

**World Development Report 2000/2001**

**Consultation with the Poor**

# **NIGERIA: Voice of the Poor**

**Country Synthesis Report  
NIGERIA**

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The findings, interpretations, and conclusions expressed here are those of the authors and do not necessarily represent the views of the World Bank, its Board of Executive Directors, or the governments they represent.

## Preface

This study is part of a global research effort entitled *Consultations with the Poor*, designed to inform the *World Development Report 2000/1 on Poverty and Development*. The research involved poor people in twenty-three countries around the world. The effort also included two comprehensive reviews of Participatory Poverty Assessments completed in recent years by the World Bank and other agencies. Deepa Narayan, Principal Social Development Specialist in the World Bank's Poverty Group, initiated and led the research effort.

The global *Consultations with the Poor* is unique in two respects. It is the first large scale comparative research effort using participatory methods to focus on the voices of the poor. It is also the first time that the World Development Report is drawing on participatory research in a systematic fashion. Much has been learned in this process about how to conduct Participatory Poverty Assessments (PPA) on a major scale across countries so that they have policy relevance. Findings from the country studies are already being used at the national level, and the methodology developed by the study team is already being adopted by many others.

We want to congratulate the network of 23 country research teams who mobilized at such short notice and completed the studies within six months. We also want to thank Deepa Narayan and her team: Patti Petesch, Consultant, provided overall coordination; Meera Kaul Shah, Consultant, provided methodological guidance; Ulrike Erhardt, provided administrative assistance; and the Institute of Development Studies, University of Sussex provided advisory support. More than a hundred colleagues within the World Bank also contributed greatly by identifying and supporting the local research teams. The study was made possible due to the initiative of Miranda Munro with DFID, who was involved in providing support to the Nigeria PPA. This study draws on a sub-sample of the PPA.

The study would not have been possible without the generous financial support of the U.K. Department for International Development (DFID), numerous departments within the World Bank, the Swedish International Development Agency, John D. & Catherine T. MacArthur Foundation and several NGOs.

The completion of these studies in a way is just the beginning. We must now ensure that the findings lead to follow-up action to make a difference in the lives of the poor.

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This study is a unique opportunity for the Nigerian people to be heard in a global forum, coming as it does as Nigeria's first democratically elected government in 14 years takes on the challenge of addressing the country's extensive and pervasive poverty. The UK's Department for International Development (DFID) is pleased to have had the opportunity to enable Nigeria to contribute to the *Consultations with the Poor*, and to continue a long collaboration with the World Bank in Nigeria on participatory poverty assessments.

We are especially pleased to have worked with the National Planning Commission (NPC) of the Federal Government of Nigeria on this study, and are grateful to Mr Boye Ilori, Mrs Karamot Lawal, and other staff members of the Macro Department of the NPC for their leadership and support in execution of this study, the output of which we hope will be of use to Nigeria's policy makers and development workers. We also thank the Federal Office of Statistics and its Director-General, Mr O.O.Ajayi, and his staff Mrs Nwosu and Mrs Imolehin, for their active participation in the study preparation and discussion of the results.

There were four teams carrying out the consultations in Nigeria, ably led by Professor Odebiyi, Dr Zacha, Dr Shehu and Dr Nweze. Special thanks are due to them and their team members for the thorough, insightful and rigorous way in which the fieldwork was conducted, and findings presented for discussion at a stakeholder workshop in Abuja. The teams prepared themselves with the help of Dan Owen, the Study Consultant provided by DFID, who also facilitated two synthesis workshops. We are grateful for his contribution to this study. In addition to the regional team leaders, research direction and synthesis was provided by Kemi Williams and Faloso Okunmadewa as lead researchers. We are grateful to the World Bank for providing Dr Okunmadewa's time for this study, and for his team, Mr Omonona, Mr Mafimisebi, and Mr Udoh.

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## Executive Summary

This study sets out to present the experiences, priorities, reflections and recommendations of poor people in Nigeria, women and men, boys and girls. The purpose of the study is to enable a wide range of poor people to share their views about policy for poverty reduction in such a way that they can inform and contribute to the concepts and content of the World Development Report 2000/01 (WDR). The study therefore uses open-ended research methods to learn about people's experiences of and responses to poverty, articulated around the themes of security, opportunities and empowerment.

The study was carried out in sixteen communities in thirteen states – eight urban and eight rural -- and provides perspectives of poverty from the four zones of Nigeria included in the study. The study teams also explored key issues that emerged by culture, social group, gender, age, occupation and other dimensions of difference which are locally significant to an understanding of poverty.

A key finding of the study is that the Nigerian people have a very rich, complex and comprehensive experience of poverty. The list of their perspectives on what is poverty and how it is experienced is one of the longest and most detailed to emerge from African assessments of poverty. This is significant in itself. But it is also fundamental to how we understand and respond to the reality of poverty - in Nigeria people describe poverty in such a way that they are clearly immersed in and attuned to it, it has diverse characteristics, and it includes both material and non-material attributes.

A key message emerging from these perspectives is that people's coping strategies in times of particular stress have levelled out and become broad-based livelihood strategies. The poor no longer believe that they are coping with a temporary phenomenon, but invest in multiple income strategies, multiple networks and dealings, for survival. They refer to a system hitherto operating in times of crisis becoming increasingly routinised.

Many of these perspectives on poverty are common to all zones - they are not specific to the geographical and ethnic diversity of Nigeria. It is also striking that non-material expressions of poverty are more numerous and repeated than material descriptions. This could imply that poverty is no longer an issue of 'inputs' - the extent to which public goods and services are available for wellbeing - but rather that poverty is viewed by people as an overwhelming denial of their right to a quality of life which is enabling and empowering. The specific nuances of these non-material descriptions of poverty are very informative - indicating that social and personal isolation and powerlessness are contributory factors to extreme vulnerability, insecurity and the perpetuation of poverty. Characteristics such as isolation and alienation occur in both the personal and community level expressions of poverty, and have significance for how poverty is experienced differently by men and women.

Although this study reveals the linkages between poverty and domestic

violence, further research is needed to identify the full evidence of these linkages. What is clear however, is that communality is breaking down and an individual's social network has been reduced to the extended family, resulting in isolation and risk-averse behaviour. In direct contrast are examples of individuals breaking out of this deterioration of social relations and developing collaborative strategies which are aimed at empowering one group member to champion the future wellbeing of that group.

The long list of poverty characteristics contribute to the consistently held view that poverty includes a breakdown of relations with the state. After such a long period of military rule, there is a whole generation of Nigerians who do not trust the role of the state - its statements and actions - in contributing to the wellbeing of the individual. This presents problems in public policy terms: government as manager is rated negatively across all zones - as service provider, regulator, protector. The state is viewed as responsible for the lack of employment. This suggests that government should not only review its role in employment creation, but urgently needs to assess how it can rebuild trust at all levels.

A key finding of the consultations is that the poor are not a homogenous group - their ranking of problems and priorities for change are highly differentiated. Policy aimed at assisting 'the poor' is therefore an inadequate response and one which will further marginalise vulnerable groups.

The ranking of problems reveals a failure of the enabling environment for wellbeing, particularly with regard to the delivery of public goods and services - water, education, health, electricity, roads - but increasingly with regard to security. For women and girls, the two are linked, for example with regard to their lack of security and vulnerability while performing routine domestic tasks such as fetching water, and their powerlessness in doing anything about it. There are frequent references to the impact of 'gossip' in eroding self-esteem, status and community cohesion and the absence of strategies to cope with this lack of trust. Gossip is linked to conflict, over assets at both the personal and community level, and there are references to violence and crime which cut across zones.

Unemployment features high in the ranking of problems and priorities of both men and boys, regardless of whether they are rural or urban. This implies the deterioration of agriculture as a productive sector, even at subsistence level, but further assessment is needed of the linkages between farming and poverty.

A significant finding, across all zones, is the absence of competent, responsive Non Governmental Organisations (NGOs) which poor households consider to be essential support in coping with poverty. Instead, the poor refer to local community based organisations (CBOs) as the main safety net for their illbeing, and the diversity of these CBOs testifies to their role in social support networks for all the communities interviewed.

Since a key finding is that poverty is linked to the inability of individuals and households to reciprocate and support other people, to build and use social capital within the community and the wider environment, the role of local level institutions in providing this opportunity to maintain reciprocity is crucial for the poor to be able to

keep a sense of dignity in their lives. Among these institutions, the poor ranked religious groups as typically supportive, and traditional leadership, educational institutions, women's groups and financial institutions (not banks) as important entities in their social safety nets.

The ranking of institutions, those to which the poor belong and those which have an important influence in their lives, revealed a significant set of criteria for understanding how people in Nigeria perceive poverty, its causes and consequences. These criteria include:

- trust
- effectiveness
- provision of support
- promotion of peace and dispute resolution

These criteria have weight in the context described by the poor as increasing isolation from government, lack of opportunities and a fragile sense of security. They are the attributes of a social safety net which enables poor households to survive, and to cope with shocks to the system - emergencies, accidents, crop failure, a death in the family. They can also be viewed as instruments which the poor use frequently and habitually - as part of their personal deferral and exemption system - to create those livelihood opportunities which are denied in the wider environment, and help the poor to retain a sense of dignity and self esteem. For example, if an institution is effective, it means that the poor person can expect and rely on a quick response to the problem; you get what you need when it is needed.

The study indicates that people are aware of gender differences and the impact of these differences on their wellbeing. The consequences of being a woman in Nigeria include the likelihood of having fewer opportunities than men, of coping with the material aspects of illbeing, of having very limited coping strategies and safety nets, and of constantly living with a sense of insecurity.

The most striking finding however, is that gender relations in Nigeria are changing - and changing in the face of poverty and as a result of poverty. In particular, women across the zones indicated that they have greater economic independence and decision-making opportunities within the household. This, in turn, indicates greater vulnerability of men in terms of status in the household, of greater difficulty in fulfilling their traditional family roles, of increased vulnerability and lack of self esteem. They are coping less well than women in terms of identity and self esteem, while women still bear the brunt of material deprivation for households, and to some extent, communities.

An implication of this change is that the differences in experience and response between men and women do not follow assumed gender divisions - although men still retain their status at community level where women still continue to be largely excluded from decisions. Women are however moving into non-traditional areas of work, such as yam production, keeping the profits from oil palm production, and



taking up paid work in a range of sectors. Men's work has increased in intensity for a steadily depreciating level of income.

# Chapter 1. Background

## 1. 1. Study Purpose

The purpose of this study, *Consultations With the Poor*, is to enable a wide range of poor people living under diverse conditions in Nigeria to share their own views of poverty in such a way that they can inform and contribute to the concepts and content of the *World Development Report (WDR) 2000/1*, and at the same time influence national poverty reduction strategies and policy design. This is anchored on the premise that the poor are the true poverty experts. It therefore implies that any policy document on poverty alleviation strategies for the 21<sup>st</sup> century must be based on the experiences, priorities, reflections and recommendations of poor people: men, women and youth. This study goes beyond the standard measurements of poverty based on income and consumption to look at the underlying dynamics of poverty. It seeks to understand the complex inter-linkages of material and non-material aspects of people's lives that influence and reflect vulnerability and risk, empowerment and opportunities amongst individuals and within households and communities. These dimensions of empowerment, security and opportunities are the major themes of the WDR 2000/01.

