

## **TOWARDS SUSTAINABLE POVERTY REDUCTION IN NIGERIA: COMPARATIVE BENEFITS AND THE NECESSITY OF EDUCATION OPTION**

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### **ABSTRACT**

One of the most disturbing issues of third world countries in general and Nigeria in particular is the challenge of poverty eradication. The poverty situation in Nigeria has steadily grown in magnitude in recent times despite various programmes proffered towards alleviating poverty in the country. But unfortunately, in formulating and implementing these programmes, not much attention has been accorded education as an effective tool for poverty reduction. This paper, therefore, examined poverty situation and the possibility of achieving sustainable poverty reduction in Nigeria through quality education. Through a descriptive and historical analysis of documentary data, the paper argued that the various poverty alleviation programmes and strategies adopted in Nigeria are mere remedial measures to cushion the effects of poverty and therefore cannot actually eradicate poverty in the country. Conclusively, the paper emphasized the adoption of a new approach to poverty alleviation through massive and quality education for all. This the government can do by making education affordable and accessible to the poor and their children.

**Keywords:** Poverty, education, deprivation, degradation, unemployment.

### **INTRODUCTION**

Eradication or at least reduction of poverty has been an important goal of development strategies in most modern societies. This is also on the agenda of several international development organizations, including UNDP, World Bank and UNICEF (World Bank, 1990, 2000; UNDP, 2000). Several approaches have been in practice towards reduction of poverty, including direct measures like provision of food, employment, and even income to the poor, and indirect measures like provision of education, health, etc., enabling people to earn or increase their earnings, so as to get out of the poverty trap. According to Sachs (2009), more than eight million people around the world die each year because they are too poor to stay alive. In the year 2010, the United Nations Development Project (UNDP) estimated that about 1.4 billion people were living in extreme poverty. Of these, about 93% live in the regions of East Asia, South Asia and Sub-Saharan Africa (UNDP, 2010).

In Nigeria, despite the government's poverty eradication campaigns, national development plans and strategy papers, poverty is still a major challenge. It is also recognised by all and sundry as a major threat to the very existence of Nigeria as a country. cursory observations show that many Nigerians are living below the poverty level of one US dollar per day. The base line is that, many Nigerians live in poverty in its extreme nature manifesting itself in terms of lack of basic standard of health, nutrition, shelter, water and sanitations, and other minimum need for survival, well-being and participation in the society. For a large

percentage of the population, there is no food, housing and health security. Life in Nigeria involves a daily struggle against hunger and a total lack of housing and health facilities.

Given the foregoing, this paper sets out to examine the attempts at reducing poverty in Nigeria through various programmes as well as establish the missing link. The thesis is that education is pivotal in breaking the vicious cycle of poverty and social segregation that is the reality for many Nigerians. The paper assumes that the better educated one is and the more education one get, the more skilled one will be, and the more likely one will avoid economic and social despair. It reviews past programmes and measures by successive governments towards reducing poverty in terms of their performances and failures as well as stresses the perceived benefits of education as an alternative path to sustainable poverty reduction in Nigeria. The aim of this paper, therefore, was to provide insight on education as an enduring option to poverty reduction in Nigeria.

### **The Poor and Poverty Conceptualized**

It may not be easy to have a universal definition to poverty as it is viewed from different angles by researchers and analysts. Before attempting to define poverty, it is important to identify who are the poor and understand what it means to be poor. According to Essien (2004) the poor could simply be considered as a people, with very little resources with which to meet their basic needs such as foods, clothing and shelter. Their quality of life is very low, inferior, and deserving pity or sympathy. The poor are people whose resources are incapable of providing a socially acceptable standard of living. In other words the poor are people living in poverty. This, according to Essien implies a general condition of deprivation which comprises social inferiority, isolation, physical weakness, vulnerability, powerlessness and humiliation. This means that the poor have no access to basic needs of life such as food, clothing, and decent shelter and are unable to meet their social and economic obligations.

For Agbor (2006:56) poverty describes a deprivation of essential material needs and services. Its economic circumstances describe lack of wealth which involves the absence of capital, money, material goods, or resources (in some cases natural resources). Socially, it evokes exclusionism, withdrawal syndrome and dependency and causes the tendency to live an unworthy life. The author contended that:

*Being poor involve a lack of housing, food, medical care, and other necessities for maintaining life. If you are afflicted by poverty, as a matter of fact you are far from good food, better shelter, clothing and better and effective medical attention. The absence of the basic necessities of life and the lack of hope to acquire them therefore, defines poverty.*

In support of this opinion, Ekpo and Uwatt (2005) postulated that poverty has strong and significant element of various kinds of deprivation namely: personal and physical, economic, social, cultural and political deprivations. According to the authors, physical deprivation manifests in poor health condition, poor nutrition, illiteracy or educational disability and lack of self confidence. The important components of economic deprivation include lack of access to property, income, factors of production and finance. Social deprivation involves barriers to full participation in social, political and economic life manifesting either in lack of capabilities to live a healthy life with freedom or lack of access to resources to participate in customary activities. Cultural deprivation involves lack of access to values, beliefs, knowledge, information and attitude. Cultural deprivation prevents people from taking advantage of economic and political opportunities as well as controlling their own destinies. Finally, political deprivation manifests itself in lack of political voice, denial of rights and

freedom of choice and movement, lack of dignity, self respect, security and justice; occupation of lowly positions in public institutions (powerlessness) and coercion through physical or economic threat.

