Poverty, an African Epidemic: Empirical Evidence of Nigeria

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Abstract

This study examines poverty as an African epidemic, with an empirical evidence of Nigeria. Poverty unarguably remains a global phenomenon that is complex and multi-dimensional in nature. Poverty is an economic situation where a household income is inadequate to meet the minimum nutritional need for growth and long-term survival (World Bank, 1996). The primary source of data was adopted via questionnaire and oral interview. A simple correlation technique was adopted to address the significant relationship among the responses of the respondents gathered though the questionnaire to derive logical conclusion. The study concludes that the blame on poverty is placed on modes of designing and implementing developmental programmes, which are seen to have failed to take the basic needs of the poor into account and historical factors together with the existing social structures that have developed from them. The paper further discovered lots of disparities in people's income, gender, health, education etc. The study however, recommends that government should articulate a bold vision and establish concrete targets for improving and saving the lives of those threatened by diseases and hunger by way of introducing grants to 'senior citizens' – old people, providing monthly allowance to them, ensuring support for children that are orphan, homeless, and even with disabilities etc., in all areas of life. The study further recommends that government in all levels should be identified with the importance of using critical statistical data to corroborate progress report in order to assist in monitoring and implementing poverty alleviation programmes initiated by federal government, and to meet the target of Financial System Strategy, FSS 2020 and Millennium Development Goal (MDGs) by 2015.
Keywords: Poverty, Alleviation programmes, Nigeria, Sectorial approach, LAPO, United Nation Development Programme (UNDP), NAPEP.

1. Introduction

Poverty is a multi-dimensional phenomenon that represents a globally undesirable human condition. It is believed that the living conditions and multi-dimensional of poverty has created a platform for its different forms; such as inequity, social exclusion etc. This multidimensionality depends on the definition given to poverty; it is obvious that there is either a unique formulation or definition of the subject matter. These living conditions correspond to the capabilities of individuals, households and communities to meet their basic needs in the following dimensions: nutrition, education, health care, housing, income etc., (Louis-Marie, 2002). The increasing incidence of poverty is alarming, despite various resources and efforts exerted on poverty-related programmes and schemes in Nigeria by the government. However, in Africa, it is difficult to make inter-temporal comparisons of poverty, due to the unavailability of data and difference(s) in social –political framework and existing structures. And where survey data are available at more than one point in time, to consistently manage changes has always been proved problematic. Poverty could be in different dimensions which include income disparity, and lack of productive resources, which are sufficient to ensure sustainable livelihood of unemployment, hunger, corruption, dualistic economy, technological backwardness, malnutrition, homelessness and other basic services (World Bank 1990; United Nations, 1995; Ibeh, 2011). It is believed that more than one billion people or one-fifth of the world's population lived in extreme poverty and as such; poverty was a leading cause of mortality (United Nation Development Programme 1994). Poverty in Nigeria remains significant despite high economic growth. Recently, Nigerian economy was adjudged as a growing economy with GDP at 5.5% in 2014 (averaging 7.4% over the last decade), a well-progressing economy, which is characterized by plenty of natural and human resources; despite all these, Nigeria retains a high level of poverty, with 63% of her citizens living on less than $1 per day (World Bank, 2001; Karl, et'al, 2008, CBN, 2014; Global Economic Prospect, 2015a).

It is good to know that Nigeria is the most populous country in Africa, and 70 percent of Nigerians live

below the poverty line, that is, less than #180 / US$1 considering the current exchange rate. Despite a wealth of human and natural resources, Nigeria's economy has remained largely dependable on crude oil for survival. The agricultural sector has failed to keep up with rapid population growth, and the nation has become a food importer. Over 70 million people, over two - third of the nation's population are unable to meet their basic human needs. Approximately 38 million people, or 10.9 million families, live in "absolute poverty", malnutrition, lack of health care, substandard housing and illiteracy; which breed desperation, disease and daily suffering. Poverty traps future generations in a vicious cycle without hope or opportunity. Though, in an increasingly globalize world, no one is immune to these problems. Each day, without the security of formal jobs, they eke out livings, whether it is by raising chickens, selling farm produce in markets or weaving baskets. Despite working from dusk to dawn, there is no money left over to improve their quality of life or expand their businesses (Hulme, & Mosley 1996; Onwumere, 2007). The recent economic expansion of the Nigerian economy in 2014 was due to efficient performance of the financial sector (banks), which was achieved in an atmosphere of weakening economic fundamentals as inflationary pressure was exacerbated, the interest rates trend was at an upward level, the local currency (naira) weaken in all segments of the foreign exchange market; these micro-economic variables and others have forcibly increase the poverty rate.

