

## HAS FINANCING POVERTY REDUCTION SCHEME HELP TO ALLEVIATE POVERTY? EVIDENCE FROM NIGERIA

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### ABSTRACT

*Various efforts both at recent and time past have been employed to curb the menace of poverty in Nigeria by various successive governments. The impacts of these efforts have been debated in various quarters. This paper examines the impact of various poverty alleviation schemes in Nigeria. We adopt the use of regression analysis to examine the effects and the relationship between poverty reduction schemes and income level, employment generation, food security and education attainment and found out that poverty reduction schemes have led to increase in the level of income, employment level, food security and increase in literacy level. It therefore suggests that holistic approach should be employed by both the public and private sectors through massive investment in agriculture so as to ensure food security, cottage industry establishment so as to increase employment level, education so as to increase the literacy level which will all lead to better opportunities for higher income in order to achieve meaningful poverty reduction in the country.*

**Keywords:** Poverty, Income, Unemployment, Food security, Human capital development.

### 1. INTRODUCTION

Poverty is a ravaging economic and social phenomenon that manifests in the inability to acquire the basic necessities of life needed for a decent living, in low esteem and in the absence of the means of self actualisation (Obasi, 1997). Various governments have initiated some policies in the past aiming at poverty alleviation through skill improvement and creation of avenue for self actualization through gainful self-employment, rural poor emancipation, and family support schemes so as to reduce both absolute poverty and relative poverty level. The extents to which these schemes attain success have been debated in many quarters. The essence of this paper is to examine the impact of the various poverty reduction schemes on individual household by examining the factors that influences poverty reduction/alleviation, and to determine the link between these factors and poverty as well as drawing necessary policy implications. This paper is divided into five sections, section one is the introduction, section two provides the literature

review, section three presents the methodology employed and section four discusses the results and implications while section five provides the summary and conclusion.

## 2. LITERATURE REVIEW

What is poverty? Various attempts have been made in the literature to define poverty, each definition varied based on the author's background and his knowledge of the subject matter. For instance, [Todaro \(1985\)](#), defined poverty as the number of people living below a specified minimum level of 'income' – an imaginary international poverty line which recognises neither national boundaries nor level of national per capital income (see also [Demery and Squire \(1996\)](#), [Wilkinson \(1996\)](#), [Nwere \(1997\)](#), [Foluso \(1997\)](#), [Boileau \*et al.\* \(2003\)](#), [Raphael \(2011\)](#)). According to [World Bank \(1992\)](#), [Chambers \(1995\)](#), poverty entails living below the poverty line – a line based on income/consumption data-base tool for measuring poverty. People are counted poor when their measured standard of living is below a minimum acceptable level. [Englama and Bamidele \(1997\)](#) defined poverty as a state of deprivation and a multi-dimensional issue comprising of poor income level and lack of basic needs such as food, education, health care. They also make distinction between poverty in the developed economy which is purely income determined and poverty in the developing economy comprising of both income induced and deprivation and lack of access to basic services. [Sen \(1984\)](#) was of the opinion that poverty connotes lack of certain capabilities such as being able to participate with dignity in the society. [World Bank \(1980\)](#), defined poverty as a state of long term deprivation of those essential material and non-material attributes of well-being which are considered necessary for decent living. [Walton \(1990\)](#) observed that poverty has many dimensions, such as inadequate income, malnutrition, lack of access to social services, and lack of social and political status. [Sancho \(1996\)](#) observed that besides the various characteristics of poverty as explained above, poverty includes lack of an adequate level of education and lack of basic health needs. (see also [World Bank \(1995\)](#), [Olayemi \(1995\)](#), [Mike \(1997\)](#), [Odusola \(1997\)](#), [Echeri \(1997\)](#), [Sagbama \(1997\)](#))