However, according to Sachs (2009), poverty can be defined in terms of three distinguishable degrees. These are: Extreme poverty, moderate poverty and relative poverty. Extreme poverty means the household cannot meet basic needs for survival. Such people are perpetually hungry, unable to access health care; they lack amenities of safe drinking water and sanitation. They cannot afford education for their children and cannot shelter their families. Moderate poverty on the other hand generally refers to conditions of life in which basic needs are met, but just barely. Relative poverty is construed as a household income level below a given proportion of average national income. In high income countries they lack access to cultural goods, entertainment, recreation, quality health care, education and other prerequisites for upward social mobility.

In the same premise Ekpo and Uwatt (2005:15) opined that absolute poverty:

*Presupposes that the minimum basic needs required for survival and the income necessary to meet it (that is poverty line) are known. The failure of the individual or household to meet this standardized minimum basic need requirements independent of other individuals constitute absolute poverty. Where the individual is able to meet the minimum basic needs requirement but the standard falls short of the average of all individuals/households in the community, such an individuals or household is said to be relatively poor.*

According to Okereke (2004) relative poverty is measured in terms of judgement reached by comparing the economic conditions of those at the lowest wing of society with other classes of the society. Poverty in this case is context specific, for as Okereke concluded, what is regarded as poverty in America may not constitute poverty in Nigeria and many other African countries. Townsend (1970) had criticized the concept of “absolute poverty” because of its emphasis and assumption that there are minimum basic needs for all people in all societies, and these could be converted into monetary prescription called poverty line. The author argued that absolute poverty is difficult to measure because basic needs (such as food, clothing, and shelter, among others) vary from person to person, and between and within societies. For Townsend, the nutritional needs of the Nomadic Fulanis in Northern Nigeria are likely to differ from the nutritional needs of members of the Western societies. Also, the energy requirement of a Bank Clerk whose official duty is performed with less physical stress will certainly differ from that of a labourer at a construction site whose duty is strenuous and must be performed with more physical strength. Due to these differences in individual needs at different locations and at different times, it could be argued that poverty must be perceived and measured from both perspectives (absolute and relative) to facilitate effective eradication. The “poverty line” (absolute poverty) will enhance comparative studies of poverty in Nigeria vis-à-vis poverty in other countries (and even within Nigeria but in different States), while “relative” perspective will enable researchers to consider the peculiarities of individuals or communities and adopt a unique strategy to alleviate or eradicate such poverty within a given time.

### **Causes of Poverty: Some Theoretical Explanations**

Causes of poverty are as diverse as the poor themselves. They vary from poor-to-poor, community-to-community, country-to-country, and even region-to-region. However, some causes may be common. As such, different schools of thought and scholars of different academic persuasions hold diverse beliefs and theoretical outlooks about the causes of

poverty. Firstly, the *vicious circle of poverty theory* maintained that poverty is endemic. The nucleus of poverty, according to this theory, is low income which engenders poor diet, poor health, indecent shelter, poor education, low skills, limited job opportunities, low productivity which bring the household or the individual back to poor income. This theory further explains that majority of children from poor homes and/or low income families are, as a matter of fact, brought up in poverty (Fusfeld, 1976). This, therefore, means that being poor starts at birth; thus, a great number of children that survive in poor homes live in poverty all their lives unless some drastic phenomenon occurs that break the vicious circle.

Secondly, the *power theory* of poverty as popularized by Akeredolu-Ale (1975) explained poverty as a function of socio-political power. The theory postulated that the structure of the political power, in a society, determines the extent to which poverty is regenerated, distributed, and spread among the people. In this context, the ruling class (that is, the monopolistic bourgeoisie) constituted by a few, finds and legalizes an exploitative property system, through which it determines the allocation of opportunities, incomes and wealth. This is easily achieved by the use of state power, oppressive state agents such as the police and the armed forces, task forces, legislative councils – local, state and federal, in the case of Nigeria.

Thirdly, the *mode of production theory* of poverty, which is a variant of Marxist theory of poverty sought to explain poverty in relation to the mode of production and distribution of incomes in a society. Marx (1867) pointed out that in an attempt to maximize profits the capitalist exploits the work force by paying them wages not commensurate with their necessary labour hours. By doing this, they (the capitalists) create for themselves surplus value, and impoverish the proletariats.

Finally, the *dual economy theory* of poverty, developed by Joseph Boeke (1953) and popularized by Authur Lewis (1954), attributed poverty to the dualistic nature of the economy - the traditional and the modern sectors. Archibong (1997:458) captured the gist of the theory in his observation that:

*The modern sector is dominated by foreign trade, technology, investment and foreign management, and is characterized by the beneficial values of discipline, hard-work and productive creativity. On the other hand, in the traditional sector, the static, low-level equilibrium condition..., subsistence life style, and cultural value that is antipathetic to economic growth and modernization dominate. In addition, poverty flourishes due to local ineptitude and the people's apparent lack of response to normal monetary incentives to hard work.*

### **Poverty Situation in Nigeria**

There is no gainsaying the obvious that the major problem threatening the life of the people of the Third World countries, including Nigeria with abundant natural endowment, is the problem of how to eat, have clothes to put on and to live in a befitting shelter. While western countries are almost transcending the stage of high mass consumption, Nigeria and indeed Africa is still struggling to make do with substandard goods and low calorie food. The poverty situation in Nigeria seems to be un-abating (Agbor, 2006). Amid political and economic instability, poverty in Nigeria has steadily grown worse since first measured in 1980. In that year, the expected poverty rate stood at 27.2%, with close to 18 million people classified as poor. In 1985 the rate increased to 46.3% and then declined slightly in subsequent years (Narayan and Petesch, 2002). Between the 1980s and the 1990s, Nigeria

experience worsened as the incidence of poverty rose from 46.3% of the population in 1985 to 65.6% in 1996. About 30 million of these people were extremely poor and could not meet their basic food needs. By 1998, estimates of the United Nations Development Programme (UNDP) put the number of Nigerians living in poverty at 48.5% (Aluko, 2003). In 1999, the poverty rate could only change a little from the 1996 rate (Canagarajah, Ngwafon, Okunmadewa, 2000). The little positive change in poverty rate from 1998 to 2001 could be attributed to the increase in public servants salaries introduced by Abdulsalami Abubakar and Chief Olusegun Obasanjo within the period. Such little changes could not be sustained as there was a return to the status quo following pulsating inflationary trend that the Obasanjo regime seemed to lack a panacea.