This study, designed to provide a micro-level perspective of poor people's own experiences of and responses to poverty, has the following specific objectives:

- to explore well-being among various groups of people by examining how people define well-being or a good quality of life and ill-being or a bad quality of life
- to understand how people perceive security, risk, vulnerability, opportunities, social exclusion, crime and conflict and how these conditions have changed over time
- to gain insight into how individuals and households cope with a rise in ill-being and how these coping strategies in turn affect their lives
- to elicit local people's perceptions and prioritisations of their problems and how these have changed over time;
- to identify which institutions are important in the lives of the people and how they rate those institutions now and in the past
- to understand trends in gender relations within the household and within the community

## 1.2 Methodology and Process

The study relies heavily on a participatory and qualitative research methodology. A facilitated training/orientation workshop was organised in April 1999 for the research teams and invited government officials on the research methodology and tools as well as key principles of participatory research. The study guide was also discussed at the orientation with a view to grounding it in the Nigerian context. A short field trial was undertaken as part of the workshop. The fieldwork was conducted between April and May 1999.

The fieldwork was undertaken by dividing the country into four zones<sup>1</sup>, namely: the southwest, the southeast, the northwest and the northeast. States were selected in each zone to reflect as much as possible the geographical, ethnic and other distinctive characteristics of each zone. A site was purposively selected in each of the states while ensuring two rural and two urban sites in each zone. In all, 16 sites were chosen, in 13 states, as indicated in Annex A. Four research teams, each with four members operating in a zone, facilitated local analysis in each of the sites. The research teams' site reports were discussed with the participants at each site for feedback and necessary corrections before being synthesised into regional reports. There are 4 regional reports.

The participatory approach of the research explicitly encouraged study teams to cross-cut key issues that emerged by social variables such as culture, social group, gender, age, occupation and other dimensions of difference of local importance. The methods used included focus group discussion and the semi-structured interview. Participatory tools were used in focus group and individual contexts and included transect walks, listing, ranking and scoring, trend and seasonality analysis, cause-impact analysis, individual case studies and Venn diagrams. The tools were used flexibly and sequentially according to context and issue. The study distinguished broadly between men, women and male and female youth in its exploration of issues. Individual case studies (in-depth discussions/interviews) were conducted with one poor man, one poor woman, one poor male youth, one poor female youth, one man who used to be poor and had moved out of poverty, and one woman who used to be poor but had also moved out of poverty.

A regional workshop and synthesis meeting was conducted in May 1999 at the end of the fieldwork phase. Attending the regional workshop were representatives of all the communities visited, representatives of NGOs and other institutions that facilitated the survey in each region, officials of the State Planning Commissions in the participating states, and officials of the National Planning Commission and the Federal Office of Statistics. The research team leaders shared their site reports and regional reports with the stakeholders at the workshop. The workshop allowed the stakeholders to engage with the research outputs, enrich them and identify follow-up action. The stakeholders were at the same time sensitised to the participatory poverty assessment (PPA) process and methodology. The workshop allowed for a

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<sup>1</sup> A fully representative sample of different ethnic groups, ages, classes etc. within Nigeria was not possible given time and resource constraint. The sixteen sites of the survey were however selected along with the research teams on the basis of regional representation, ethnic/cultural divide in each region and the possibility of programme /project follow-up.

synthesis of the site and regional reports by the research team leaders and the lead researchers into a national report. The study consultant also facilitated this process.

### **1.3 The Selected Sites**

#### ***Urban Sites***

The urban sites used for this study include a range of population and demographic features which provide a continuum of experiences, from relatively small urban communities, such as Ayekale Odogun, in Oyun Local Government Authority, Kwara State, to much larger and diverse communities, such as Gusau, in Zamfara State. Hence, classification was not based on population alone. The important social distinctions are those of ethnicity and religion. The most prominent ethnic groups include the Yoruba, Igbo, Hausa/Fulani and Ibibio across all the sites. In Dawaki, for example, there were Fulani, Hausa, Yoruba, Igbo and others, such as Bolawa and Tera, living together in the community. Christianity and Islam were by far the most prominent religions in these urban communities.

All the urban sites seemed to have access to electricity (although supply was very irregular in all sites except Ayekale) and to ill-equipped public primary schools. Some sites, despite being urban, did not have piped water while others lacked access to postal services, primary health clinics or good quality township roads.

The most prominent occupation among the men across the urban sites was agriculture, involving farming in most communities, fishing in the riverine areas of Ughoton and animal husbandry in Mbamoi. Artisanship, government employment and labour supply on farms also featured as less prominent occupations of men. Among the women, farming, food processing and petty trading were prominent, with artisanal and civil service employment less common.

The urban sites had varying geographical and environmental features. They ranged from the coastal region of River State to the sahelian region of Zamfara State. Most of the study sites had been threatened by erosion and flooding. This was particularly true of Dawaki and Mbani in the northeast, Ama Ohafia and Elieke Rumuokoro in the southeast and Ughoton in the southwest.

The relevant history of the study areas differed widely; some developed from the siting of infrastructure (a court in the case of Ayekale Odogun, the relocation of an abattoir in Ama Ohafia and the construction of a road in Elieke Rumuokoro), while others came into being through a single founder (as in Ikara) or through the introduction of a trade (tinkering in Dawaki).

#### ***Rural Sites***

The rural sites were villages or towns with household numbers of about a thousand or less and a population of five thousand or less (with the exception of the more densely populated Southeastern region). In all the rural sites, basic infrastructure was limited and services inadequate and inefficient. Consequently, access to public goods and services was limited to only a small proportion of local people. These infrastructure services included health centres, community primary schools, tarred roads (passing through the communities or not too far away from them), local wells and postal agencies. A few of the rural sites had access to an irregular electricity supply, but none of the eight rural communities had access to reliable water, none of it pipe-borne.

The major occupation was agriculture (farming, animal husbandry, etc.). Other minor occupations included hunting, artisanship, petty trading, civil service employment, palm-wine tapping, labouring, hair-dressing, crafts (pot-making, mat-weaving, calabash decoration), tree felling, firewood selling and food processing.

Each of the eight rural sites was made up of a mixture of many social groups, although only one ethnic group was native to that area and the others migrants. The most popular religious practices in the rural communities were Islam and Christianity. The ecology varied from tropical rainforest in Oyo and Akwa-Ibom States, through derived and guinea savanna in Kwara and Enugu States and FCT, to bare desert in Sokoto State. The terrain in the communities varied from flat to gently sloping and steeply sloping.

A few of the communities had experienced rapid population increases. Widespread human and livestock diseases and agricultural pest infestations were characteristic of the Northwestern and Northeastern rural communities. At the time of conducting the study, all the rural sites were experiencing rainfall except the two Northwestern sites, which were still hot and arid.

### ***Composition of Discussion Groups and Individual Case Studies***

For the study, a total of 132 group discussions were held across all the sites. These were made up of 41 male, 46 female and 37 youth groups that were “poor” and 4 male and 4 female groups that were “not poor” (see Table 2.2). Of the total group discussions held, 64 (48 percent) were held in urban sites and 68 (52 percent) in the rural sites.

As regards the composition of the individual case studies, 41 were conducted in the rural sites (representing 49 percent) while a total of 43 individual case studies were undertaken in the urban sites. In all, a total of 84 individual case studies were conducted, excluding those case studies on institutions. Of this total, 28 poor men, 26 poor women and 18 poor youth, representing 33, 31 and 21 percent respectively, were interviewed. A total of 12 non-poor individual case studies were also conducted. This was made up of 10 non-poor men and 2 non-poor women while there was no case study of non-poor youth across all the study sites.

## Chapter 2. Perceptions of Poverty

Poverty is complex and multidimensional. The nature of poverty cannot be captured by a single income- or consumption-based indicator, nor even by broader material proxy measurements of income poverty. Participatory studies have cumulatively shown that the poor also experience and understand their poverty in terms of a range of non-material and intangible qualities such as insecurity, lack of dignity and status or a lack of power or opportunity. Furthermore, these qualities and characteristics of poverty differ markedly by social group and by geographical and political-economic context. This chapter summarises participants' analysis of their poverty across the study sites, broadly dividing findings between urban and rural contexts.

### 2.1 Defining and categorising poverty

Local categorisation of poverty can be broadly interpreted in terms of three groups distinguishable by the characteristics of their well being: these being the "rich", the "average", and the "poor" (see Tables 3.1 and 3.2).

In urban areas, perceived characteristics of the wealthy or rich included many material criteria that reflect a comfortable and secure life and peace of mind. The urban rich were perceived to have money and live in beautiful, cemented houses with boreholes or tap water. They eat good food (described as *rigaga-ruwhor* in Elieke Rumuokoro), wear good clothes, have access to medical services and are healthy (labelled *ki enia ni alaafia* in Ayekale Odogun). In rural areas also, these material characteristics are widely perceived as important indicators of the wealthiest in the community.

Security was associated with a range of non-material qualities relating to status and dignity. In the North West, for instance, members of the urban community of Mayana defined security (*rufin asiri*) in terms of a lack of disgrace and having one's secrets covered.

The wealthy were also seen to have opportunities, both for themselves and their children. Described in Ughoton as *akpo orhomuran yene aye edafe*, the urban rich achieve a good quality of life by having successful businesses and owning land and property. They are able to educate their children privately, who then in turn become successful (*ki omo enia sori rere* in Ayekale Odogun). In rural areas opportunity presents itself in terms of ownership of land and productive capital inputs such as fertiliser, and access to markets.

Broad indications of the perceived powerful and independent position of the urban rich also emerged through the studies. In Ikara and Gasau in the Northwest, the wealthy were described as *rufin asiri*, meaning independent and self-sufficient. This meant that they are mobile and own transport, are popular with people, able to

marry easily and able to hire labourers. In Ayakele Odogun the rich were seen to be able to take care of their wives and help relatives (Dawaki). In Mbamoi, well being was associated with access to justice. Amongst the rural wealthy, a social status of patronage reflected a high and powerful standing in local society.

The average group in urban areas was widely perceived to be not as comfortable as the rich and yet to share some characteristics with this group, such as the ability to educate children, provide basic needs and remain healthy, while the men were able to be responsible for the welfare of their household. Less consistently applied criteria included the need to struggle and work hard, to eat what can be found, to be hopeful, to be in debt but able to repay and to meet basic needs but not luxuries. In one Muslim community, Ayekale Odogun, men categorised in the middle group have more than one wife. In Ama Ohafia in the southeast, middle category households were seen to be able promptly to pay rent. The inability to pay a community development levy was a feature of the middle group in Elieke Rumuokoro, while an inability to afford a car was mentioned in Kara and Gusau in the northwest.

In rural areas this middle group struggle to meet their basic needs and educate their children. Their housing might be of poor quality or not owned by them and their diet might not be well-balanced. The farms of the middle group are of average size or below. At the same time the middle category were associated with economic productivity (such as economically productive trees in Tse-Akiishi) and they were expected to play a leadership role in the community. They might also lend money and be able to hire labour (perceptions emerging in Bagel).

The poor were widely perceived across urban and rural communities to lack security. They are unable to feed themselves and their family adequately and lack money (called *ki enia ma lowo lowo* in Ayakale Odogun). The poor do not own their own home and might still be living with their parents, or their living conditions might be unhygienic and inadequate (see Box 2.1). In some cases participants noted that the poor are often in debt or have to sell inherited assets to survive. They are unable to afford or access medical facilities, electricity, water and other basic services. Lack of security and peace was manifested in some instances in alcoholism and in domestic arguments, with frequent quarreling widely cited as a characteristic of poverty. The vulnerability of the poor was described in one community as *eniti o le tete ni ipalara*. The perceived physical or pathological characteristics of the poor were also noted in some instances, including physical handicap (*abirun enia*) and indolence (*ole*).

