14

POVERTY DISCOURSE IN NIGERIA: A REVIEW OF CAUSES, CONSEQUNCES AND ALLEVIATION STRATEGIES

By

Olutola Omiyinka Faloore

Abstract

Worldwide, poverty is unarguably a key determining factor of underdevelopment. Poverty is present everywhere in the world, though its magnitude, extent and severity differ from one society to another. It is regarded as a complicated social phenomenon because of the problem associated with ascertaining the causes of the problem. In spite of enormity of natural and material resources that the world is endowed with, more than half of the countries in the world are poor. Official statistics in developed worlds like United States and United in 21st century show a rise in poverty although many were skeptical about this finding. Nigeria as a country is not free from the claws of poverty, like many other states in Africa, the country is still neck deep in the quagmire of poverty. The choice of highlighting factors influencing poverty in different societies of the world has been the subject of an extensive literature and a variety of measures have been proposed. In Nigeria, policies for poverty reduction have been severally enacted in the country, yet the problem is far from being over. In relation to the above, this paper re-examines causes, consequences and past poverty alleviation strategies adopted in Nigeria.

INTRODUCTION

Poverty and inequality remain the most fundamental problems that people face in the 21st century. Poverty is currently a very topical issue in most parts of the world. It is a global problem of development affecting more than 2 billion people worldwide. Poverty and its associated consequences are so widespread to the extent that any discussion of social class and mobility would be incomplete without a discussion of poverty, which is defined as the lack of the minimum food and shelter necessary for maintaining life. Poverty exists when people are unable to satisfy their basic needs for food, clothing, shelter and health. It is widely believed that poverty is caused by economic underdevelopment.

Poverty is the condition of not having the means to afford the basic human needs such as clean water, nutrition, health-care, education, clothing and shelter. It may also include lack of access to opportunities such as education and employment which aids the escape from poverty and allows one to enjoy the respect of fellow citizens (Eneh, 2011). Poverty is closely linked to the shortage of certain vital resources. It often results from an enduring harsh, inhospitable environment, but more often than not, from the breakdown of economic, demographic, ecological, cultural and social system. In the developing countries, it is usually a fall-out of bad governance. True poverty emerges when distortions become too pronounced that people, groups, and countries lose their capacity to adapt, change and survive. Poverty is also closely linked to insecurity, both about the present and the future. Furthermore, poverty is not spread across society evenly. It is socially distributed, tending to be more prevalent among those who experience inequality and social exclusion in other areas of life.

Islam (2005) quoting from the work of Simmel (1978) described poverty and its common consequences thus: "It is the common end of the most diverse destinies, an ocean into which lives derived from the most diverse social strata flow together. No change, no development, no polarization or breakdown of social life occurs without leaving its residuum in the stratum of poverty. Thus, what makes one poor is not the lack of means. The poor person, sociologically speaking, is the individual who receives assistance because of this lack of means".

Poverty is multi-dimensional. It is characterized by lack of purchasing power, exposure to risk, malnutrition, high mortality rate, low life expectancy, insufficient access to social and economic services and few opportunities for income generation. Poverty is a condition whereby considerable members of the society are deprived of adequate basic necessities and the supporting opportunities.

But as popular and common poverty seems to be; the concept remains controversial in terms of its varied definitions and units of measurement i.e. there exists difficulty in deciding where to draw a line between the poor and the "non-poor". There is no single or universally accepted definition or method of measuring poverty. Instead, there exists a range of definitions and measurement techniques. However, the issues of definition and measurement are important because poverty is taken as an indicator of social and economic development.

Over the years different measures of poverty have been used. The problem of producing a generally accepted definition and measurement of poverty has been on during the intervening decades. Aboyade (1975) corroborating this line of argument asserts that, the concept of poverty is bedeviled with problem of definitional inexactness. He described poverty as an elephant which is more recognized than defined. He concluded that there is obvious difficulty in defining and measuring poverty and this according to him has prompted many scholars to only analyze its power without identifying what it really meant. Hartwell (1972) like Aboyade also highlighted varying definitions of poverty. He argues that people from different walks of life interprete poverty differently. According to him, historians see poverty as an obvious phenomenon of history and therefore document the conditions of life and work of the lowest stratum of societies using common sense criteria to determine at what level poverty begins. He also opines that economists, on the other hand, define poverty using real wages below some accepted norms of reasonable standard of living.

