# An Examination of Poverty Among Households in Minna Capital

## of Niger State, Nigeria

Sa'idu. B. Aliyu<sup>1</sup>\* Ahmed S. Sa'idu<sup>2</sup> Sani S. Mainasara<sup>3</sup> <sup>1</sup>Statistics Office, Central Bank of Nigeria, Minna Branch, Minna, Niger State, Nigeria <sup>2</sup>Statistics Office, Central Bank of Nigeria, Minna Branch, Minna, Niger State, Nigeria <sup>3</sup>Survey Management Division, Statistics Department, Central Bank of Nigeria, Abuja \* E-mail of the corresponding author: <u>aliyusaidu216@yahoo.com</u>

## ABSTRACT

This study examines the poverty among households living in Minna. A structured questionnaire was used in collecting data from one hundred and sixty (160) scientifically selected respondents. The analytical tools was the P-*alpha* measure of poverty (poverty head count index, Po; poverty gap index, P1; and poverty squared gap index, P2). The Po revealed that 48.6% of the respondents were below the poverty line while the P1 and P2 with values of 0.34 and 0.27 respectively, revealed that the issue of poverty in Minna demands urgent attention. Equally, the incidence of poverty was high (99.91%) among the illiterate household heads whereas poverty incidence, depth and severity were very high among older farmers of above fifty eight (58) years of age. The study concluded that there is soaring poverty incidence in the study neighbourhood and therefore recommends that more endeavour and funds ought to be dedicated towards practical poverty reduction programmes at both the State and Local Government Levels in Niger State.

Key Words: Poverty Gap, Poverty Headcount, Poverty Line, Household Expenditure.

## 1. INTRODUCTION

Poverty is the world's most current important development issue at the moment, since it is not only a problem itself but also a cause of many other development issues like undernourishment, a lack of education and a lack of access to medicine. The introduction of the Millennium Development Goals in 2000 underlines the importance to find a global solution to this development issue. Over the years the perspective on the causes of poverty has changed from being individual to being mostly structural.

Poverty has been an important challenge to the different level of governments in Nigeria. The consequence, which includes lack and deprivation in the essential requirements of life, is annoying. Similarly, Glewwe and Gaag (1988); Ahmed (1993); World Bank (1995), Ravallion and Chen (1997); Salman and Sayyid (1999); Okunmadewa (1999); Chen and Ravallion (2004); Coudouel etal. (2001); and Deaton (2001) has refer to poverty as global catastrophe affecting all country of the world, and had provided definition, measurement and analysis of poverty. Similarly, baker and Schuler (2004) position that much of the available literature centres on analysing poverty at the countrywide level, or spatial disaggregation by general categories of urban or rural areas by means of adjustment made for regional price differentials.

The National Bureau of Statistics (NBS) (2012) in its report on the country's 2010 poverty profile, make available Statistics on the poverty condition in Nigeria as follows: that about 69.05% representing more 112,519 million Nigerians lived in relative poverty conditions compared with 54.7% in 2004 and at the same time, the infant mortality rate was 108 in 2010 as against 101 in 2005. Similarly, the Niger State core welfare indicator questionnaire (CWIQ) survey discloses that the dependency ratio in the state was 0.87 while 0.96 and 0.78 were the ratio for the rural and urban areas respectively which is consistent with the report. The survey also disclosed that 71.5% of all the households sampled categorized themselves as poor, whereas 71.2% of male-headed households and 84.8% of female headed households were poor. However, for an individual town like Minna attempting to deal with the problems of urban poverty, this level of aggregation may not be adequate for answering specific questions such as where the deprived are situated in the town, whether there are disparities among poor areas, and how to plan poverty reduction programmes and strategies.

Harold and McKay (1996), Baker and Schuler (2004) have described urban poverty analysis (UPA) as the method of assembly, examining and presenting information on the size, location, and conditions of poverty in a given capital or town. As pointed out d by Musgrove and Ferber (1976), Hentschel and Lanjouw (1996). This study will be very valuable when the poverty report of the Minna town is to be generated for use by policy

makers in responding to questions concerning poverty and to recognize suitable responses. It is expected to provide a baseline from which changes in strategies, investments and actions may by appraised. The Nigerian Government and civil societies have concisely been involved in the attempt to reduce poverty through a number of development programmes. Sen (1983), Blackwood and Lynch (1994) illustrated that the anticipated conclusion of a development program is to lessen poverty in that case periodic assessment of the level of poverty may help to establish the degree of success or failure of development programmes. Shrinking poverty in Nigeria has been the most unrelenting challenge facing the government at the moment.