## 3. EMPIRICAL STUDIES

[Obadan \(2007\)](#), in his empirical study on poverty reduction in Nigeria: the way forward, observed that the embarrassing paradox of poverty in the midst of plenty in Nigeria demands for an aggressive and focus-based approach in the pursuit of the objective of poverty reduction and its eventual elimination. He called for existence of a strong political commitment to the poverty reduction goal, and depoliticization of poverty alleviation programmes and projects. He advocated for inclusion of a broad-based framework which encompasses economic growth and equity, controlled population growth, sound economic management and good governance; and blending poverty reduction objectives with national development plans. In addition, there exist an inverse relationship between economic growth and poverty, the implication is that as growth improves, poverty incidence reduces. It therefore concluded that poverty reduction can be achieved either by accelerating growth or by reducing inequality or both. On the relationship between poverty and

unemployment, the study suggested that it is important for overall employment growth to be high, as economic growth may not yield a commensurable rate of poverty reduction if it is not accompanied by rapid growth of the productive and remunerative employment. The study explored the relationship between the various selected indicators through the use of Spearman rank correlation analysis and observed that variation in the level of GDP is associated with increase in per capita income, human development and gender development, but negatively related with the percentage of the population not using improved water sources. It also observed that gender empowerment is also associated positively with positive trends in gender empowerment, gross enrolment rate, HDI and PCI but correlates negatively with positive trends in HPI, the percentage of the population not using improved water sources and underweight children under five and vice versa. In order to alleviate poverty, there is need to enhance food security as there is a functional relationship between food insecurity and poverty, and an inverse relationship between food security and poverty. [Obasi \(1997\)](#) argued that the poor face the most severe constraints in their own food production and in their access to food from the market, which renders them vulnerable to food insecurity.

Education is light and crucial to well being of common man. It is a vital key to transform one from poverty to prosperity. The level of education and health are major component of a good standard of living ([UN-ILO, 1957](#)). Investment in education does not only generate return to the investor or receptance but the society as a whole as the receptance becomes an informed man, his capacity to give back to the society is enhanced. [Achime and Afemikhe \(1997\)](#), argued that investment in human capital development, improvement in infrastructural facilities, a stable political and economic environment, and most importantly indigenous capacity building are very essential ingredients that can accelerate economic growth, alleviate poverty, and prevent further distortions in the distribution of income and wealth.

[Glewwe \(1994\)](#) observed that good education boast productivity stimulates aggregate demand which will in turn lead to reduction in the level of poverty reduction. [Sagbama \(1997\)](#), identifies three crucial reasons or contributions of education to poverty reduction: first; education empowers the poor to utilize their major and abundant asset (labour) efficiently, effectively and productively which will in turn have a positive impact on growth of the economy; secondly, education affords the poor to take advantages of opportunities to increase their earning capabilities and improve their welfare; thirdly, education is a vital tool that enhances equitable distribution of income.

The significance of income level to poverty reduction was buttressed by [Ukpong](#), in [Ekpe \(2011\)](#) when he pointed that the first three National Development plans majorly focused on 'the real income of the average citizens, more even distribution of income among individuals and socio- economic groups. The Ottawa Charter for Health Promotion identifies prerequisites for health as being peace, shelter, education, food, income, a stable ecosystem, sustainable resources, social justice and equity. [Health Canada \(1998\)](#) identified income and social status, social support networks, education, employment and working condition, physical and social amenities, biology

and genetics endowment, personal health practices and coping skills, healthy child development and health services as key determinants of health. Linking these variables establishes a functional relationship between poverty reduction, increase in level of income, increase in the level of employment, food security and education.

Oyedepo (2006) gave a new dimension to the study of poverty. He observed that poverty is a function of the mindset that having a poor mindset as per being prosperous among other things is the root of abject poverty among black people of the world. He explained that until the black man changes his thought pattern, and consider himself as a candidate for prosperity, he will still remain poor regardless of any therapy applied. He noted that African nations are poor mainly because they are plagued with poverty induced mentality believing that their poverty is as a result of their being black, rooted in our over dependent or reliance on the white as donor agents to Africa. He recommended absolute dependence on God the Almighty, having a right attitude to life, being a diligent worker, giving to the less privileged among other things as the escape route out of poverty.