Though, the weaknesses in the major developed economies may be traced to continued global economic woes particularly for economies which depend solely on one source of revenue (crude oil) for survival. Nigeria is never an exception in the area of complete absence of diversifying investment opportunities to ameliorate the lives of common people. Surprisingly, most of the economies in Europe have been dragged into a downward spiral as high unemployment, unending banking fragility, heightened sovereign risks, fiscal tightening, and slower growth viciously feed into one another. Alas!, the recent global reduction in the price of crude oil may be as a result of sluggish economic growth in Europe, part of Asia, the desperate auction of crude oil at un-imaginable low prices in the middle East; and the perpetual theft of Nigerian crude oil, which is sold at lower price by the oil bunkers (World Economic Situation and Prospects, 2013; Boyo, 2014)., these contemporary problems might have had more negative effect on the government's capability to provide infrastructural facilities, food, health care, primary education, water etc. for the citizens, thereby promoting poverty among the people.

2. Review of Literature

Ajakaiye (2001) argues that the concept of poverty is simply the lack of education, health, child mortality. Blackwood & Iwode (1984) believed that poverty is the inability to meet basic needs. Ogwumike, (2005) affirms that strategies to reduce poverty must be holistic in nature, involving government (all tiers) and the civil society in order to achieve financial and economic sustainability. He added that institutional framework for poverty alleviation in Nigerian economy need to be revisited to pave way for all equal opportunities and major aspects of poverty reduction process. Uma (2009) argued that agricultural output, which is a macroeconomic variable, has an impact on poverty reduction in Nigeria. It is however, disheartening that available resources in terms of programmes allocated for poverty reduction over the years have remained insignificant to achieve the targeted goals. Uma and Eboh (2013) believed that poverty is caused by an increase in corruption and remain major constraint to the development, growth and sustainability of the Nigerian economy. The Nigerian government has recognized the prevalence of poverty among its people, especially in the rural areas since 1960; and have attempted to alleviate poverty among Nigerians through various social-economic programmes in agriculture, health, transport, housing and financial sector (Olaleye, 2000; Akinsanmi, 2006). Proffering solutions/ cure to the 'epidemic- poverty' in Nigeria can never be over emphasized, because it remains the catalyst for revamping the economy. It must be noted that low savings can be determined by poor income which in turn results to low capital accumulation, and investment. The required environment in Nigeria has not been conducive and favourable in repositioning the aggregate low living standard (Uma et'al, 2013). Brown (1977) affirms that poverty is a deprivation which occurs even when the victim obtains income that is sufficient to purchase the basic necessities of life, but spends some of it on items which do not contribute directly to nutrition, health or good housing.

Mundi (2000) argues that poverty is the lack of power to make decisions on matters that intimately affect one's welfare, like the fixing of the prices of one's produce and the establishment of the laws governing the processes of acquiring and disposing of productive assets. Nigeria as an emerging market is characterized with low per capita income, high inequality income distribution, lack of infrastructural provisions, ineffective and inefficient allocation of resources etc., thereby affecting the overall growth and development of the economy (Adebayo, 1997). Economic development is the process whereby the real per capita income of a country increases over a period; and also with indirect potentials to alleviate poverty, which may be as a result of simultaneous increase in employment opportunities and increase labour productivity (Meier, 1980; Cato, 2007).

