarters of the world's poor (NBS, 2019). Thus, the problem of global poverty and the multidimensional (economic, political, social, cultural, gender, environmental and so on) challenge of ending it are closely linked to rural working people's resistance to the system that continues to generate

and reproduce the conditions of rural poverty and their struggles for sustainable livelihoods (Khatun and Roy, 2016).

In 2023, nearly 12 percent of the world population in extreme poverty lived in Nigeria, considering the poverty threshold at 1.90 U.S. dollars a day. (National Bureau of Statistics, 2022). The National Bureau of Statistics (2018) revealed that incidence of poverty in Nigeria has been on the increase from 28.1% in 1980 to 53.7% in 2016, also, the number of individuals living in poverty rose from 17.1 million people in 1980 to 100.4 million people in 2016 (NBS, 2018). Poverty indices showed that 41.9% of the population lived in abject poverty. Although poverty exists both in the urban and rural sectors of Nigeria, it is more severe in the rural areas with a prevalence rate of 26.5% compared to 13.5% in the urban sector (NBS, 2018).

In Nigeria, multidimensional poverty is higher in rural areas, with 72% of people being poor compared to 42% in urban areas. Approximately 70% of Nigeria's population lives in rural areas, yet these areas are home to 80% of poor people; the intensity of rural poverty is also higher: 42% in rural areas compared to 37% in urban areas (NBS, 2022). Sixty-five percent of poor people—86 million—live in the North, while 35%—nearly 47 million—live in the South (NBS, 2022).

Securing adequate livelihoods for rural residents has remained a huge challenge for most developing nations across the globe, particularly Nigeria. These rural areas contribute substantially to the overall development of the nation through the supply of food, raw materials for agro-allied industries, surplus labour, and markets for goods produced in other sectors of the economy, among others (Michael, Tashikalma, Kolawole, & Akintunde, 2021). The Nigerian rural space holds about 53% of the nation's population (United States Agency for International Development 2015). However, in some parts of the country, the rural space holds more than this proportion.

The failure of governments' top-down approach and lack of involvement of the people at the grassroots in the bottom-up strategy have weakened the confidence of the public in central authorities. Communities therefore seek solace in indigenous institutions, which pressurize government for attention to development problems in their communities and/or undertake development programmes and projects that they observe that are very needful in their immediate communities. The indigenous organizations are associated with self-help (Ogundipe, 2003). They constitute the media for resources mobilization to confront local challenges. It is against this background that this paper examined the nexus between community based organizations, livelihood diversification and poverty reduction in Nigeria.

2-0 Conceptual Clarification

2.1 Concept of Poverty

Poverty refers to the inability to attain minimum standard of living. It is a social condition characterized by the inadequacy of access to basic human needs (food and non-food) for the sustenance of socially acceptable minimum standard of living in a given society. Some of these basic determinants of well-

being among others are: adequate food, shelter, potable water, health care, education and employment opportunity. As access to most of these facilities is largely market determined, income or disposable resources available to individuals or households invariably determine who has what. A household or individual without enough income to meet the minimum levels of these needs in a given society is generally said to be poor (Ike & Uzokwe, 2015).

Poverty is a global phenomenon but the effects manifest most in the rural areas of sub Saharan Africa and South East Asia (Uchechi & Okewale 2010). Nigeria one of the sub-Saharan Africa despite its natural resources endowment, yet poverty keeps on spreading widely. This is true when it is realized that according to Iheke (2010). The National Bureau of Statistics (NBS) recently released the “2019 Poverty and Inequality in Nigeria” report, which highlights that 40 percent of the total population, or almost 83 million people, live below the country’s poverty line of 137,430 naira (\$381.75) per year (NBS, 2020). Poverty as reported by Omoniyi (2018) relates to physical deprivation in terms of health, nutrition, literacy and education, disability and lack of self-confidence. Economic deprivation is the lack of access to property, income, assets, factors of production and finance, while social deprivation is the denial of socio-political and economic participation. Cultural deprivation is the lack of access to values, beliefs, knowledge, information and attitudes, which deprives people of the opportunity to control their own destinies; political deprivation is the inability to lend one’s view in the political decision-making process.