Every sector of the Nigerian society is caught by the web of poverty. The rural sector records the highest level of poverty with 70% rate in 1996, 76% in 2004, 73% in 2010 and 77% in 2016. What is common is the sight of people living in squalor, hunger and utter destitution. Urban poverty is growing at a very fast rate from 17% in 1980 to 66% in 1996, 60% in 2004, 61% in 2010 and 62.6% in 2016. Public servants cannot effectively take care of their needs with their monthly remunerations which have remained unchanged even as cost of living continues to rise on daily basis. House rents have soured to a level where an average civil servant cannot afford a decent accommodation for himself and family. The urban population is therefore, not disentangled from this web. Everybody looks tensed up except those who have had the opportunity to primitively accumulate state resources. Human degradation has become an established feature of the Nigerian people. The prevalence and ubiquity of poverty is competing favourably with the very air that we breathe (Agbor, 2006). The situations as enunciated above aptly justified the UNDP Human Development Report for 2000 ranking of the country as 151 out of 174 countries and among the poorest in the world. Similarly, the 2005 Britannica Book of the year rated Nigeria as one of the eighteen poorest countries of the world with male life expectancy of 50.9 years.

Presently (2018) the country is facing serious economic recession and the poverty situation gets worsened by the day. In short, the vast majority of the people have little or no access to the social amenities that are taken for granted in the rich countries. In Nigeria, there is no social welfare network to ameliorate the condition of the poor. The poor in Nigeria depend largely and mostly on relations and friends for a bit of sustenance. This is a dehumanizing situation. The accompanying table below shows the poverty level in Nigeria between 1980 and 2017.

**Table 1: Trends of poverty incidence in Nigeria, 1980-2016**

Year	Poverty level	Estimated population	Population in poverty
1980	27.2%	65 m	17.7 m
1985	46.3%	75 m	34.7 m
1992	42.7%	91.5 m	39.3 m
1996	65.6%	102.3 m	67.1 m
2004	54.4%	126.3 m	68.7 m
2010	69.0%	163 m	112 m
2016	70.1%	170 m	134.56 m
2017	N/A	190.6 m	N/A

Source: National Bureau of Statistics (2016) with slight modification

### **Some Poverty Alleviation Measures in Nigeria: A Review**

In an attempt to tackle the scourge of poverty in Nigeria, quite a number of measures and strategies have been adopted by successive governments, both military and civilian. In order

to appreciate governments' efforts in this direction, it is imperative at this juncture to review some of these programmes and strategies in terms of their conceptions, achievements and failures.

**Agricultural Development Project (ADP):** According to Essien (2004), early poverty alleviation measures were targeted at the agricultural sector. This was because about 70 percent of the poor live in the rural areas and depend largely on agriculture for livelihood. For Ojo (1991), agricultural or rural development was aimed at increasing agricultural productivity, increasing income, and raising the standard of living of the rural dwellers. The programme adopted to yield the above desired objectives was the Agricultural Development Project (ADP) with the following common features:

- (i) an input and credit delivery system through well defined farm service centres close to farmers;
- (ii) massive programmes of rural feeder roads construction to open up rural areas and enhance input delivery and produce evaluation from the hinterland;
- (iii) an efficient extension and manpower training system supported by adaptive research; and,
- (iv) a semi-autonomous project monitoring and evaluation unit.

The programme created so much awareness among farmers, but farmers were very slow to adopt the recommended practices due to poor planning particularly with regards to the agricultural research and extension components. In sum, the programme failed to achieve the desired objectives because none of the projects met the criteria of Integrated Rural Development (IRD). The poor performance of ADPs led to the design and adoption of the Green Revolution (GR), Operation Feed the Nation (OFN), the River Basin Development Project (RBDP), and the launching of the Agricultural Credit Guarantee Scheme (ACGS) between 1976 and 1978. The scheme was to provide 'guarantee support' to banks in order to support and encourage them to give loans to farmers. The aims of GR, OFN and RBDP, in aggregate, were to: (i) regenerate rural agriculture; (ii) provide modern farm settlements with basic amenities such as electricity and potable water supply; (iii) create a congenial environment in the rural areas to discourage farm labour from migrating to urban centres (Ekong, 2003; Dickson and Ita, 2011). Ekong (1997) observed that these programmes were, also, inadequate, thus, instead of regenerating the rural agricultural process, so as to alleviate poverty, contributed significantly to poverty accentuation in Nigeria, as many lands occupied by government for the programmes, and the like, are lying waste, and have not been handed over to the communities from which they were taken.

**Nigerian Agricultural and Cooperative Bank (NACB):** This bank, which started operations on March 6, 1973, was established by Decree No. 19 of November 1972. It had responsibility for providing credit for the production, processing, and marketing agricultural produce. Its target groups included individual farmers, cooperative organizations, limited liability companies, states and federal government. Before its merger with the PBN in 2001, the bank had extended credit to 318,000 individuals to the tune of about ₦5.8 billion.

The bank's statutes, which restricted it from taking deposits from the public was a hindrance to it. It had other problems including its inability to charge market interest rates and high cost of credit administration, huge portfolio of non-performing loans, funds trapped in distressed and liquidated banks among others.