Ogwumike (1991) in a study on appraisal of poverty reduction strategies in Nigeria explained that poverty alleviation was seen as a means through which the government can revamp the battered economy and re-build self esteem in majority of Nigerians who had been dehumanized through the past military regimes. He explained the success of various programmes and interventions introduced by the successive government in Nigeria, and concluded that poverty reduction will have to adopt a holistic approach involving both the government (all tiers) and the civil societies before any meaningful and sustainable reduction in poverty incidence could be achieved. He explained that sustainable poverty reduction strategy should focus narrowly on social welfare measures and creation of incentive structures that can enhance the rate and pattern of economic growth should be seen as essential component rather than asset redistribution. He identified employment creation, community based initiatives, provision of credit, skill acquisition, decentralization of social expenditure, enhancing income earning opportunities of the vulnerable groups among others as very germane to poverty reduction.

Ekpe (2011), studied poverty alleviation in Nigeria through capitalism economic framework, and observed that the level of poverty both in absolute and relative terms is highly afflicting. He explained that the situation is worsening off by the application of capitalist policies and strategies in tackling poverty. The study identified Donor- Recipient relationship (where third world countries like Nigeria thrive at the mercy of the first world), excessive exposure of the third world economies to externality, imported corruption, weakening working class economic position, increased level of unemployment and downsizing, the destruction of the social structure and cohesion of the society thus making it impossible for communal effort and local network for local enterprises to thrive as major problems associated with using capitalist approach to alleviating poverty. He recommended using socialist or regulated capitalist approach to alleviating poverty in Nigeria. Other studies establish a functional relationship between these

four variables and poverty Benzeval *et al.* (1995); Achime and Afemikhe (1997), Bergstein (1960), Lazo (1993), UNDP (2009); Townsend (1999); Raphael (2011); (Pantazis and Gordon, 2000).

It is in the nature of the above developments that this study chooses four important variables: Human Capital Development/ Enrolment level in school; Income; Employment Generation and Food Security in examining the impact of macroeconomic tools of poverty reduction in Nigeria. Though literature is full of issues surrounding poverty, very few discussed poverty using regression tools to analysis primary form of data which is the centrepiece of this work.

#### 4. METHODOLOGY

The study deals with a survey of views and experiences among Nigerians on the effects of the various poverty reduction strategies on Nigerians using multiple regression analysis. Six (6) states were selected randomly, one from each of the six (6) geo-political zones of the federation. The states broadly shares similar characteristics, they are all agricultural states: Adamawa, Kwara and Zamfara are civil service states, Bayelsa and Ondo are oil producing states, Ebonyi and Adamawa are rural based economic states.

They share these characteristics in varied degree with many other states in the country. Thus, it could be argued to a reasonable level that evidence on them would be similar to many states of the federation. The states randomly selected were divided into three (3) senatorial districts, and two Local Government Areas were selected randomly from the selected senatorial districts. Ten (10) households were selected randomly from each of the Local Government Areas. A total of three hundred and sixty (360) households were interviewed via structured questionnaires. Interview lasted for period of twelve months between the months of September 2010 and August 2011.

Thirty six (36) research trainees were employed to administer the questionnaires. The questionnaires contained information such as accessibility to loan or credit facilities through any poverty reduction strategy or schemes, knowledge or awareness of any intervention or poverty alleviation programme, effects of any poverty reduction scheme on income just to mention a few.

We adopt the use of descriptive statistics and multiple regression analysis to infer the relationship between the dependent variable and the independent variables of the study, while correlation matrix was used to examine the direction of relationship among selected socio-economic features of the respondents and impact of various poverty reduction strategies on the respondents.