The high vulnerability of the rural households to poverty necessitated on the need to alleviate their poverty status through among others initiating programmes that will boost their source of livelihoods. In most rural areas of sub Saharan Africa, agriculture is their major vocation and the need to raise the productivity of the agriculture through the use of improved technology and to improve their capability to market and distribute their products to enhance their income is essential (Uchechi & Okewale 2010).

Nigeria, being one of the countries in sub Saharan Africa with high poverty rate, has for a long time, designed and implemented several policies and programmes to meet the special needs of the poor in Nigeria. Chiefly among them, include the establishment of the National Accelerated Food Production Project (NAFPP), Green Revolution, Agricultural Development Programme (ADP), National Directorate of Employment (NDE), People’s Bank, Community Bank and Small-Scale Industries Credit Scheme, the Family Support Programme (FSP), Presidential Initiatives on Cocoa, Cassava, Rice, Livestock, Fisheries and Vegetables, the National Land Agricultural Development Agency (NALDA), Directorate of Food, Roads, and Rural Infrastructure (DFRRI), Family Advancement Economic Programme (FEAP), National Poverty Eradication Programme (NAPEP), National Economic Empowerment and Development Scheme (NEEDS) and its counterparts at the State and Local Government levels (Nuhu, 2007; Federal Ministry of Agriculture and Water Resources, 2008; Bakare, 2011; United Nations Development Programme, 2014).

Recently, there has been a reorientation of the government's focus towards developing Community-Based Poverty Reduction Approach (World Bank, 2021). Under this approach, several programmes have been implemented and some are still on. Local Empowerment and Environmental Management Programme

(LEEMP); Community-Based Poverty Reduction Project (CPRP) and Community and Social Development Project (CSDP) are social Community Driven Development (CDD) projects while National Fadama Development Project (Fadama II and III) is economic CDD project (World Bank, 2021).

2.2 Concept of Community Based Organization

Community Based Organisations are grassroots organisations managed by members on behalf of members (Edwards and Hulme, 1992; Ohakweh and Ezirim, 2006; United Nation Habitat, 2011). CBOs perform vital and diverse functions which include mobilization of labour, infrastructural development, cultural activities, conflict resolution, and provision of emergency relief (Narayan and Shah, 2000). Over the years, the importance and potentials of Community Based Organisation are recognised by the government, non- governmental and development agencies as the only organisations the poor own, trust and can rely on.

(CBOs) Community based organizations are variously known in many societies as community development associations, community development councils, self-help organizations, local organizations, non-governmental organizations, voluntary and membership based organizations, neighborhood councils, community development associations and united community among others (Ikwuba, 2010; Abegunde, 2009).

CBOs are found in all societies of the world but with diverse missions and goals. Generally, CBOs in rural communities have similar characteristics such as geographical limitations, which imply that they operate in a specific environment, non-governmental organizations, having little or no governmental supervision and management, volunteer driven and non-profit making (Wilson et al, 2012). Other common characteristics include: rural or grassroots based, formed and funded and managed by community members, voluntary, autonomous and localized (Ikwuba, 2010; Matthews-Joku et al 2009).

Generally, a grouping of people with the goal of carrying out activities that are of benefit to the members and the community at large may constitute a community based organization. They operate in oneness, togetherness and unity of purpose; hence they carry out community projects through joint efforts. CBOs represent alternative strategy for community development and affect the process of rural change in positive dimensions (Hussain et al, 2008).

CBOs are identified by the names they bear, mission, project they execute or type of services delivered. In most of the cases, the names of CBOs reflect their mission or purpose for which they were established. Some CBO are established on religious doctrines, while some may be culturally or socially based. For example, the age grade is a cultural organization exclusively for those born within a specific age bracket, notably 5 year interval. The age grade as a traditional institution renders communal services to the community and to her members. The role of CBOs in contemporary societies has expanded tremendously due to the impact of modernization and technological innovations.