**River Basin Development Authorities (RBDAs):** These Authorities were established in accordance with the amended Decrees No. 87 of 1979 and No. 35 of 1987. Their functions include the comprehensive development of both surface and underground water resources for multipurpose uses, with particular emphasis on the provision of irrigation infrastructures and the control of floods, soil erosion and watershed management. They also construct, operate and maintain dams, dykes, wells, boreholes, irrigation and drainage systems and other relevant works. They supply water to all users for a fee. They construct, operate and maintain infrastructure services such as roads, bridges linking projects; and develop and keep up to date comprehensive water resources master plan, as well as identify all water resources requirements in their areas of operation.

The authorities have a poor revenue collection system, poor maintenance of equipments, gross under-utilization of functional plants and machineries and general neglect of development of irrigation activity downstream. The level of activities of the institutions does not justify the huge investments of the government in them.

**National Directorate of Employment (NDE):** Decree number 24 of October 19, 1986 established this Directorate, which commenced operations in January 1987 with the primary roles of promoting skills acquisition, self-employment and labour intensive work schemes. It also collects and maintains a data bank on unemployment and vacancies in the country. It has been concerning itself with designing of employment programmes such as school leaver apprentice scheme, entrepreneurs training programmes for graduates, labour-based work programmes, and resettlement of trained beneficiaries. The NDE, which consist of four main programmes: the vocational skill development programme, the rural employment promotion programme, the small scale enterprises programme and the special public works programme was to train the unemployed youths in diverse arts, crafts and trades, and, afterwards provide them with soft loans and equipments for self employment. Since its inception, the NDE has trained more than 2 million unemployed Nigerians, provided business training for not less than 400,000 people, vocational training in up to 90 different trades and assistance to more than 40,000 unemployed to set up their own businesses. The Directorate has organized labour-based groups through which 160,000 people benefited (Oyemoni, 2003; Izugbara and Brown, 2006).

The NDE suffers from inadequate funding from the Federal Government. For instance a paltry sum of ₦122.67 million was released to the NDE in 1996 – a year declared by the Federal Government as the “year of job creation”, whereas the NDE had budgeted or requested for ₦1 billion for employment-generation activities for that fiscal year, representing only 12.27% of the amount requested for, and far less than 50% of the ₦250 million which NDE got in 1995, and also much less than the ₦200 million it was allocated at its conception in 1987. Yet, the ₦1 billion requested was occasioned by the inflationary trend and the depreciating value of the Naira which stood at more than 1800% (Eminue, 2005).

Again, the Directorate does not have a policy of re-training, making it unable to help beneficiaries acquire newer skills in their respective professions. As such the beneficiaries often find it hard to compete with professionals trained by private individuals and organizations who were exposed to higher and better professional scope (Izugbara and Brown, 2006). There is also the problem of duplication of efforts with the statutory roles of the Federal Ministry of Labour and Productivity in the area of compilation of statistics on the unemployed in the country and claims to maintain a data bank of these as well as matching applicants with vacancies.

Despite the problems enumerated above, the NDE possesses great potentials as an agency for the promotion of skills acquisition and self employment schemes, given its widespread presence and over 30 years relative experience in the design and execution of employment generating programmes aimed at poverty reduction in Nigeria.

**Directorate for Foods, Roads and Rural Infrastructure (DFRRI):** This Directorate was established in 1986 as an enabling facility management organization to coordinate and streamline all rural development activities in the country and accelerate the pace of integrated rural development. Though now defunct, the Directorate left legacies including rural feeder roads, potable water supply and electricity. The level of awareness for integrated rural development strategy was raised by the Directorate and has resulted in the draft National Policy on Rural Development. DFRRI carried out a country-wide survey in which it extensively identified and analysed the facilities established in each local government of the federation including the various enabling infrastructure.

However, like other poverty reduction agencies in the country, it was over-ambitious in scope and the programmes were spread too thin; it was grounded in corruption; proper coordination of the entire sector was not achieved; lack of technical depth in most projects and people at the local government level did not have the opportunity to participate and ‘own’ the projects executed by the Directorate.

**Peoples Bank of Nigeria (PBN):** Decree No. 22 of 1990 established the PBN which commenced business in October 1989. It was charged with the responsibility of extending credit to under-privileged Nigerians who could not ordinarily access such loans from the orthodox banking system. Before it was merged with the Nigerian Agricultural and Cooperative Bank (NACB) to form the Nigerian Agricultural, Cooperative and Rural Development Bank (NACRDB), the PBN was engaged in group lending to cottage industry promoters, agricultural producers, NGOs and cooperative societies. It disbursed up to ₦1.7 billion as in-house loans from funds derived from the Federal Government, with which it provided support for over 1 million new business ventures, with a net saving of about ₦1 billion. It also disbursed ₦0.9 billion as loans from funds provided by the Family Economic Advancement Programme (FEAP).

The bank had a high degree of loan recovery problem. Its external audit report showed a huge loss provision of over 80% on its loan portfolio at its close. Some of its funds were also trapped in distressed and liquidated banks due to unwise investment decisions.

**National Housing and Transport Scheme:** In 1991, the Federal Government launched the National Housing Scheme as a variant of anti-poverty programme. The scheme was handed over to the Federal Mortgage Bank. This scheme was to provide financial assistance (soft loans) to civil servants to aid them build their houses. To supplement the scheme, government (Federal and State), got involved in the construction of ‘low-cost’ houses, to sell for the low-income members of the public. But many of the low-cost houses built in the name of the poor are not owned by the poor. Indubitably, the poor do not benefit from this programme, for they could neither afford the rent nor the cost of outright purchase of these houses. For instance, in Abuja between 1991 and 1996, the monthly rent of a one room apartment went for, at least ₦2,500.00 which was higher than the total emolument of an average low income worker, while the Federal Housing Authority was selling a 3-bedroom bungalow at ₦3.159m (Egware, 1997). Also, in Akwa Ibom State, 300 ‘low-cost’ housing units were raised under the “People Housing Scheme”. Whereas the low-income earners, that is people between grade levels 1-6, were to own a two bedroom flat at the cost of ₦1.5m, payment of which



was spread for a period of 15 years; but it was not possible (and still not possible) for them as their gross emoluments for 15 years ranged between ₦1,493,208 and ₦1,745,280 (AKSG, 2000).

