

Nigerian Poor Majority: Issues and Challenges in the 21st Century

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Abstract: This article presents a synopsis of the historical antecedents and day-to-day indigent situation of the Nigerian rural poor. The specific objectives are to undertake a critical review of literature on poverty; identify the causes of chronic poverty, highlight the trend of chronic poverty, particularly in rural Nigeria; propose a framework for a sustainable and pragmatic solution for alleviating chronic poverty; and suggest policy recommendations for national governments embarking on poverty reduction strategies. The paper's searchlight on Nigeria's cash economy-with its features of persistently high rate of unemployment; low wages and inequality; the entrenchment of values, which unduly respect the accumulation of ill-gotten wealth and property; and of course the institutionalisation of corruption by those in high places-presents a worrisome situation. The fast erosion of the traditional belief in personal integrity, leading subsequently to a poverty of culture syndrome is concomitant to the culture of poverty, which now pervades the Nigerian society. A new initiative on poverty reduction strategies-Participatory Rural Entrepreneurship Development and Employment Promotion (PREDEP) programme was preceded by a study, which revealed seven factors that are crucial to popular participation. These are social status of the participants, their personal experience, the functionality of infrastructure and educational advantage. Others are the economic prowess of participants, institutional influence on them, and information and project type. Recommendations for the massive mobilisation of organised rural groups (CBOs), itinerant literacy programmes and implementation of contextually and participatory programmes are suggested.

Key words: Poverty, rural entrepreneurship, institutionalisation, corruption, employment, and participation

INTRODUCTION

There are more chronically poor people in both sub-Saharan Africa and South Asia than anywhere in the world^[4]. Impoverishment and deprivation have held sway in these regions for decades. The effect of poverty is debilitating, excruciating and devastating in all ramifications. In the context of the developing world, at least, it portrays the "Gordian knot of a hopeless difficulty" situation in which, finding a meaningful and sustainable solution to this phenomenon becomes almost impossible! "... Poverty persists and outlives even the most imaginative strategies to alleviate it."^[19]. Dr. Mark Tomlinson, the erstwhile World Bank country Director for Nigeria, submitted in a paper entitled: "The PRSP approach: Its rationale and possibilities", that one out of every five persons "are critically poor"; and one in every four persons never get a clean glass of drinking water. These, according to him, are those who live on less than the equivalent of a dollar per day. They are a billion people, or thereabout, who go to bed hungry every night.

In Africa alone, between 1987 and 1998, there was an increase in number of poor people from about 217 million to 291 million. This is about 42 per cent of the population of sub-Saharan Africa, where amazingly, 25 percent of the World's critically poor live^[22]. In 2002, 28 African countries were among the 35 countries classified in the low human development category by the United Nations Development Programme (UNDP). Also, 16 of the 38 countries classified in the medium development category were also African. The UNDP reported that "Africa ranks badly in respect of efforts of achieving the Millennium Development Goals set by world leaders in 2000. The goals included: reducing the number of the poor and the hungry by half, increasing access to education and health, and reducing child and maternal mortality by 2015" (The Guardian, July 26, 2002. p.4). It was reported that most of the countries lagging in progress toward achieving the goals are from Africa. However, it has been acknowledged that "even if the 2015 Goals are met in full, there will still be around 900 million people, mostly living in sub-Saharan Africa and South Asia, whose poverty is intractable"^[5].

These are "...people who cannot meet their basic needs in the next generation". To zero in on Nigeria, about two thirds of its 134 million people (translating to a full 89.3 million) are critically poor. The year 2002 report of the UNDP ranked it (Nigeria) as the 26th poorest country. It was ranked 148th (behind Madagascar and Haiti) out of the 173 countries whose living conditions were assessed in that year's report (*The Guardian*, 26th July, 2002, pp. 1 and 4). Nigeria, it was, that occupied the 154th position amongst 172 countries assessed for Human Development Index in year 2003^[2]. Also, the UNDP report of year 2004 on Human Development Index ranked Nigeria as 151st behind Madagascar, out of 177 countries^[23]. In 2002, about 25 countries were behind Nigeria. In 2003, those queuing behind Nigeria were about 18. In 2004, 26 countries were trailing Nigeria. In the final analysis, Nigeria's poverty reduction situation, in year 2004, seemed not in any way better off than what obtained in 2003 just as more countries were included in the 2004 study as compared with that of 2003.

