

# THE CONCEPTION OF POVERTY IN OBUBRA RURAL, NIGERIA

ISMAILA .A. ANIMASHAUN

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## ABSTRACT

Poverty has been variously defined over the years and the various perspectives from which it has been seen have stimulated different reactions. But one thing that is obvious is that all the definitions are subjective in that they fail to incorporate the impression of the people so-classified as the poor. This paper attempts to define poverty from the perspective of rural people often classified as the poor. Empirical data were collected in Obubra town market. The respondents to a questionnaire interview numbered 150 and were drawn through stratification and random sampling procedures. According to the respondents, poverty meant poor living conditions, lack of own house or landed property resulting from unemployment or poor income or curses. Poverty manifests in the form of bankruptcy or indebtedness, irresponsible living habit, poor health, gross failure and psychological defeat in the community. Therefore having this awareness, about 69 per cent of them agreed that they were poor while 21.3 per cent claimed not to be poor and 10 per cent were indifferent. They identified eight different causes of poverty, including lack of capital for investment and spiritual spell cast on someone. In order to alleviate poverty they recommended demographic, and economic controls as well as spiritual exercises. The study concluded that if the priorities of the respondents are given preferential consideration, attempts at eradicating poverty in the study area would succeed.

**KEYWORDS:** Poverty, Predicament, Bankruptcy, Palliative, Investment

## INTRODUCTION

Until very recently, poverty was generally understood in terms of income and consumption. Today, social scientists and development agencies consider this definition of poverty too parochial. Infact, poverty is now seen as a multi-dimensional phenomenon which embraces low levels of health, lack of education and lack of material and non-material dimensions of well-being. This perspective of poverty explicitly includes poor housing, poor access to gainful employment, gender gap, insecurity, powerlessness and social exclusion. Increasing interest in openly confronting poverty has brought about varying and all-embracing definitions of poverty to include inability to possess material wealth. Jayaramau and Lanjouw (1999) expanded the scope of material well-being to cover items such as radio, television, bicycle, wrist-watch, decent clothing, shoe, and other related needs.

The World Bank notes that poverty has many faces and so, its definition changes from place to place and across time. Thus, Encyclopedia Wikipedia explains poverty in terms of shortage of common things such as food, clothing, shelter and safe drinking water. It may also include lack of access to opportunities such as education and employment which could extricate a man from poverty.

Chambers (2006) recognized five clusters of meanings in the conceptualization of poverty. They are as follows:

- 1) Income or consumption poverty;
- 2) Material lack or want which determines poor access to services;
- 3) Capability deprivation – a state of lack of well-being not only in terms of material goods but also in terms of emotional and psychological

aspects of life, which results in destitution, distress, disadvantages, disability and extreme dependency brought about by social injustice;

- 4) A multidimensional view of deprivation with mutually reinforcing factors of which material lack is just one; and
- 5) Perspectives on the poor himself which consist of a description of his appearance and personality.

Zupi (2007) summarized all the debate when he defined poverty as failure in many dimensions of human life, including hunger, unemployment, homelessness, illness and social injustice.

The various perspectives from which poverty is seen implicitly demonstrate the dynamic nature of poverty. When one of the determining factors is changed, a ripple of repercussions sets in which has the potentiality to influence others (Jayaramau and Lanjouw, 1999). In other words, poverty is dynamic and a man who is poor at a given point in time may cease to be poor at another, provided an opportunity is created for him to extricate himself from poverty. Conversely also, a man who is rich at some point in time may become poor when he violates good management principles that can help keep his wealth. Poverty can also be chronic when people who are poor remain so and tend to pass on their poverty to subsequent generations (Zupi, 2007).

The significance of the need to define poverty is that the palliative measures adopted to confront poverty depend on how poverty is perceived by the people. More than this, the poor so-classified and their response to measures aimed at extricating them from poverty depend on how they understand and relate these measures to their own context. In other words, poverty

must be seen and understood by the people. And so, measures to deal with poverty must be generated from the poor themselves.