The urban poor were also seen to lack opportunity and have a bad quality of life (*igbe aye ti ko dara* in Ayekale Odogun). In the face of a limited asset base, the poor are unable to invest in and seek returns on their human capital and that of their children. Parents are illiterate and cannot access well-remunerated and secure employment. Children resort to begging and so miss out on education, while girls from poor households are perceived to be promiscuous. Barrenness and childlessness were also associated with poverty in some areas (*ki enia ma bimo*). The rural poor also associated labouring work and being hired hands or begging for assistance with their poverty.



### **Box 2.1 A farmer's perception of poverty**

Kemi is 60 years old and a farmer who at one time worked as a labourer on construction sites. He is left with only a daughter, out of 8 children, who is married to a man in their neighbourhood. He perceives well being as having good food, money, good clothes and tap water at home, but he sees himself as being far from achieving these due to lack of money. This has made it impossible to build a house with corrugated iron sheets as a roof that will not need renovation annually like his present house. He is also not certain of where the next meal will come from as all he earns cannot feed him in a day. He depends solely on God. In his words "God who created me with a mouth will give me something to eat!!" He survives by fixing people's roofs and selling firewood as the proceeds from farming cannot carry him far.

The powerlessness of the urban and rural poor was widely perceived to be manifested in their dependence on others for alms and support, their dependence on God and their extreme vulnerability to changes in their environment (see Section 2.3. below). Their social exclusion was expressed more specifically in terms of their exclusion from a range of infrastructure services, from secure employment and from political and judicial processes. In some communities, participants talked of the poor in terms of such intangible aspects of powerlessness as not being useful to the community (*ki enia ma wulo fun ilu*), of not having knowledge (*ki enia ma ni imo*) and of being wretched (*ki enia ma rise*).

Risk, security and vulnerability were described in similar terms in Aba, in the SouthEast, where participants referred to the most disadvantaged in the society as "*ndi na odighi nno odiwo*". They also used a description with fatalistic connotations – "*Onye chi ya goziri*" – "whom ever his God has blessed" - reflecting a belief that there are those who are destined to remain poor, insecure and vulnerable. Secure people were variously referred to as "*ndi gwura egwuru*" or "*ndi okpatahi ike*", literally "those who stand firm, whose legs are strong".

In some instances the gender dimensions of this powerlessness were articulated, with implications for both men and women, boys and girls. In Ayekale Odogun, for example, poor households were seen to be characterised by the inability of men to fulfil their role as provider (*ki iyawo eni maa boni*, or "to be fed by one's wife").

### **Box 2.2 Local categorisations of well being in urban Nigeria**

There are 5 distinct local concepts used in Ayekale Odogun for well being. The first is “Igbe aye to derun” (well being) or “Igbe aye to dara” (good quality of life). This kind of life is characterized by qualities like “ki enia lola” (to be wealthy), “ki enia ni alaafia” (to be healthy), “ki omo enia sori rere” (having successful children) and “eniti o gba fun olurun” (one who believes in God), among others. “Igbe aye ti ko derun” (ill being) or “Igbe aye ti ko dara” (bad quality of life) is the second category. This kind of life has qualities like “ki iyawo eni maa boni” (to be fed by one’s wife), “ki enia ma lowo lowo” (not to have money), “ki enia ma bimo” (to be barren/have no children), among others.

The third category is deprivation (“aini anfani”). This has criteria like “ki enia ma wulo fun ilu” (not useful to the community), “ki enia ma ni imo” (not to have knowledge) and “ki enia ma rise” (to be wretched). The fourth classification is vulnerability, translated locally as “eniti o le tete ni ipalara”. This situation is known by these qualities: “eniti ko ni alaafia” (one who is not health), “ole” (an indolent) and “abirun enia” (one who is handicapped). The last category is “aini” or “osi” or “irare”, all meaning poverty, and using these criteria: “ki enia ma gba win nkan” (living on credit) and “ki enia ma lowo lowo” (having no money).

In Ughoton, the local terminology for well being or good quality of life is “Akpo orhomuran yene aye edafe”. It is characterized by having a lot of land, owning buildings, being able to afford preventive health care, not doing hard jobs, etc. On the other hand, people who easily get agitated/angry with everybody, having poor medical attention, children not attending school, characterise ill being.

Well being is perceived in terms of the quality of life of the household and its ability to meet basic needs such as the provision of three meals a day, relatively comfortable accommodation, clothing and educating children and being able to respond to emergencies by drawing upon savings. Ill being in Amaohafia, Aba is termed “ukpaa” or “ogbenye” and well being is referred to as “iri ju afo” (literally – eating or living well) or “iji ego” (having money) or “ogaranya” or “uba” (being wealthy).

In Elieke Rumuokoro, well being is termed as “rigaga – ruwhor”, that is ability to feed well. Ill being, on the other hand, is referred to as “arama” meaning poverty. Well being is characterised by ownership of big farms, good houses, cash wealth, land assets and ability to feed the family very well. Ill being is linked with an inability to provide three meals a day, inability to send children to school and ownership of mud houses or a continued stay with parents after attaining adulthood.

In the Northwest urban sites, Ikara and Gusau, the local terminologies for well being are “wadata” (wealth) ‘kwanciyar Hankali’ (security) “Rufin Asiri” (independent and self sufficient). In Gusau, this is characterised by ownership of a means of transport, being popular among people, can marry easily and educate children. Ill being is termed “talaka” and it is characterised by having to look for food daily. In Ikara, well being “wadata” indicates access to food, water and fuel, being able to educate children and having peace of mind. To them, ill being is conceived as not being able to pay medical bills, no proper accommodation, and finding it difficult to obtain daily food.

In Mbamoi, well being means staying in peace, feeding self and family well, ability to give good education to children, having access to medical services and justice. The local terminologies for people living well are “Mardo” or Owdidi” (in Fulfude) and “Maiarziki” or wadata” (in Hausa). Ill being is conceived as lack of adequate food and good water, poor clothes, inability to access justice when wronged, having little or no food and the inability to afford hospital bills. Local terminologies of ill being include “Talakajo” or “Soynde” (Fulfude) and talaka” or “talauchi”.

Well being is “wadata” or “Arziki” (Hausa), meaning people living well. It is also referred to as “Jamu” (Fulfude) meaning good life in Dawaki. Well being means having food, good health and education for children, money and a good house. Ill being, called “Talaka/ Talanci” (Hausa) and “Woodi yamdi” (Fulfude) means poverty or poor life. This is characterised by lack of money for business and treating sick children, poor health, absence of good roads and drinking water.

### **Box 2.3 Local categorisations of well being in rural Nigeria**

**For those who are rich or wealthy**, the local terms used in the communities in the rural sites are as follows: In Bamikemo (Ile-Oluji/Okeigbo LGA, Ondo State), the terms are “Awon ti o lowo lowo” (those blessed with money), “Awon ti o ni ile ti o dara” (those having good household), “ki eniyan ni ifokanbale” (having peace of mind), “ki eniyan le toju idile” (being able to cater for household needs), “ki eniyan ni ise gidi lowo” (having a good job), “ki eniyan ma ni wahala” (to have no problem), “Nini itelorun” (being contented), “Igbesi aye ti o yeni” (leading a befitting life), “Nini ibukun” (living a blessed life). In Atan (Akinyele LGA, Oyo State), the terms include “Ki ayo kun okan eniyan” (to be filled with joy), “Awon ti won le bo ebi won” (to be able to feed one’s family), “Awon ti won ni ohun ini” (those who have property), “Awon ti won ni ile ti ara won” (those having personal houses), “Awon ti o ni wahala” (those living peacefully).

In Okpuje (Nsukka LGA, Enugu State), the wealthy are referred to as “Ofieru” or “Agbenu” and in Ikot-Idem (Essien-Udim LGA, Akwa Ibom State), those that are wealthy are referred to as “Imo”. The concept of well being here connotes living a comfortable life with good food, proper clothes, owning large compounds, having the ability to meet all basic needs and ownership of very big palm plantations.

In Jimowa (Kware LGA, Sokoto State), the rich are locally called “Wadata”, These are ‘people who lack nothing’. They have secured “Kwanciyar Hankali”, are independent and self sufficient “Rufin Asiri” i.e. coping on their own resources. The Gwaris describe such people as “Hednagoda”. In Bagel (Dass LGA, Bauchi State), the local expressions for a good life are “Daadi” and “Wadata” i.e. those having food to eat, leaving an easy and comfortable life. Well being or a good life means “Mietna” in Bankalawa dialect. Another expression for well being is “Maishi” (meaning those who have) or “Kpomi lahalani so mei” (having enough). In Tse Akiishi (Benue State), the local terminologies associated with well being are “Mkpeyol” (those who are comfortable), “Uma udidoo” (have a good life), “Mbai san veyol” (those who are happy). Also, “Mbal lu ve yogh yogh” means people who are well-to-do.

For **those who are neither rich nor poor**, the local terminologies used are as follows: In Bamikemo, a life that is not easy “Igbe aye ti ko rorun”; having insufficient money to meet responsibilities, “Nini owo ti ko gbo bukata”; having a small farm plot “Nini oko kekere”; not being able to eat what one likes “ki eniyan ma le je oun to wuni”; not owning a personal house “ki eniyan ma ni ile tire”; not having savings “ki eniyan ma ni akojo”; lacking gains “Ki eniyan ma je ere”. In Atan, those who are struggling hard to meet their responsibilities “Awon ti o n gbiyanju lati se ojuse”; those who wear not-too-good dresses “Awon ti o n wo aso ti o dara pupo ju”; having an average farm; those who may not own houses or live in fine ones. In Okpuje, the not-so-rich are locally referred to as “Okorobia-Afu-eri” or “Dimkpa”. These people can feed themselves and their family. They serve the community and sometimes play leadership roles. They are subsistence farmers and are generally credit-worthy since they are hard-working, ambitious for success and can pay back loans. In Ikot-Idem, the not-so-rich are referred to as “Ufiak-Idem”, “Esuenyene” or “Ukene”. They may own mud houses or small houses roofed with aluminum sheets, have small plots of land and work as labourers to the wealthy and more prosperous farmers.

In Jimowa and Bonugo, the not-so-rich enjoy Allah’s blessing, have some food and some water and also have adequate shelter and healthcare. In Bagel, the not-so-rich are described as “Kpomi lahalani gabgab” or having little of either food or livestock. They have a reasonable access to markets, own bicycles and are neat because they wear good clothes. In Tse-Akiishi, the not-so-rich are referred to as “Mbaihuve guda”. They can eat, wear moderate clothes, spend small amounts of money, possess fairly big farms, have bicycles, afford soap and cream, and can pay hospital bills. They also have some access to markets.

For **those who are poor**, the local analysis describes the following characteristics: In Bamikemo “airije”, being unable to feed oneself, “ai lowo lowo” having no money in hand, “aiba egbe pe” being below peers, “gbigbe ni aisan” living in sickness, “aini alaanu” lacking helpers, “gbigbe ni iniira” living in difficulty, “hihu iwa jagidijagan” leading a troublesome life, “aibo asiri” no security, and “gbigbe ninu osi” living in wants. In Atan, living as if one is not alive “Ki eniyan wa bi alaisi laye”, and responsibilities are over-proportionate to income “Ki bukata poju owo lo”, living in an unhygienic environment “Ki eniyan ma gbe agbegbe ti ko mo”, living without potable water “Ki eniyan ma ni omi ti o see mu”.

In Okpuje, the local terminologies for being poor are “Ike kete orie”, Akpakaji Ike or “Ehu” or “Ogbenye”. The people in this category do not eat good food, work as labourers, cannot pay for children’s education, they are not titled, they are wretched, restless and alcoholics, starving and cannot pay community levies. In Ikot-Idem, poverty or ill being is referred to as “Ubuene” or “Ekpowo”. The people in this category are generally unable to feed and care for their family and they depend on alms. They are often stranger-migrants who sell their labour to the rich. They sell assets inherited from parents as temporary relief measures.