Most CBOs operate under a written constitution as against the unwritten bye-laws and carry out their activities to fit into a modern democratic society (Otong & Bassey, 2009). Some CBOs have bye laws, rules or codes of ethics binding on members and their function or reason for formation clearly spelt out to guide their activities. Some perform several important cultural, social, advisory and development functions in their various communities (Okorie & Opara, 2019).

In Nigeria, CBOs in rural communities constitute a greater number of productive youth and adult who are full of energy and passion and they contribute to a variety of community development projects through voluntary efforts, using local initiatives and resources. (Abegunde, 2017). Through CBOs, some communities are enjoying social services at affordable costs and improved standard of living, while many had attained sustainable development in both economic and social sectors (Hawida, 1996).

CBOs activities equally afford the youth the opportunity to participate in developing their communities. CBOs in rural communities empower the youth and people living in poverty, through their participation in community development initiatives, through education, agriculture and entrepreneurship development (Asundo, 2014). CBOs have played other important roles among which includes: diversifying the livelihood of its members, providing support services and improving the income levels and standard of living of members (Yakubu, 2015). Communities had at one point or another organized themselves into groups or associations to render community services such as HIV/AIDS services (Barton-Villagrana et al, 2002).

As agents of development, CBOs carry out such tasks as construction of drainage, renovation of schools and staff quarters and award of scholarships to deserving students, maintenance of law and order, resource control, mentoring, conflict resolution and mobilization of both human and material resources for community development. Some CBOs are active in community development projects while many remain inactive. CBOs may have active and inactive membership depending on their relative contributions. Active or inactive contributions may be measured in terms of their financial contributions, moral support, and physical labor, and may be in form of ideas or other subjective contributions (Waweru, 2015).

Some members' support may be measured by the application of skills, experience and knowledge. In virtually all CBOs, we have members who are active, committed, dedicated and have the passion for CBOs activities than others. The active members exhibit behaviors which produce result oriented outcomes. They are some members who instinctively know how to work with other members to attain CBOs' goals. They have the ability to motivate or steer other members to action. On the contrary, some members are passive, inactive and make little or no contribution to CBO's initiatives. Active participants would always influence the direction and execution of community development projects carried out by CBOs (Waweru, 2015).

CBOs encompass a diverse range of local groups, including cooperatives, self-help groups, and associations, operating at the grassroots level. They serve as vehicles for collective action, fostering social cohesion and facilitating the implementation of development initiatives tailored to community needs (Ogundele, 2018). In Nigeria, CBOs have been instrumental in mobilizing resources, advocating for community interests, and delivering targeted interventions to address poverty.

Community-based organizations (CBOs) in Nigeria play a pivotal role in addressing poverty through livelihood diversification strategies. The intersection of CBOs, livelihood diversification, and poverty reduction has garnered significant attention due to its potential to empower local communities and enhance socio-economic conditions.

2.3 Concept of Livelihood Diversification

Over the last decade, sustainable livelihoods have become increasingly recognised as an important component of long-term development. Since the late 1990s, Livelihood diversification has received much attention from researchers and policy-makers to mitigate risks inherent in unpredictable agro climatic and politico-economic circumstances (Iiyama, 2006).

Livelihood diversification as a development strategy has gained wide acceptance among development theorists based on its capacity to reduce poverty and deal with food insecurity (Ellis, 1998; 2000; Bryceson, 2000; Reardon et al., 2000; Lanjouw and Lanjouw, 2001 and Davis, 2003). This is because livelihood diversification allows households to reduce income risk associated with relying on agriculture alone.

Livelihood diversification has been embraced by a number of development agencies, with UNDP the first to do so fully and the Department for International Development (DFID) adopting it as central to its strategy for meeting the goals set out in its 1997 White Paper 'Eliminating World Poverty.

The contribution made by livelihood diversification to rural livelihoods is a significant one which has often been ignored by policy makers who have chosen to focus their activities on agriculture (Ellis 1998). In this context, the role of Livelihood Diversification has come under increasing scrutiny because of their powerful and pervasive impacts. Livelihood diversification refers to a continuous adaptive process whereby households add new activities, maintain existing ones or drop others, thereby maintaining diverse and changing livelihood portfolios. The literature on livelihood diversification, which crosses several related fields and disciplinary approaches, is characterised by many terms and definitions.