The World Bank (2005) in it across the country studies disclosed that poverty in Nigeria is devastatingly a rural problem. Consequently, it is of utmost importance to analyse the poverty condition among household's residents in Minna capital alongside the background of the present attempt by the Niger State government under the leadership of the Chief Servant at poverty alleviation. In particular, the study explained the demographic characteristics of household heads in Minna and as well determined the incidence, depth and severity of the household poverty between the respondents.

## 1.1 Justification for the Survey

The welfare and poverty crisis in Niger state varied by local government, sector and gender; however, experience has shown that poverty impacted more on youths, mothers and children more than the male adult population. Unfortunately, the data needed to drive government anti-poverty programmes are not available or inadequate. Therefore, this study is a worthwhile effort because the information gathered from this survey would generally aid decision makers in the formulation of economic and social policies, by identifying target groups for government intervention.

## 2. MATERIAL AND TECHNIQUE

## 2.1 The Study Area

The study was carried out at Minna; it's the capital of Niger State in North Central Nigeria, one of Nigeria's 36 federal states and is the headquarters of Chanchaga Local Government Area. Minna is located within longitude  $6°33\_E$  and latitude  $9°37\_N$ , covering a land area of  $88 \text{km}^2$ . Minna has a tropical climate with mean annual temperature, relative humidity, and rainfall of 30.20°, 61.00%, and 1334.00 cm, respectively. The climate presents two distinct seasons: a rainy season (April–October) and dry season (November–March) while the mean monthly temperature is highest in March 30.500c (850F) and lowest in August at 22030c ( $72^0F$ ). The study was conducted from January to March, 2013.

The major settlements in Minna are: Yinkangbe, Kwangila, Kpakungu, Ketteren Gwari, Dutsen Kura, Pada, Tayi, Unguwar Daji, Tudun Wada, Barikin Sale, Tunga, and Sauka Ka Huta while the important markets are: Gwadebe and Oduoye market conducted on Saturday and Wednesdays. The major languages spoken within Minna Capital are: Gwari (Gbagi), Nupe, Hausa, Yoruba and Igbo etc.

## 2.2 Source of Data and Method of Data Collection

The data utilised for this study were primary data collected from household heads in Minna using structured questionnaire. The questionnaire was completed by skilled enumerators during a discussion session. Data collected covered the background of the household heads, demographic characteristics, work-related features, input profile, and family unit expenses.

#### 2.3 Sampling frame and Sampling Procedure

Systematic and purposive sampling techniques were used in the sampling. Minna capital is made of Tudun Wada and other neighbourhoods that are patterned in a manner that you find individuality in the socioeconomic characteristics of the inhabitants. The neighbourhoods sampled were Sauka Ka Huta where you find farmers, traders, private sector operators and civil servants; and Dutsen Kura the third neighbourhood, which is a fairly new community on the edge of Minna capital in Chachanga local government and here we find a huge concentration of low earnings people, farmers, traders, artisans, casual labourers with some civil servants who are becoming property owner of late. The purposive sampling of these communities was to give the study a broad representation of the well varied nature of the inhabitants.

The Systematic sampling method was used in deciding the household heads whereas the purposive sampling technique was used in choosing the neighbourhoods from which respondents were sampled. On the whole, 160

respondents were selected which included 80 from Sauka Ka Huta and 80 from Dutsen Kura areas all in Minna capital respectively.

