

# URBAN POVERTY IN NIGERIA: AN EXAMINATION OF GWAGWALADA AREA OF THE FEDERAL CAPITAL TERRITORY

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## **Abstract**

This study attempts to examine the poverty level in Gwagwalada satellite town of the Gwagwalada Area Council of the F.C.T. However, primary and cross-sectional data were used to examine and determine the dimensions of urban poverty in Gwagwalada area of the F.C.T. Therefore, the methodology adopted involved the use of structured questionnaire for the collection of information on the level of total household consumption expenditure and other socio-economic characteristics. It was found that there exist poverty in Gwagwalada and the Gini index is about 36% indicating that there was an inequality in the distribution of income and wealth among the households in (he urban area of Gwagwalada. Thus, for poverty reduction strategies to be effective and sustainable, a methodology which brings together all stakeholders from the planning to the implementation stage of any strategy must be developed and strictly followed.

## **Introduction**

Poverty is one of the main symptoms or manifestations of underdevelopment and its reduction is generally considered symptoms with development (Karaosmanoglu, 1989; Salmen, 1992}. One of the most pathetic features of the Nigerian economy today is that a majority of its populace is living in a stale of destitution while the remaining relatively insignificant minority is living in affluence. These skewed economic relations do not reflect the geographical spread of resources endowment; rather it is a product of classical greed beyond any economic principle. Though, it is true that where one comes from can be strong determinant of one's economic status because of different opportunities and constraints but what is presently happening in Nigeria differs significantly from this (Osinubi, 2003).

The poor are those who are unable to obtain adequate income, find a stable job, own property or maintain healthy conditions. They also lack adequate level of education and cannot satisfy their basics healthy needs (Sancho, 1996). Thus, the poor are often illiterate, in poor health and have a short life span (World Bank, 1995). They have no (or limited) access to basic necessities of life such as food, clothing, decent shelter and are unable to meet social and economic obligations, they lack skills and gainful employment, have few, if any economic assets and sometimes lack of self esteem (Olayemi, 1995). Quite often the poor lack the capacity to escape from their situation by themselves. This characteristic is what causes the social conditions of extreme poverty to persist and to be transmitted from one generation to another.

Urban poverty has been a low priority on research and development agenda of Nigeria government. For over two decades, these have been dominated by rural development and rural poverty. The recent renewed interest in urban poverty issues has been due to the spread of urbanization and urban slums. At the end of the year 2000 about half the world's population lived in urban area, in 1975 this was only 28%. In 1970, developing countries level of urbanization was 25%. In 1994, it has increased to 37% and it is projected to be 57% in 2025 (U.N.O, 2001).

However, in Nigeria the number of rural poor declined from 26.4 million in 1985 to 22.8 million in 1992. In urban towns and cities, it rose from 9.7 million to 11.9 million in 1985-1992. The depth of poverty declined from 19% to 16% in rural areas, while it increased in urban areas from 9% to 12%. In 1985-1992, total extreme poverty in Nigeria increased from 10.1 million people to 13.9 million with a near three-folds increase in the urban extreme poor from 1.5 million to 4.3 million people (World Bank, 1995). Moreover, the depth and severity of poverty increased more than seven-Folds in urban Nigeria compared with a two-fold increase in rural areas (Osinubi, 2003). From the above evidence, the problem of urban poverty in Nigeria is becoming more serious and alarming. The problem has been due to recent high population growth rates and rural-urban migration, which has made the quality of life worse and services overstretched.

It is in this respect that we have to examine the circumstances under which the urban poor live

Gwagwalada area of FCT in order to provide positive policies and actions towards the poor. This study uses primary and cross-sectional data to examine and determine the dimensions of urban poverty in Gwagwalada area of the FCT.

### **Concept of Poverty and its Measurement**

Ogwumike (1987), Ogwumike and Odubogun (1989), Ogwumike (1991) and Odusola, (1997), identified that the common practice is to conceptualize poverty as absolute or relative, Absolute poverty is the lack of adequate resources to obtain and continue enjoying a certain bundle of goods and services seemed basic. Such a bundle of goods and services would contain an objective minimum of basic necessities such as food, shelter and clothing.