In Jimowa, the poor are referred to as “Talakas” or “Haderi”. They have very little to eat, no water, poor shelter, must work for others to earn a living. They have no freedom as they have to be subject to the commands of other people whom they serve. In Bonugo the terminologies are similar, and the poor are not neat and have no access to healthcare, cannot educate their children because they don’t have money.

In Bagel, poverty or ill being is referred to as “Patara” meaning ‘having nothing, leading a risky and vulnerable life’. It is also described as “Kpomi Kalaniba” which means to ‘have nothing’. They earn a living by farming for others and are so destitute that they beg for food from the wealthy or the “haves”. They have no money, cannot afford to buy fertilizer where they own small farms, they lack good clothes, access to markets and healthcare and depend on traditional healers. Those in this category cannot educate their children and do not have livestock. In Tse-Akiishi they refer to the poor as Mbaigbevek” or “Atsana iyol”.

## 2.2. Patterns of and trends in poverty<sup>2</sup>

### *Patterns of poverty*

Analysis of perceptions of levels of poverty in **urban areas** revealed a significant variation in levels across the sites. Ughoton in the southwest had the highest percentage (80) population in the poorest group (Table 3.4). Mbamoi (79 percent) closely follows this, followed by Ama-Ohafia with 63 percent and Ikaru with 61 percent of the population in the poorest category. Gusau and Dawaki had 50 and 45 percent respectively of their population in the poorest category. The sites with the lowest proportion of population in the poorest category were Elieke Rumuokoro (26 percent) and Ayekale Odogun (25 percent).

The analysis shows that the northeast sites had the highest proportion of its population (62 percent) in the poorest category. The northwest sites with 56 percent and southwest study sites with 53 percent followed this. The region with the lowest proportion of population in the poorest group was the southeast with 45 percent. Generally based on these percentages, the level of poverty is still very high and this result confirms earlier findings of the quantitative poverty assessments.

From the age/gender perspective, the results shown in Table 3.4 reveal that both Ughoton and Mbamo had the highest proportion (90 percent) of their male population in the poorest group while the lowest was the Ayekale Odogun with 30 percent. With regard to women, Ughoton, again had the highest percentage (90) in

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<sup>2</sup> The results of this comparative analysis should be treated as indicative only as the well being categories are based on group-specific perceptions rather than standardisable categories.

the poorest category. Mbamo (80 percent) closely followed this. The lowest percentage of female population in the poorest group was found in Elieke Rumuokoro with 20 percent. Of the male youth, Mbamoi and Ikaru had 95 and 85 percent respectively of their population in the poorest group while Elieke Rumuokoro and Ayekale Odogun had 20 percent. Ughoton and Ama Ohafia had 70 and 60 percent respectively of their female youth population in the poorest category with Elieke Rumuokoro had 10 percent of its female youth population in the poorest group.

The proportion of the **rural population** that fell into the poorest category was again given by the various groups of people participating in the eight rural sites. As in the urban communities, there were wide variations in the proportion perceived to be in poverty, not only from site to site but also from one group to another in the same site. For example, in Bamikemo, men gave the proportion as 65 percent, women estimated theirs as 60 percent, boys mentioned 81 percent and girls said it was 50 percent. This gives an approximate average of 64 percent for the rural site. In some sites, only two or three groups conducted this analysis. The averages for the four regions are as follows (with an overall average of 53.32 percent):

Southwest -	57.37 percent
Southeast -	54.57 percent
Northwest -	49.95 percent
Northeast -	50.00 percent

### ***Trends in poverty***

In all the **urban sites** participating in this study, there was a general consensus that poverty had increased when compared with 10 years ago (see Table 3.6). In Elieke, Rumuokoro - PortHarcourt for example, it was agreed that poverty had been on the increase as a result of the slump in the economy in the 1980s and the consequent loss of jobs by people in the various sectors of the economy (see Section 2.3 below on the causes of poverty).

The participants from seven out of the eight **rural communities** surveyed indicated that poverty or ill-being had been on the increase during the past ten years. It was only in Ikot-Idem that rural people indicated that there was no change in poverty or well-being in comparison with the situation ten years previously.

### **2.3. The causes of poverty and vulnerability**

Across urban and rural communities, poverty and vulnerability were identified with the level of risk people face when exposed to changes in their lives. The impact of a range of possible shocks, trends and cycles were seen to be important influences on local vulnerability and helped to differentiate the vulnerable from the more secure. The risks people face were linked to a number of key aspects of security that affected the poor at different levels of social organisation, from the individual to the household to entire communities. Ultimately, a state of helplessness characterised the most vulnerable in each community. It should be noted that in some instances this helplessness was linked to perceived pathologies such as reckless spending and a distaste for farming (Okpuje) or laziness (Bamikemo, Atan and Okpuje). Other problems being mentioned in one or two or three sites include over population (Okpuje and Tse-Akiishi), while bad government was mentioned as a cause of poverty only in Bamikemo. Only in Bonugu was non-payment of compensation for land acquired by government mentioned as a cause of poverty.

The inter-generational “inheritance” or perpetuation of poverty was noted by participants who identified an inability of poor parents to invest in the human capital of their children or to invest in productive capital for their future livelihood security (see Box 2.4). Poor communities were resolute in identifying the most vulnerable groups in the community, those that were considered to be most at risk and most insecure. These included widows, especially those without adult children, orphans, the physically handicapped and migrants in Bamikemo.

#### **Box 2.4 Poor parents' inability to train children and poverty**

The inability of some parents to provide basic necessities of life to children and to train them have continued to make those children to be perpetually poor.

Umar is a 12-year-old boy and is an itinerant koranic student in Gusau. He arrived in Gusau about a year ago from a village near Bunudu to understudy a mallam (koranic teacher). He revealed that he was sent to Gusau primarily because of the famine that ravaged his village. He says that because there was virtually little or nothing coming from home, he and two other boys (Viras and Musa, who have been caught in the same crisis) resorted to begging for alms in order to feed. They believe that the food they get in Gusau through begging is better than their livelihood in the village.

The case of innocent Amadi is a little different. The inability of his parents to pay, regularly and promptly, his school fees have made the 14 year old boy to be in and out of school every now and then and has several times missed his promotion examinations. As a consequence, he is in primary grade 4 whereas his age mates are already in the secondary school. He told us that his father is jobless and subsists on capturing fish with hooks in ponds while the mother hawks boiled rice on a daily basis.

### ***Livelihood and employment insecurity***

Livelihood risks and insecurities in urban communities related to similar classes of uncertainties as in rural areas, since many of the urban poor depend on agriculture as a livelihood base and source of income. Hence in the southwest, participants in urban communities made a key distinction between cassava farmers and rice farmers in determining who was more vulnerable in the face of external shocks, trends and cycles. More generally, reliance on a single crop was considered to equate with a position of vulnerability.

In rural areas, risk was depicted as having become a part of everyday life, with the poor left with no option but to engage in activities inherently fraught with risk. In Okpuje in the southeast, it was even suggested that the wealthy are more at risk because they cultivate more land. Risk is embedded in the everyday life of the rural poor, but can also be escalated: in the northwest, insufficient weighing up of matters or the taking of a wrong decision were seen to aggravate risk, primarily by exposing oneself to danger, to violence or to the consequences of low income.

Participants perceived a community-level vulnerability to environmental trends, shocks and cycles, such as low or declining soil fertility, flooding, drought, pests, lightning and erosion linked to poor yields. A lack of cash for buying capital inputs (such as agro-chemicals, tractors and other mechanical devices), a lack of storage facilities and of transport and other economic infrastructure, combined with fluctuating and declining demand or lack of regular markets (in some case linked to the decline of the national economy) was also seen to be an important cause of food and livelihood insecurity.

Lack of forests and farm lands emerged as an important causal factor in Atan, Okpuje and Ikot-Idem. This is understandable in the light of the fact that Atan is partly a hunting village while Okpuje and Ikot-Idem belong to the southeastern region of Nigeria where land is very scarce and population density is abnormally higher than in the other regions of the country. Table 3.7 shows the problems considered major causes of poverty in rural areas. A problem is considered as a major cause if it is mentioned in four or more out of the eight rural locations or sites.

In the southeast, food security emerged as the main concern. Lack of access to land, soil degradation and lack of farm implements and capital were described as the principal explanations for food insecurity. Women described security as “*idi nma na bem*” (“having a feeling of satisfaction”) and “*i no chim*” (not being moved by circumstance”). Ideas about security were aligned with the perceived advantages of wealth, with the wealthy depicted as secure: “a secure man is a complete man” (Ikot Idem); “*onye a dighi ari isi ya aka*” (a secure man depicted by girls as “a fearless person”, though not necessarily rich).

The northeast report’s representation of security and risk is wide-ranging, and reproduced in Box 2.5 below. In common with the other zones, natural resource hazards and livelihood base risks are paramount. In addition, two other categories of risks are mentioned: “fear of the court”, a judgement that suggests that the state

machinery of law and order intimidates rather than protects, and “fear of the unknown”, which could be interpreted as a bleak outlook on prospects for the future.

**Box 2.5. Perceived risks in the North East Zone**

Fear of pest infestation  
Flood  
Drought  
Epidemic  
Attack by thieves  
Motor accident  
Crop failure/soil infertility  
Death of livestock  
Hunger  
Fear of aggression by criminals in the community  
Snake bites in the rainy season  
Fear of the unknown  
Fire  
Lack of money  
Lack of fertilizer  
Fear of the court

In the southwest rural sites, vulnerability was defined as a position of danger and risk, a “person who worries too much” (“unstable emotions”) and the inability to withstand downturns in economic fortunes. In the northwest, those unable to help themselves are characterised as vulnerable and disease is considered to be the prime inducer. In the southeast, the vulnerable are the poor and “*ndi o ka la eshi*” (“those who are more affected”). In the northeast, immigrants to the community of Bamikemo were designated as vulnerable. They formerly worked as migrant labourers on the cocoa farms, but the decline, poor dependability and insecurity in the sector has led them to attempt to establish and invest in their own farms. They still depend on their work as hired labourers during the cocoa season: out of season engenders more acute vulnerability.

The lack of adequate employment opportunities was seen as a major cause of poverty in urban areas (see Box 2.6.) Vulnerability in the face of changing employment opportunities was closely linked in urban areas to the skills and abilities required to obtain work in the urban formal sector, in particular literacy and a capacity for “hard work”.



### **Box 2.6 Joblessness and poverty**

Ahmed, 23, is the 5<sup>th</sup> of 12 children in a family. At 11, he lost his mother and at 19, he became an orphan. Meaning that he started to cater for himself including payment of school fees for his secondary education. He got admitted to a polytechnic for a certificate course in Banking and Finance after which he went to a university for diploma in social work. On both occasions, as a student, he had to work as a casual labourer to raise money for his education since all his relatives are poor. In order to raise more money, he started the 'achaba' business (a popular means of transport in Gombe State involving commercial use of motor cycles as taxis). At the university, he depended on the good will of his friends and he eats once daily. On one occasion, he collapsed in an early morning examination after not eating for 24 hours. But since he graduated with a diploma, he has not got a job, yet he has many younger siblings and a stepmother to care for. His continued unemployment has forced him to return to the 'achaba' business, even though a friend was killed in an achaba accident.

Shocks internal to the household were also seen to be a major cause of poverty for those vulnerable to such shocks. Hence households with only one income earner were perceived to be particularly vulnerable to sudden redundancy or the ill health or death of that income earner (see Box 2.7).