Poverty in Nigeria knows no bound. It is palpable in almost every segment of the society. It is not limited to the rural communities alone. It is also prominent in the urban slums. Tomlinson^[22] said a condition of sustained economic growth, which should have led to the desired development in Nigeria, is adversely affected as a result of the extremes of opulence and poverty, with majority of the population falling to the latter category. Borrowing from the work of Jazairy *et al.*^[8], poverty could take the form of interstitial (pockets of) poverty and overcrowding poverty in the cities while it could be seen as *peripheral* poverty, and *traumatic* or *sporadic* poverty in remote villages, and in crisis-ridden and war-torn communities (such as *Kaduna* in the North-west, *Ife-Modakeke* in the South-west and *Tiv/Jukun* villages of *Benue* State in the North-central of Nigeria), respectively.

In Nigeria, poverty neither respects creed nor race, educated nor uneducated, etc. It is a country full of *paradoxes* and mysteries. It is one that enjoys the bountiful endowment of nature and yet cannot appropriate the natural resources to its advantage. "It is extremely ironic" said Tomlinson^[22], "that the proportion of critically poor in Nigeria has doubled over the last two decades, during which time the country received over \$300 billion in oil and gas revenue".

Dudley Seers' submission, cited in Olatunbosun's^[15] that human development could only be enhanced when issues bordering on poverty, inequality and unemployment are properly and adequately addressed, goes a long way in addressing chronic deprivation. The cause of the low level of human development in Nigeria

is not far fetched. Unemployment, inequalities and poverty are impediments to the realisation of human personality. In Nigeria, the problems of unemployment and inequality pervade the air. People would remain poor where resources are not well distributed and where majority of the citizenry (particularly the able bodied men and women) are jobless. This problem stems from lack of purposeful leadership, which fails to synchronise both human and natural capitals in a sustainable way to bring about a desirable living condition of the people.

Nigeria is basically an agrarian economy. The shift in emphasis from Agriculture to oil exploration in the early 70s spelt doom for the country just as "...resources generated by oil are not being invested in the non-oil part of Nigeria's economy on which 90 per cent of Nigerians depends for their livelihood".

It has been estimated that more than 80 percent of all the poor live in the rural areas and 92 percent of these live in absolute poverty^[6]. But then, "studies world-wide have shown that most rural poor are in agricultural employment (75-85%). They are usually small-scale operators, tenants and landless..." The Nigerian farmer, therefore, lives in the rural communities where basic infrastructure and amenities are lacking as a result of poor or improper development policy, which emphasises the provision of infrastructure in the urban centres at the expense of the former. Various administrations have misconstrued growth for development. It was the belief of those administrations that the enhancement of the economic growth and development of the cities would subsequently promote the development of the rural communities, by way of "trickle-down" effect. However, the continuous focus on the urban centres created a wide gap between the people in the cities and those in the villages. The villages became disadvantaged, isolated and pauperised for it, just as able-bodied young men deserted the village to escape rural drudgery in search of white-collar jobs. The most vulnerable of the population (the aged, women and children) are left behind to devise coping strategies for their survival. These are almost landless people who lack credit, and education with which they could otherwise have been helped to adequately harness the resources at their disposal. Non-farm activities are not in any way better off. People are limited and could hardly make both ends meet. Their physical weakness, vulnerability, powerlessness and isolation have continued to fortify poverty against them, which indeed has reflected in the overall decline in the Gross Domestic Product (GNP) of the country over the years. It is in the realisation of this that has made subsequent governments to strive with a view to improving on the lots of the rural populace via agricultural and rural development

programmes. Initially, agricultural development was misconstrued for rural development, though. This anomaly was later realised but not without the attendant problems of the implementation of programmes which never took the views of the primary beneficiaries (rural dwellers) into consideration during the former's conceptualisation and planning.

Some of the so-called poverty alleviation programmes implemented in Nigeria are the National Accelerated Food Production Project, NAFPP; Integrated Agricultural Development, IAD (1975); Operation Feed the Nation, OFN (1976); River Basin Development Authorities, RBDA (1976); Land Use Decree (1978); Agricultural Credit Guaranteed Scheme, ACGS (1978); Green Revolution, GR (1979); The World Bank-assisted Agricultural Development Projects, ADPs (1980); National Agricultural Land Development Authority, NALDA (1990); Family Economic Advancement Programme, FEAP (1997) etc. These have not succeeded, reported the World Bank^[22], because they are an unsustainable ad-hoc approach borne out of the traditional 'Top-Bottom' strategy. For any programme to succeed, it must receive the blessing of the beneficiaries. "Their engagement is the catalyst, which helps government to tailor interventions more closely to the needs of the poor, helps to derive co-coordinated solutions and which provides the ownership of solution Which we now know is the key to sustainability "(Tomlinson, 2002). While the central role of the government is still crucial in the new dispensation, the recipients of programmes must be given due recognition as they also possess a body of knowledge which cannot be discountenanced by development experts, or else, they would fail.