Schubert (1994), refers to absolute poverty exclusively as the situation of particular-individuals without any comparison being made between them and others. It exists when the lives of those concerned are impaired by physical or socio-cultural deficiencies. Such an absolute classification requires defining a minimum or basic datum level, below which an individual or household can be considered to be in a condition of poverty. This involves minimum consumption norms, usually with some nutritional criteria, which are translated into food requirements and then into a required income. This line is then used in a head counting exercise to determine how many individuals and what proportion of the population are below the line. Two types of poverty are identified, primary (absolute) poverty and secondary (absolute) poverty. If physical human subsistence (expressed in terms of nutrition, clothing and housing) is not guaranteed, this is referred to as primary (absolute) poverty. On the other hand, exclusion from participation in a normal life is referred to as secondary (absolute) poverty.

World Bank (1997), has conceptualized poverty in relative terms or the standard of living that prevails in a given society. Relative poverty may be said to exist where households have per capita income of less than one-third of the average per-capita of the country concerned.

Goedhart et al (1977), cited that relative classification attempts to define poverty in relation to either average level of societal norms. Relative poverty can be objective or subjective. Differences in (the individual) satisfaction of basic needs or in (individual) income values which can be objectively determined and which are described by value judgment as 'excessive' are expressions of objective relative poverty, irrespective of particular individual perceptions. If, however, such differences are perceived as being 'excessive' irrespective of whether this is objectively measurable, this is a case of subjective relative poverty.

Murdoch's (1994), based on individual circumstances classified poverty into structural poverty and transitory poverty. Structural poverty is said to arise from the structural characteristics of poor households, low education, incidence of single-headed families (especially female heads), income fluctuations due to overwhelming incidence of primary-production agriculture (which depends much more on the vagaries of the weather, fluctuating crop diseases and other uncontrollable natural factors), poorly developed financial institutions, and weak social insurance institutions. On the other hand, poverty is often categorized as either chronic or transitory. A chronically poor household is poor throughout the sample period, and if it is poor only some of the time, then it is transitorily poor. Transitory poverty is taken as stochastic poverty in low-income countries due to failure in finding protection in economic environment.

Anyanwu (1997), stated that absolute and relative poverty can also be seen from two perspectives, microeconomic and macroeconomic. In microeconomic terms, poverty refers to a situation in which individual persons or households are not able to satisfy their basic needs, or can satisfy them only to an inadequate degree. From a macro economic perspective, poverty exists when the "average inhabitants" of a country live below the minimum subsistence level or not far enough above it. Thus, while the macroeconomic concept of poverty is country specific, the microeconomic perspective is concerned with particular individuals or households.

Regers et al (1988), further noted that there is urban poverty and rural poverty. Urban slums, ghettos and shanties are usually characterized by environmental degradation, inadequate welfare services and social deprivation, low per capita income, overcrowded accommodation, low level of education, low level of capital resources and non-formal sources of capital for business. Rural poverty is characterized by poor material conditions, low levels of education or a high rate of illiteracy, lack of

infrastructures, expensive technology, low levels of investment, high population growth rates, high level of unemployment and underemployment, poor health, and high emigration.

Galbraith, cited in Anyanwu (1997), classified poverty into generalized poverty, island poverty and case poverty. Generalized poverty refers to pervasive poverty - that which is common. Island poverty is that which exists in the midst of plenty, which the World Bank (1996) considers a paradox. Case poverty, which is associated with affluent societies, is caused by peculiar circumstances of individuals or families, such as ill health or disability.

A number of desirable properties for poverty measures have been identified. Basic among these properties are the monotonic axiom, the transfer axiom, and the additive decomposability. The measure of poverty should increase when the income of the poor household, for instance, decreases (the monotonic axiom) or when income is transferred from a poor to a less poor household (the transfer axiom). These properties imply that one desires the measure of poverty to take account of the distribution of living standards among the poor, not simply to indicate how many people are poor (based on the focus axiom, looking at the household's income only). Another desirable property is that the measure of poverty be additively decomposable by population subgroups, so that aggregate poverty can be represented as an appropriately weighted sum of poverty levels in the component subgroups of a population. These features facilitate the contraction of poverty profiles - showing how poverty varies across subgroups of a population - and it also ensures that when poverty increases in one sub-group, without any other changes, aggregate poverty will also increase. (Anyanwu, 1997).