### **Box 2.7 - Implications of poor health of household head for poverty**

Mr. Ukpai, Jonah Awa is 54 years old with 5 children, who lost the use of his left eye in 1979 in one explosion that occurred when he was a casual labourer with Vitaform PLC since the early 1970s. He was later employed as a permanent staff of the company where he rose to be a junior supervisor in production. His duties had exposed him to dangerous production chemicals that have been diagnosed to be the cause of his present deteriorating health. This has made him to be incapacitated, jobless and idle, making the whole burden of feeding and taking care of the family to fall on the wife who is a food hawker.

Clifford Cousin, 64, has 13 family members. He was educated up to the primary school and worked earlier as a cook to a white missionary, but later in the post office for 12 years. After resignation, he went into staple crop and rubber production. Unfortunately, he took ill, for 11 years, at the time when the farming business was coming up. This paralysed the business, resulting in great loss and poverty. Right now, he is struggling as an old man to make ends meet. He lives from hand to mouth and he is deeply affected by his poverty.

In some instances this broad issue of joblessness was qualified by political contingencies in the allocation of jobs and contracts, revealing a vulnerability amongst those without the necessary political contacts (see Box 2.8.).

### **Box 2.8 - The political dimension of employment access**

Alhaji Wada is a 52-year-old contractor whose business blossomed in the second republic and became rich in the early 1980s. However, the change in government shifted the patronage of the government agencies and local government authorities he had worked for away from him to other contractors. The result was the collapse of his business. He had to sell off his physical assets to settle his creditors. Presently, he lives in a mortgaged house with two of his four wives that have remained with him who are also involved in petty trading to supplement the family's income.

### **Crime and conflict**

In the **urban sites**, crime and conflict were associated with harassment, physical and sexual assault and political unrest. Amongst the types of crime and conflict listed were:

- \*sexual harassment
- \*rape
- \*robbery
- \*street fighting
- \*duping
- \*general state of discord
- \*corruption
- \*communal strife
- \*ethnic violence
- \*youth disobedience
- \*“state creation” (refers to the repeated rounds of redrawing the political map of Nigeria, with its shifting Federal and State boundaries).

In Mayana in the North West, crime is understood as “*laiff*”, or “wrongdoing”. It is seen as a cause for both impoverishment and enrichment. Community members refer to crime associated with petroleum (selling petrol on the black market), crimes committed by police and army officers, corruption, nepotism, armed banditry and disputes surrounding the creation of the State of Zamfara.

In the South West, robbery, rape and street fighting were reported to be on the increase following the infrastructure improvements to access roads. Conflict in the community is pursued along both ethnic and generational lines: between youths and elders, and between members of different ethnic groups (such as the Ijaws and the Isekiris). Only in the South East urban settlement of Elieke was crime and conflict considered not to be rampant. Frequent police harassment and conflicts at family and community levels were mentioned in the rural context of Okpuje and Ikot-Idem.

Conflict and crime are symptoms of divisiveness and social anomie, and the commentary in the **rural site** reports make repeated references to the indignities and victimisation suffered by the poor. These situations and events that run against what is commonly understood as prevailing norms and values range from internal conflict

in the community to blatant crime committed by strangers. All contribute to a growing sense of dislocation in social relations and a hollowing out of ties and forces that tend towards cohesion.

In North West sites, isolating oneself from customs and traditions in the community could be interpreted as a crime, and destined to create conflict, defined as “fadace-fadace” (any situation which causes embarrassment or harassment leading to disturbance of the peace). In the South West, conflict was associated with political manipulation and with the “results of misunderstandings”. In that zone, the building of an access road was judged to have resulted in increased crime. Robbery is perceived to increase during the cocoa season. In the Delta region, conflict over oil exploration is endemic. In the South East site of Okpuje, the poor were reputed to be responsible for the theft of food items, and land and religion to be the sources of conflict in the community.

Types of crime and conflict cited in rural sites include:

- \*theft
- \*verbal abuse
- \*vandalism of farms
- \*aggressive refusal to repay loans
- \*political conflict
- \*rape
- \*non-participation in social activities
- \*land disputes
- \*betrayal
- \*adultery and fornication
- \*use of hard drugs by youth
- \*overpopulation

In Ikot Idem in the South East, crime is considered to be on the increase due to increasing disregard for family and relatives, a general craving for money, immorality and widespread disobedience on the part of youth in the community.

### ***Social Cohesion and Social Exclusion***

In the urban sites visited, social exclusion was understood primarily as restriction or censor on people’s participation and their representation in decision-making on affairs that affect them. It was also understood in a more intuitive sense as a feeling of being unwelcome in a community or neighborhood. The blanket stricture on participation in group activities in the neighborhood – a collective lack of voice – was considered to be applicable to all, but there were certain social groups within the community who were doubly affected and thus double vulnerable. These included the poor in general, the sick and those of “questionable character”, such as thieves, murderers and adulterers.

Consistently singled out as socially excluded in all sites were women: in some areas excluded from community meetings and not consulted; in others, allowed to join meetings but not to participate in deliberations. Social exclusion was also perceived to be induced by a lack of information and knowledge, particularly though lack of access to information held by government officials. It is noteworthy that social exclusion was also thought to be reversible.

In the North East, cohesion was considered to come about through “peaceful living” and though a sense of belonging; poverty was attributed with leading to “being left out” in the community. In the North West, in Mayana, social exclusion was defined as “*ba’a yi da su*”. In Elieke in the South East, the poor were considered excluded in some part due to their inability to contribute in cash towards community projects. In Aba, the trend in social exclusion (the poor, women, misfits and thieves) was not judged to have changed significantly in recent years.

Individual and community vulnerability was also attributed to the breakdown in interpersonal trust. The South West rural reports highlighted the growing dishonesty amongst traders and the need for “juju” - personal protection from witches and wizards. In both the South West and North West reports, the threat posed by armed robbers and thieves were accounted for. The North West and North East communities also equated the Government with increasing insecurity.

In the rural sites, social exclusion is conceived of principally as deriving from non-participation in community affairs, activities and decision-making. This emanates from low social status: women, above all are ascribed this position. Immigrants, the youth and the uneducated and, in the North East, unmarried men of marriageable age or men without children are also considered to carry low rank in the community, as are “ne’er-do-well’s”, the irresponsible, those in extreme poverty and those considered to be producing low outputs on their farms.

Caste, ethnicity, language and religion are also cited as important distinctions within the community. Caste is referred to in the South East sites as underlying exclusion and neglect. Exclusion from community activities and decisions can be mandated by the community (women prevented from attending community meetings) or self-imposed, whereby marginalisation is the result of one’s lack of interest in participating in communal affairs.

In the South West, the poor are deemed to be largely invisible to society at large: “*olowo biye mo*” – “it is the rich that people know”. In the South East, a distinction is made between the “free born” and so-called “slaves” in the community. Here, the caste system operates to exclude all but the “free born” from major community ceremonies. Caste appears to weigh more than migrant status: strangers in Okpuje who have lived in the community for a long time are not considered to be socially excluded. In this community, cohesion is considered to be continually undermined by a combination of political rivalry, selfish interests, land disputes and overpopulation. Women in the community discerned exclusion as resulting from (i) poverty; (ii) lack of education; and (iii) the rich blocking opportunities for the poor.

In the North West, social cohesion is understood as a “state of understanding and togetherness” and of living with strangers without hindrance. A Hausa term for this is “zumunci” (“willingness to live together”) and is applied to examples of migrants (such as the Bossa) from another State being welcomed as conflict has forced them to relocate. Strangers invited to community meetings and the presence of various ethnic groups (i.e. Hausa, Ibo and Yoruba) together in a community were given as examples of cohesiveness at work. In the North east, cohesion is a sense of belonging, seen as resulting from unity amongst the people, achieved through living and talking together. The erosion of cohesion in the community is associated with rising poverty and is manifested mainly in the neglect and disregard afforded the excluded (who are not recognised at meetings and not served food at gatherings).

#### **2.4. Coping strategies and opportunities for moving out of poverty**

In the context of described vulnerabilities, risks and insecurities and obstructions to accessing opportunities, the **urban poor** utilise and employ a diverse range of coping strategies. These stratagems include:

- \*depending on God for provision
- \*men and women diversifying (odd jobs, multiple jobs, petty trading; see Box 2.9)
- \*depending on contribution and loans from churches and other associations
- \*back migration
- \*return to farming
- \*borrowing
- \*sale of farm products (previously destined for consumption)
- \*sale of own labour

##### **Box 2.9 Diversification and coping**

Babzi is a 33-year-old civil servant with one wife and one child. He holds a certificate in community health and is currently the manager of a national programme on Immunization for Nafada LGA of Zamfara State. Ever since he joined the service in 1994, he has found his salary to be inadequate as he could not train his younger ones, afford good clothes and food. He often depended on his former friends for food. In 1997, he went into tinkering, farming and contracting to boost his income. Presently, his monthly salary of N4500 contributes 60%, contracts 20%, farming 15%, and tinkering 5% of his total monthly income. He is able to meet some needs he could not meet ten years ago.

In the urban communities of the South West, borrowing from family, friends and cooperative societies was cited, although cooperative societies are no longer considered effective due to the poor record of loan repayment by members. Back migration from urban to rural villages was recorded in Ughoton. Carrying out odd-jobs and engaging in multiple income activities are significant coping strategies in Ayekale as described below:

Name: Oluwalowun, M. Akano

Sex: Male; Age: 40 years  
Place of birth: Ayekale Odogun  
Number of Siblings: 8  
Position in the Family: 2<sup>nd</sup>  
Level of Education: Primary Six  
Marital status: Married  
No. in household: 5 - 1 wife and 3 children  
Occupation: Driving, farming, grinding machine operator, night guard.  
Source of income: farming, grinding machine, night guard.  
Landed properties: Yes, own a personal house.  
Responsibility: Provide for my family; pay any children's school fees; take care of extended family.  
Opportunity Used: Bought a grinding machine relatively cheaply.  
Opportunity Missed: Secondary education.  
Current problem: Grinding machine has broken down and has reduced income; poor sales of agricultural products.  
Safety Nets: Engage in many economic activities which will not face problems all at the same time.

In the South East, in Aba, to cope with the lack of accommodation in town people were resorting to squatting. For income, moonlighting was described as a common strategy, as were borrowing from age grade members, thrift societies and family unions. Prayer is also considered a strategy.

In Mayana, in the North West, the urban poor talked of moving from the towns "back to the farms and the uncomplaining hoe". Other urban coping strategies included working as a driver's mate on the petrol tankers, farming out one's labour on construction sites, and carrying out multiple activities simultaneously (i.e. as a driver, a trader and a cap weaver).

The descriptions of coping strategies in **rural areas** were diverse and extensive, as exemplified by the following list:

- \*seeking help from people that are better off – also borrowing from friends, relatives, thrift organisations and money lenders
- \*expanding farm holding and diversifying crop types as well as multiple locations of farms
- \*cutting down on expenses and demand for material items – i.e. reduction in transport costs
- \*eating of seed yams (instead of planting) and sale of farm animals
- \*working harder/longer on farms
- \*diversification of occupational activities
- \*raise market prices of farm products
- \*petty trading
- \*changing diet – feeding on wild fruits
- \*migration to urban centres
- \*sale of own labour and taking menial jobs in town
- \*moving from house to house to eat
- \*women owning their own farms
- \*begging
- \*stealing
- \*reliance on economic trees

- \*milk cows and preparation of dairy products for sale in town
- \*dependency on religious groups
- \*praying

In the South West, strategies embraced cutting down consumption, working harder, reducing expenditures, increasing farm holdings, changing diet and borrowing from family, friends and cooperatives. Eating breadfruits is an example of a consumption shift to cope with food insecurity and expanding cocoa fields an effort to increase income. Borrowing was portrayed as inviting a raft of associated risks, given the exorbitant interest rates charged by lenders and produce buyers.