In relation to the above, poverty issue is one of the most difficult but relevant topics in sociology today; and there has been much debate and disagreement over what exactly constitutes poverty, and how that should be measured.

The main methods of measurement are described here:

Needs-related measures

* Determined by examining the resources necessary to sustain a minimum living standard.
* The income needed to purchase the resources is calculated, creating the **poverty line**. Then the numbers of those above and below can be calculated.

Income-related measures

* The scale here is based on wages and how income is spread across society.
* The average wage is calculated and the **poverty line** is drawn at all incomes that are on or below half of the national average income.

Proxy measures

* Here the income-related measure of poverty or needs-related measures is connected to another variable, such as car ownership or lone parenthood.
* With both an income and a lifestyle measure the poverty researcher can then infer potential levels of poverty experienced by someone.

What constitutes poverty?

Absolute poverty is often known as subsistence poverty since it is based on assessments of minimum subsistence requirements, and it is usually measured by pricing the basic necessities of life, drawing a poverty line in terms of these prices and defining as poor those whose income fall below the figure. Absolute poverty represents the problem of poverty in its rawest form. It means lack of food, cash and many assets. It is a "condition of life so degraded b disease, illiteracy, malnutrition and squalor as to deny its victims basic human necessities" (Haralambos, 1980; Kiros 1985).

Relative poverty has replaced the idea of absolute poverty according to researchers. This idea is measured in terms of judgments by members of a particular society of what is considered a reasonable

and acceptable standard of living and style of life according to the convention of the day. This is poverty relative to the standard of living which is considered to be normal by most in that society.

Peter Townsend's study in 1980 defined poverty thus:

"Individuals, families and groups can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong."

Relative poverty in essence means that some people are poorer than others, and that this becomes recognized as a real problem when the differences between the rich and the poorest is intolerable in the sense that the poor, while not actually destitute or striving, are nevertheless deprived of many of the goods and services which others take for granted. This is poverty relative to the standard of living which is considered to be normal by most in that society.

On the other hand, the concept of subjective poverty is all about whether or not the individual or group feels they are poor. Here, individuals and groups are judged in terms of majority standard to be in poverty, here poor people may not see themselves as poor. In line with the contribution of Haralambos and others, World Bank in 1990 constructed two indices to resolve the problem of not having a universally accepted definition of poverty. The first index was a country specific poverty line, while the second was global, allowing cross-country comparisons (Walton, 1990).

NIGERIA POVERTY DISCOURSE

Features of poverty are common phenomena in Nigeria. Poverty, both in absolute and relative terms is afflicting most Nigerians. The geographical location called Nigeria is rich in terms of physical, natural and human resources but the people are poor. Excerpt from the World Bank Poverty Measurement, (May 31, 1996) entitled "Nigeria: Poverty in The Midst of Plenty", presented the case of Nigeria as a paradox, this is because the poverty level in Nigeria contradicts the country's immense wealth. Regardless of these potentials Nigeria is still among the poorest countries of the world. The economy is mired by multiple difficulties. The enormous wealth accrued to the country is yet to reflect in the lives of many as measured by standard of living of majority of Nigerians. These skewed economic relations do not reflect the geographic spread of resource endowment; rather it is a product of classical greed, injustice and selfishness, which is beyond any economic principle.

Statistically, between 1960 and 1980, the poverty level in Nigeria covered about 28.0 percent of the population; by 1996 it rose alarmingly to about 66 percent of the population (Aliju, 2001). In 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-fold increase in the urban extreme poor from 1.5 million to 4.3 million people (World Bank, 1995). Moreover, the depth and severity of extreme poverty increased more than seven-fold in urban Nigeria compared with a two-fold increase in rural areas. Though the incidence of poverty in Nigeria is much higher in the rural areas than in the urban centres, the urban slum-dwellers form one of the more deprived groups (World Bank, 1996).