#### 2.4 Analytical Techniques

In analysing the data often from the field, both descriptive and econometric tools were in use for the data as shown below:

## 2.5 Relative Poverty Line

The headcount (poverty incidence), the poverty gap, and the squared poverty gap are the first three measures of the Foster-Greer-Thorbeocke class of poverty measures. The general formula for this class of poverty measures depends on a parameter  $\alpha$  which takes a value of zero for the headcount, one for the poverty gap, and two for the squared poverty gap in the following expression. The first deals with the yardstick to be used in assessing living standards and determining who is poor and who is not. The second focuses on drawing the poverty line that is the cut-off living standard level below which a person is classified as poor. The third deals with depth and the severity of poverty. Poverty lines are the starting point for poverty analysis. They are usually based on income or expenditure data, and separate the poor from the non-poor. Those whose income/expenditure falls below the line are poor; those above it are non-poor.

## 2.6 P-alpha poverty Measures

The use of the so-called P. alpha measure in analysing poverty has now turned out to be routine. The measure relates to different dimensions of the incidence of poverty. Po, P1 and P2 are used for head count (incidence), depth and severity of poverty respectively. The three dimensions are based on a single formula, but each index puts different weights on the degree to which a household or individual falls below the poverty line. The general mathematical formulation for poverty measurements as derived from Foster, Greer and Thorbeocke (1984) is:

$$P\alpha = \frac{1}{n} \sum_{i=1}^{q} \left( \frac{Z - y_i}{Z} \right) \alpha \tag{1}$$

Where z = the poverty line

q = the number of individuals below the poverty line

n = is the population size

 $\alpha$  = Foster-Greer-Thorbeocke (FGT) index and takes on the values of 0, 1 and 2.

The quantity in brackets is the proportionate shortfall of expenditure or income below the poverty line. This quantity is raised to a powera; the aversion to poverty as measured by the index is also increased.

## 2.6.1 Poverty Head Count Index (Po):

This measures the proportion of the population with a standard of living below the poverty line. The Head Count Index (H) is the proportion of the population whose economic welfare (y) is less than the poverty line (z). If q people are deemed to be poor in a population of size n then; If  $\alpha = 0$ , then FGT becomes:

$$Po = \frac{1}{n}q = \frac{q}{n} \tag{2}$$

Where;

 $H = \frac{q}{r}$  is the proportion of the population that falls below the poverty line. This is called the head count or

incidence of poverty. And q is the number of the poor (those whose income or consumption fell below poverty line) and n is the population size.

## 2.6.2 Poverty Gap Index (P1)

The poverty gap represents the depth of poverty. It is the mean distance that separates the population from the poverty line, with the non-poor being given a distance of zero. It is a measure of the poverty deficit of the entire population. It is specified as follows:

(3)

If  $\alpha = 1$  then FGT becomes:

$$P1 = \frac{1}{n} \sum_{i=1}^{q} \left(\frac{z - Y_i}{Z}\right)^1$$
$$= HI$$

Where H = 
$$\frac{q}{n}$$
 and  $I = \sum \left(\frac{Z - Yi}{Z}\right)^{1}$ 

 $Y_i$  = income of individual (the sum is taken only on the poor) and z = poverty line; n = population size.

## 2.6.3 Squared Poverty Gap index (P2):

This is a measure of the severity of poverty. Although poverty gap takes into consideration distance separating the poor from the poverty line, the squared poverty gap takes the squared of the distance. It takes into account the inequality among the poor. It is as follows:

If  $\alpha = 2$  then FGT becomes:

The entire three measures (similar to all measures establish in practice) are functions of both the mean consumption ( $\mu$ ) of each subgroup normalised by the poverty line (z), and the Lorenz curve for the distribution of consumption.

#### 3. RESULT AND DISCUSSION

#### 3.1 Demographic Characteristics of the Respondents

Table 1 records the demographic characteristics of the respondents and shows households were largely dominated by males-headed households (slightly above 90%) whose age range from less than 30 years to over 60 years and they are mostly civil servants (government employees). The distribution of age shows that 34.4% of the respondents were about 40 - 49 years at the same time only about 22.9% were in the fairly elderly age of 50 years and above. The level of education of the respondents shows that above 12.5% received no formal education while about 50.7% of the household heads received tertiary education (24.4% sub-degree; 26.3% degree). Membership of social/cooperative societies is not very prevalent among the respondents as majority of them (71.9%) do not belong to social/cooperative societies. Onu and Okunmadewa (2006) observed that these societies provided social capital which can help to advance the general well-being of the family.