Objectives of the paper: The general objective is to give an overview of the rampaging effects of poverty in rural Nigeria. The specific objectives are to:

- undertake a critical review of literature on poverty and sample people's opinion on the concept;
- identify the causes of chronic poverty;
- highlight the trend of chronic poverty, particularly in rural Nigeria;
- suggest a framework for a sustainable and pragmatic solution for alleviating chronic poverty; and
- make policy recommendations for national governments embarking on poverty reduction strategies.

Theoretical and field explorations:

Concepts and nature of poverty: Here, critical reviews of the concept of poverty would be approached by considering individual opinions and theories developed

by the academics. This is with a view to enabling easy understanding of the subject matter. Individuals sampled across the world in about 1997, when asked about their perception on the concept of poverty, had the following to say in Box 1.

Box 1: People's perception about poverty

"Poverty is the denial of all human rights..."
"It is a hidden feeling of inferiority, which makes a person feel different from others.
It is a serious crime, which encourages you to do bad things and makes people live in bondage."
"Your children are crying and you have nothing to feed them. That is poverty.
It means waking up without perspectives. It is a state in which you feel degraded, and as a result, rejected by society..."
"It is lack of opportunity, lack of freedom. It is hunger and malnutrition, disease and lack of basic social services. It is a policy failure that degrades people-those who suffer it, and those who tolerate it. It is an equity gap between countries and within countries.
Poverty is still the gravest insult to human dignity, a scar on humanity's face."
"Poverty is not knowing what will happen to you tomorrow and where you will go.
It is hunger, loneliness, deprivation, discrimination, abuse and illiteracy."
I am cooking now and I don't know when next I'll cook a proper meal and when I'll be able to live in a proper place: that is poverty. I am squatting because landlords would not accept me with eight children..."
"To me, real poverty is a woman. If she who bears the brunt of poverty becomes poor, then, mankind is finished..."
"Poverty means, remaining uneducated, working harder, having a low economic status and a child every year."
"Poverty is a woman sending her children out to beg in traffic rather than to school because otherwise, there will be nothing to eat..."
"It is the impossibility of living in your own home. It is a life in a refugee camp and lack of opportunity for my children to get proper education."

Source: The Guardian Newspaper: Lagos, Nigeria, September 29, 1997.

Box 2 also reveals people's opinions about poverty in a field survey carried out in some rural communities of Southwestern Nigeria thus:

Box 2: What the rural people say about poverty

"When an individual is working and yet does not have anything to show for it, that person is said to be poor"; it is a situation of penury, suffering and dearth of basic

needs of life.” – A consensus view in *Akeredolu* village in Western Nigeria.

“When a person lacks the mental ability to make a living for him or herself, this is a situation of poverty.” – A village woman’s view

“Ah! What poverty is? May you not experience it in your life. Poverty is a state of sadness and sorrow. He who is poor is a hopeless person. That person may even consider suicide as an option if he doesn’t have faith in God, who works miracles.” – An old village man.

“Poverty is synonymous with failures. An individual may be working, and really working hard, yet without success in his endeavours. This is real poverty.” – A villager.

“Eh! Poverty is a situation of lack. It is a situation where the means of livelihood are not attainable.” – An old man.

“Poverty is a bad thing to experience. It is scary! It is a situation where an individual is hungry and yet lacks what it takes to eat good food. It is the inability of an individual to live up to his expected responsibilities in life. Poverty brings embarrassment to a person. A person that is poor is not a respected man amongst his fellows in the society. Such an individual has no voice. He is battered here and there, and yet without any means of salvaging his seemingly ridiculous situation.” – A consensus villagers’ view.

“Poverty means lacking everything good in this world; it can’t just be easy for a poor fellow; it is seen as a total failure in one’s deeds. May we not experience it perpetually.” – Some village women.

Source: Field survey, 2005.

These simple definitions given by individuals vividly show the many dimensions of poverty. It is all about food insecurity, rejection, lack of opportunity, lack of basic social service, degradation, inequality, illiteracy, loneliness/isolation, deprivation, discrimination, uncertainties, homelessness, diseases, uncontrolled high fertility rate, child abuses, impoverishment, human right abuses, lack of initiatives, etc. Borrowing from Chambers^[3], poverty, to us, is a mystery linked with isolation, vulnerability, powerlessness, and deprivation, all of which are either directly or indirectly associated with human or natural shortcomings or both. One would observe that some of the causes of poverty are self-induced! It is unimaginable for a low-income earner, with inadequate resources and low status to still desire many children.