The regression analysis is express as follows:

$$Y_i = \beta_1 + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + U_i$$

Where:

$Y_i$  = Poverty level

$X_{2i}$  = Income

$X_{3i}$  = Employment generation

$X_{4i}$  = Human capital development

$X_{5i}$  = Food security

$U_i$  = random error term

To test whether the data contain any evidence suggesting  $y$  is related to  $x$ , we test the null hypothesis

$H_0 : \beta_2 = 0; H_0 : \beta_3 = 0; H_0 : \beta_4 = 0; H_0 : \beta_5 = 0$ ; against the alternative hypotheses  $H_1 : \beta_2 \neq 0$  ;  $H_1 : \beta_3 \neq 0$  ;  $H_1 : \beta_4 \neq 0$  ;  $H_1 : \beta_5 \neq 0$ .

## 5. RESULT AND DISCUSSION

**Table-1.** Distributions of Respondents to Employment Generation

Zone/Type	Agro-allied	Craft	Trading	SME	Actively engaged	Total
NW	2	2	3	3	10	20
NE	3	1	2	2	8	20
NC	2	2	3	5	12	20
SW	4	2	5	4	15	20
SS	2	2	4	4	12	20
SE	1	2	6	6	15	20

Source: Field work 2011

A total of 72 respondents affirmed that poverty reduction schemes have helped them to be gainfully employed. 13.9% of the respondents who are gainfully employed as a result of various interventions from the various poverty reduction schemes are from the North-West. The South-West and South-East produced 20.8% each of the respondent who are gainfully employed as a result of poverty reduction intervention schemes.

**Table-2.** Distributions of Respondents to usage of Poverty Alleviation Programme (PAP) facilities for Schooling/Enrolment for Children

Zone/Type	Primary School	Secondary School	Tertiary Institution	Tech./Vocational	Total
NW	3	1	-	2	6
NE	3	1	-	2	6
NC	4	2	1	3	10
SW	5	3	1	3	12
SS	3	1	-	-	4
SE	2	2	-	4	8

Source: Field work 2011

The table above shows that a total of 46 respondents attested to the fact that poverty reduction strategies helped them in achieving a level of education. 13.4% of this category is from the North-West. The highest percentage of the beneficiaries is from the South-West i.e. 26.09% while the lowest set being 8.7% of beneficiaries is from the South-South

**Table-3.** Distributions of Respondents with a viable means of income generation as result of PAP intervention.

Zone/ Type	Seasonal	Relatively stable	Stable
NE	8	5	3
NW	3	5	4
NC	4	5	4
SE	3	8	5
SS	2	3	3
SW	5	5	4

Source: Field work 2011

About 20.77% of those that poverty reduction has helped to their income level are from the North-East. South-South has the lowest numbers of respondents: 8 representing about 10.39% while South-West and South-West have 18.2% each.

**Table-4.** Distributions of Respondents in Relation to Food Security as a Proportion of Income.

Zone	< 1/3 of income	< 2/3 of income	>2/3 of income
NE	8	5	3
NW	5	4	4
NC	5	3	8
SE	9	5	10
SS	7	4	12
SW	7	4	8

Source: Field work 2011

From the table above, 19.70% of the respondents who spends at least less than two-third (2/3) of the income on food are from the North-East while the North Central has the lowest percentage of about 12.12% who spent at least two-third (2/3) of their income on food consumption. The highest in this category is South-East having about 38.9% of respondents.

**Table-5.** Distribution of Respondents to utilization of poverty alleviation facilities

Zone/ Type	X2	X3	X4	X5
NE	16	8	6	13
NW	12	9	6	9
NC	13	11	10	8
SE	14	14	8	14
SS	8	12	4	11
SW	14	13	12	11

Source: Field work 2011

**Table-6.** Distribution of Respondents that benefitted from poverty reduction schemes

Beneficiary Status	Numbers of beneficiaries	Percentage
Yes	256	72
No	104	28.9
Total	360	100

Source: Field work 2011

The table above shows that 72% of the respondents have benefitted in one way or the other from poverty alleviation scheme, while about 104 representing about 28.9% of the respondents are yet to benefit from any poverty reduction scheme.