#### 3.2 Poverty and Education of Household Head

The incidence of poverty was observed to decrease with higher education of the head of household. The results show clearly that heads of households with no education are most likely to be in poverty. On the other hand, those with secondary and post-secondary education are less likely to be in poverty as the incidence of poverty fell below the state average.

#### **3.3** Poverty and Size of the Households

The size of the household was found to be a major determinant of the level of poverty. It was also discovered that the larger the size of the household, the higher the level of poverty and that Households headed by persons without education had a higher chance of being in poverty.

#### 3.4 The Poverty Situation in Minna Capital

The poverty head count index (H) given by the percentage of population living in households with a consumption per capita that is less than the poverty line was 48.7 percent. This is much worse than the 70.2% as at 1999 reported by the WDR 2003. This implies that almost half of the respondents are living in poverty. The poverty-gap index (PG), defined by the mean distance below the poverty line as a proportion of that line, and is usually interpreted as measures of poverty depth. The poverty gap of the sample was 0.30. This represents the

cash transfer required to elevate the poor out of poverty for each poor person represents 30 percent of the poverty line. If the mean income in the country is equal to twice the poverty line, the cash transfer would represent 15 percent of the mean income of the non-poor which is equal to twice the poverty line and if half the population is poor, it can be shown that the tax rate that would have to be imposed on the non-poor to lift the poor out of poverty with perfectly targeted transfer would again be 30 percent. The squared poverty gap (poverty severity) of the distribution was 0.15.

This implies that the poor in the population are not far-off from the poverty line. It also implies that there is more sameness among the poor in the population. The study also considered poverty incidence among various household groups taking cognisance of their neighbourhoods, gender, age and level of education.

The WDR 2003 global trend on chronic poverty for Nigeria showed that the percentage of people living on less than US\$1/day was 70.2 as against the average depth of poverty that was 49.7. The results attained from this study have exposed a considerable improvement in the poverty condition in Minna in comparison with the global trend on chronic poverty in Nigeria in the recent past.

## 3.5 Decomposition of Poverty Incidence among Respondents by Their Neighbourhoods

Table 2 reveals the poverty incidence between various family unit groups. It discloses that poverty incidence is least (14.7%) amongst households from Bariki Sale followed by those from Kpakungu (18.2%) and Dutsen Kura with 56.6% been the highest among respondents. This implies that respondents from Tudun Wada are by far the least likely to be considered poor, followed by those in Kpakungu quarters. While talking about the neighbourhoods it is important to present the infrastructure situation in the study area, about 78.9% of the households had source of water less than 75 minutes away with 76.76% in the rural and 84.8% in urban areas. In the area of safe water source only 21.8% of the households used treated piped water, borehole, hand pump or protected well in the state, with 13.4% rural and 36.4% in the urban areas. The sanitation situation in the state shows that only 31.6% of the households used flush toilet or covered pit latrine or ventilated enhanced pit latrine, with 12.1% rural and 46.9% urban areas.

## 3.6 Decomposition of Poverty Incidence among Respondents by Gender of Household Heads

Table 3 shows the simulated poverty measures according to gender of household heads. It reveals that poverty incidence, depth and severity are higher among male headed households than their female headed counterparts. The table shows the poverty incidence among male headed households was 43.9% as against the 48.2% among the female headed households. This result shows a remarkable departure from the situation with the entire state going by the CWIQ 2006 which indicated that about 73% of male headed households in the rural areas and 66.1% male headed households in urban areas were classified as poor, while 88.3% of female headed households in rural and 74.2% of female headed households in urban areas also poor.

## 3.7 Decomposition of Poverty Incidence among Respondents by Age Group of Household Heads

Table 4 shows the poverty condition amongst different age groups in the capital. The poverty incidence, depth and severity were lowest among respondents within the 20 - 29 years age group, and highest among those within the 60 - 69 years age group. This implies that poverty increased and well-being decreased with age.

## 3.8 Decomposition of Poverty Incidence among Households by Levels of Education

The poverty circumstances among respondents with different levels of education are disclosed in Table 5. The poverty incidence, depth and severity of poverty are least among respondents with either HND or University degree. The situation with respondent's without any level of formal education is also appealing. While the poverty incidence is highest among this group of household heads the poverty depth and poverty severity indices did not show an enormous deal of difference from the others. The end results reveal that the incidence of poverty and its depth and severity shrinks with level of education.