According to the United Nation Development Program Human Development Report (2008-2009) which combined such components as; level of inequality, life expectancy at birth, standard of living and access to knowledge, and education, between 2004 and 2009 poverty in Nigeria has worsened from 0.43 to 0.49. This shows that despite its vast resources, Nigeria ranks among the 25 poorest countries of the world. Poverty and poor are very concrete phenomena and can easily be classified in the country. The poor in Nigeria are clearly identified based on their economic, cultural, social and other conditions. The fact that majority of Nigerians in 21st century are living as destitute while insignificant number are living in abundant wealth inspires mixed contempt and pity. In spite of the fact that Nigeria is rich in endowment of human and material resources, more than 70% of the population is estimated to live below the poverty line (World Bank, 1995). World Bank figures for world poverty reveals a higher number of people in Nigeria live in poverty than previously thought.

CAUSES OF POVERTY

Poverty is an exceptionally complicated social phenomenon, and trying to discover its causes is equally complicated. In discussing causes of poverty in Nigeria, two arguments have been heard. One suggests that the poor are responsible for their own condition (implying the need to change the poor as individuals), while the other sees the poor as victims of a larger social system over which they have little or not control (implying system wide changes).

In accordance with the "Culture of Poverty" developed by Anthropologist Oscar Lewis, the poor are responsible for their own misfortune. This, according to them, means, the poor have a culture of their own which prevents them from achieving success and prosperity. Adherents of this school of thought argue that some poor Nigerians have wittingly or unwittingly encouraged the poverty situation through having many wives and breeding more children than they can cater for.Odumosu (1999) describing the multi-dimensional nature of poverty poetically expressed the lives of poor people, their living conditions and how poor people should be regarded as the architect of their own misfortunes.

> *A poor man in a least developed country and his number runs into million, he suffers from poor nutrition. He is vulnerable to disease. He is vulnerable to disease. His average life span is short. He lives in a place where squalor perpetually surrounds him. He does not get his meal regularly, but when he does, he is haunted with the fear of where his next meal will come from. Lack of hygiene, minimal food or contagious diseases have inflicted some scars on his body. He lives in slums or shantytowns. The water he drinks is neither sage nor clean. He is either unemployed or underemployed. But when he is employed he is overworked and underpaid. Starvation and death stare him at his face. Indeed, for him times have not changed since the Dark Ages. And as though these afflictions were not enough, it is he – and this is the greatest irony of all, who gives birth to the largest number of children, thus spreading and multiplying misery to a dark universe of destitution. When death comes to him*

finally, he seems to be happier than those he has left behind him.

The "blame the poor" perspective is stereotypic and not applicable to all of the underclass.

Other researchers focus on the structural causes of poverty, such as economic and political shifts in policy that affect people directly. Analysts in this category consider poverty simply as not an individual matter but rather as a social problem to be handled by systematic government action and provision of welfare services. Adherents of structural causes maintain that poverty will still occur even, if an individual desires a change in his position or status, because institutionalized constraints within the socioeconomic and political environment may hinder him from realizing this ambition (Aluko, 1998:8). According to this school of thought, many poor people are able and willing to work hard when they are given the chance. The real trouble has to do with such problems as minimum wages and lack of access to the education necessary for obtaining a better-paying job. For them, the solution is better education, job creation and a more positive social environment. They criticise the notion of the 'undeserving poor'.

More recently, sociologists have focused on specific factors that influence poverty in Nigeria. Some of these factors are Unemployment, Corruption, Effects of Globalization, Inflation and Disease etc.

Unemployment – it was strongly noted by the World Bank that unemployment is a strong indicator of poverty. Since the time of Structural Adjustment Programme (SAP) which was introduced to Nigeria in 1986, the national and urban unemployment rates have been on the increase. For instance the urban unemployment rate of 3.8% in 1993 rose dramatically to 6.0% in 1997 while the rural unemployment rate stood at 22.6% in the same year. This is more worrisome because it is appreciated that the unemployed are mostly within the virile age group which constitutes about 40% of the national population.

Corruption – this comes in different forms and differs from country to country. In Nigeria, illegal take over of government through

military coup, embezzlement, nepotism, looting, bribery, vote buying and abuse of office are very common. Nigeria is ranked among the most corrupt countries in the world. The corrupt practices in Nigeria range from extortion by public functionaries to advance fee fraud. At the national level, there is hardly any form of service that would be rendered without giving or receiving undue favour and/or gratification. The sum total effect is that corruption has wiped out the good-will that usually sustains good business relationship and also weakens the basis of patriotism necessary for development. The manifestations of corruption in Nigeria have progressed marginally among individuals and they have assumed institutional and later national dimensions. Currently, corruption is freely practiced at corporate/institutional levels. Through corrupt practices the bulk of the nation's wealth has been distributed in favour of the few privileged to the detriment of the majority of Nigerians who are walloping in abject poverty.