In the South East, aside from borrowing, selling farm animals and relying on oil palm products for cash income and food, community members mentioned significant diet changes: eating seed yams (intended for the following years' planting) and processed cocoyam. In Ikot Idem, discussions on coping strategies generated the following compendium of practice:

- \*Reduction of food intake
- \*Engagement in secondary occupation
- \*Dependence on economic trees
- \*Rope-making from raffia palm
- \*Mat-making and basket weaving
- \*Distillation of local gin
- \*Manual jobs, such as digging latrines
- \*Borrowing from thrift clubs
- \*Intensification of farm work
- \*Processing palm fruit
- \*Migration to urban centres
- \*Petty trading

In the North West, diversification of income activities was also discussed. Migration, prayer, taking of menial jobs is common. Raising market prices of farm products, selling poultry rather than consuming at home and selling dairy products were also identified as coping strategies. In the North East sites, one community member believed that, in critical times, women beg and men steal. "People move from house to house to eat".

Ultimately, the pattern that appears to emerge is of coping strategies having transformed into livelihood strategies. Of particular concern are the signs of perpetuating vulnerability: turning to stocks and resources hitherto reserved for consumption to sell in the local market, or literally eating into assets generally kept aside for the following years' planting (seed yams).

### ***Opportunities***

The suggested avenues for increasing access to opportunities in urban areas were considered to include:

- \*participation in government programmes
- \*marrying key government officials
- \*access to formal education for women
- \*ownership of land
- \*access to grazing land
- \*assistance from family members
- \*social connections to influential people
- \*proximity to water
- \*dependence on God
- \*involvement in craft industry

In the North West, opportunity is translated as “*samu dama*” – obtaining a chance or a right to something. For the poor, it is considered as a chance to “break through”. Along with land as an important basis for seeking opportunities, and education, in Mayana access to water is considered an important foundation for accessing opportunities, as are social connections to influential people and possibilities for getting married to local government job holders.

In the South East, dependence on God and hard work was judged to be a significant recourse for the poor, as was assistance from family members. Small scale income generating through craft making was also identified as a notable opportunity. In the South West, women reported lack of access to formal education a constraint on opportunities, as was their inability to benefit from the Better Life programmes and their overall problems of participation in society.

In the majority of rural sites the overall outlook on opportunities for the poor is bleak; the trend is one of declining opportunities and more complex strategies required to access them. An exception to this appears to be Ikot Idem in the South East, where women community members considered opportunities for social mobility to be greater than they were ten years ago. This is based on (i) increased possibility for migration to urban centres; (ii) more employment opportunities; (iii) more factories; and (iv) more opportunities for credit. Importantly, they considered that opportunities for women had increased with better education, skill acquisition and women’s empowerment. In the rural communities visited in the South West, opportunities were considered scarce. Falling cocoa prices are judged to be in some part responsible for this downward trend.

The type of factors that improve chances of accessing opportunities in rural areas include:

- \*education (see Box 2.10)
- \*skills acquisition
- \*owning farmland
- \*good market prices
- \*dependence on God
- \*employment opportunities



- \*access to loans
- \*multiple income sources
- \*self-help groups
- \*migration

In rural North East, fate and dependency on God was judged to underscore hopes for improved crop yields and to enable access to land and to purchased fertiliser. In the North West, opportunities – “ohibi dama” – are understood as pathways to access education, employment and ownership of land.

#### **Box 2.10 The benefits of education in poverty alleviation**

Hamza Alhassan is a 29-year-old son of a poor koranic teacher who managed to become a primary school teacher after having passed through the koranic school and later the formal educational system. Before he attended the secondary school, he learnt carpentry. On completing his secondary education, he was appointed as an organiser of adult education classes in Ikara LGA. His desire to be educated as a means of reducing poverty made him to obtain a grade II certificate in 1995 and he is currently enrolled for the National Certificate of Education. During his spare time he carries out carpentry work and also sells used building materials. With the money made from these activities, he has built a house and has got married. He hopes to pursue a degree program as soon as he bags his NCE.

Comfort Daniel, a successful business woman, got married at age 18 to a driver after completing her junior secondary school. In the early years of marriage, she was a full time housewife. But in 1980, with a meagre sum of money, she started trading in gari and vegetables. A few years later, she switched to textile trade popularly called “cotonou clothes” with the capital she built up from the former business. This business proved profitable and she now pays the school fees of the children and takes care of almost all the needs of the family. She believes that the little education she acquired is her strength because it enabled her to keep proper records and fight back any form of suppression.

## Chapter 3: Priorities of the Poor

We have seen that experiences of poverty differ significantly according to geographical, social and other distinctions. Perhaps even to a greater extent, the priorities for action expressed by the poor are diverse and contextually specific. This chapter attempts to reveal the major problems of the poor, their prioritization, changes in the problem overtime and their analysis of solutions to these problems. Given the particular importance of urban-rural distinctions in this respect, the chapter presents the analysis for urban and rural communities separately.

### ***Ranking of the Major Problems***

The ranking of the major problems facing the poor across the **urban sites** is presented in Table 4.2. In general, eight problems stand out as major, cross-cutting problems affecting the urban poor. These are the lack of piped water, unemployment, inadequate access to education and health facilities, the irregular supply of electricity, lack of agricultural inputs (especially agro-chemical), inadequate facilities and a lack of good roads.

Certain problems were peculiar to certain urban sites. For instance, unavailability of scholarships, environmental pollution and unavailability of public telephone facilities are restricted to the oil rich communities of Ughoton and Eleike Rumuokoro. Land scarcity was highly prioritized by Eleike Rumuokoro of River States. The unavailability of street light is peculiar to both sites in the southwest, with poor performance of cooperative societies being peculiar to Ayekale Odogun. Community conflicts are peculiar to the southeast due to the prevalence of the protests in the oil producing areas of Nigeria. In Ughoton, under staffing both in school and health centres and the lack of higher institutions and a town hall are highly prioritized by the poor. Frequent power failure and lack of farming inputs are peculiar to the northeast sites, while non payment of compensation for land acquired by the government and environmental problems are peculiar to the northwest sites.

Priority rankings conducted across the **rural communities** revealed a strong consensus on the major problems facing the rural poor. From the information in Table 4.1, the priorities of the poor include potable water (which ranked first to fifth, twenty-one times out of the twenty-four times in which it was assigned a rank), followed by education, healthcare and rural feeder roads in that order. Other problems, which received high ranks in the communities where they were ranked, include unavailability of markets, electricity and lack of processing machines.

## ***Changes in problems and priorities***

Analysis of trends in prioritisation of problems within **urban communities** over a ten year period revealed that unavailability of piped water, unemployment, inadequate access to education and lack of agricultural inputs, especially fertilizers, were ranked higher now than before. In contrast, there is now a lower priority attached to issues of inadequate access to health facilities, irregular supply of electricity and lack of good roads.

Some problems have remained at the same level of prioritisation as they were 10 years ago, with no changes in their rankings across the sites (see Table 4.4). These include the absence of a town hall, lack of toilet facilities, the adverse effect of rock blasting on houses, and unavailability of recreational facilities. Others include the lack of higher institutions and under staffing of schools and health centres. Other less prominent problems receiving an increase in prioritisation include environmental pollution and a lack of street lights. Others include poor markets, a lack of small scale factories, a lack of scholarships, insecurity, land problems, a lack of adequate school facilities and lack of business, poor feeding, low income, poor sanitation, community conflicts, government apathy, lack of youth organization, hard drug use and peddling, destruction of crops by cattle.

Finally, there are some problems that appeared newly in the rankings of the poor people across the urban sites. Problems such as high school fees, teenage pregnancy, a lack of assistance and a lack of unity have all arisen within the last ten years. By contrast, the problem of transport costs has now disappeared in the ranking of the poor.

The major problems causing poverty in **rural areas** were re-assigned ranks by the various poor groups in terms of their intensity ten years ago (before) and now (this year). This is to help us capture problems with increasing intensity, decreasing intensity and those, which maintain the status quo. Table 4.3 shows that there has been no considerable change in the intensities of the problems and priorities of the poor in the past ten years.

For example potable water ranked first to fifth twenty-one times out of twenty-four rankings it got this year. The same problem still ranks between first to fifth, seventeen out of eighteen rankings ten years ago. In fact potable water received either an increased ranking or a constant ranking fourteen times while it suffered a decrease in rank only four times. The inference from this is that the problem of potable water is getting worse and that it remains a priority issue for rural communities. Education received increases or constancy in ranks seven times out of twelve and received a decrease in rank of ten. A plausible interpretation is that the intensity of lack of education as a cause of poverty is decreasing and even though it is still important, it is not as important as it used to be ten years ago.

Healthcare received rank increases or constancy five times out of eleven while it suffered reduction in rank six times. This shows that the problem of healthcare is not

as intense as it used to be ten years ago. However, it is still a priority to the rural people in terms of its relationship to poverty. Going by the same analysis, the problem of lack of regular markets and or declining demand has received overall increase in priority. Another problem, which has suffered a marginal decrease in priority, is that of poor roads but it is still important in the views of the various groups. The problem of farm inputs and lack of rural electrification has received a decreased priority compared with what used to be the situation ten years ago.

### ***Towards trust and cooperation for poverty reduction***

It is clear that the poor will require significant external support to solve the a number of problems relating to public service provision, including improving the quality and accessibility of educational, health and water and sanitation facilities, and economic infrastructure provision, including piped water and public roads, as well as public transfers in the shape of agricultural inputs (see Table 4.6). Broader public good issues requiring regulatory and legislative intervention, such as issues of land quality, access to grazing and farmlands, tenure, credit access, environmental pollution and regional incentives for industrial location, are also dependent on government action. Accusations of government apathy, corruption and patronage are clearly also problems to be faced and resolved by the public agencies in question.

Just as there are some problems requiring significant external support, the poor have revealed that there are some problems that they can solve largely through their own efforts. Many of these problems relate to the breakdown or absence of institutions for civic association and social and economic collective action. They include economic collective initiatives centred on small business and marketing strategies, addressing social challenges such as teenage pregnancy and illiteracy and lack of unity and cooperation, and providing institutional opportunities for building trust, unity and cooperation and reciprocity, for example through youth and other community initiatives. The key to the success of a partnership between government agencies and civil society in addressing many of these non-material aspects of poverty is to rebuild trust in the government and create mechanisms for partnership and cooperation in instigating and sustaining efforts for poverty reduction.

## Chapter 4: Institutional Analysis

An analysis of the institutions across the study sites was undertaken in order to reveal those that are perceived by the poor to be important in providing support in times of crises. Participants in each study site ranked institutions according to the following criteria: confidence and trust; effectiveness; participation of institutions in community decision making; taking care of people's interests; reliability; relevance; provision of support; peace promotion; employment creation; income generation; morality and discipline; and social security equality and access.

Those institutions that were most important in the lives of the poor in the **urban sites** included educational institutions, religious groups (Box 4.1), community associations (Box 4.2), health institutions (Box 4.3) and state government agencies or corporations as seen in Table 5.2. Also important were the informal safety nets (see Box 4.4), youth associations (Box 4.5), occupational groups (Box 4.6), and women's groups (see Box 4.7). Others included federal government agencies, family union, non-governmental organizations and law enforcement agencies.