2.2 Poverty in Nigeria and Africa

Nigeria as an emerging economy has been experiencing poverty before 1960s. It is believed that people

exchange what they produced for what they needed through barter system. This means that the ability to meet their basic needs was limited to the quantity of their production. During this period, there was self-sufficiency in food but per capital income and social services were low, until the discovery of oil boom in 1973. The oil boom era led to the increase in revenue; unfortunately, it further led to the jettison of the agricultural sector for oil. The increased revenue was diverted to develop infrastructures, social services, increase in wages especially in non-agricultural sectors and per capital income, which all had serious adverse consequences on the agricultural sector leading to a drastic fall (from 60% in 1960 to 31% in early 1980s) in the contribution of agriculture to the Gross Domestic Product (GDP). Since then to date, Nigeria has become a net importer of food (e.g. rice, beans, flours etc.); clothes (e.g. inferior clothes that is popularly called 'bend down boutique or okrika'); building materials (e.g. planks, tables, wardrobes, nails, paints etc.). Hence, when oil prices began to fall in 1982, as well as second quarter of 2008 (during the global economic crunch), and since last quarter of 2014; the welfare system was affected, per capital income and private consumption dropped. These events supported the continuous existence of real poverty in Nigeria. The increasing trend of poverty is the most difficult challenges faced by any country in the developing world, where on the over age majority of the population is considered poor. The evidence in Nigeria shows that the number of the poor has continued to rise in geometric trends. For instance, the number of those in poverty increased from 27% in 1980 to 46% in 1985, it declined slightly to 42% in 1992 and increased slightly again to 67% and 70% in 1996 and 2000 respectively before dropping appreciably to 54.4% in 2004 and above 65% in 2013 (Ogunleye, 2006; Global Economic Prospect (2015a).

Poverty is on increase in Africa, both in incidence and intensity, despite the wide variety of national and international measures undertaken to eradicate it during the last two decades. The failure of these measures has been attributed to a multiplicity of causes, of which the followings are the most frequently mentioned and emphasised: inadequate conceptualisations of development and poverty; failure to identify and to emphasise the true underlying causes of the problem; wrong programmatic prescriptions; a lack of organisational requirements for programme implementation (Griffin & Khan, 1978). Poverty describes varying kinds and degrees of human deprivation in society. Poverty is a complex problem because there are many human needs in society, which may either be in-adequately met or unmet; altogether due to multiplicity of causes: Investment in public infrastructure, increased agriculture production, buoyant services, etc., which were the key drivers of growth. Infrastructure investment across the region, for example, in ports, electricity capacity, and transportation, helped to sustain growth (Patrick, 1987). A record maize harvest in Zambia more than offset the decline in copper production. A strong increase in cocoa production lifted output in Côte d'Ivoire, though, with the Ebola outbreak might disrupt the industry. Services sector expansion, led by transport, telecommunication and financial services, spearheaded growth in countries such as Nigeria, Tanzania, and Uganda. Growth picked up moderately in Africa in 2014, particularly Sub-Saharan to an average of about 4.5 percent compared with 4.2 percent in 2013. GDP growth slowed markedly in South Africa, constrained by strikes in the mining sector, electricity shortages, and low investor confidence. Angola was set back by a decline in oil production. The disease outbreak severely disrupted economic activities in Guinea, Liberia, and Sierra Leone. Growth was also strong in many of the region's low-income countries, including Côte d'Ivoire, Mozambique, and Tanzania. The average growth for the rest of the region was 5.6 percent. This is a faster pace than other developing regions, excluding China. Acute poverty remains high across the region (Global Economic Prospect, 2015). United Nations initiated the Millennium Development Goals (MDGs) in 2002. Essentially, 189 world leaders made a pledge to eradicate extreme poverty by 2015. The MDGs have eight blueprints through which their goals will be achieved, such as eradicating poverty and hunger, achieving universal primary education, promoting gender equality and women empowerment, reducing child mortality, improving maternal health, developing global partnership for development and combating HIV/AIDS, malaria and other diseases. Developing economies and emerging markets from Sub-Saharan Africa, Latin America and Central Asia are required to meet MDGs within a specified time. However, situation reports from Sub-Saharan Africa unlike Central Asia raised concerns whether most countries on the continent will be able to achieve the set goals in record time; but the combined efforts of government and NGOs through their various programmes have failed to alleviate poverty to any appreciable level (Patrick, 1987; Akinsanmi, 2006; Global Economic Prospect, 2015). It must be noted that rural programmes, are supposed to be implemented by the rural poor, supposedly for their own improvement, but are drawn up without the participation of the poor. As a result, these programmes are not properly focused on the basic needs of the poor; in addition, there are three causes of rural poverty which include (i) unfavourable cultural attitudes towards an entrepreneurial spirit which has made for progress in the Western World; (ii) lack of appropriate market incentives, and (iii) unfavourable social structures (Amin, 1977; Patrick, 1987; Ibeh, 2011).