Effects Of Globalization

The process of globalization, which started decades ago, caught Nigeria in the throes of political instability. The main features of globalization process include liberalization of trade, free movement of capital and accelerated development in information technology. Globalization provides windows of opportunity if the indices of development (interest and exchanges rates, terms of trade, tariff etc.) are on the positive and favourable scale. In Nigeria however, by the middle of the eighties, infrastructural amenities and all public utilities had gone into serious states of dilapidation and as a result of petroleum–related activities, agriculture was relegated to the background. This now brought about problems like hyperinflation, rapid growth in unemployment, social instability and intolerance.

Given the Nigeria's political and socio-economic disposition, globalization presented more challenges to the country as it lacks what it takes to be relevant or even adapt and/or cope with it, until the country can achieve certain level of good governance, a revamped industrial base, modest economic growth, fairly efficient public infrastructure and utilities, Nigeria shall remain at the receiving end of globalization.

Inflation

The economic indicator with which this study gauges inflationary pressure is the Consumer Price Index (CPI). Data from the Federal Office of Statistics (CBN, 1996) show that the average all-items composite consumer price index in 1993 stood at 2,040.4 (1985=100). This implies inflation rate of 72.8% compared with 57.0% in 1994. In fact, there has been a steady increase in all-items CPI in the last fifteen years. The result of the unemployed and inflationary trend is a felt worsening economic condition and declining in welfare for most Nigerians.

Similar to inflationary pressure researchers assert that people are rendered poor by bad government policies which give more attention and priority to issues considered not too important for the well being of the people; for instance, a situation where the government policy allocates more of it's money for expenditure to the military, members of national assembly and other members of political class rather than for the provision of social amenities that will help in ameliorating the people's suffering brought about by poverty.

Diseases

Income inequality and absolute poverty have also been worsened by high incidence of diseases, such as HIV/AIDS, Tuberculosis (TB), and Malaria. Recent World Bank studies suggest that HIV/AIDS has a substantial and negative impact on economic growth. Poverty in turn prevents effective response to HIV/AIDS through lack of resources (both financial and human) to combat the menace. The UN General Assembly in June 2001 and in the same year, the G-8 meeting in Italy endorsed this call and also recognized these three maladies as serious factors contributing to poverty worldwide. These diseases are now also regarded as security issues threatening the survival of many populations and economies. Other factors that have been contributing to the poverty problem in Nigeria are as follows: debt burden, low productivity, high population growth rate, poor human development etc.

THE EFFECTS OF POVERTY

Poverty is a global concern, more often than not it is regarded as a measure of societal inequalities. The reality is that a large percentage of people living in the world are walloping in poverty and penury. The effects of poverty are serious and cataclysmic. Sociologists have been particularly concerned about the effects of poverty on the "underclass people," the increasing numbers of jobless, under-employed group trapped in inner-city ghettos and rural areas. In Nigeria poverty has long been in existence. The incidence, depth and severity of poverty have been increasing over the years. The incidence of poverty cuts across social, religious and cultural boundaries within the country; it is found both in rural and urban areas.

Studies have shown that incidence of extreme or core poverty in Nigeria increased nationally from 10 million to 14 million people between 1986 and 1992 with a tripling of the headcount in urban areas (1.5 million to 4.3 million) and a small increase in rural areas (from 8.6 million to 9.6 million). Several key indicators of development are pointers to the fact that Nigeria is sliding down to be among the poorest nations in the world.

In Nigeria effects of poverty are manifold and multi-faceted. However, this study will shed light on some of these effects.

In the economic sense, this has manifested in the areas of low per capita income and as a result, the lack of purchasing power, leading to low household expenditure. For example, Nigeria experienced considerable growth during the oil boom (1973-1980) when gross domestic product (GDP) rose by 82% per annum to reach \$1,200 per capita in 1982. Despite this rapid growth, unequal distribution of wealth kept a large percentage of people poor viz-a-viz income, education, health care, employment, nutrition, housing and access to basic facilities.