In all these attempts by Lanjouw, the World Bank, Chambers, Zupi and others to define poverty, the opinion of the so-called poor is not given a place. This factor makes it pertinent to ask the questions, Who is the poor? (Chambers, 2006). Does "the poor" regard himself as poor? Does "the poor" use the same criteria as employed by a neutral observer or the public to assess himself? The failure of most poverty alleviation programmes could be said to stem from differences in the way poverty is conceptualized among individuals, different groups of concerned people and organizations including academics, development planners, governmental and non-governmental organizations.

So much has been said and done about poverty, but it remains intractable because wrong people are often targeted as the poor while the poor in the real sense of it are left out. One way out of the problem of wrong targeting is to allow individuals to assess themselves, judging whether they are poor or not? The so-called objective criteria often used in targeting the poor are invariably subjective in that they derive from someone's own perception of the condition of another person. Poverty or affluence has a cultural context which is often overlooked when the decision whether one is poor or not is based on indices computed with subjectively collected data, using examples from outside a specific cultural region.

What people say about poverty matters because it is an expression of their perception of poverty in the context of their experience and aspiration within the context of a culture. Such a perception of poverty points to people's expectation as well as what to do so as to extricate them from the problem of poverty. It is in the light of this reasoning that this paper sets out to investigate how people in Obubra perceive poverty.

### Statement of the Problem

Empirical data confirm that poverty-alleviating measures externally injected into any socio-cultural system hardly ever produce the desired effect. This observation is true of the concerted efforts made by governments in Nigeria. The war declared on poverty in Nigeria is yet to be won (Okereke, 2008). It is reported that the number as well as the proportion of the poor to the rich has been on a steady increase since 1980 to date. For instance, Fayemi (2006) estimated the incidence of poverty in Nigeria as 26.3 per cent and involving 36.82 million people in 2006. His estimate is, no doubt, a gross underestimation of the picture. In the same year, a Nigerian presidential aide was quoted as saying that 65 million Nigerians live below the poverty line of \$1.0 per day (Thisday Newspaper, Editorial, 2006, p. 17). Etesike and Ogugua (2005) had earlier indicated that 95 per cent of the critically poor people in Nigeria live in the rural area.

The question then is why the proportion of the poor to the total population has been on the increase in spite of huge sums of money earmarked annually for fighting poverty. The plausible answer might be that the poor is not adequately identified or that the fight against poverty is wrongly targeted (Bigman and Folack, 2000). If this inference is plausible, then there is need to

examine the methods of estimating and targeting the rural poor in Nigeria.

### Method of study

The issues raised above require empirical verification, using Obubra town market. A stratified random sample of respondents was drawn on a market day. The sample consisted of both sellers and buyers, males and females. A market day was preferred for the sampling because people from all over Obubra Local Government Area and beyond come to the market on that day. Thus, a cross-section of the people of Obubra Local Government could be reached with minimum cost and time.

The Obubra town market is spatially structured according to commodities brought for sale. For example, there is a recognizable functional segregation in space: industrial goods, foodstuff and transportation land uses are clearly separated. These various broad categories of land use are further refined in their details in space. For instance, in the foodstuff sector, gari, yam, vegetable, rice, fish and meat are distinctively spatially segregated. In the industrial goods sector, electronics goods, clothing, household utensils and building materials occupy separate locations in space.

The spatial segregation of land uses within the Obubra town market provided an advantage in ensuring that a cross-section of the people was included in the sample. Interviewers numbering 150 were fourth-year undergraduates taken out on their annual field studies. Following some heuristics, they were allocated to the different sectors of the market and instructed to commence completing a prepared questionnaire at the same time. This action aimed at preventing a respondent in one sector of the market crossing over to another and being interviewed more than once. The estimated average time for completing a copy of the questionnaire was 10 minutes. Each interviewer was then given one copy so that the entire exercise of interviewing lasted for only 10 minutes.

The questionnaire sought general information about the respondent, such as place of origin, age, sex, marital and educational status, household size, income, type of employment and the qualitative characteristics of the respondent's housing. The questionnaire also asked the respondent for his/her perception of poverty, the causes of, and remedies for poverty, how a poor person can be identified and the general attitude of the public to the poor.