Between 1988 and 1990, the three tiers of government (Federal, State and Local), in an attempt to help the poor, as regards high transport cost, involved directly in commercial transportation under Government Assisted Mass Transport Scheme (GAMTS). The principal aim of the scheme was to hold in check the arbitrary escalation in transport fares by private commercial transports. The scheme was short-lived, because of poor management, which was highly associated with the greedy desire of wealth acquisition of the petty-bourgeois-controllers of the scheme. The failure of GAMTS is vividly proved by the number of the scheme's vehicles parked at Federal and States Ministries of Works, local government headquarters and motor-vehicle-mechanic-workshops all over Nigeria. However, in some States where the scheme seemingly and skeletally functions, there is very negligible or no difference between its fares and those of private commercial transporters.

**National Board for Community Banks (NBCB):** The National Board for Community Banks was a regulatory body set up by Decree No. 46 of 1992, but it started operations in December 1990 with the main purpose of supervising the operations of Community Banks in the country. There were about 1000 Community Banks under the purview of the NBCB. The Community Banks are private sector owned micro-credit banking institutions promoted by the federal government to inculcate savings culture, disciplined banking habit as well as encourage economic development at the grassroots level. These banks are allowed to operate normal banking business except in certain areas such as foreign exchange dealings and direct participation in the clearing system.

The NBCB has encouraged rural banking in Nigeria; it also helped in mobilizing about ₦4.4 billion deposits for the Community Banks nation-wide and granting of ₦2.58 billion loans by Community Banks who have a staff strength of about 12,000 people nation-wide. The problems of the Board included: having no clearing house specifically for the Community Banks who have to go through correspondent banks at a cost, non-issuance of final licenses by the CBN, non-inclusion of Community Banks' deposits under the Nigerian Deposit Insurance Corporation's deposit insurance scheme, under-capitalisation of the Community Banks and government's under-funding of the NBCB.

**National Agricultural Land Development Authority (NALDA):** NALDA started operation in 1993 but was established by Decree No. 92 of 1992. It was set up to provide strategic public support for land development; promote and support optimum utilization of rural land resources; encourage and support economic-sized farm holdings and promote consolidation of scattered fragment holdings; and encourage the evolution of economic-size rural settlements. It was also to facilitate appropriate cost effective mechanization of agriculture, institute strategic land use planning schemes to deal with major allocation problems, the creation and location of forest and grazing reserves and other areas with restricted use, and the relocation of population.

Before its collapse, NALDA was able to acquire suitable tracks of land in various parts of Nigeria for the purpose of development. It parcelled out land into economic size farm plots and distributed them to farmers. It also provided extension support services and technical information on soil types and land capability or suitability to farmers. It advised farmers on all aspects of land conservation and land degradation control; assisted them to form

cooperatives; provided them with inputs, agricultural processing technologies and products marketing. A review of NALDA's activities showed that it was taking more than its statutes allowed and that over-burdened it and made it ineffective. It was also spending more than its income.

**Community Programme for Poverty Alleviation (COPPA):** The Federal Government, in 1997, adopted the Community Programme for Poverty Alleviation (COPPA), the aims of which were to:

- (a) improve the nutritional status of the poor through food security and improved health services;
- (b) improve the living conditions of the poor through targeted cost-effective, demand-driven and promptly delivered programmes; and
- (c) enhance the productivity of the poor through skills improvement (Ekong, 1997).

The programme also failed to alleviate poverty. For instance, within the period of its operation, energy intake by Nigerians averaged 225 kilocalories a day as against the international estimated minimum of between 2500 and 2800 kilocalories per day, while life expectancy at birth hovered around 50 years. Also, crude birth rate per 1000 persons was about 50; maternal mortality rate per 1000 persons was 10; infant mortality rate per 1000 live births was 195 while total fertility rate stood at 5.2 (CBN, 2001).

**Family Economic Advancement Programme (FEAP):** This Programme was a reincarnation of Better Life for Rural Women (BLRW) and Family Support Programme (FSP) which preceded it. The Better Life programme was to enlighten, train, and support rural women in various cottage industries with funds and equipments for immediate and effective application of the acquired skills. The programme failed woefully as the wives of the bourgeois elites in the country used this programme to amass wealth for themselves. Rural women, in response to the capitalistic and hegemonic traits of the controllers of this programme, christened the programme "Better Life for Royal Women". The Family Support Programme (FSP), which was to tackle poverty in the rural areas at family level, was not different in operations from its predecessor; thus, it was nicknamed "Family Suppress Programme" (Essien, 2004:46).

The Family Economic Advancement Programme (FEAP) was established to provide credit for agricultural production and processing, cottage and small-scale industries through cooperative societies; to encourage the design and manufacture of plants, machinery and equipment; and to establish enterprises and pilot projects at village level as a means of providing employment – as provided for in its enabling Decree No. 11 of August 12, 1997 and as amended by Decree 47 of May 10, 1999. Before it was wound up in 2000, FEAP financed 20,382 projects with a total credit of ₦3.33 billion; trained about 2000 loan beneficiaries in cooperative laws, principles and practice and financial management and basic marketing skills.