In the social sphere, the manifestations are poor sanitation, poor access to social services, leading to high infant mortality, poor nutritional status, functional illiteracy, decay of the living environments, high school drop-out rates and an increase in lawlessness and insecurity. In the health sector, there has been an increase in the rates of child mortality vis-à-vis maternal mortality, and as a result of this fact, Nigeria has been once described as one of the unsafe places in the world for women to have babies.

In the area of nutrition, Nigeria ranks 22nd in sub-Saharan Africa with 36% of its children estimated to be underweight for their age. Using the immunization for measles as indicator for example, Nigeria ranks 22nd in sub-Saharan African with 46% of its children immunized. As usual, women and children are the worst hit when malnutrition sets in. Poverty in the country also manifested in the physical environment. In almost all the state within the country, the city centres are gradually and systematically decaying without any recognizable programme for rehabilitation. The infrastructures necessary in the periphery of the cities are lacking, while there are evidences of overcrowding, complex land use, marginal employment and inadequate infrastructure in many of the urban centres.

About the educational sector, there has been a progressive rise in the overall gross schooling rates. But despite this increase, the actual school attendance has declined, because most parents see no use in spending money on education of their wards considering the decline in employment opportunities.

In the housing sector, most houses could be described as slums with little or no access to basic facilities. About 47% of urban dwellings and over 60% of rural dwellings are un-served by water while majority is also un-served by sanitation facilities. The houses are in extremely poor areas with low quality construction or in dilapidated conditions while many are in unsatisfactory conditions.

In the area of environment, there has been a big problem concerning disposal and management of sold wastes. This problem has brought about indiscriminate dumping of this waste in different open places, along the streets and in the streams. Many market places in the slum could be regarded as dumping sites with heaps of refuse scattered over them.

PAST ATTEMPTS TO ALLEVIATE POVERTY IN NIGERIA

Several attempts have been made by successive government in Nigeria to alleviate the problem of poverty in the country. Maduagwu (2000) enumerates different past attempts of successive governments in alleviating poverty in Nigeria. According to him, the earliest poverty alleviation programmes were the 1972 General

Yakubu Gowon's National Accelerated Food Production Programme and The Nigerian Agricultural and Cooperative Bank entirely devoted to funding Agriculture. There was also the much publicized Operation Feed The Nation in 1976 by the then Military Head of States, General Olusegun Obasanjo, who expended much money and efforts in getting University Undergraduates to go into rural areas to teach the peasants how to farm. Green Revolution came in 1979 through Shehu Shagari. The programme had the objectives of curtailing food importation while boosting crops and fibre production

Gen. Buhari government introduced the *Go Back to Land* Programmes. There were other variations like State Governors Fidelis Oyakhilome's School to Land Programmes and his Lagos State counterpart, Gbolahan Mudashiru's Graduate Farming Scheme. In 1986, General Babangida established Directorate of Food, Roads and Rural Infrastructure in order to provide feeder roads, electricity and potable water for rural dwellers. Various projects like People's Bank of Nigeria, National Directorate of Employment (NDE), Community Bank of Nigeria, Better Life programme of Babangida's wife were also set up for poverty alleviation purpose. In 1993, Gen. Abacha established the Family Support Programme and Family Economic Advancement Programmes to better the lives of Nigerian poor.

With the return of democracy on May 29, 1999 (during the tenure of Retired General Olusegun Obasanjo as the civilian president), government put in place National Poverty Eradication Programme (NAPEP) in the year 2000/2001. The programme was aimed at eradicating absolute poverty and it consists of four schemes namely: youth empowerment scheme, rural infrastructures development scheme, social welfare services scheme and rural resources development and conservation scheme. This was followed by the introduction of National Economic Empowerment Development Strategy (NEEDS) at the National level in 2004. This economic development program was to be duplicated by all the 36 states of the Federation under the rubric of State Economic Empowerment Program (SEEDS). The main reason for this was to encourage all Nigerians to be actively involved in thinking, knowing, and contributing to all aspects of development with a view to eradicating poverty.