The multi-dimensionality of poverty is buttressed by chambers^[3], Jazairy *et al.*,^[18] and Shepherd^[18]. Jazairy *et al.*^[18] as cited by Shepherd^[18], however,

“distinguished four types of poverty: (i) interstitial (pockets) of poverty, surrounded by wealth; (ii) material deprivation combined with isolation and alienation found in marginal areas, and labeled peripheral poverty; (iii) overcrowding poverty in areas of population pressure and (iv) traumatic or sporadic poverty...” Traumatic poverty, from Shepherd’s^[18] perspective, was perhaps better described by Iliffe^[7] as conjunctural poverty, which is seen as an ephemeral form of poverty, which could be experienced by the non-poor as a result of crises. Shepherd^[18] affirmed that while structural poverty (as in the first three categories) has remained in Africa, “conjunctural poverty has increased dramatically as a result of war, drought, famine, and the failure of states to substitute effectively for traditional or pre-colonial institutions.” Ekong^[6] reported from another perspective, that studies revealed three major categories of poverty as “absolute”, “relative”, and “zero-sum” poverty as presented by Roling and de Zeeuw^[7].

Absolute poverty is the misery linked to an insufficient resource base, lack of income, narrow margins, high risk of failure, hunger, disease, etc. Relative poverty on the other hand, is the misery linked to experiencing outcomes, which are less satisfactory than those of relevant others while not being able to do much about improving one’s own outcome so that one has to adapt one’s aroused aspiration to one’s inescapable unsatisfactory outcomes instead of through innovation. Zero-sum poverty is, however, a misery linked to patronage, oppression, exploitation, usurpation, extraction and abuses by powerful others.

The World Bank, from its own perspective, defined absolute poverty by income levels below which even minimum standards of nutrition, shelter and personal amenities cannot be maintained, and relative poverty as reflecting extreme differences in levels of living between the top and bottom strata of society. The World Bank^[20] used earning below \$50 per year as an indication of living in absolute poverty, while people with per capita incomes below one-third of the average per capita income of their own countries are believed to be living in relative poverty (i.e those whose incomes exceed \$50 but fall below one-third of their national average). “Thus, low levels of national per capita income and large size of the rural sector were regarded as indicators of the prevalence of rural poverty”. Ekong^[6] wrote that “The rural poor often share the following disabilities in common-limited assets, environmental vulnerability (typhoons, drought, flood, earthquakes) and the lack of access to public services and amenities such as education and medical care. Under/malnutrition, illiteracy, poor housing, large family size and high dependency ratios are some physical manifestations of rural poverty. This leads us particularly, to highlight the deprivation traps identified by Chambers^[3].”

The deprivation trap: Having discountenanced the outsiders' vague views of the poor who are seen as Impoverished based on preconceived prejudices, belief in divine order and cynicism, Chambers^[3] went ahead and affirmed that the "Ignorant and stupid poor people are often the creation of ignorant and stupid outsiders". His analysis viewed from two perspectives-of location and resource base, and of gender, made use of the households (which he said was the commonest and increasingly distinct economic entities for production, for earning, and for consumption) as the point of reference.

He affirmed that the rural household is poor, physically weak, isolated, vulnerable and powerless. The interplay between poverty, physical weakness, isolation, vulnerability and powerlessness revealed the deprivation trap. He indicated that poverty is a strong determinant of the others thus:

"... Poverty contributes to physical weakness through lack of food, small bodies, malnutrition leading to low immune response to infections, and inability to reach or pay for health services; to isolation because of inability to pay the cost of schooling, to buy a radio or a bicycle, to afford to travel to look for work, or to live near the village centre or on a main road; to vulnerability through lack of assets to pay large expenses or to meet contingencies; and to powerlessness because lack of wealth goes with low status: the poor have no voice."

Chambers^[3], however, acknowledged that the correlation/relationship existing between poverty and isolation are relatively well accepted and understood than the three other concepts which, according to him, are subject to future debates depending on the context from which argument is made. In Nigeria, for instance, poverty cannot only be strongly linked with isolation, and not necessarily, too, in some cases but with powerlessness in most cases. Ruralites residing in villages close to metropolitan Lagos are in most cases, not in any way better off than those found in remote villages. This is not unconnected with the fact that majority of ruralites are illiterate and of low status. Their powerlessness is the bane to progress. The few powerful elites in rural communities have more access to production inputs than the majority who are not. As they belong to the "ruling" class (some being illiterates, even), they wield influences than their counterparts who seem not to possess leadership qualities as them. They are the opinion leaders who have rapport with those in government. They, in a clandestine fashion, have inputs into decision-making at the centre. They find this easy to do in-as-much as they had at one time or the other played significant roles in the political establishment/upliftment of the people in power. They

may not have money as desired, but they, in some cases, have the say.