Livelihood diversification refers to the process by which households or communities expand their income-generating activities beyond traditional sources. In Nigeria, predominantly agrarian communities have embraced livelihood diversification by engaging in non-agricultural activities such as small-scale businesses, crafts, and services (Adepoju & Akande, 2020). Ellis (2000) has emphasized the importance of seeing rural livelihoods in terms of a diverse array of strategies, farming being only one of many,

differentiated across and within households. In changing agrarian settings, the non-farm rural economy is increasingly significant as linkages are made between farm production and other activities (Haggblade, Hazell, and Reardon, 2010). Diversification mitigates risks associated with dependence on a single source of income and enhances household resilience against economic shocks.

Livelihood diversification is defined as a process by which household members construct a diverse portfolio of activities and social support capabilities in their struggle for survival and in order to improve their standards of living (Ellis, 1998). In the words of Diversification can also refer to attempts undertaken by an individual or a household to find new ways of survival to raise income and endure shocks such as disasters and disease outbreaks (Khatun and Roy, 2016).

A comprehensive definition of the concept of livelihood has been developed, in connection to sustainability. In line with this thought, Chambers & Conway (1992) maintained that livelihood comprises the capabilities, assets (including tangible and intangible resources) and activities required for a means of living. A livelihood is said to be sustainable when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. Diversification on the other hand is associated with both livelihood survival and distress under deteriorating conditions, as well as with livelihood security under improving economic conditions (Niehof, 2004). As emphasized by Yaro, (2006) livelihood diversification is aimed at securing better living standards by reducing risk, vulnerability and poverty, increasing income, enhancing security and increasing wealth.

Ellis & Freeman, (2004) maintained that in order to use livelihood diversification to secure better living standards, rural households have to be able to generate cash, build assets and diversify across farm and non-farm activities. People diversify by adopting a range of activities. Thus income sources may include 'farm income', 'non-farm income' (non-agricultural income sources, such as non-farm wages and business income), and 'off-farm income' (wages of exchange labour on other farms – i.e. within agriculture, including payment in kind) (Ellis, 2000).

Sustainable Livelihood diversification is an important survival strategy for the rural households in the developing countries. When a rural household has diverse sources of income earning activities, its chances of survival financially are better than those of a household which has only one source (Ellis1996). However, there are several determinants to successful sustainable livelihood diversification operate at different levels i.e. macro, meso and micro levels (Davis, 2004; Warren, 2002; Haggblade, 2006).

3.0 Nexus between CBOs, Livelihood Diversification and Poverty Reduction in Nigeria

Livelihood diversification is adopted by poor households as a tool to cope with economic shocks and resist vulnerability. The decision to diversify is closely tied with risk mitigation strategies adopted by households. Households seek to reduce their risks by reducing income variability (Heitzmann,

Canagarajah, & Siegel, 2002; Holzmann & Jorgensen, 1999; World Bank, 2001). Understanding livelihood strategies plays a vital role in designing poverty reduction interventions that enable countries to achieve the first Sustainable Development Goal (SDG): End poverty in all its forms everywhere. In a world where 10 percent of the population lives below the poverty line of \$1.90 per day (2011 PPP) and 46 percent lives below \$5.50 per day (2011 PPP), understanding livelihood strategies is instrumental in improving the ability of the poor to manage risks (World Bank, 2018).

Ellis (2000) noted that the diversification of rural livelihoods has important implications on rural poverty. This is because increasing incomes, employment and productivity in single occupations like farming using conventional approaches has a tendency of missing their targets (ibid.). Households that have diversified income sources have better welfare indicators in terms of food security, healthcare, and school fees availability among others (Zerai and Gebreegziabher, 2011). Government and international organisations now appreciate the role of NGOs as genuine and effective channels to ensure poverty programme implementation because of their presence, knowledge of the needs and interest of the poor.