World Bank (1989), study constructed poverty lines on the basis of 1978 income data, which amounted to ₦65 per family urban area and ₦35 per family in rural area. The poverty line assumed in the case of urban household ₦50 for food and rest for housing, clothing, etc. and set the rural prices to be 40 percent, below urban level. According to these lines it was estimated that 34 percent were poor in urban area (instead of 15 percent in 1974), while 40 percent were under poverty line in rural area.

### **Research Methodology**

This study attempts to examine the poverty level in Gwagwalada satellite town of the Gwagwalada Area Council of the F.C.T. Gwagwalada town is located about 40 kilometers away from the Federal Capital City and it's centrally located within the Federal Capital Territory. The Gwagwalada urban area is located between latitude 8°55'N and 9°00'N and longitude 7°00' and 7°05'. The Gwagwalada Area Council where Gwagwalada urban area is located is bounded by Kuje Area Council to the East, Abuja Municipal to the North East and Suleja Local Government of Niger State to the North.

Gwagwalada was chosen because it is essentially an urban area and one of the densely populated satellite town for the federal and FCT establishments, private and multinationals entrepreneurs of all types. Among the federal established institutions include the University of Abuja, Nigeria Customs, Immigration and Civil Defence Pension Board and University of Abuja Teaching Hospital. Such a place is a natural abode of the poor, unskilled, rich and affluent. Thus, a study of this nature could reveal the nature of urban poverty Gwagwalada consists of Phase one, Phase two, Phase three, Phase three extension, Old and New Kutunku, Dagiri, Agwam-dodo, Angwan-gede and Angwan-shanu.

The data used for this study were of primary origin. Data were collected through a general household survey and by the administration of structured questionnaire. The survey covered notable areas in Gwagwalada like phase one, phase two, phase three and extension, Dagiri, Angwan-shanu, Angwan-dodo, Angwan-gede, Old and New Kutunku. A total number of seventy-five households were selected by stratified random sampling technique and this was achieved by dividing the population into stratum or sub-population, the household sample was drawn randomly to allow for degree of representativeness.

Moreso, information from the sample households on both quantifiable and non-quantifiable factors affecting income and households expenditure pattern were sought out for. Those factors include household monthly income, source of income, household size, expenditure in various consumers' items, occupation employment and other household non-food expenditure. The food items considered include gari, beans, rice, yam, fish, meat, bread, eko (pap), fruits, cassava, flour, vegetable among others.

Moreover, a questionnaire was given to each respondent that is literate and the procedure for completing it was explained to him or her. However, illiterate respondents were interviewed directly

using personal interview method in order to avoid incomplete information.

A total of one hundred and forty (140) copies of questionnaire were printed, out of which one hundred (100) were collected for the analysis due to lack of cooperation from some respondents and incomplete information from some others.

The analytical techniques employed in analysing available data include Gini-Coefficient of analysing inequality in the distribution of wealth and frequency distribution analysis.

### **Analysis of Data and Results**

#### **Socio-Economic Characteristics of the Respondents (Poor and Non-poor)**

The characteristics of the respondents treated here are those that have bearing with poverty in Gwagwalada Area of the Federal Capital Territory, Nigeria,

(i) Sex and Marital Status of Respondents

**Table 1: Sex and Marital Status Respondents**

Marital Status	Male Frequency	Female Frequency	Total Frequency	Percentage Distribution
Single Married	6	4	10	10%
Divorced/Widowed	7	12	19	19%
<b>Total</b>	<b>66</b>	<b>34</b>	<b>100</b>	<b>100%</b>

Source: Field Survey 2007.