The respondents were drawn from 29 human settlements, two of which are townships and others villages. Obubra town and Apiapum are the two semi-urban settlements included in the sample, while the villages are Iyamitet, Orukwa, Edondon, Okokari, Ofat, Ochong, Oharia, Ekuri, Eyeyong, Okumurutet, Isabong, Iyamoyong, Ogumbang and others. Respondents aged below 22 years constituted only 8.67 per cent of the sample. Therefore, 91.33 per cent of the respondents were full-grown adults whose life experiences could enable to have some adequate perception of poverty. The sample consisted of 64.7 per cent married people, 7.0 per cent single, 1.3 per cent divorced and 33.3 per cent widowed. The modal family size was five persons even though there were families thrice as large.

The average monthly income of the respondents varied between ₦1,000.00 and ₦25,000.00 (US\$1=₦140.00). For most of the families, the average monthly income of the respondent is also the average monthly family income. This happened because for 45.3 per cent of the families, there was only one bread-winner, who incidentally was the respondent. In the same vein, the modal monthly family income was ₦20,000.00. The low family income is a reflection of the employment structure. Most people were not employed in the professions which could be highly remunerative, but in adventitious and tertiary activities in which the wages were poor. For instance, 29.3 per cent of the respondents were subsistence farmers who merely brought their produce for sale in the market, 33.3 per cent, retail traders, 3.0 per cent artisans, 3.3 per cent fishermen and 2.0 per cent civil servants of the lowest cadre.

Given this socio-economic background, it is quite understandable why their living conditions were poor. Many people (29.3 per cent) lived in houses built with mud walls which were either plastered with cement or were unplastered; 3.4 per cent, in houses with thatched roof; 27.0 per cent, in houses without ceiling; 9.4 per cent in houses with bare floor; and 42.6 per cent respectively in houses without a bathroom and/or kitchen inside the house, and all bathing and cooking was done in the courtyard. Furthermore, 98.6 per cent of their residential houses either had no toilet or used the bucket and pit latrine systems. Lighting was supplied to 38.0 per cent of the houses by hurricane lantern or candle and no house had access to public water supply system.

Possession of any or all of the following was regarded as a mark of affluence: radio, television, refrigerator, a bicycle or autobike, a car or van. Twenty-seven per cent of the respondents had radio sets, 9.3 per cent, television set, 23.1 per cent, a refrigerator, 40.7 per cent, a bicycle, 1.3 per cent a car, and 7.0 per cent, a pick up van.

The study area

Both the semi-urban and agro-villages exhibited broadly similar characteristics of poverty. Although the townships seemed relatively prosperous because their economy is diversified to include a commercial sector and periodic markets, these activities are poorly capitalized and so, yield very low returns. The poor financial base of the activities in these semi-urban human settlements translates into poor living standards and poor access to public facilities and services by the people.

The village settlements depend mainly on agriculture and related activities such as primary processing of produce into food material. The villages are thus centres where, for instance, cassava is processed to gari and palm fruits to palm oil. Because most of these villages are remote and production is on small scale, whatever was produced had to be taken to market places in the more accessible townships and rural central places. One such market place is Obubra township which operates a five-day market cycle. The total value of goods brought to Obubra town market

could be significantly large, but it is made up of contributions from hundreds of market women and men, bringing for sale varying quantities in sacks, baskets and bowls. Per capita sale may vary between ₦500 and ₦10,000 (US\$1.0=₦150) on a market day but the overall average is certainly below ₦3,000.

Industrial goods found in the Obubra town market are mainly brought in by itinerant merchants. They include household utensils, used clothing, textiles, shoes, books and stationeries, transistor radio, liquor and so on, which are retailed on the market day. At the end of business, the unsold quantities are transported to other market centres in the marketing system in a cyclic manner.