## 4. FINDINGS

## Major findings that could be drawn from this study are:

First, education is a key factor in the reduction of rural poverty in general, whether the households are headed by men or women and regardless of the area in which the household resides. Welfare levels increase as educational attainment increases, so households whose heads attained tertiary education were the least poor while those without any formal education were the poorest. In line with this finding, existing educational efforts by government and nongovernmental organizations should be geared toward every person of school going age, so that no one is left out.

Secondly, larger households were found to have a significantly decreased level of welfare among rural households. Awareness building on reproductive health knowledge that could empower household heads to make quality decision regarding their family size may be useful.

Third, the poverty profile revealed that poverty was lower in the Dutsen Kura area than in the other areas. Although poverty exists in all the area, the determinants vary across areas, so poverty eradication policies should be flexible to address specific challenges of area rather than generalized.

Fourth, given that male-headed households had lower likelihood of poverty compared to the female-headed households, there is need to focus gender-based poverty interventions among female-headed households. Thus, in Minna, "headship" should seriously be considered a useful criterion for targeting anti-poverty interventions.

Fifth, in the educational sector, there is the urgent need to re-orientate the thinking and value system of both parents and their children through mass educational campaign regarding the importance of education and the need for parents to insist on their children (male and female) going to school (at least up to first degree) before seeking employment. In addition, apart from quantitative expansion (may be through private participation), is a fundamental reform of content (e.g. curriculum reforms, availability of school books equipment/facilities, and other teaching materials) towards more emphasis on skill acquisition and problems faced by the poor. It will also be necessary to devise means to assist poor households with school fees, textbooks and other school materials for their children. Non-formal education programs should also be expanded to help the poor gain literacy and most importantly, to acquire skills. These will have to be complemented with increased employment opportunities through public works and infrastructural development so as to encourage children to go to school and hence assurance of finding jobs on graduation. Indeed, as Levy (2006) and Kanbur (2008) have revealed, there is abundant evidence to show that conditional cash transfers and expenditures (for education, for example) are effective levers of poverty reduction and redistribution.

## 5. CONCLUSIONS

Previous studies have tended to investigate the main causes and effects of people living in poverty. The recent view on poverty is that poverty has proven to be the effect of failures in the economic and/or social system of government. Corruption, violence, and discrimination are examples triggering poverty. Since some poverty causes are also effects of poverty, some people living in poverty are unable to improve their situation and will therefore also pass their living circumstances on to the next generation. Likewise, the study had reveals that the incidence of poverty among household in the study area was high.

The result also exposed that poverty incidence is higher in female headed households with 48.2% compared to male headed households at 43.9%. Age and household size were optimistically linked to poverty implying that poverty were higher among households headed by older people and larger family sizes. The study also shows that poverty decreases with increase in educational attainment. In the face of the current effort by the Niger State government at eradicating poverty in the state, poverty is still a serious problem in the study area given that about 34.7 percent of the respondents were still below the poverty line. The poverty depth which was 0.30 implies that the required cash transfer to bring the poor out of poverty for each poor person represents 30 percent of the poverty line. The poverty line. The poverty situation is more prevalent among the elderly respondents.

Similarly, the problem of poverty cannot be encapsulated in the number of people living on less than \$2 per day only and the solution does not lie in the delivery of aid and stipend by government but through the redistribution of available resources aggressive industrialization through establishment of small scale enterprises (SMEs). The solution lies in developing the productive capacity of the human person so that they be self-reliance and self-sufficient. While access to education and health is important and vital to poverty reduction, quality is also critical.

Finally therefore, the solution to poverty in Minna is not less government but more. This requires not only government political will to execute its own policies but also to empower the poor themselves to initiate, design, execute and manage their own priorities. This multi-dimensional empowerment involves political empowerment, economic empowerment, and social empowerment. Policies on poverty should be aim primarily at training the poor. They will not only enhance the acquisition of more human capital stock but will increase their chances of earning more income that will assist them combat poverty.