Rural development and poverty alleviation: Shepherd^[18] defined Rural Development (RD) as the set of activities and actions of diverse actors-individuals, organisations, groups-which taken together leads to progress in rural areas. Expatriating on the meaning of progress, Shepherd^[18] wrote:

"Progress is defined differently by different people: historically, material progress- growth of incomes and wealth, poverty alleviation - has been the main consideration in development theory and practice. Today, other indication of progress- cultural, spiritual, ethical - are increasingly taking their place beside the material in a reformulated, more holistic concept of development."

Uma Lele^[13] had this in mind when he defined RD as the process of improving the living standards of the masses of the low income population wherever they may be residing and making the process of their development self-sustaining. Alao^[1] analysed this definition to have five main features thus:

- "Improving the living standard' requires mobilisation and allocation of scarce resources and drawing up priorities among competing needs in order to attain an optimum balance between welfare and productive services available.
- "Masses of low income population' are not found only in rural communities, but also in our urban towns and cities. In fact, the urban poor, may, in several circumstances, be worse off than the rural poor.
- "Wherever they may be' points to the fact that elements of rurality exist even in our most urban cities; call these areas urban slums. One cannot talk of urban or rural in absolute terms, because there are degrees of urbanisation and rurality. Therefore, it will not be out of place to talk of rural development in cities like Lagos, *Kano*, Port-Harcourt, *Owerri*, *Ibadan*, *Kaduna* or *Aba*, all in Nigeria).
- "Making the process self-sustainable' requires 'involving' as opposed to 'reaching', 'working with' as opposed to 'working for', 'deciding with', rather than 'deciding for' the rural inhabitants who are the beneficiaries of rural development.
- "Arising from the fourth point above is the notion of mass participation. This implies, ability of rural development planners to have faith in the rural people for leadership capability or potential, which could be developed and harnessed and the willingness on the part of beneficiaries to accept responsibilities for the control of their welfare."

The fallout of the need for popular participation prompted successive Nigerian governments to evolve several development programmes (as earlier identified in this paper) including the British Colonial administration legacy of community development approach placing emphasis on the principle of Self Help-which emanated from the Ashridge Conference in 1954. "Increasingly, it is the positive participation of the poor in the development process which is seen to reduce poverty"^[18]. The involvement of local people to contribute to the decision-making process during the programme conceptualisation and implementation brings about sustainability. From the sociological perspective, therefore, Alao^[1] defined sustainable development as a self-perpetuating and self-regulating process of bringing about continuous improvements in the quality of life and well being of the rural dwellers. It is all about meeting the present need without necessarily jeopardizing those of future generations.

Poverty alleviation: Although important, economic growth alone cannot bring about development. Human development itself is an essential ingredient to bringing about development in any form. Man's ability to realise his full potential enables him to galvanise and synchronise human and material resources to his benefit. The general belief that agricultural development is tantamount to rural development has become moribund. This is because; agriculture is just a subset of the rural economy. If infrastructure and social amenities are put in place in rural communities, both farm and non-farm activities would essentially be helped in bringing about national economic progress. Since the belief in the 'trickle down' effect of economic growth in the urban has failed to achieve the goal of touching the rural man, development agencies now realise that a shift in paradigm is the only solution to alleviating rural conditions.

The Bretton Woods (International Monetary Fund, IMF, and the International Bank for Reconstruction and Development, IBRD) policies of 'high quality growth' (seeking equality, giving attention to the poor and vulnerable and protecting the environment) and the 'poverty reducing growth' (which seeks to generate income-earning opportunities and improved access to services for the poor), respectively, are laudable and lofty.

But then, the conditionalities of the Structural Adjustment Programme (SAP), ranging from trade liberalisation, privatisation and commercialisation, subsidy removal and currency devaluation have made the typical Nigerian poor, worse off. As argued by Shepherd^[18], there is a change in direction "...from heavy direct promotion of enterprise involving subsidy,

generally on capital investment, to the creation of an appropriate policy and market environment". He further opined that "This involves removing obstacles and creating equal opportunity for competition: usually removing discrimination in favour of large, urban-based enterprise and external investors". This submission is, however, to the detriment of the poor masses in Nigeria where deregulation has been carelessly handled by corrupt cabals, and hence making the majority poor, poorer and the few rich, richer^[9].

One would want to prompt a debate here if it is indeed proper to remove subsidy on agricultural inputs in a purely agrarian economy, where the rural poor farmer finds himself. Without these inputs (e.g. fertilisers and simple farm implements), little is achieved. Trade liberalisation and competitiveness would not work in an environment that is politically, economically, socio-culturally hostile and unstable as there cannot be any incentive to attract foreign investments. The *Kaduna* crisis (that claimed many lives in November, 2002), which was borne out of religious bigotry, is a case in point. This has always been the situation in Nigeria for the past years. The Jos (Plateau State, Nigeria) ethno-religious crisis/episode of 2004 is still fresh in our memory. "If deregulation via SAP had a chance in Africa, bad administration would have sabotaged it"^[9].