Obubra township, which is the regional central place had no modern industrial establishment except cottage industries. In addition, public utilities were very scanty. There was a police station, Nigeria Prisons Department, a General Hospital. But there was no public water supply system and electricity supply was for few hours during the week. Electronic communication service was very poor. Employment outside the agricultural sector was less than five per cent of the total working population. The appearance of most residential buildings portrayed poverty. They were mostly constructed with poor material and had poor finishing. Generally speaking, the streets were neither tarred nor paved and the housing environment grossly unsatisfactory.

Transportation of both man and goods within and between the relatively large villages was by motorbike. However, transportation of goods and people to the large townships outside the immediate hinterland of the market was by mini-buses which were often overloaded to offset costs. The Cross River which was the major transportation route during the colonial rule still provided skeletal services today even though water transport has become relatively unimportant in this region. People on the west-bank of the Cross River still found it cheaper to transport their goods through the river and pay less, than to travel through 30-50 km on land and pay heavily to the market in Obubra town.

### Conceptual framework and literature review

Ravallion and Bidani (1994) argued that whether a living standard constitutes poverty or not should not be evaluated in the context of the group or sub-group to which a person belongs. Rather, there must be a consistent evaluation based on general principles irrespective of the group or location to which a person belongs. This is the so-called objective method which fails to take cognizance of the fact that the general principles on which poverty is evaluated are themselves subjective (Arkinson, 1987).

In line with this contention, Ravallion and Bidani interpreted standard of living in terms of the consumption of basic needs. According to them, consumption of basic needs should be seen as a bundle which reflects local perceptions of what constitutes poverty in each sub-group. In other words, it is a measure of individual well-being which may include individuals' feeling of relative deprivation and lack of

certain capabilities, “such as being able to participate with dignity in society”.

The World Bank in the same reasoning, defined poverty as “lack of basic needs such as clean water, nutrition, health care, education, clothing and shelter because of inability to afford them” (Wikipedia, 2010). It went further to differentiate between relative poverty and absolute poverty. Relative poverty is said to be a condition of having fewer resources or less income than others within a society or country, compared with worldwide averages. Absolute poverty amounts to destitution, a condition characterized by severe deprivation of basic human needs and access to services.

In the United Nations World Summit on Social Development in Copenhagen in 1995, the basic needs for a man were evaluated and monetized as roughly the equivalence of US\$1.0 per day. And so, any person whose income per day is less than US\$1.0 per day is deemed to be poor. However, the minimum level of income deemed necessary to achieve an adequate standard of living in a country is cyclical in nature. This fact caused the World Bank in 2008 to come out with a revised figure of \$1.25 at 2005 purchasing power parity.

### **Cost of Basic Needs approach**

This approach is needs-based. An assessment is made up of the minimum expenditure needed to maintain a moderately decent life, including expenditure on housing, food, clothing, education, etc. Access to these basic needs is predicated on a person’s ability to meet the costs. The Cost of Basic Needs (CBN) approach to the definition of poverty regards poverty as lack of command over basic consumption needs. Therefore, poverty line is the minimum cost of those needs. The CBN method of setting poverty line adopts the United Nations computational procedure which stipulates a consumption bundle considered adequate for basic consumption needs and then estimates its cost for each of the sub-groups being compared on the profile (Hentschel, et. al, 2000).

The computation of the CBN is analogous to that of the cost of living index. A lot of factors may influence the size of this index, including inflationary trend, market imperfections and individual preferences which influence aggregate demand and price levels. Basic needs could be conjectured as socially-determined normative minimum for avoiding poverty. If so defined, then the cost of basic needs is closely similar to the idea of statutory minimum wage rate. This method of basic needs definition does not respect consumer choice and hence, the resulting poverty line is strange to consumer behaviour. Rather, it is derived from weighted composite of variables indicating available public service such as access to water, sanitation services, waste disposal services, education, a crowding index and individual’s access to non-public goods. However, while information on income and expenditure may be available at the disaggregate level, it is rather difficult to have it on public goods. Therefore, by implication, the poverty line derived from the CBN approach is hardly ever suitable for policy formulation.