2.3 Overview of Poverty Alleviation Programme in Nigeria.

Obadan (2002) affirmed that the programmes adopted two major approaches: sectorial and multi-sectorial. The first approach is targeted at different sectors with branded programme name like, GO agriculture: (i) it started between 1950s and 1960s, rural development was examined to be appropriate for agricultural development

mainly to alleviate poverty. However, during these periods, Nigerian government established Farm Settlement Scheme (FSS) in the Western, Eastern, Northern Regions and Mid-Western Regions in 1960, 1962, 1963 and 1964 respectively to eradicate poverty, raise the standard of living of rural dwellers, to develop agricultural productivity and solving the unemployment problem of school leavers. But lack of skill, experience personnel and the general lack of interest rendered the scheme unsuccessful; (ii) Health care sector: the goal of Nigeria's health policy was to ensure affordable health service to large proportion of Nigerians, particularly those in rural areas; which include health education, housing, adequate nutrition, safe drinking water, maternal and child health etc. Some of the health schemes were Primary Health Care Scheme which was aimed at providing health centres in all local government areas, UNICEF assisted Guinea-worm Eradication Programme launched, Expanded Programme on Immunisation (EPI) etc., and became successful till today: (iii) Housing sector: The National Housing Policy was inaugurated in February 1991 by the government via the establishment of National Housing Fund (NHF) managed, controlled, supported and supervised by the Federal Mortgage Bank of Nigeria (FMBN), to moderate the acute shortage of shelter. Though, through these means, government constructed some prototype bungalows ranging from one to three bedroom sizes to reduce the housing problems, but was too expensive for the poor and low income earners to either afford the rents or outright purchase of the houses; therefore it is however obvious, that the purpose of building the houses has either been defeated or could be regarded as a mismatch (See Ekong, 1991; Ekong, 1997; Uriiamikogwu, 1997; Olaleye, 2000; Obadan, 2002). Multi-sectorial programme include: (i) Better Life for Rural Women: The programme was established in 1988 by the late First Lady, Mariam Babangida. The scheme concentrated on women in rural areas; aimed at boosting the economic activities of women in the rural areas through agricultural extension services, education and vocational training, cottage industries and food processing and primary health care delivery. Sadly, the target groups did not get the full benefits of the programme and led to minimal success in alleviating the poverty of the rural women; (ii) Family Support Programme: This programme was initiated to replace the Better Life Programme of Marian Babangida in order to contribute to national development, and aimed at improving and sustaining family cohesion through the promotion of social and economic well-being of the Nigerian families in the area of child welfare and youth development, disability, destitution, income generation programmes etc. (iii) Directorate of Food, Roads and Rural Infrastructure (DFRRI): This programme was established in 1986 to alleviate poverty through the development of rural infrastructures, by providing social amenities like access roads, rural electrification and portable water for the rural dwellers. There were criticisms against scheme, for lack of special design to meet the need of the vulnerable poor; (iv) National Directorate of Employment (NDE): It was instituted in 1987 for the purpose of creating employment opportunities in form of self-employment and self-reliance targeted at poverty reduction among unemployed youths in Nigeria. It was implemented via the training of the youths in different arts and crafts and providing them with soft loans and equipment. It had four main sub-programmes; Vocational Skills Development, Special Public Works, Small Scale Enterprise and Agriculture. But it has not performed as expected; (v) Family Economic Advancement Programme (FEAP) was set-up in 1993 as an investment promotion and poverty alleviation programme by the government, to stimulate economic activities nation-wide and concentrates on the provision of loans to promote entrepreneurship development and business opportunities; (vi) National Poverty Eradication Programme (NAPEP) was introduced by President Obasanjo in 2001, after previous programmes on poverty have not completely achieved their expected and targeted goals. NAPEP was however, based on four schemes. (*) Youth Empowerment Schemes (YES); it was designed to empower the youth to acquire skills that will make them self-reliant and improve their capacity on-the-job training, (**) Rural Infrastructures Development Scheme (RIDS): This scheme provides a template for the government to provide the people with good and portable drinking water by sinking boreholes in all local government areas in Nigeria. (***) Social Welfare Services Schemes (SOWESS): It is meant to provide social amenities such as transportation through the Federal Mass Transit Scheme, (****) National Resources Development and Conservation Scheme (NRDCS): It was instituted to harness the agricultural, water and solid, mineral resources; particularly, for convenient use by small scale operators. Apart from government effort at alleviating poverty in Nigeria, some Non-Government Organizations (NGOs) have also attempted to alleviate poverty in Nigeria. The N.G.Os include Farmers Development Union (FADU), Country Women Association of Nigeria (COWAN), Development Exchange Centre (DEC), Life Above Poverty Organisation (LAPO), Women Fanners Association of Nigeria (WOFAN) etc., mainly to provide credit practices to finance community programmes so as to achieve a meaningful impact on the lives of common Nigerians (See World Bank, 1995; Uniamikogbo, 1997; Ekong, 1997; Odedeji, 1997; Aliyu, 2002; Obadan, 2002; Aliyu, 2003). Lastly, was Subsidy Re-investment and Empowerment Prrogramme (SURE –P), which was established in January, 2012 by President Jonathan administration after the subsidy from Premium Motor Spirit (PMS) was partially removed in order to provide the unemployed graduates youths with job apprenticeship opportunities so as to expose them to skills and experiences relevant to current labour market and enhances their employability in order to reduce poverty among unemployed youths in Nigeria. The programme was however, criticized to be duplication of efforts and activities, because programme like this, had earlier been carried out by existing Ministries,