However, borrowing from Shepherd's^[18], "development efforts have increasingly turned to collateral-free group-based lending with a savings base, often supporting self-constituted groups of women, who would be considered un-creditworthy by normal banking standards. Poverty reduction strategies along this line have been put in place by the Lagos State Government (through the Centre for Rural Development) in Nigeria but without special bias towards gender. This shall be revisited later.

Causes of chronic poverty in Nigeria: In Nigeria, observational evidences show that those who are commonly trapped in the web of perpetual poverty are the most vulnerable (the aged-who do not have well-to-do children to cater for them; children, particularly the orphans and those from poor homes; and the widows). The other categories are those powerless people who live in extreme remote villages as well as those whose poverty are as a result of natural and man-made crises. However, some general causes are evident, too.

Monolithic economy: The Nigeria's economy, which unnecessarily prioritises the oil sector over agriculture, as it were, has revealed the failings of the government to properly address food security with all the seriousness it deserves. However, President Obasanjo's government

seems to have realised this, but the fact remains that nothing has really changed since the inception of democracy, nay, food has continued to disappear from the table of the poor majority!

Huge capital flight: The looting of the national treasuries at all tiers of government is not uncommon. Such monies, which otherwise could have been used to implement meaningful development programmes are stacked away in foreign accounts. There are still many evidences before us.

Unattractive rural areas: The wrong policies of various administrations, which have concentrated infrastructural development mainly in the urban centres, have made the villages to look unattractive for production ventures. Those who live in more remote settings experience limited access to markets; dearth of production inputs and vital information; and less accessibility to social and economic services.

External debt servicing: The encroachment of Nigeria's external debt servicing on the resources meant for socio-economic development and poverty alleviation has slowed down the country's development process. "Over the years, Nigeria's yearly bill on debt service had been in the range of \$3.0 billion to \$3.5 billion. Actual debt service outlay for 2000 was over \$1.9 billion, which translates to about 4 times the Federal Government's budgetary allocation to education and about 12 times the allocation for health" (*The Guardian*, Wednesday, 25 September, 2002. pp. 25-26).

Emerging trends-issues and challenges: The oil boom of the 1970's, which invariably metamorphosed to a doom emanating from the whims and caprices of the international market (price fluctuation) caused Nigeria's economy to nose-dive. This was aggravated by the total neglect of the country's agricultural sector during the same period. The introduction of the Structural Adjustment Programme (SAP) by the General Ibrahim Babangida's administration in 1986 was the last straw that broke the camel's back. He decided to implement the conditionalities of the International Monetary Fund (IMF) even when the loan itself was refused. The lofty and courageous idea behind this 'strange' policy would have been to the good of the poor masses if the implementation had had a human face. The major afflictions of the commoners in this situation are the issues bordering on privatisation and commercialisation, and the constant devaluation of the naira, which brought an untold hardship on the citizenry due to the attendant low purchasing power. The objective of attracting foreign investment via these approaches was defeated

because of the unhealthy business environment, corruption in high places and political repression.

The poor man ultimately became worse-off for it. And today, he is worse-off even than before. Impoverishment, hopelessness, deprivation, and pauperism now pervade the atmosphere in both Nigeria's rural and urban communities. A situation that has become vicious for almost two decades! Governor Abdullahi Adamu of *Nasarawa* State in Nigeria, while making a fierce case against privatisation said "... a few wealthy individuals and groups from particular parts of the country are cornering national assets jointly owned by Nigerians", leading to the problem of lopsided development in the country and with the emergence of "... a vicious cycle of poverty", a situation which he said was palpable in his own state, *Nasarawa*. (*The Guardian*, Friday, November 8, 2002 p.1). In essence, the causes of poverty could be institutional, environmental, socio-economic and or political.

Culture of poverty: Culture of poverty is defined as the associated traits of poverty reflected as a culture, with its own structure and rationale which is a way of life passed down from generation to generation along family lines. "The culture of poverty is both an adaptation and a reaction of the poor to their marginal position in a class-stratified, highly individuated, capitalistic society. It represents an effort to cope with feelings of hopelessness and despair, which develop from the realisation of the improbability of achieving success in terms of the values and goals of the larger society."