The Programme had problems including the non-supervision and monitoring of the loans and projects by the participating banks, fabricators connivance with the beneficiaries to inflate cost of equipment, provision of sub-standard equipment and delays in the fabrication, and poor loan recovery. The Programme's assets and liability were handed over to the National Poverty Eradication Programme (NAPEP).

**National Fadama Development Project (NFDP):** The first and second National Fadama Development Project (NFDP-1 and II) were designed in the early 1990s to promote simple low-cost improved irrigation technology under World Bank financing. The main objective of

NFDP-I was to sustainably increase the incomes of the fadama users through expansion of farm and non-farm activities with high value-added output. The programme covered twelve states of Adamawa, Bauchi, Gombe, Imo, Kaduna, Kebbi, Lagos, Niger, Ogun Oyo, Taraba including the Federal Capital Territory (FCT). NFDP adopted community driven development (CDD) approach with extensive participation of the stakeholders at early stage of the project. This approach is in line with the policies and development strategies for Nigeria which emphasize poverty reduction, private sector leadership and beneficiary participation (Iwuchukwu and Igbokwe, 2012)). Overall appraisal of the first and second phases of the project showed remarkable success, hence the introduction of the current phase (NFDP-III) and the scope expanded to include other States of the federation such as Akwa Ibom and Cross River States. The problem associated with the project lies on the fact that unskilled handling of water application through irrigation can degrade and deplete the soil of its productive capacity while environmental impact assessment conducted on behalf of the NFDP showed that the programme does not pose serious threat to the environment.

**Poverty Alleviation Programme (PAP) of Year 2000:** PAP 2000 was introduced to urgently create menial based jobs to mop up from the labour market, in the shortest time, some 200,000 unemployed persons in the face of increasingly restive youth. The projects undertaken by the participants of the programme were to stimulate economic activities and improve the environment. It was also to reduce the social vices and stem rural-urban drift. The participants were paid ₦3,500 monthly each for a period of twelve months as they engaged in direct labour activities such as patching of potholes, vegetation control along highways, afforestation, environmental sanitation, maintenance of public buildings among others.

Just after about four months of implementation of the PAP 2000, the public roundly criticized it such that the government instituted a panel to review its operation. The panel recommended its discontinuation after its 12-months first phase of operation. Part of the problems identified with the programme included over centralization, unsustainable design, uncoordinated management, over-politicisation, irregular payment, lack of monitoring logistics and high-level and low-level corruption (Oyemoni, 2003).

**National Poverty Eradication Programme (NAPEP):** The National Poverty Eradication Programme (NAPEP) was introduced in 2001 by the Federal Government of Nigeria operated with two core programmes: the Capacity Acquisition Programme (CAP) and the Mandatory Attachment Programme (MAP). The CAP was aimed at training and equipping the low skilled, and unemployed primary and post-primary schools leavers in various crafts and trades. These expectant trainees were to be posted after orientation to various firms in which they would be trained on the crafts and trades for which they had revealed their preferences. The apprentices, at the expiration of skill acquisition period, were to be granted soft loans of between ₦50,000.00 to ₦100,000.00 to help them establish their crafts and trades. The MAP, on the other hand was to train unemployed university graduates in areas of their disciplines. The graduate trainees were to be, after the training period, granted soft loans of between ₦500, 000.00 to ₦1m to aid them establish some business enterprises, thereby becoming self-employed, and even employ other unemployed youths. As noted by Agbor (2006), these strategies could not go far because the programme operators mainly at the state levels, who, themselves are poor, attempted to alleviate their own poverty by diverting funds meant for beneficiaries. In anyway, the programme did not eradicate any form of poverty and was not addressing the issue. It was selective in approach and discriminatory in form. An exercise in poverty eradication should address all facets of the population and therefore be made general.

**National Economic Empowerment and Development Strategy (NEEDS):** The National Economic Empowerment and Development Strategy (NEEDS) was launched on 29 May 2004 with a view to fighting the poverty scourge which was described as the most difficult challenge facing Nigeria and its people and the greatest obstacle to the pursuit of socio-economic growth (NPC, 2004). NEEDS is a medium term development plan with realistic macro and sectoral targets. The articulation of the NEEDS strategy is to strike a balance between economic progress and poverty reduction. The overarching goal of NEEDS is the well-being of the people of Nigeria, their health, education, employment, happiness and sense of fulfilment. This is encapsulated in the four broad objectives of NEEDS namely: creation of wealth, employment generation, poverty reduction and value re-orientation.

Though the operation of NEEDS is still on course, one can still risk a conclusion, having assessed the projections of the programme and the many years of its operation without the expected annual growth in the expected areas, that the programme has not achieved the objectives set for it, and can thus be adjudged as not successful.

**N-Power Programme:** Worried by the seemingly recalcitrance of the youth unemployment challenge, the current change administration of President Muhammadu Buhari pledged to tackle the menace head-on. Hence, on 8 June 2016 the Federal Government of Nigeria launched the N-Power Programme as a job creation and empowerment initiative of the Social Investment Programme to drastically reduce youth unemployment and poverty in the country. The focus is to provide young graduates and non-graduates with the skills, tools and livelihood to enable them advance from unemployment to employment, entrepreneurship and innovation.

The first phase of N-Power is targeted at Nigeria's critical needs in education, agriculture, technology, creativity, construction and artisanal industries. N-Power is also meant to prepare Nigeria for a global outsourcing push where young Nigerians can export their services to work on global projects that earn Nigeria foreign exchange. The N-Power Volunteer Corps is expected to engage and train 500,000 young unemployed graduates. It is a paid volunteering programme of a two-year duration. Participants will provide teaching, instructional, and advisory solutions in 4 key areas namely, agriculture, health, power-tech and community education.