The percentage of married men far exceeds that of women. A reasonable percentage of women were either divorced or widowed. This will as a matter of fact, affect their level of living as the burden of catering for themselves and children (as often -the case in most Nigerian families) shift completely to the women. The percentage of single headed household is 10% but more males are single than females.

(ii) Age Distribution of Respondents The study revealed that the majority of the sampled household heads were less than 50 years old.

**Table 2: Age Distribution of Respondents**

Age Group of Households Heads in Years	Male Frequency	Female Frequency	Total Frequency	Percentage Distribution
Less than or equal 30	4	3	7	7%
31 - 40	28	12	40	40%
41 - 50	17	8	25	25%
51 -60	10	10	20	20%
Greater than 60	7	1	8	8%
<b>Total</b>	<b>66</b>		<b>100</b>	<b>100%</b>

Source: Field Survey 2007.

Table 2, shows-that the majority of the respondents fell between the age 20 and 50 years and constituted 72% of the total household interviewed. Therefore, the majority of the respondents are middle-aged people. This distribution has two implications on urban poverty. While the distributions still rank all the respondents on the average at their economically active age, it also shows that they are still at the childbearing age. The first reason enhances the ability of family to go about their daily activities in order to earn income with which they cater for their family basic needs is enhanced which can result in reduction in poverty. On the other hand, the fact that most are still childbearing age leaves much to be desired, (iii) Education Status of Respondents

The level of education of the respondents revealed that most of them are educated.

**Table 3: Educational Status of Respondents**

Educational Level	Male Frequency	Female Frequency	Total Frequency	Percentage Distribution
None	157	46	1811	18%
Primary	19	26	2645	11%
Secondary	25	18	100	26%
Tertiary	66			45%
Total				100%

Source: Field Survey 2007.

About 82% of the respondents are educated while the percentage of those that are not educated is about 18%. This shows that the average Gwagwalada residents are educated. This is because education is required for job placement except for those engaged in menial job. We must note that about 66% of the males compared with 18% of the female are educated. The impact of such differences can only be seen in the earning capacities of the people. Additionally, exposure of more males than females to education will strongly affect their poverty level differently. (i v) *Household Size of the Respondents*

The household, size of the respondents ranged between 1 - 12 for both male and female household heads. However, the average family size of the respondents is 3. The impact of large family size is such that it reduces the per capita expenditure of the family thereby aggravating poverty in that household.

**Table 4: Distribution Of Respondents by household Size**

Household Size Frequency	Male Frequency	Female Frequency	Total	Percentage Distribution
1 - 4	31	6	37	37%
5 - 8	48	11	59	59%
9 - 12	3	1	4	4%
Total	82	18	100	100%

Source: Field Survey 2007.

Table 4 above shows that 96% of the households fall between household size 1 - 4 and 5 - 8. Even though household size tends to reduce per capita expenditure, it can also enhance it. This has to do with the distribution of household between adult and children and also whether such adult is working, thereby supplementing the household income or is a dependant.

(v) **Occupational Distribution of the Respondents**

It is evident from the study that about 43% are self-employed while about 15% are either government employees or in private companies. Only about 6% of the respondents are unemployed with males accounting for 5% of the 6% and majority of which are pensioners. The effect of this is that more male respondents might be under poverty since being employed confers income-earning opportunity on someone.

**Table 5: Distribution of Respondents by Occupation**

Occupation	Male Frequency	Female Frequency	Total Frequency	Percentage Distribution
Government Private	27	6	33	33%
Companies Self	18		18	18%
Employed	32	11	43	43%
Unemployed Total	5	1	6	6%
	82	18	100	100%

Source: Field Survey 2007.

The high percentage of self-employed has been, due to the inability of the government to provide good and adequate jobs for the qualified masses and must have been due to the educational status of the respondents. For example about 55% of the respondents have educational qualifications below secondary school. This qualification by Nigeria standard is not enough to be employed under government.

### Average Annual Income of the Respondents

Income is a determinant of household expenditure since it serves as the budget constraints to the amount that can be spent within a period, there is also bound to be correlation between income and poverty level of a household, all other things being equal.