In his study of "A Puerto Rican family in the culture of poverty...", Oscar Lewis^[16] identified the conditions that make this phenomenon flourish. These are:

- a cash economy, wage labour and production outfit;
- low wages;
- a persistently high rate of unemployment and underemployment for unskilled labour;
- the failure to provide social, political and economic organisation, either on a voluntary basis or by government imposition;
- the existence of a bilateral kinship system rather than a unilateral one; and
- the existence of a set of values in the dominant class, which stresses the accumulation of wealth and property, the possibility of upward mobility and thrift, and explains low economic status as the result of personal inadequacy and inferiority.

Oscar Lewis^[16] argued from the family perspective and not from that of the society at large. Since the family or household is the unit from which analysis of

the society could easily be made, it is not out of place to argue on the basis of poor households in this context, too.

It is acknowledged that while all the conditions identified may not hold true in some cases in certain contexts, one believes that they (the conditions) serve as a framework or units of analysis for the subject matter. In Nigeria, for instance, it is not only the unskilled workers that are unemployed or underemployed.

Majority of Nigerian University graduates are now always at the mercy of the labour market! Also, even where low-income earners belong to associations, some are still fatalistic, a feature of the culture of poverty. The common characteristic features of this way of life, as vividly shown by Oscar Lewis^[16] are typical of what obtain in most families in Nigeria.

“ Low wages, chronic unemployment and under-employment lead to low income, lack of property ownership, absence of savings, absence of food reserves in the home, and a chronic shortage of cash. These conditions reduce the possibility of effective participation in the larger economic system. And as a response to these conditions, we find in the culture of poverty a high incidence of pawning of personal goods, borrowing from local money lenders at usurious rate of interest, spontaneous informal credit devices organised by neighbours, the use of second-hand clothing and furniture, and the pattern of frequent buying of small quantities of food many times a day as the need arises. “ People with a culture of poverty produce very little wealth and receive very little in return. They have a low level of literacy and education... and make very little use of banks, hospitals, department stores, museums or art galleries. They have a critical attitude toward some of the basic institutions of the dominant classes, hatred of the police, mistrust of government and those in high position, and a cynicism which extends even to the church. This gives the culture of poverty a high potential for protest and for being used in political movements aimed against the existing social order.”

How would a poor man, who cannot afford a three square meal, think of participating in the privatisation campaign of a government that has failed to deliver to him all it takes to live a quality life? How would people use the banks, hospitals, department stores etc, when they do not have the means? How would there be no mistrust and cynicism for those who line their pockets with the taxpayers’ money at the expense of the latter themselves? How would the populace not be disenchanted with the police that are extortionist all the time? How would the church that capitalises on the socio-economic woes of the population be trusted? How would social miscreants (called *area boys*), largely from poor and disorganised homes, not take to the street at

the slightest provocation, resulting to looting, purloining, maiming, and killing? These are the *issues*, which call for consideration in Nigeria.

Today, in Nigeria, it is not only furniture and clothing that people buy as second-hands. Electronics, automobiles, under-wears, shoes etc. are all inclusive! The Nigerian Theatre Practitioners while advocating for the prioritisation of the development of indigenous drama/play over foreign ones in “The Fragments of Lust” (Dramafeast) on the African Independent Television (AIT) said:

“When we were boys, Our fathers bought new cars, And celebrated with new electronic equipment. “Today as men, We buy second-hand cars, And celebrate with second-hand equipment “When we were girls, Our mothers took us to the seamstress for new clothes, Today, as women, we buy mostly second-hand clothes “Gradually we are accepting the status of second hand citizens....”

“Indeed”, wrote Oscar Lewis^[16], “the poverty of culture is one of the crucial aspects of the culture of poverty”. The foregoing buttresses the poor Nigerian situation. Deprived people would naturally revolt. Little wonder, there are ethnic and communal clashes, urban upheavals and crises in both the villages and cities of Nigeria, respectively. Ola Rotimi^[14] wrote from the sociological perspective that “...by and large, misdemeanour develops in reaction to a lingering stress caused by deprivations within a community”. “Minimize the deprivations,” he continued, “and the urge for infraction diminishes correspondingly”.

New initiative: blueprint for overcoming rural chronic poverty: As earlier stated, successive administrations have formulated policies and implemented same with a view to improving the lots of the rural man. And as a result of such policies and poor implementation, little or no successes have been recorded. The ‘Bottom-up’ approach (that places more importance on the views of the poor themselves and that allows all stakeholders to get involved in development policy analysis and formulation) is imperative, now.

The Poverty Reduction Strategies Process (PRSP), according to the World Bank^[21], must imbibe six core principles and strategies. The strategies must:

- be country-driven and must be broad-based, having the participation of civil society and the private sector in policy analysis and formulation;
- be result-oriented in terms of benefiting the poor;
- explicitly recognise the multi-dimensional nature of poverty and co-coordinated inter-sectoral roles;
- prioritise actions to allow feasible fiscal and institutional implementation;

- be built around partnerships in terms of programme implementation; and
- be based on a long-term perspective.