CONCLUSION

The study of poverty by social scientists and social policy analysts has yielded important insights into both the causes and consequences of economic deprivation for individuals and families. As a matter of fact, poverty is the state for the majority of the world's people and nations. It has no geographical boundary. In the most nations today, inequality is quite high and often widening. More than 80% of the world's population lives in countries where income differentials are widening. The causes are numerous, including a lack of individual responsibility, bad government policy, exploitation by people and businesses with power and influence, or some combination of these and other factors. The effects of poverty are multiple. Findings from social survey have shown that while the poor people have less access to health, education and other services as a result of acute poverty, problems of hunger, malnutrition and disease afflict the poorest in society. The poorest are also typically marginalized from society and have little representation or voice in public and political debates, making it even harder to escape poverty. According to UNICEF, 22,000 children die each day due to poverty. And they "die quietly in some of the poorest villages on earth, far removed from the scrutiny and the conscience of the world.

Given the reality of poverty and its numerous effects on Nigerians, successive governments have adopted many measures to alleviate poverty in the country. But as a matter of fact, almost all of these alleviation strategies of the governments later turned out to be a colossal waste and nothing was achieved. Some worked initially but later fizzled out and died. This was because the programmes were built on faulty philosophy. Many of the programmes were politically motivated to achieve political objectives. Past methods of alleviating poverty not only appear to be completely ineffective, they actually seem to increase the magnitude of the problem. It becomes clear that the disease of poverty has been misdiagnosed. Although the symptoms are well understood, there is a tendency to define the problem in terms of those symptoms, rather than in terms of the cause. Recommending ways out of this logjam, this paper suggests that

government should be more serious with poverty alleviation programmes by dealing with corruption in the high echelon of power/government. Also, the problem of inadequate and epileptic power supply in Nigeria should be tackled properly because stable power supply will automatically bring about empowerment for million of Nigerians who are incapacitated from engaging in their daily work because of unstable and lack of power supply in the country. Another important thing is that government should invest in more capital projects so as to create jobs for many Nigerians who are jobless. Finally, governments at all levels in the country should endeavour not to politicize the issue of poverty.

References

Aboyade O. (1975). On the need for an Operation Specification of Poverty in the Nigerian Economy". In Aboyade O. (ed), *Poverty in Nigeria proceedings of the Annual Conference of Nigerian Economics Society. Page 32-39.*

Aliju, A. (2001). National Poverty Eradication Program (NAPEP), *Conception, Implementation, Coordination and Monitoring. Abuja, Federal Ministry of Economic Planning Policy Paper.*

Aluko, M.A.O (1998). Strategies for Poverty Reduction in Nigeria. A paper presented at National Conference on Research and Policy Directions on Poverty in Nigeria, Organized by Centre for Gender and Policy Studies, Obafemi Awolowo University, Ile-Ife.

Aminul, I. (2005). Sociology of Poverty: *Quest for a New Horizon, Bangladesh e-journal of Sociology*, 2, (1).

Central Bank of Nigeria, Research Department (1999) Nigeria's development Prospects: Poverty Assessment and Alleviation Study (Abuja: CBN).

Eneh, O. (2011). Nigeria's Vision 20:2020-Issues, Challenges and Implications for Development Management. *Asian Journal of Rural Development, 1: 21-40.*

Simmel, Georg. (1978). The Philosophy of Money. Trans. Tom Bottomore and David Frisby. Routledge, NY.

Haralambos and Holborn (2004). Sociology:Themes and Perspectives. 6th Edition, HarperCollins, London.

Hartwell R.M. (1972). The long debate in poverty. Essays on industrialization and condition of English, London: Institute of Economic Affairs

Kiros, F.G [ed] (1985). *Challenging Rural Poverty: Experiences in Institution Building and Population Participation for Rural Development in Eastern Africa.* Trenton and N.J: Africa World Press.

Maduagwu, A. (2000). Alleviating poverty in Nigeria: Africa economic analysis publication, 23 (2), 34-41.

Odumosu, O.F., (1999). Social costs of poverty: The case of crime in Nigeria. J. Soc. Dev. Afr., 14: 71-85.

Townsend, P. (1980). 'Research on Poverty", pp299-306 in Atkinson, A.B. (ed.) Wealth, Income and Inequality, NY: Oxford University Press.

Walton, M. (1990). Combating Poverty: Experience and Prospect. Finance and Development, 27(3): 2-5.

World Bank (1995), Distribution and Growth: Compliment not Compromise. Policy Research Bulletin 6(3) May – July 6.

World Bank (1996) Nigeria: Poverty in the Midst of Plenty, The Challenge of Growth with Inclusion, A World Bank Poverty Assessment, World Bank, Washington, D.C.