Departments and Agencies (MDAs) in the country; and it has not helped youths in the area of employment as the federal government claimed to provide jobs for 360,000 youths.

3. Methodology

The source of data required for the study would be divided in two: secondary and primary. The secondary source of data was collected through using the reference, books, internet and primary source of data was collected through a self-administrated questionnaire. Newman (2009) asserts that questionnaire is probably the single most widely used technique for collecting data needed in research study. Newman added that like the interview, it requires the use of questions in eliciting responses or information from the respondents. For emphasis; Mark, et'al (2009) assert that unlike the interviews, the questions / statements are presented to respondents, who provide answers to them in written form. They argue that questionnaire is a 'paper – and – pencil device' through which the respondents supply information about himself or about other persons, objects or events according to the knowledge of such individual(s). The questionnaire consists of two sections; the first section comprises the main demographic of the sample; the second part of the questionnaire contained the related statements that measure poverty in Nigeria, and consisted of ten (10) closed ended items that were drawn from the research questions. Each respondent is expected to rate himself or herself. Each statement will have three scales, representing the three dependent variables, ranging from 1 'disagree', 2 'undecided' and to 3 'agree', depending on the importance of each statement. Mean scores will be calculated by awarding a point value to each response. 170 questionnaires were delivered to selected respondents. Only 150 (i.e. 88.23%) were correctly filled and returned due to time limit, some of the questionnaires were completed on the spot, and other respondent's questionnaires were collected in later days via phone calls and e-mailings only, in totality, it takes 7days to administer the instrument. Patten (2004), states that obtaining an unbiased sample is the main criterion when evaluating the adequacy of a sample. Patten also identifies an unbiased sample as one in which every member of a population has an equal opportunity of being selected in the sample. Therefore, random sampling will be used in this study to help ensure an unbiased sample population, by allowing all the respondents to have equal chance of being selected and well represented. Sampling always refers to a procedure of gathering data from a small aggregation of individuals that is purportedly representative of a larger grouping which must be in principle and capable of being measured in totality. A sample population will be drawn from the sampling frame. A sampling frame includes the actual list of individuals included in the population (Nesbary, 2000). Hence, the random selection of respondents will be based on their disciplines (i.e. economics, political science, accounting, business and management, tourism and hotel management, public administration, history, etc.), which represent the population of study. Participants will be asked to complete the questionnaire at their convenience in order to avoid mistakes that may affect the outcome. The respondents will be advised to answer the questionnaire based on their personal opinion. To begin the data analysis process, survey results will be measured by category. The code for all survey items in the same category will be summed together for a composite score per category. This category composite score will be used for statistical analysis. Analysis will be conducted to determine the internal consistency and reliability of each individual item as well as each subscale. Statistical techniques such as frequency counts and percentages will be used to analyse both demographic data and questionnaire items, while SPSS (Statistical Package for Social Sciences) will be used for in-depth data analyses. In conclusion, the use of survey research results will provide a snapshot of the attitudes and behaviours – including thoughts, opinions, and comments about the respondents. The valuable feedback from the respondents serves as the baseline to measure and establish a benchmark from which to compare results over time. A questionnaire is the main means of collecting quantitative primary data. A questionnaire enables quantitative data to be collected in a standardized way so that the data are internally consistent and coherent for analysis.