The Centre for Rural Development (CERUD), a government parastatal in Lagos, Nigeria (where the first author had worked as Research Fellow between 1997 and 2002) started its Participatory Rural Entrepreneurship Development and Employment Promotion (PREDEP) Programme in 1999. The major thrust was to “stem rural urban migration and enhance the living standard of the people” by way of mobilising them to embark on profitable and appropriate projects/ventures which could easily generate more employment for the rural populace.

This programme is being implemented through the Research Unit of the Centre in conjunction with specially constituted Technical Committee (TC) comprising professionals from different but relevant disciplines. The programme is implemented through a paradigm consisting of a 9-phase project execution approach. These nine stages, as reported by Kolawole^[10] and Kolawole and Yusuph (Forthcoming) are:

- identification of organised CBOs (such as the Co-operative groups) at grassroots/community level (through a guided approach towards project implementation);
- carrying out a survey exercise to elucidate information on the socio-economic status, and the immediate needs and problems of grassroots organised groups;
- the collation and analysis of data and subsequent selection of appropriate associations/groups;
- requisition by CERUD for feasibility reports of the proposed project(s);
- inviting key officials of selected groups to a round-table discussion for further clarifications;
- final selection of appropriate projects;
- training of members of the selected groups in preparation for project execution;
- signing of the memorandum of understanding (MOU) between CERUD and the would-be beneficiaries, and funding; and;
- monitoring and evaluation of the funded projects by the TC.

The successful community Based Organisation (CBO) is encouraged to contribute a certain percentage as seed money (usually about 25.0 percent of the total). This is done to ensure that the recipients fully perceive such projects as theirs. The facility provided by CERUD is a non-serviceable revolving loan, which attracts continual patronage based on the good performance of

the selected group. In a study conducted to determine the crucial factors associated with participatory rural employment generation by the folks, it was found that about seven factors were of importance to their involvement. These are social status, with a percentage contribution of 22.89 percent; personal experience, 18.20 percent; infrastructure functionality, 10.65 percent; and educational advantage, 9.78 percent. Others are economic prowess that accounted for 7.01 percent; institutional influence, 5.90 percent; and information and project type, 4.93 percent^[10,11,12].

Presently, participating associations, nay communities, now perceive the programme as a veritable fuel for:

- increased employment opportunities-stemming rural-urban migration;
- enhancement of the utilisation of locally available raw materials for cottage industries; and
- enhancement of earnings of the local communities leading to improved standard of living, among others.

Conclusions: “The most effective blend of policies for poverty alleviation will always depend on local factors” SPORE, No 80^[19]. Therefore, the peculiarity of community structures, socio-economic, cultural, ecological and political factors are most appropriate in designing and implementing programmes of action for the alleviation of chronic poverty wherever it has held sway by a willing, determined and honest leadership. The New Partnership for Africa’s Development (NEPAD) has a major role to play, particularly so, in this era of globalisation, which encourages the opening up of nation states in terms of international co-operation in trades and technology, for which Africa is visibly and presently disadvantaged.

It should, however, be borne in mind that poverty and its scourge could only be reduced to a bearable level but not completely, for the inspired word said: “For the poor shall never cease out of the land...” (Deuteronomy, Chapter 15: Verse 11a, Old KJV). One may have been guilty of the fallacy of appeal to authority, but then, observational evidences abound all over the place. We, therefore, advise that those nation states, which God has blessed need to continually remember their weak counterparts, just as the same injunction advised: “... therefore, I command thee, saying, thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land (Deuteronomy, Chapter 15; Verse 16b, Old KJV).

Based on the discussion of this paper, the following recommendations are made:- Increased synergy and incentives for organised rural groups: Standing

Community-Based Organisation (CBOs) need be exclusively prioritised when national governments and international agencies are targeting ruralities for development projects. This is because they are much easier to deal with as an entity. The enhancement of members' synergy encourages better performance and capital re-investment for sustainable employment generation.

Massive itinerant, informal, and formal literacy programmes are essential for the enhancement of the realisation of the rural man's potential. For instance, the wandering herdsmen of the Fulani sect of West Africa, who are noted for their transhumance (both vertical and horizontal), are most appropriate here.

Functional and sustainable infrastructure: should be provided for rural community dwellers to ginger up business activities in the areas of production, processing, distribution and marketing.

Establishment of appropriate participatory development projects whose conceptualisation, design, planning and execution must be all-involving.

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