### 6. PRESENTATION OF REGRESSION RESULTS AND ANALYSIS

The regression equation above defines the expected relationship existing between poverty reduction (dependent variable) and other variables like income, employment generation, food security and human capital development (independent variables). Based on the R<sup>2</sup>, F value, t-tests and ‘a priori’ expectation of the variables, the linear function was chosen for the analysis. The result of the linear multiple regression analysis is presented below:

**Table-6.** Results of the Regression and Inter-Correlation analysis between variables.

Variables	Coefficients	Standard Error	t- statistic	Probability
$\beta_1$	-9.6330	0.0222	433.92	0.0001
$\beta_2$	0.2220	0.1700	13.06	0.0012
$\beta_3$	0.6100	0.0197	31.44	0.0000
$\beta_4$	0.5335	0.0201	26.55	0.0001
$\beta_5$	0.3820	0.1960	19.49	0.0002

Source: Author’s computation 2011

$$R^2 = 0.71 \quad SSE = 5.075 \quad \sigma = 0.0143 \quad t = 1.96 \quad \alpha = 0.05 \quad F = 3.88931$$

Testing the significance of a single coefficient:

$$H_0 : B_k = 0$$

$$H_1 : B_k \neq 0$$

$$t = bk / se (bk) \sim t (n-k)$$

using a 5% significance level ( $\alpha = 0.05$ ) and noting that there are 355 degree of freedoms, the critical values that lead to a probability of 0.025 in each tail of the distribution are  $t(0.975,355) = 1.960$  and  $t(0.025,355) = -1.960$ . Thus, we reject the null hypothesis if the calculated value of t is such that  $t \geq 1.960$  or  $t \leq -1.960$ . If  $-1.960 < t < 1.960$ , we do not reject  $H_0$ . Stating the acceptance-rejection rule in terms of the p- value, we reject  $H_0$  if  $p \leq 0.05$  and do not reject  $H_0$  if  $p > 0.05$ .

The computed value of t- statistic is  $t = 0.222 / 0.017 = 13.06, p = 0.0001$

Since  $13.06 > 1.960$ , we reject  $H_0: \beta_2 = 0$  and conclude that there is evidence from the data to suggest poverty reduction depends on income. Using the p value to perform the test, we reject  $H_0$  because  $0.0012 < 0.05$

For testing whether poverty reduction relates to employment generation, we have  $H_0: \beta_3 = 0$  and  $H_1: \beta_3 \neq 0$ . The test statistic, if the null hypothesis is true is  $t = \beta_3 / se (\beta_3) \sim t (N - K)$ . Using a 5 % significance level, we reject the null hypothesis of  $t > 1.960$  or  $t \leq -1.960$ . In terms of the p value, we reject  $H_0$  if  $p \leq 0.05$ . Otherwise, we do not reject  $H_0$ .

The value of the test statistic is  $t = 0.61 / 0.0174 = 31.44, p \text{ value} = 0.0000$ .



Because  $31.44 > 1.960$ , we reject  $H_0$ ; the data support the conjecture that poverty reduction is related to human capital development. The same test outcome can be obtained using  $p$ -value. In this case we reject  $H_0$  because  $0.000 < 0.05$

For testing whether poverty reduction is related to human capital development, we have  $H_0: \beta_4 = 0$  and  $H_1: \beta_4 \neq 0$ . The test statistic, if the null hypothesis is true, is  $t = \beta_4 / \text{se}(\beta_4) \sim (N-k)$ .

At 5% level of significance, we reject the null hypothesis if  $t \geq 1.960$  or  $t \leq -1.960$ . In terms of the  $p$ -value, we reject  $H_0$  if  $p \leq 0.05$ . Otherwise, we do not reject  $H_0$ . The value of the test statistic is  $t = 0.53349/0.020094 = 26.55$ .  $P$ -value is given by 0.0001, because  $26.55 > 1.960$ , we reject  $H_0$ ; the data support the conjecture that poverty reduction is related to human capital development, the same test outcome can be obtained using the  $p$ -value, in this case, we reject  $H_0$  because  $0.0001 < 0.05$ .