According to analysts, the programme is carefully designed in such a manner that if well implemented, can help in further addressing the challenges of unemployment and subsequently, reduce poverty among the Nigerian youths. The question is would this programme be free from the pangs of those factors that militated against the efficacy of the past poverty reduction programmes? This question must be well addressed if the government indeed, wants to tackle the challenges of unemployment and subsequently, reduce poverty in the Nigerian society.

From the above review, it is apparent that over the years attempts were made at alleviating poverty as reflected in the expressions of commitment by successive governments. The review lends credence to the fact that poverty reduction programmes of Nigeria, like many other programmes in the country, are always brilliant in conception but their implementations are anything but effective thereby vitiating the objectives for which there were formulated. While some of the poverty reduction programmes were vague in scope as a result of the weak and ad-hoc nature of their conceptions, design and identification, some were conceived from

the beginning to fail as they were only designed for the benefit of just a few privileged individuals instead of the targeted poor.

### **Education Option to Sustainable Poverty Reduction in Nigeria: A Necessity**

It is obvious that education as a powerful mechanism of poverty reduction has not been given its deserved priority in the past poverty reduction programmes' line up in Nigeria. Without quality education, all other strategies, plans and programmes cannot function effectively. Hence, despite increase in the number of programmes and increasing commitment of resources in the process, very minimal success has been recorded from them. Understandably, a rural community cannot foster development without an educated people. Businesses, large or small, are unlikely to choose to invest in rural areas if skilled or trainable human resources are unavailable (Aref, 2011). Thus, education has indeed been the missing link in the poverty reduction process in Nigeria.

Consequent upon the failure of various poverty reduction measures in Nigeria, it is here submitted that the best way to ensure poverty reduction is to improve the level of education of the citizens. What this means in essence is that effective poverty reduction should begin from ensuring adequate education for everybody irrespective of one's position in the income ladder. Government can do this by making education very cheap so that the poor and their children can go to school. Government must invest in the people's education in order to ensure human capabilities development. The advantages of education in the improvement of man are diverse and its strength in ensuring poverty reduction is sterner (Agbor, 2006). As argued by Haralambos and Heald (1980), education fosters personal development and self fulfilment. It encourages individuals to develop their mental, physical, emotional and spiritual talents to the full. By providing free schooling for all, education gives everyone an equal opportunity for developing these capacities and talents. There is a strong relationship between educational qualification and occupational status. Government conscious effort in the expansion of education to all facets of the population would in the long run reduce inequality in the society. This is because as the educational attainment of members of the society rises, their bargaining position in the market (work place) will improve and as a result their income will rise. This certainly will reduce their level of poverty.

Buttressing this point, Obadan (1997) asserted that education is crucial to the elimination of poverty. His argument rests on the fact that to the extent that education provides skills and abilities, it allows the poor to secure productive and well paying jobs. This implies that more education will increase the level of an individual's general skills thus increasing his marginal productivity, and consequently increases the amount of money he can expect to earn in his lifetime. Since additional years of education are clearly associated with higher individual earning on the average, increased education for those who are poor can play a significant role in lifting them out of poverty. When government subsidizes education effectively it could lead to the alteration of income distribution of people whose parents are poor and as well narrow the income differentials in the coming generation compared with what they would otherwise have been.

Government investment in education, especially, of the poor is worthwhile and highly commendable considering its numerous benefits. Eid (2004) has noted that education enable people to improve their social, cultural and economic situation. Knowledge, it is further averred is the prerequisite for self-determination and self realization. Being able to read and write allows people to assert their individual rights and participate in societal affairs. In the same vein Gaolathe (2004) has asserted that education generally is a major factor in

graduating families out of poverty. He stressed that poverty is both a barrier to accessing education and a consequence of lack of access and sufficient education. This is also true of Nigeria. Education of the children of the poor in Nigeria is often sacrificed mainly due to the need for child labour for the family's survival thereby creating a vicious circle of poverty.

There is much evidence that levels of education amongst the population are highly correlated with levels of economic development (Oxaal, 1997). Helliwell and Putnam (1999) found that education is correlated with social capital: trust and social participation. Education is a critical part of poverty reduction. Individuals who have had some education are better farmers and more capable of finding off-farm employment. The rural sector also benefits from the overall development of the national economy and the alleviation of poverty, in which basic education is essential (Moulton, 2001). From this perspective, it is evident that education has significantly contributed to the mobilization and distribution of human capital by creating opportunities for people to develop their knowledge, skills and talents. In rural areas of low-income countries, Nigeria inclusive, the problem of access to education is acute and, in order to take on the enormous challenges involved in providing education for all, a more holistic view of education is needed.

Education helps to broaden the base of understanding among people, and thereby helps to strengthen the democratic process, which in turn could pave the way for the promotion of sustainable development through a better understanding of the intimate relation between environment, ecology and sustainable development. Thus, by strengthening democratic forces, education would help in promoting sustainable human development, making rapid social progress, including abolition or containment of the elite's discretionary power and wider social equity (Cohen, 1998). The benefits of education thus exceed its role as human capital.

Education empowers the people, particularly the poor and the weak, by attacking ignorance, building skills, and by changing the outdated attitudes and values (UNESCO- PROAP, 1998). Education can be a life empowering experience for all, and what the poor need most is empowerment. In other words, education is not only for empowerment; it is empowerment. Thus education serves at the same time both the 'constitutive' and 'instrumental' roles of development. While recognizing that the economic importance of education in increasing incomes and reducing poverty remains unchallenged, the human capability approach values these additional roles as well. There lies the main strength of the human capability approach. A human capability perspective provides an integrated approach to development - education's direct relevance for the well-being and freedom of the people, its indirect role through its influence on social change, and its indirect role through its influence on economic production (Sen, 1999).