The nexus between CBOs, livelihood diversification, and poverty reduction in Nigeria is evident in their combined impact on local economies and social structures. CBOs act as facilitators, mobilizing community members to explore and adopt diversified livelihood options. They provide platforms for knowledge sharing, training, and resource allocation, empowering individuals to pursue alternative income-generating activities (Ajayi & Awoyemi, 2017). Livelihood diversification, supported by CBO initiatives, enhances household incomes, improves food security, and contributes to poverty reduction at the grassroots level.

According to Ajayi & Awoyemi, (2017) community based non-governmental organizations which are often rooted in local communities, offer various programmes and initiatives that directly impact livelihoods and help alleviate poverty in Nigeria. However, reference was made to some community based non-governmental organizations such as Sir David Osunde Foundation, Mufarka Youth Development Initiative, Inclusive Community Education and Development Association, Farmers Development Union, Women in Cooperatives, Agriculture and Development, Halt United Self Help Organization, Total Health Organization and Grassroots Empowerment Network covering the following thematic areas:

3.1 Skills Development, Training and Employment

CBOs frequently provide skill development and vocational training programs tailored to local needs. By equipping community members with diverse skills (agriculture, crafts, technology, etc.), these organizations enable them to explore alternative livelihood options beyond traditional occupations, thereby reducing dependency on a single source of income.

Much Community based NGOs have given employment to youths who have completed and have acquired the needed skills for sustainable development in their various fields. The Sir David Osunde Foundation in Edo State is instructive here. The foundation has contributed in no small measure in the training of youths that are physically challenged in certain vocations. In this regard, youths who are supposed to be destitute in our streets, drop-outs and deviants, find themselves being gainfully employed and even end up employing others.

Some NGOs such as Inclusive Community Education and Development Initiative (ICEADA), Mufarka Youth Development Initiative, in Kano State do provide infrastructure for training of youths or local craft, establishment of trade centres where the youths are taught many skills.

3.2 Agriculture

Agriculture has remained the mainstay of rural economy. In Nigeria, there are quite number of local NGOs working under agricultural sector to ensure livelihood diversification of rural farmers. Some of them include:

Farmers Development Union (FADU) is microfinance NGO with the basic goal of self-sufficiency of micro finance Institutions in operation and finance. FADU gives micro-credit to the poor people at the grassroots level using a bottom up approach linking groups to societies, to districts and to zones. FADU has helped in many ways purchasing equipment, machines, farm implements, insecticides for poor masses in different parts of the country (FADU Brochure, 2009).

Life – Above Poverty LAPO) Development Centre's in non-governmental poverty focused development organization with the broad aim of assisting poor women to enhance their socio-economic statuses. The centre, with its headquarters in Benin-City is an autonomous organization with emphasis on social and economic development for sustainable livelihood.

According to LAPO Brochure (2010), the objective of LAPO was to empower members to effectively participate in the informal sector with emphasis on micro-enterprise development. In pursuance of its objectives, LAPO has involved itself in micro-business management to enhance better loans utilization and efficient funds through training, it also provides opportunity for women to learn certain skills such as sewing, food processing, confectionary, soap making and a host of other income generating activities to alleviate poverty and enhance national development.

3.3 Education, Empowerment and Participation

CBOs foster community ownership and participation in decision-making processes related to livelihood diversification initiatives. This empowerment encourages innovative ideas, local knowledge sharing, and a sense of collective responsibility, which are crucial for sustainable poverty reduction efforts.

Mufarka Youth Development Initiative was founded in 2017 with the aim of empowering young people in Kano State through increased awareness on matters related to youth development, education, leadership, peace building, and other aspects of social life at the grassroots level. Since its inception, the organization has worked in partnership with a wide range of diverse organizations to increase the integration of young people within the community, through volunteering and youth-led projects creating opportunities for their engagement in income generating activities.

Outreach Foundation: This is another local NGO with its headquarters in Lagos. It was founded in 1981 with a vision to encourage and foster the development of Nigerian Women and Youths through education, empowerment and general improvement in their quality of life. Pursuant upon this, the organization empowered the disadvantaged poor, particularly the Women and Youths through provision of micro-credit, information sharing, education and training. According to their brochure, the outreach foundation has extended credit facilities to primary societies comprising 100 members under its economic empowerment programme.