**Table 6: Distribution of Respondents by Monthly Income**

Per Capita Annual	No. of Household	Percentage Distribution
0 > 20,000	2	2%
20,000 > 30,000	38	38%
30,000 > 40,000	30	30%
40,000 > 50,000	18	18%
50,000 > 60,000	10	10%
()0,000 & above	2	2%
Total	100	100%

Source: Field Survey 2007.

About 88% of the respondents earned per capita income that is below N60, 000, while only 12% earned N60, 000 and above.

### Response on the Extent of Poverty and Needs Situation

In view of finding out the standard of living of the people based on available facilities, attempt was made to classify the source of drinking water, type of housing, toilet and kitchen facilities.

#### (i) Type of Apartments Occupied by the Respondents

The type of apartments occupied by the respondents include face to face, flat, boy's quarters, bungalows and room and parlour. However, majority of-the respondents are living in face lo face as well as room and parlour both recording about 71% of the respondents.

**Table 7: Type of Apartment Occupied by the Respondents**

Types of Houses	Number	Percentage <sup>^</sup>
Face to face	44	44%
Flat	21	21%
Boys Quarters	2	2%
Bungalow	6	6%
Room and Parlour	27	27%
Total	100	100

Source: Field Survey 2007.

The survey in the table above shows that about 86% of the respondents lived in rented houses while 14% live in either owned or family houses. Moreso, most of the respondents share facilities with their co-tenants in the house. About 71% share kitchen facilities with others while the remaining 29% do not share. However, pit toilet is common amongst the respondents in the utilization of toilet facilities, (ii) Type of Toilet Used by the Respondents

It is noted that the toilet type of facilities has serious impact on the health status of the family. However, pit toilet is common amongst the respondents in the utilization of toilet facilities.

**Table 8 Type of Toilet Used by the Respondents**

Toilet	Number	Percentage
Flush toilet	27	27%
Pit	73	73%
Bucket		
Bush		
Toilet	100	27%

Source: Field Survey 2007.

It is evident from the respondents in table above that pit toilet is common in houses especially in Dagiri, new Kutunku, Angvvan-dodo, Angwan-gede and Angwan-Shanu. The popularity of pit latrines may be due to irregular or shortage water supply.-(iii) *Sources of Drinking Water*

It is also evident that as a result of irregular water supply by the government owned water board, majority of the sampled household depends on buying water and well water for their sources of water.

**Table 9: Sources of Drinking Water**

Type	Number	Percentage
Pipe in the House	17	17%
Public	11	11%
Building	42	42%
Well	30	30%
Total	100	100%

Source: Field Survey 2007.

As a result of irregular supply of water the implication on health status of the family can be disastrous. Thus, from the above study 72% of the respondents are either getting water from well or buying it.

### **Determination of Poverty Status**

The number of people under poverty is calculated in relation to the average expenditure per family (i.e. men per capita expenditure) in the study area. The distribution of expenditure as found among the households is discussed and the frequency distribution of expenditure among the households interviewed as well as determination of their poverty status are all analysed in this section.

#### (i) *Frequency Distribution of Expenditure*

The frequency distribution of expenditure below shows the expenditure classes of all households in the study area. It varies from lower expenditure class of less than N10,000 per capita expenditure to as high as above £470,000 per capita expenditure. The expenditure frequency distribution shown in Table 10 indicates that per capita expenditure distribution skews to the left side indicating the greater percentage capital expenditure. The Table also shows that the households in the per capita expenditure range of 25,000 - 29,999 constituted the highest percentages (18%).