4. Results

The result generated via the Statistical Package for Social Science (SPSS) version 13.0 and the result of the mean, standard deviation and inter-correlations among Poverty, Nigerian Perception, economic development and multi-sectorial dimensions were summarized in Table 4.1 below.

Table 4.1: Means, Standard Deviations and Inter-Correlations Matrix of Study Variables

Study Variables	1	2	3	4	Mean	SD
Multi-sectorial Approach	1.00				16.7	4.01
Nigerian Perception	.773**	1.00			19.1	2.70
Economic development	.752**	.814**	1.00		21.6	2.64
Poverty	.996**	.782*	.749**	1.00	19.2	4.53

** Correlation is significant at the 0.01 level (2-tailed)
Source: Research Survey Field, 2015.

The results describe the magnitude and direction of relationship between the dependent and independent variables (Poverty, Nigerian Perception, Economic development and Multi-sectorial Approach). It

further measures the extent to which an independent variable predicts a dependent variable. Poverty is considered the dependent variable while Nigerian Perception, multi-sectorial approach and Economic development are conceptualized as the independent variables. The correlation coefficient represented by (r**) ranges between -1 to +1 and the closer the r value to +1, the stronger the relationship between the variables of study.

As evidenced on the above table 4.1, result revealed that Nigerian perception towards poverty is multi-sectorial in nature by allowing more several programs and interventions so that the present government can create more jobs for young people and ensure an enabling environment for these schemes to thrive; as the variables were strongly and significantly correlated with the correlation coefficient (r = 0.814) at a probability (p< 0.01). The table also show that the overall measure of poverty was strongly correlated with Nigerian perception to identify the nature of social development tasks that are relevant to the reduction of poverty in Nigeria and Africa at large, together with their knowledge and skill requirements (r =0.782; p< 0.01), and economic development (r =0.749; p< 0.01). Further, poverty was significantly correlated with Nigerian perception because the citizens were aware that poverty involves inability of families to satisfy basic human needs as food, housing, clothing, education, health care, unequal distribution of incomes, lack of opportunities to participate in decisions that intimately affect either one's or family welfare etc. (r =0.773; p< 0.01), economic development (r =0.752; p< 0.01) and human deprivation in society 'poverty' (r =0.996; p< 0.01). The increasing value of mean and the standard deviation also reported in table 4.1 further confirmed the presence of inter-correlation among the variables of study. This shows that there is a significant association exists between poverty and Nigeria; and multi-sectorial approach must be continuous re-examined to ascertain economic development and sustenance.

5. Conclusion

The study examines poverty, an African epidemic: Nigerian experience. The study supports the view that poverty remains a global epidemic phenomenon. It was concluded that the lack of adequate and up to date data would restrict government agencies, departments and miniseries (MDAs) and NGOs to achieve better result on eradication of poverty. Though, Africa is sensitive to domestic shocks, such as civil conflict and continuous decline in the global crude oil price, forcing Nigeria via Central Bank of Nigeria (CBN) to devalue the naira with strong immediate impacts; and these adverse shocks affect poverty eradication in Nigeria and other African regions. The paper also identified that the solution to poverty problem is very demanding in its knowledge. It therefore requires effective and efficient analysis, strong diagnosis, and knowledge availability of organisational requirements for the implementation of prescribed programmes. The paper recommends that to tackle poverty, it does not only require attitudinal change of our leaders, but attitudinal change of all Nigerians both home and abroad. The major example of the real sector is agricultural sector; agriculture remains a potential source of food and employment to alleviate poverty among the people against drought and other natural disasters. Also, there is need for urgent diversification of exports (i.e. to non-oil sector) and improving financial markets to increase Nigeria's resilience to negative shocks to external demand. However, the terrorist and insurgent threat in Northern part of the country could pose by far the greatest danger to the state's economic performance and poverty reduction. The study recommends continuous monitoring and supervision of the poverty alleviation programme. It suggests that policymakers should reform the land use act to make loans available to the farmers and ease the process of awarding them certificate of occupancy (C of O) in order to ease obtaining loan from banks.