#### 6. **RECOMMENDATIONS**

From the results of the study, it is observed that the three tiers of governments are the major structure responsible for poverty alleviation programmes (PAP's). Therefore, it is expected of the government to intensify all effort towards the achievement of the objectives of each poverty scheme. The awareness of government programmes should be enhanced. For example credit scheme which is considered one of the most effective poverty reduction schemes is not popular among the illiterates. The awareness of the PAP's is high among the educated elite than the illiterates whom are more liable to poverty.

Again, the capacity of NGO's and other poverty related institutions should be strengthened in order to encourage effective engagement with the issues and advocate for desired changes. The Niger state government is expected to put in place 'promotion of pro-poor' policies. Pro-poor policies are usually policies that focus on the welfare of the poor (Richard 2007). Policies that would favour job creation like the establishment of small and medium scale enterprises (SMEs) should therefore be the focus of government.

There is the need for extra rigorous effort and devotion to poverty reduction programmes by both government and non-governmental agencies particularly in the area of provision of education facilities and modern agricultural inputs to members of the female folk. This will reduce the level of poverty among female-headed households. Corruption, bad governance, unfocused government policies, low productivity and unemployment should be seriously tackled in order to reduce poverty. There should be enhancement in the social infrastructure in Minna, access roads, increased access to clean drinking water, sanitation, educational and deceit housing.

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#### Table 1: Socioeconomic Characteristics of the Respondents

Characteristics	No. Of Respondents	% of Respondents	
Female	15	9.38	
Male	145	90.62	
Age Distribution of Respondents			
<30	24	15.0	
30 – 39	46	28.8	
40 – 49	55	34.4	
50 – 59	25	15.6	
>60	10	6.3	
Total	160	100.0	
Membership of Social/Cooperative Societies			
Yes	45	28.1	
No	115	71.9	
Ownership of Farm Land			
Inheritance	33	20.6	
Tenancy	64	40.0	
Leasehold	40	25.0	
Purchase	12	7.5	
Gift	11	6.9	
Level of Education			
None	9	5.6	

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Non Formal	11	6.9	
Primary School	28	17.5	
Secondary School	31	19.4	
Tertiary (Sub Degree)	39	24.4	
Tertiary (Degree)	42	26.3	
Primary Occupation of Respondents			
Civil Service	76	47.5	
Farming	23	14.4	
Private employment	18	11.3	
Trading	21	13.1	
Artisan	16	10.0	
Others	6	3.8	

Source: Computed from field survey data, 2013

## Table 2: Simulated poverty measures for selected household in the various neighbourhoods.

Community of	Poverty Incidence Index	Poverty Depth index	Poverty Severity Index
households	(%)		
Ketteren Gwari	14.7	0.430	0.251
Dutsen Kura	26.8	0.304	0.157
Unguwar Daji	43.1	0.298	0.194
Tunga	56.6	0.620	0.396
Sauka Ka Huta	21.9	0.298	0.089
Kpakungu	18.2	0.356	0.185

Source: Computed from field survey data, 2013

Table 3: Simulated Poverty Measures according to gender of household heads.

Gender of Household Heads	Poverty Incidence Index (%)	Poverty Depth index	Poverty Severity Index
Female	48.2	0.403	0.205
Male	43.9	0.280	0.084

Source: Computed from field survey data, 2013

## Table 4: Simulated poverty measures according to age groups

Age Group (Yrs)	Poverty Incidence Index (%)	Poverty Depth index	Poverty Severity Index
20 – 29	21.6	0.236	0.141
30 – 39	50.2	0.369	0.218
40 - 49	53.8	0.410	0.246
50 – 59	48.7	0.346	0.190
60 – 69	96.8	0.498	0.249

Source: Computed from field survey data, 2013

## Table 5: Poverty incidence among various household groups according to levels of education

Level of Education	Poverty Incidence Index	Poverty Depth index	Poverty Severity Index
	(%)		
None	47.6	0.2105	0.0443
Non Formal	51.3	0.2905	0.8439
Primary School	68.5	0.476	0.2266
Secondary School	67.4	0.503	0.2530
Tertiary (Sub Degree)	58.6	0.427	0.1823
Tertiary (Degree)	21.8	0.325	0.1056

Source: Computed from field survey data, 2013