**Table 10: Frequency Distribution of Households Per Capita Expenditure**

Per Capita Expenditure Class (Q1)	Frequency of Households (Number)
Under 10,000	3
10,000 – 14,999	2
15,000 – 19,999	7
20,000 – 24,999	10
25,000 – 29,999	18
30,000 – 34,999	16
35,000 – 39,999	10
40,000 – 44,999	8
45,000 – 49,999	10
50,000 – 54,999	6
55,000 – 59,000	3
60,000 – 64,999	3
65,000 – 69,999	3
70,000 and above	1
<b>Total</b>	<b>100</b>

**Table 11: Cumulative Relative Frequencies of Households Per Capita Expenditure and House Receipt**

Expenditure Class	Commutative Proportion of Household	Proportion of Total Household Per Capita Expenditure
< 10,000	3	0.36
< 15,000	5	0.49
< 20,000	12	4.29
< 25,000	22	11.87
< 30,000	40	24.60
< 35,000	56	32.01
< 40,000	66	40.97
< 45,000	74	54.56
:: 50,000	84	66.09
: 05,000	90	68.64
< 60,000	93	75.53
:: 65,000	96	83.33
r; 70,000	99	90.12
f total	100	100

Source: Field Survey 2007.

**Table 12: Cumulative Proportion of the Households Expenditure Class**

Cumulative Proportion of the Household Expenditure Class	Cumulative Proportion of Households
0.36	3
0.49	5
4.29	12
11.87	22
24.60	40
32.01	56
40.97	66

54.56	74
66.09	84
68.64	90
75.53	93
83.33	96
90.12	99
100	100
Gini Coefficient	100

Source: *Field Survey 2007*

It can be observed in the Table 11 and 12 above that 3% of the household respondents controlled 36% of the total expenditure, 56% of the total households controlled less than 33% of the total expenditure while the remaining 41% of the households controlled almost 69% of the total expenditure of the area.

Moreover, [his shows that income/wealth distribution is not fairly equal in the study area. However, this can be confirmed by the Gini-Index of 0.3531. It is quite clear from the result above that inequality exists in the distribution of income and wealth in Gwagwalada Area Council of the FCT. Thus, the result above is high enough to cause some degree of poverty in the socio-economic life of Gwagwalada residents.

### Conclusion

The residents of Gwagwalada area of the FCT see poverty as a lack of access of command over basic consumption needs like foods, clothes and shelter, as well as lack of certain capacities such as being able to participate with dignity in the society.

It was found in our analysis that the Gini index is about 36% indicating that there was an inequality in the distribution of income and wealth among the households in the urban area, of Gwagwalada. It was also confirmed that the urban households especially the poor are functionally literate as the study revealed that only 21% of the poor had no formal education while about 79% had primary, secondary or tertiary education. Majority of the households are educated though the study further revealed that 49% are either unemployed or self-employed.

### Implications of the Findings

The above further suggests that the level of education is a determinant of the level of income. The formation of human capital in a society through education services demands to a large extent on two ideas that productivity of human being; is improved by investments in these services and that this yields a continuing return to the society in the future. Education enhances labour market performances and income thus, higher savings. Higher income enhances access to education beyond primary level which involves higher cost for families. Hence, education enhances workers performance and incomes of dependants,

Poverty is best understood by the poor. It is the poor who must escape from poverty and what motivates the poor to improve their conditions depends on their appreciation of the opportunities open to them and the risk involves in taking these opportunities. No matter how much is invested in a school or health centre, if the poor people decide not to utilize these facilities the investment will be wasted. Thus, for poverty reduction strategies to be effective and sustainable, a methodology which brings together all stakeholders from the planning to the implementation stage of any strategy must be developed and strictly followed.

Any generalised poverty alleviation programme may not actively benefit the core poor in Gwagwalada area. Though it may improve the minority by redistributing wealth and moving some people above the poverty line, the core poor may not benefit much. Poverty alleviation programmes, if they are to be meaningful, should be specifically directed at those who require help. The relative degree of poverty and the characteristics of the economic situation of the urban poor of the Gwagwalada area should first and foremost be identified. It is only when this is done that we can recognise those who require urgent attention.

Furthermore, for the poor to back out of this vicious cycle in which they are presently enmeshed, government (Local, State and Federal) must make reaching the poor a priority in its own right. This can be done through establishment of good schools, provision of shelter, provision of scholarship for children and setting up of medical centres in the urban slums. These will help in a long way, since the effectiveness of education and health services as a weapon in the fight against poverty goes well beyond productivity in the labour market.

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