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APPENDIX
SECTION A

Frequency Table

SECTION A1 Sex of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	99	66.0	66.0	66.0
	Female	51	34.0	34.0	100.0
	Total	150	100.0	100.0	

SECTION A2 Disciplines of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Economics	21	14.0	14.0	14.0
	Pol. Science	40	26.7	26.7	40.7
	History	32	21.3	21.3	62.0
	Account/Fin	36	24.0	24.0	86.0
	Pub. Adm.	21	14.0	14.0	100.0
	Total	150	100.0	100.0	

SECTION A3 Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25yrs	33	22.0	22.0	22.0
	26-31yrs	60	40.0	40.0	62.0
	32-39yrs	26	17.3	17.3	79.3
	40-47yrs	23	15.3	15.3	94.6
	48 and above	8	5.3	5.3	99.9
	Total	150	99.9	99.9	

SECTION A4 Marital Status of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	71	47.3	47.3	47.3
	Married	71	47.3	47.3	94.7
	Separated	2	1.3	1.3	96.0
	Divorced	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

SECTION A5 Educational Qualification of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	WAEC/GCE	21	14.0	14.0	14.0
	OND	39	26.0	26.0	40.0
	HND	32	21.3	21.3	61.3
	B.SC	35	23.3	23.3	84.7
	M.SC	23	15.3	15.3	100.0
	Total	150	100.0	100.0	

SECTION A6 Length of Working Experience of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 4yrs	66	44.0	44.0	44.0
	5-9yrs	46	30.7	30.7	74.7
	10-14yrs	10	6.7	6.7	81.4
	15-19yrs	8	5.3	5.3	86.7
	20yrs and above	20	13.3	13.3	100.0
	Total	150	100.0	100.0	

Frequencies

b1 Poverty is a good phenomenon in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	75	50.0	50.0	50.0
	Undecided	10	6.7	6.7	56.7
	Agree	65	43.3	43.3	100.0
	Total	150	100.0	100.0	

b2 Nigeria is characterized with highest economic growth in 2014

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	40	26.7	26.7	26.7
	Undecided	23	15.3	15.3	42.0
	Agree	87	58.0	58.0	100.0
	Total	150	100.0	100.0	

b3 Nigerians are living below USD $1 per day

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	53	35.3	35.3	35.3
	Undecided	30	20.0	20.0	55.3
	Agree	67	44.7	44.7	100.0
	Total	150	100.0	100.0	

b4 Economic crisis in developed economies could be traced to global crisis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	40	26.7	26.7	26.7
	Undecided	18	12.0	12.0	38.7
	Agree	92	61.3	61.3	100.0
	Total	150	100.0	100.0	

b5 The Poverty alleviation programmes are not well coordinated and monitored

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	15	10.0	10.0	10.0
	Undecided	6	4.0	4.0	14.0
	Agree	129	86.0	86.0	100.0
	Total	150	100.0	100.0	

b6 Ability to motivate employees towards increased performance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	5.3	5.3	5.3
	Undecided	10	6.7	6.7	12.0
	Agree	132	88.0	88.0	100.0
	Total	150	100.0	100.0	

b7   Multi-sectorial approach can help to reduce poverty in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	26	17.3	17.3	17.3
	Undecided	16	10.7	10.7	28.0
	Agree	108	72.0	72.0	100.0
	Total	150	100.0	100.0	

b8   Nigerians perception towards poverty increase is disheartening

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	13	8.7	8.7	8.7
	Undecided	52	34.7	34.7	43.3
	Agree	85	56.7	56.7	100.0
	Total	150	100.0	100.0	

b9 Employment will reduce poverty and promote economic development

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	27	18.0	18.0	18.0
	Undecided	15	10.0	10.0	28.0
	Agree	108	72.0	72.0	100.0
	Total	150	100.0	100.0	

b10 Proper data recording will solve poverty problems in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	3.3	3.3	3.3
	Undecided	53	35.3	35.3	38.7
	Agree	92	61.3	61.3	100.0
	Total	150	100.0	100.0	

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