### **Box 4.1. The Mosque as an institution for the poor**

The Islamic doctrine has a tremendous influence on the quality of life of the people in Dawaki community as reflected in the top ranking of the mosque among other institutions present. The responsibilities of the mosque include:

- (i) providing financial aid to treat the sick and to travel
- (ii) provision of coffin to carry the dead
- (iii) provision of reading materials (especially religious ones)
- (iv) contributing money for people living in bad condition.

The capacity of the mosque to assist has increased recently with the support of Saudi Arabia, Egypt and Kuwait for establishing Koranic schools, clinics and crafts training centres.

From Ayekale Odogun, a predominantly Muslim community, comes this comment. "The mosque is important to us. As you can see, all of us take the religion seriously. That is why it has been difficult for you (the research team) to do your interview during prayer hours. The authority is rested in the 'Baale', a highly religious person as well as Imam, who is the spiritual leader. Any message concerning the community is usually relayed in the mosque.

### **Box 4.2. Otu Amata – A village Association**

Otu Amata is a village association with branches at home and in other communities where there is concentration of the people of Ohafia. The association is responsible for helping members cope with shocks such as death and financial stress. It also makes contributions toward the development of the village.

**Box 4.3. Amexy Clinic – the community choice**

The restricted access of the people of Elieke to the hospitals and clinics available in Port Harcourt led to the establishment of the Amexy Clinic in 1980. Seen as the “toast and saviour of the community”, the clinic is one of the few private clinics in Rumuokoro that is available to the poor and is ready to help with their health problems. The clinic allows the patients to pay bills in installments and even dispenses drugs free to those that cannot pay. The proprietor readily refers cases he cannot handle to hospitals that can do so, in contrast to the practice of some unscrupulous clinic owners that will keep the patient to die and then charge a high bill.

**Box 4.4. Informal safety net in Ayekale Odogun**

One of the safety nets in Ayekale Odogun, Kwara State, is the Owolowo Cooperative Thrift established in 1997 to provide loans to members and to enlighten them about the farming calendar. It is presently made up of 30 members. The major source of money is through contributions. A 5 Naira sitting fee is charged on every meeting day and minimum of two hundred Naira is contributed every month. The current problem faced by the society is the non-refunding of loans which has limited the amount of loanable funds. This has consequently led to the loss of some members, according to the president of the thrift society.

**Box 4.5. Ughoton Progressive Union**

The youth, aged between 18 and 35 years, formed this union in response to the unprogressive attitude of the community elders toward the welfare of the community, especially the high rate of youth unemployment, the continued sidelining of the community in the politics of the LGA and the state. They were also prompted by the adverse effect of a recent oil spillage. The union is run by a 12 member executive council and is presently made up of 265 members. Issues presently addressed by the union include sanitation, the environment, settlement of community disputes and the creation of political awareness. Their major problem is the unemployment of majority of the members, which has also limited the amount of funds members can contribute.

**Box 4.6. Gombe tinkers syndicate**

This union, formed and registered in Lagos over 23 years ago, has a membership of about 70 men and 20 women. The impact of the syndicate includes (i) helping youth to find jobs through apprenticeship training, and (ii) giving out loans to members to purchase raw materials and other inputs as well as for family needs. The main source of funds is through membership contributions and levies, with assistance from the government insignificant. Erring members, especially those involved in financial malpractice, are always punished. Just recently, the association had to expel 3 of their members for mis-appropriation of funds put in their charge.

#### **Box 4.7. Women's Associations**

Ughoton Community Women's Association is an umbrella body for all married women in Ughoton. It is responsible for settling disputes among women, decision making on new developments in the community and joining hands to help any member such as at the time of the birth of a new baby or the death of an important person. They also assist men in the community when they have financial problems. The association has been able to purchase comfortable plastic chairs for rental services. Amongst the problems faced by the association is exclusion of women from community administration.

'Egbe Obirin' of Ayekale Odogun was established about 7 years ago with membership opened to all women indigenes and non-indigenes. It was primarily established to contribute to specific projects in the community, support members in difficulty and operate a loan scheme. The members, numbering about 100, contribute 10 Naira weekly. Among the problems confronted are the fluid membership of the 'Fulanis', poor repayment of loans and poor attendance of meetings.

The FSP/FEAP, markets, social club and community banks (see Box 4.8) were seen to be less important institutions across the urban sites. Other less important institutions included small factories, sports club, LGAs (see Box 4.9), traditional institutions, and shrines.

On the whole, the analysis revealed that community based and religious organizations were ranked far above other institutions, especially those owned by the government, across the eight urban sites.

#### **Box 4.8. Ohia Mati Community Bank – a failed Bank**

In 1995, a group of business men capitalised the Ohia Mati Community Bank. The proximity and the flexibility built into the system made the bank a better alternative for community members, with accounts ranging between N2,000 and N50,000 or more. The bank had been operating for less than a year, however, when depositors' money got trapped following the liquidation of the bank, plunging most depositors into poverty; a clear case of the rich swindling the poor.

Within the **rural communities**, the following institutions emerged as very important to rural people in decreasing order of importance, receiving 60 percent or more of their rankings between first to fifth ranks. They were: Community Development Associations (100 percent); Religious groups (85.7 percent); Men's groups (80 percent); Educational Institutions (77 percent); Federal Government (75 percent); Women's groups (67 percent); Water (66 percent); State Government (60 percent); and Health Institutions (60 percent). Other institutions of lesser importance than the ones listed above included youth associations, traditional leaders and law and order, each institution scoring 50 percent.

This analysis shows that local institutions, formed on the initiative of local people to address local problems and issues, are more important to the rural communities than governmental and non-governmental organisations. The local people will do everything possible to see them functioning well. It is surprising, however, that the local government, as an institution supposed to address the

problems of the local people at the grassroots level, received very low ranking in the assessment of the poor. There was no mention of NGOs in any of the rural sites studied.

**Box 4.9. Local Government Authorities and the welfare of the people**

The LGAs are charged with the responsibility of providing primary health care, primary education, social development and other public sector infrastructure.

The impact of Aba North LGA, however, was widely perceived to be negative. The inhabitants were quick to point out that the local government was responsible for the closing down of the only market that enabled the women and some of the men to earn a living, thereby making them poorer. It was alleged that the LGA imposes unnecessary taxes and levies, most of which are collected by the use of force. In spite of this, no development project has been embarked upon to the benefit of the people. Workers are owed salaries for several months and this dampens economic life in the area.

As for Ayekale Odogun, the story is not very different. As one participant commented, 'the LGA has no positive contribution to the development of this town. As a matter of fact, it is making life more difficult for us. The water pipe that connected us to the main water supply scheme was destroyed by the LGA 5 years ago when they were building a road to 'Ilemona'. Despite promises to put the line back, nothing has been done. Furthermore, the LGA does not consider the community important as far as employment is concerned. "The only one of our children working with the LGA is a night guard".

An example of a local institution that has had a tremendous positive impact on development is Okpuje Development Committee. The body established Okpuje Community Secondary School in 1971. It also gave financial assistance to the State Government during the installation of electricity in the community in 1992. Communities have absolute trust and confidence in the ability of the body to bring about development. In contrast, there are other instances of local institutions that took off effectively but ran aground for a variety of reasons.



## Chapter 5: Gender Relations

This study is particularly concerned with the experiences of poor men and women in Nigeria, their understanding of wellbeing/illbeing, problems and priorities, coping strategies, levels of security and risk, social and economic opportunities, levels of exclusion and inclusion and experiences of crime and conflict. The need for a gender analysis of poverty is based on the premise that men and women experience poverty differently and respond to it differently; the causes and consequences of poverty are therefore gendered. This is based on the understanding that men, women, girls and boys are important actors in society and they each play different roles. These social roles determine the different levels of access to and control over resources that men and women, boys and girls have. The gendered experience of poverty is explored here with particular analysis at the household and community levels, especially as regards decision making between men and women and levels of violence against women in the home and the community.

The fact that men and women experience poverty differently is borne out by the study. The top four problems and priorities identified by rural and urban men and women all included education, water, roads and health. These public goods and services are the basis of economic and social stability common to all. The coping strategies that men and women use to deal with these problems are, however, different. Men and women have access to different support mechanisms, with women relying more on the family network and men having more access to public and community resources.

The institutions that are available to the poor and that are ranked high by them in terms of trust, effectiveness and provision of support are religious organizations, educational organizations, traditional institutions and market/trade associations. They differ in importance between men and women in terms of their accessibility and the types and levels of support given. Urban women ranked health institutions highest, urban men and rural women, boys and girls ranked religious organization highest whilst rural men had a diverse set of responses depending on their region. In the south east it was informal safety nets, in the south west educational institutions and in the other two regions it was community development associations.

The different expectations and obligations that exist for men and women also affects their ability to cope with their poverty. Men's obligations extend beyond their immediate and extended family to the community. The man is expected to 'provide' for the family including his extended family and his in laws at certain times and contribute to the community by helping with security and infrastructural development. Women's obligations are centered around the family both immediate and extended, their community obligations tend to be an extension of domestic duties, e.g. contributing to and assisting at weddings and funerals and other family centered occasions. The manifestation of these obligations differs from community to community but can be said to be different for men and women.

Men and women's abilities to fulfill these obligations have been described as an element of well/ill being. Inability to fulfill social obligations has implications for both men and women's social standing and social inclusion in society; it can often lead to low self-esteem and alienation, especially for men who are expected to be able to provide an income for the family.

Poor men and women are finding it increasingly difficult to access the resources and institutions which they relied on ten years ago. They are struggling to be able to maintain the level of social and economic obligations expected of them, the institutions and coping mechanisms that were available in the past are breaking down under sheer pressure of numbers and need. There is a constant balancing act between engaging in beneficial reciprocal arrangements that provide support in times of stress and deprivation. Their ability to access resources in times of need has to be balanced with their ability to store up economic and social capital in order that they can reciprocate when it is needed. In the following case study some of the factors that affect the ability of men and women to cope with increasing poverty are illustrated.

**Box 5.1 Mrs O**

Mrs O is a widow who said she was poor because of the death of her husband. Her husband left her with nothing to support four children living with her. In addition to problems associated with widowhood, she had inherited many liabilities from her late brother including his children.

She sells goats because she is too weak to farm. Mrs O claimed she used to farm when she was younger. Summing up her problems, Mrs O has this to say "I cannot move out of poverty because I am old and incapacitated. I am just alive because I am talking. Any body who cannot farm cassava, cocoyam and sell in the market cannot move out of poverty".

(Okupje site report, Nsukka LGA, Enugu state).

At the *household level*, women across the communities in the study continued to have the major responsibility for domestic work whilst men's responsibilities were said to have remained those of provider and protector of the home and community. It was noted across all regions, however, that women's activities have diversified and increased over the last ten years to include more economic activities including activities in the non traditional sphere. Women's household work has increased with more time spent fetching fuelwood and water for example, but they are also doing more non-traditional work. For instance, women are taking on low paid work or extending their domestic activities like cooking to include petty trading of foodstuffs to increase household income. The change in gender roles at the household level is that women have become involved in areas previously considered men's work whereas the reverse is not the case.

It was also noted that men's activities have increased and intensified, again in response to the need to increase household income in the face of increasing poverty. These changes were attributed to an increased dependence on non farm sources of income, especially in the rural areas. The increased need for household income was attributed to the fact that men are no longer able to meet their traditional responsibilities within the home and women are taking on more financial

responsibilities. In the south east groups mentioned that women are increasingly paying for school fees, clothes and food 'due to husband's joblessness'.

At the *community level* there have been few changes noted in the traditional roles for men and women. Women's traditional roles centre around social occasions such as marriage, births and burials. This is also true for men, especially at harvest time. There have been few changes noted in the traditional roles for men and women at community level. Regional differences include the erosion of 'iyalode' in the south west, a traditional title given to a woman in the community which allowed women some say at community level.