Finally, to test whether poverty reduction is related to food security, we have  $H_0: \beta_5$  and  $H_1: \beta_5 \neq 0$ . The test statistic, if the null hypothesis is true is  $t = \beta_5 / \text{se}(\beta_5) \sim (N-k)$ . At 5% level of significance, we reject the null hypothesis if  $t \geq 1.960$  or  $t \leq -1.960$ . In terms of the  $p$ -value, we reject  $H_0$  if  $p \leq 0.05$ . Otherwise, we do not reject  $H_0$ . The value of the test statistic is  $t = 0.3820/0.0196 = 19.49$ .  $P$ -value is given by 0.0001, because  $26.55 > 1.960$ , we reject  $H_0$ ; the data support the conjecture that poverty reduction is related to food security, the same test outcome can be obtained using the  $p$ -value, in this case, we reject  $H_0$  because  $0.0002 < 0.05$ .

## 7. F TEST RESULT

$H_0: \Theta_1 = \Theta_2 = \Theta_3 = \Theta_4 = \Theta_5 = 0$  against the alternative that at least one  $\Theta_i \neq 0$ . At the 5% critical value  $F_c = 2.21$ , where we reject the null hypothesis that all the variables contributes to poverty reduction is  $F > F_c (3.88931 > 2.21)$ , we reject the null hypothesis and conclude that all the variables affects poverty reduction.

The interpretation of  $R^2$  is that 71% of the variation in the level of poverty reduction is explained by the variation in the variables: income; employment generation; food security and human capital development. It mean that only 29% of the variation in the level of poverty reduction of the respondents is left unexplained and is due to variation in the error term or to variation in other variables that implicitly form part of the error term.

## 8. IMPLICATION OF RESULT

The result of this paper shows that changes in the level of income, human capital development, food security and employment rate as a result of intervention by the various poverty reduction strategies of various successive governments has helped to reduce poverty. This was corroborated by [Sagbama \(1997\)](#), when they traced the activities of NAPEP and found out that the agency has greatly contributed to poverty reduction, [UNDP \(2009\)](#). However, [Ekpe \(2011\)](#), believed that no intervention is working effectively principally because of the capitalistic system of government in practice. On this note, this paper submits that aggressive investment should be made in various poverty reduction schemes so as to achieve meaningful achievement in

fighting poverty. The government should also take time to enlighten the public through aggressive campaign and education on the need to embrace and support poverty reduction strategies. This could have a multiplier effect on the standard of living of the citizenry and the economic as a whole.

## 9. RECOMMENDATION AND CONCLUSION

This paper examined the impact of the various poverty alleviation schemes in Nigeria, and discovered that though at a slow rate, poverty alleviation schemes are making progressive impacts. A sizeable number of the populis have benefitted greatly from the various interventions introduced by the various successful governments. This development notwithstanding, the level of poverty is still very high in the country, this may be as a result of many factors which include unprecedented increase in population growth, corruption, poor data collection system just to mention a few. For a sustainable progress in achieving poverty reduction in the country, the following recommendations are made:

1. There is need for a collaborative approach to tackling poverty in the country, both the public and private sector should collaborate with one another to ensure that poverty alleviation programmes are designed and implemented in such a way that majority of the poor will benefit.
2. Massive investment in agriculture so as to boast food production leading to adequate food surplus at affordable price for domestic and external market.
3. Aggressive investment in education so as to allow for massive participation. It is believed that uneducated people will not be able to take full advantage of any measure adopted by the government to enhance the quality of life of its citizens.
4. Establishment of cottage industries to generate employment opportunities. These industries are expected to be located in areas where they can best utilize available local resources. The National Directorate of Employment (NDE) and National Poverty Alleviation Programme (NAPEP) should be revamped to achieve this particular objective.
5. Overhauling of the existing credit schemes available to the common man. Microcredit scheme should be encouraged and made easily accessible. Bottleneck in credit accessibility should be removed.
6. Grass root participation in poverty reduction programme(s) should be encouraged. A community based approach where the people at the grass root are allowed to participate in project identification, selection, implementation and monitoring of poverty alleviation schemes should be encouraged.

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