### **Food-Energy –Intake approach**

The CBN approach involves some degree of arbitrariness in the definition of basic needs. Moreover, there are severe problems of incompleteness and unreliability of price data especially, between periods of time and sections of the consumer market. These limitations, therefore, call for an alternative approach. The Food-Energy-Intake (FEI) method tries to find consumption expenditure or income level at which a person’s typical food-energy-intake is just sufficient to meet a predetermined food-energy requirement.

The FEI method, just as the CBN method, tries to express poverty line at which basic needs are satisfied in terms of monetary value. It does not attempt to look into undernutrition or malnutrition or even nutritional requirements of persons. But it aims at measuring consumption poverty. The FEI is a weak measure of poverty because the food-energy-intake of individuals varies over time. More than this, the FEI of individuals is directly influenced by activity levels, and may rise beyond what is ordinarily needed to maintain the human body’s metabolic rate. The value of the FEI is that it is computationally easier than the CBN.

FEI involves simply calculating the mean income or expenditure of a sample household whose estimated caloric intakes are approximately equal to the stipulated requirements. Then the total consumption expenditure is plotted against food-energy-intake and this produces a line of best fit to indicate the expected value of FEI at a given value of total consumption.

However, the relationship between FEI and total consumption expenditure is unlikely to be the same across the domain of any poverty comparison. This is so because FEI would shift according to differences in tastes, activity levels, relative prices, publicly provided goods and other determinants of affluence outside consumption expenditures. The determination of the food-poverty-line proceeds in three stages:

Stage 1: A reference household is specified, one deemed to be typical of the poor. This would enable the identification of all relevant variables for the poor, based on expenditure per capita.

Stage 2: A poverty line is set. Therefore, a person is judged poor who cannot afford the cost of a reference food bundle chosen to yield adequate food energy intake, consistent with the typical diet of those deemed poor.

Stage 3: The goods chosen as reference are valued at local prices. The sum total of the value of the goods indicates the food poverty line. What is done in stage three seems to convert the FEI approach to spatial-cost-of-living index (SCLI). The SCLI is, therefore, the same as the usual price indexes used for inter-temporal cost-of-living comparisons. The difference between the SCLI and the FEI is that the SCLI takes into consideration geographical factor of location.

The computation of basic needs for non-food requirements is rather difficult in that there is no obvious basis for them as in the case of food energy

requirement. In addition, non-food prices are difficult to monitor reliably. In order to establish non-food needs of individuals, it is suggested that a non-food list be drawn for goods which an individual is prepared to forgo for a food need in order to obtain it.

Having estimated poverty line as outlined above, certain poverty measures are derived as aggregates at the regional or national level. These measures include the head-count index and the poverty gap index. The head count index is a measure of the proportion of the population living in households with a consumption per capita less than the poverty line. The weakness of this index is that it does not provide details on the depth of the poverty. The poverty gap index tries to fill the gap created by the head count index by defining the mean distance below the poverty line, expressed as a proportion of the entire population, with the non-poor counted as having a zero poverty gap index.

From the foregoing, it is evident that it may not be very easy to target the poor in spite of a proliferation of available methods. So far, the individualistic human capital model which explains differences in income and consumption between people in terms of variations in individual and household characteristics can be pulled because living standards between people are far too varied. In addition, poverty has a location attribute. By this is meant that households in poor areas with poor public service such as health, education and infrastructure and remote from urban centres are less likely to escape the individual and community predicaments that keep them poor.

In spite of the difficulties in targeting the poor, the advantages of a successful attempt to identify the poor are two numerous and very much rewarding to discourage further exploratory efforts. First and foremost, eligibility for poverty reduction programme is based on this identification. Proper identification of the poor reduces the cost of, and makes it easy to implement and monitor, poverty alleviation programmes. It reduces the level of fraud by preventing the non-poor from benefiting from such programmes. It is in the light of these benefits that Milanovic and Jovanovic (1999) proposed a direct approach to identifying the poor. In their opinion, people should be allowed to express their opinion as to what constitutes poverty and the minimum income needed to make "ends meet". In other words, methodological efforts should shift to people's perception of poverty. The question of what people believe to be poverty would certainly influence their reaction to poverty alleviation programmes.