There have been changes in decision making at the *household level*. It was noted across all regions that women now take more decisions within the household due to their greater economic independence, men still however have the final say, especially on decisions affecting the community. Women were still seen as subservient to men 'a woman can't talk when a husband is seated' but they can now discuss decisions with their husbands in the home. Decision making at the *community level* is still seen very much as a man's responsibility and women continue to be excluded from civil and traditional forms of decision making. For example in Ughoton, in the south west, women are not allowed to enter the traditional court hall where major community decisions are taken and ratified. It was said that "Many women do not think that they have more power today than before. They think of power in terms of ability to make decisions" .

Coping strategies that adversely affect boys and girls, especially girls, include the increased use of child labour. Families are increasingly relying on the children in the family to help supplement the family income. Girls and boys are removed from school as fees become prohibitive and they are required to sell goods and foodstuffs on the streets. This puts them at risk as they are exposed to violence and the girls to sexual harassment. They also suffer from lack of formal education. The level of teenage pregnancy in the south west was reported as high and was attributed to girls who sell in the street being coerced into sex. Both girls and boys were also reported to be turning to prostitution to supplement their own income.

There has been some increased economic independence for women. For instance, in some communities they now grow yams ( a cash crop), previously a 'male' crop and in the east they can also now keep the proceeds from the sale of palm oil and engage in low paid jobs. In the north both Christian and Muslim women were engaged in trading, with the Muslim women using their children to sell the goods they produce.

Levels of violence against women in the household and community varied between communities. It was reported to have decreased at household level in some northern communities whilst remaining the same at community level. In the south west it had increased at household level; violence against women mentioned specifically in the south east included female genital mutilation (FGM), rape and ritual

murder; these were said to have remained the same over the last ten years whilst violence at household level had decreased.

### ***Conclusion***

Increasing poverty has meant that traditional coping mechanisms have been stretched to breaking point increasing the burden at family level. Both men and women have had to take on a greater variety and number of income earning activities as traditional means of subsistence are no longer able to sustain them and the need for a cash income increases. Increased poverty has also affected household gender relations, women are doing work that was previously considered men's work and this has had a positive impact on their economic independence and their ability to contribute to decision making in the household. Gender relations at community level however were not reported to have changed: "Women's economic power has improved but political power has remained as it was" .

This study has highlighted some aspects of the gendered experience of poverty. This must be seen within the context of an understanding of poverty that is multidimensional. It also points to the need for further research in these areas and the need to ensure that interventions aimed at reducing poverty acknowledge the different experiences and needs of men and women, boys and girls.

## Chapter 6: Major Findings, Conclusions and Suggestions

This study set out to understand poverty in Nigeria from the perspective of the poor themselves. Experiences of poverty are contextually specific to geographical areas and social groups. The study was conducted in 16 communities in 13 states across Nigeria, providing local analysis of poverty by participants in urban and rural communities in a diverse but representative range of geographical contexts. Importantly, communities were identified on the basis that the findings could feed into continuing locally-based poverty reduction initiatives. Within each community, the analysis of a range of social groups was sought, with particular attention paid to the gender, age and sociocultural (particularly ethnicity, religion and tribe) composition of participants.

In the estimation of the poor, poverty is pervasive. About 54 percent of the population across all regions is poor, and the situation is worse now than ten years ago. This is very much in line with the findings of the current quantitative poverty assessment in the country.

At a community level, participants in both urban and rural areas argued that communities suffered from a lack of access to reliable infrastructure, including most significantly in rural areas, a lack of pipe-borne water across all communities. In addition, rural communities with seasonal flooding found roads seasonally impassable adding to a sense of remoteness and isolation from inputs, services (including credit and rural extension), and markets. In urban poor communities, participants linked poverty at the community level with a lack of access to water, reliable electricity, township roads and adequate social infrastructure such as primary health clinics, primary schools and community centres.

Within communities, participants recognised clear distinctions in well-being between members of their community. Wealth was associated with material well-being and security, with the richest owning land, large compounds and businesses, living in comfortable homes with access to utilities. The rich also had the opportunity to invest in and consolidate their livelihood and income-earning strategies as well as being able to invest in the education and future well-being of their children. In addition to these attributes of material well-being and opportunity, the rich derive significant social status from their position in the local community. The rich were commonly viewed as local patrons of community institutions and social gatherings and as providers of welfare for the poorest and destitute. Aligned with this social status is a perceived access to political influence and social justice.

In stark contrast, study participants widely associated poverty in their communities with a lack of dignity, status, security and hope. In addition to material deprivation characterised by poor, insecure housing, food insecurity and limited access to utilities and services, the poor were described as wretched and lacking in any opportunity to change their situation or provide their children with greater opportunity. They were commonly identified as unable to educate their children above

primary school if at all. Their livelihood strategies are highly limited by a narrow asset base, with income commonly derived from casual labouring or petty sales, often accompanied by indebtedness.

The powerlessness of the poor was further manifested in a lack of access to justice when wronged and an exclusion from the benefits of local political patronage and corruption. Cumulatively, this analysis often gave rise to perceptions that poverty is inherited from generation to generation. Social breakdown accompanies poverty. Community crime and violence were frequently cited along with the serious threat to cohesion of gossiping and a breakdown of trust. Within households, stress and the undermining of male roles as providers through unemployment and job insecurity were seen to be contributing to conflict and violence. Traditional coping mechanisms have been stretched to breaking points, increasing the burden at the family level and forcing both men and women to take on a greater variety and number of income earning activities.

These forced changes have, however, challenged traditional gender relations in the household. Women are now doing what was previously considered men's work and this has had a positive impact on their economic independence and their ability to contribute to decision making in the household. Gender relations at community level however were not reported to have changed: "Women's economic power has improved but political power has remained as it was". Levels of violence against women were reported to have increased in some places and decreased in others. In one site the increase was attributed to women's increased economic independence. The study has highlighted some aspects of the gendered experience of poverty, but this must be seen within the context of an understanding of poverty that is multidimensional and points to the need for further research in these areas and the need to ensure that poverty programmes acknowledge the different experiences and needs of men and women, boys and girls.

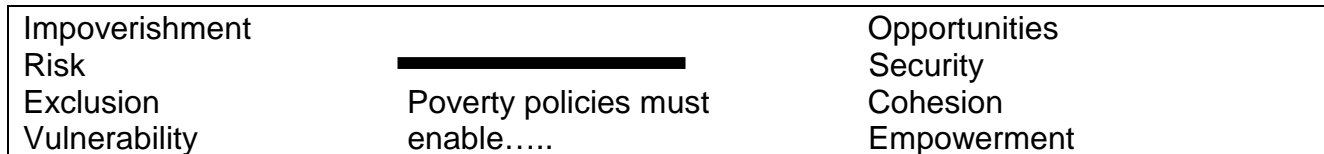
The community consultations as a whole provide a stark and dynamic conceptual framework for the understanding of poverty: how poverty as a condition of lived reality is experienced by individuals, households and communities and how poverty as a process is produced, reproduced, sustained and reinforced. As would be expected from discussions with the poor, the research generated more insights on the interplay of factors and forces that keep people and their communities entrapped in poverty and less on the sorts of strategies or "exits" that would enable a release from the cycle of deprivation and vulnerability. Ideas about self, family and community betterment – how to increase well-being - were necessarily speculative and generalised, whereas descriptions of causes of impoverishment were based on actual experience.

Major causes of poverty identified by the poor ranged from unemployment to lack of social services and infrastructure and to issues of weak social capital. Lack of water, unemployment, limited access to education, health facilities and productive inputs and markets are the major problems of both urban and rural poor. The poor recognise their **vulnerability to shocks** – the death of a breadwinner, harvest

problems, weather changes, divorce, widowhood and even changes in government policy (such as the devaluation of naira) as well as their lack of access to justice and vulnerability to corruption, violence and crime. They therefore invest in **ownership of assets** - houses, farms and farm inputs, or **insurance** - savings, investments, children and membership of local organisations.

A framework for understanding causal explanations of poverty underscores the interrelationship between concepts of **vulnerability, risk, conflict, exclusion** and **poverty** on the one hand, and **empowerment, security, cohesion** and **opportunities** on the other. A complex of self-perpetuating circumstances impinging on the poor – of routinised risk, persistent and pervasive vulnerability, atomised and endemic conflict and increasing marginalisation - creates a vicious circle within which deprivation progressively escalates. Opportunities and security are the preserve of a privileged minority. Denied access to opportunities, and in an environment of constant insecurity, the poor adopt and employ a range of strategies. These appear no longer to be appropriately labelled as “coping strategies”, since they are not restricted to cushioning periodic shocks or seasonal stress. They have become livelihood strategies for the majority.

In broad terms, poverty alleviation is a matter of creating opportunities in conjunction with mitigating risks, enhancing security, reinforcing cohesion and paying particular attention to vulnerability.



Critically, this broad strategy must be implemented through the effective interaction of government agencies and civil society within an environment of recovered trust and joint purpose. The institutional analysis conducted by local participants revealed the importance to the poor of qualities of trust, effectiveness, participation, peace promotion and provision of support. Significantly, there was a broad consensus that NGOs played no significant role, while local government agencies were widely perceived to be failing or at best ineffective in providing support.

Overall, local institutions were perceived to be more important to the urban and rural communities than governmental and non-governmental organisations, representing as they do the initiatives of local people themselves to address the felt needs of those people. Local government, as an institution which is supposed to address the problems of the local people at the grassroots level, received very low ranking in the assessment of the poor. There was no mention of formal NGOs in any of the urban and rural sites. However, in many instances, these social groups were

getting weaker and social networks were being reduced to extended family, resulting in isolation and risk averse behaviour.

It is also noteworthy that people believe that social and economic gaps between men and women are closing up and the roles are changing - particularly due to empowerment of women through education and changing economic situations. The political power relations, however, remain the same.

This study has considerably illuminated the various definitions, scope and dimension of poverty beyond income/consumption considerations. It has also reinforced the sectoral factors of water, employment and social infrastructure as key considerations for effective poverty reduction policy, even though this has to be addressed in an integrated fashion and through the mechanism of local level organisations. This in essence reaffirms the need to build on the existing livelihood strategies/coping mechanisms of the poor.

In suggesting the promotion of investment in social capital as a poverty reduction strategy, it is vital to undertake detailed institutional analyses or social capital surveys as they relate to poverty reduction. Does membership of local institutions reduce the probability of being poor? Is return to social capital higher for the poor? What is the relationship between social capital and management of risks by households? How do social networks increase or limit opportunities? This study has also underscored the need to examine the linkage between labour issues and poverty reduction, with a view to identifying labour and employment generation strategy elements for poverty reduction, hitherto not considered a priority option. Finally, the linkage between farming and poverty also requires further assessment as this study gives an indication of the deterioration of agriculture as a productive sector.



# ANNEX

## Study Sites and Team Leaders

Northeast Zone: Dr James Zacha

Bagel	Bauchi State
Dawaki	Gombe State
Mbamoi	Adamawa State
Tse-Akiishi	Benue State

NorthWest Zone: Dr D Shehu

Jimowo	Sokoto State
Bonugu	Federal Capital Territory
Gusau	Zamfara State

SouthWest Zone: Professor T Odebiyi

Atan	Oyo State
Ayekale	Kwara State
Bamikemo	Ondo State
Ughoton	Delta State

SouthEast Zone: Dr N Nweze

Okpuje	Enugu State
Aba	Abia State
Ikot Edem	Akwa Ibom State
Elieke Port Harcourt	Rivers State

## Map of Nigeria and Study Sites