There is overwhelming evidence that the development of human resources is one of the keys to reducing poverty. Learning from the experience of others, the remarkable growth of the economies of the so-called Tigers of the Pacific Rim was largely due to the heavy investments made by these countries in developing human resources. All of them are 100 percent literate as against a literacy level of only 55.6 percent in Nigeria. Nigeria in spite of her abundant natural resources has simply not made adequate investments in the development of its human resources. The World Bank Report for 1996 shows per capita expenditure in Nigeria on health and education is one of the lowest in Africa. Ghana spends twice as much as Nigeria while Togo and Benin spend three times as much as Nigeria on education and health.

According to UNDP (1998) education and health hold the key to eliminating poverty. Basic education should therefore become one of the major strategies for poverty reduction in Nigeria. It is obvious that only those who are educated that can hope to find reasonable employment that will lift them above the threshold of poverty. Meaningful education is the most potent instrument for alleviating and eventually abolishing poverty. It is education that is expected to provide opportunities for the acquisition of knowledge and skills. Empirical evidence in Nigeria shows that there can be a steady decrease in percentage of the poor as the level of education particularly that of the head of the household increase. This will strengthen their ability to meet their wants and those of their families by increasing their productivity, and their potential to achieve a higher standard of living. Uneducated people usually end up with poorly paid jobs and as such they always remain poor. In order to reduce poverty, Nigeria has to invest more in the development of her human resources.

Studies by the UNDP (1998) suggested that Nigeria should subscribe to and fully implement the 20:20 compact on human development. This means that Federal, State and Local governments would commit every year not less than 20 percent of their combined recurrent and capital budgets to the following specific human development targets during the next ten years: *Education:*

- (i) Basic education for all;
- (ii) Reduction of adult illiteracy by one half of current figure;

*Health:*

- (iii) Universal access to primary health care sanitation;
- (iv) The immunization of all children;
- (v) Reduction of maternal mortality by one half;
- (vi) Eliminating completely severe malnutrition and reducing by one half moderate malnutrition.

*Population:*

- (vii) Access to family planning by all willing couples.

Critically analyzed, the above indicators of quality education cannot be achieved without proper inputs in terms of finances, time and human energy. Owing to challenges posed by poverty in provision of quality education where inputs are not adequate, leading to interference with the processes and outputs, innovation and creativity on the part of the players (government and all stakeholders) in provision of education is paramount. One way of solving this poverty problem is for individuals, organisations and government to direct attention toward investing on education. Investing in education could take different forms, such as massive expansion of education facilities, vocationalization of education, investing in non-formal, and adult-education. Massive expansion of educational facilities would help eliminate education disparity between different individuals - male and female, poor and rich, rural and urban. Investing in vocational training would go a long way in reducing poverty, in that most children from poor homes prefer functional education which would provide them skills for earning their livelihood. Thus, vocationalization of education, diversification of courses at the secondary and higher secondary levels and setting up of technical education centres most especially in rural areas would help in reducing poverty. Technical and Vocational Education and Training (TVET) can create employment opportunities for the poor and marginalized groups and at the same time integrate relevant learning skills. Also, TVET can help youth find employment in areas such as energy supply, recycling, agriculture, construction and transportation.

For Nigeria to reduce poverty through educational improvement of the people, it should abolish all forms of fees and charges in its various educational institutions. It may be argued

that tuition is free in some government owned tertiary institutions but it should be understood that the amount of school sundry charges collected is worst than instituting tuition in schools. Social policies in this direction should be seen to relieve the people of hardship and suffering so that poverty could be reduced and the syndrome of poverty reproduction exterminated. As succinctly posited by the United Nations Development Programme (UNDP) (1995:5):

*The most permanent and deepest aim of social policies is to develop and invest in human beings themselves. This is the only way to break the vicious circle of poverty and attack the underlying factors which cause it to be transmitted from generation to generation.*

The role of education in poverty reduction, in close co-operation with other social sectors, is crucial. The fact is that no country has succeeded if it has not educated its people. Education is important in reducing poverty and also increasing the wealth of a nation. Western developed countries are aware of this, hence they invest heavily in the education sector to ensure that every of its citizens is properly informed and educated, this is why their political culture is highly participant in form. Nigerian leaders should think along this line if they want to convincingly reduce poverty in the country. The government should stop providing handouts in the name of poverty eradication and turn attention to investing in human being by making education highly accessible and affordable to the poor.

## CONCLUSION

Judging from the analysis of the Nigerian situation, it is no misnomer to assert conclusively that the level of poverty is on the increase in the country. This is not as a result of nonchalant and lackadaisical attitude, or lack of response to the yearnings of the poor people to be emancipated from their deplorable and frustrating state of despair by the government. Indubitably, no Nigerian Government, be it military or civilian, has come without introducing and leaving behind one form of poverty alleviation or reduction programme meant to reduce the level of poverty, give hope and succour to the poor and, or move towards some sort of wealth creation. Unfortunately, the various methods adopted by successive administrations in Nigeria towards poverty reduction have failed to yield the desired spectacular results; they have remained remedial, deceitful and short-lived. The conviction of this paper is that we could do something that is convincing, realistic and long lasting. In the light of this, the paper emphasizes conscious effort at poverty reduction through massive education. The government, organisations and well placed individuals could do this by making education very cheap and rich to enable both the poor and their children to go to school.

Education option to sustainable poverty reduction is, indeed, a necessity because of its importance to economic development, increase in income, increase in entrepreneurship, better understanding and utilization of existing government facilities among others benefits. To adopt this option effectively, it behove the government and policy makers to identify the poor and involve them from the formulation to the implementation stages of policies aimed at solving their problems and consequently reducing poverty in the country.

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