Grassroots Empowerment Network (GEN): This is another Community Based NGO in Akwa-Ibom State. It has the aim of helping to alleviate poverty and enhance national development. It is also a response to ill-health and social injustice brought about by the daily deteriorating standard of living, unfair economic practices, environmental pollution and degradation. Its areas of operation are mainly rural and other urban settings that are overshadowed by poverty, hunger, and Squalor (NGO Network Nutrition Newsletter, 1997).

3.4 Cooperatives and Poverty Alleviation

Women in Cooperatives, Agriculture and Development (WICAD): This is an NGO established in Ogbomosho, Oyo state to unite the grassroots women together so as to help them develop various businesses through cooperative efforts. The Organization consists of 18 vibrant societies with at least 30 members in each society. The mandate of the organization is to improve the economic status of women. The organization has a credit scheme; extensive fish pond at Yaku village which is cropped yearly and the gains which accrue is re-invested into the credit scheme. It has an extensive citrus farm at Aipo village (Anure, 2013).

Halt United Self-Help Organization (HUSHO): This is Nsukka based NGO aimed at improving the socio-economic condition of Nsukka people through self-help initiative. According to the brochure, the Organizations initial capital was realized from “ESUN” its credit delivery is group repayment which is often over one-year period. The organization has reached over 11,000 clients in government areas in the eastern part of Nigeria based in Ikot road, Abia State (Akerere, 2000).

3.5 Access to Resources

CBOs act as intermediaries, connecting community members to resources such as microfinance, agricultural inputs, technology, and markets. This facilitates the diversification of livelihoods by enabling

individuals to start small businesses, engage in agriculture, or access resources for various income-generating activities.

3.6 Promotion of Sustainable Practices

Community based Non-Governmental Organizations (NGOs) have emerged in order to complement the state efforts in providing sustainable development, social services and programmes to its people. These organizations often promote sustainable practices, including eco-friendly agriculture, renewable energy adoption, or conservation efforts. By integrating sustainable practices into livelihood strategies, CBOs not only improve incomes but also contribute to environmental conservation and long-term economic stability.

3.7 Advocacy and Policy Influence

Some CBOs engage in advocacy efforts, influencing policies that support diversified livelihoods and poverty reduction. They work with local and national authorities to create an enabling environment for economic diversification, ensuring that policies align with the needs and realities of the communities they serve. . NGOs, are not only focusing their energies on governments and inter-governmental processes but also engage in great enlightenment of the state through public functions, seminars, advocacy, and regulatory activities.

4.0 Challenges and Opportunities

While the collaborative efforts of CBOs and livelihood diversification show promise in poverty reduction, challenges persist. Limited access to resources, inadequate infrastructure, and inconsistent government support hinder the scalability and sustainability of these initiatives (Olayemi, 2021). Strengthening partnerships between CBOs, government agencies, and private stakeholders presents an opportunity to overcome these challenges and maximize the impact of poverty reduction interventions.

5.0 Conclusion

In Nigeria, the failure of the government to deliver fundamental economic goods, infrastructural facilities and services and the realization of effective development that are people-centred have made Community Based Organisations a force to be reckoned with in the development processes.

CBOs have been instrumental in various sectors, such as agriculture, entrepreneurship, education, and healthcare, promoting diversified income sources and addressing the multidimensional aspects of poverty. However, challenges like limited funding, capacity building, and access to markets still exist and impact the effectiveness of these initiatives.

Understanding and enhancing the role of CBOs in promoting livelihood diversification and poverty reduction are vital for sustained economic development in Nigeria, as these organizations operate at the grassroots level and have a deep understanding of local dynamics and needs.

The intersection between community-based organizations, livelihood diversification, and poverty reduction reflects a dynamic synergy capable of fostering sustainable socio-economic development. Empowering CBOs, promoting diversified livelihoods, and fostering enabling environments are crucial steps towards achieving enduring poverty alleviation and fostering resilient communities across the nation.

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