The limitation of this approach is that individuals are likely to set their poverty lines directly in relation to their levels of aspiration. Individuals accustomed to higher levels of living will, all things being equal, have higher aspirations and hence, higher estimates of their minimum needs or income. This behaviour would bring about "preference drift" and thus, make poverty line to be relative. Individuals' aspirations may also be well-tied to the environment. People who live in large cities or rich

regions face higher prices and would likely set their poverty line higher. There is also what may be called social-reference effect in setting poverty line. As people see the wealth of others, they tend to expect more for themselves.

Social reference creates the problem of objectivity or subjectivity in the assessment of individuals as to whether they are poor or not. There are individuals who are subjectively poor, whose view of the minimum income for them is greater than their actual equivalent income. The problem here is that two identical individuals with the same income may be classified as poor and non-poor, depending on how they perceive their own well-being. The socially subjectively poor individuals are those on whom is imposed social equivalence of poverty that may not correspond to their own equivalence scale. And finally, the objectively poor are those individuals whose current income for equivalent adult is less than the official poverty line.

### **Conception of poverty in rural Obubra**

The socio-economic characteristics of the respondents provide a useful background for understanding their conception of poverty, its causes and remedial measures. In response to the question, "what is poverty?", several ideas were gathered, each representing a parochial view of the totality of what poverty embraces according to the United Nations. For instance to 95.3 per cent of the respondents, poverty means inability to live well as expected by the community. Good living according to them, implies access to decent housing, good quality food thrice daily, education for children and decent clothing. To some 52.5 per cent of the respondents, poverty means lack of access to cultivable land. Being an agricultural area, it is quite understandable why poverty has to be seen in terms of accessibility to land. In an agrarian community, land is a valuable capital and forms the basis for rural production and affluence.

Although income is implied in their perception of poverty, there is no explicit reference to a critical poverty line which defines the divide between the poor and the rich. Therefore, it seems that poverty and affluence are subjectively evaluated by observing and judging individuals according to their habits. Such observations include how well-furnished the living room is, whether the person possesses any of the following: a radio, a refrigerator, a bicycle or motor bike or even a car. Other methods of measuring relative poverty include watching out for the number of times a person's children fail to attend school because of inability to pay school fees or buy required material for the children, the quality of clothing one puts on and one's degree of indebtedness. Manifestation of poverty in a person

Using the unconventional methods enumerated above, respondents identified the manifestations of poverty in a person as including things which pertain to living conditions, health status, social status, nature of employment, level of bankruptcy and nutritional habits among others (Table 1).

Table 1: Manifestations of poverty in a person

S/No	Manifestations of poverty	Percentage responses
1.	Poor living conditions	95.3
2.	Sickly and unhealthy appearance	95.3
3.	Non-recognition in the community	94.7
4.	Employment in menial job	94.0
5.	Poor eating habit and poor quality food	92.7
6.	Bankruptcy and indebtedness	40.7
7.	Dirty appearance	28.0
8.	Rough and indecent language	16.7
9.	Socially irresponsible behaviour	7.3
10.	Easily irritated and temperamental emotion	6.0
11.	Occupying inferior status in the community	0.7

Source: Author's fieldwork, 2009.

Respondents were free to give more than one manifestation

The findings in this study are not really at variance with those of similar studies elsewhere. The manifestations of poverty in a person are economic, behavioural and social. Azuwike and Onyenechere (2008) had also established these facts in their "Report of Round Table Discussion on Poverty and Rural Development".

#### Causes of poverty

The respondents identified eight causes of poverty, the most important ones being lack of investment capital, spiritual spell cast on someone, fear and inability to take business risk. Other causes of poverty are as depicted in Table 2. Having identified these causes, they were also requested to suggest the palliatives for poverty. Their most important palliatives for poverty are demographic and economic. Kimenyi

(1995) identified the causes of poverty in the United States as including unemployment, low-wage employment, discrimination, female headship and family size, culture and lifestyle, old age and poor health. From these two sets of causes of poverty, it would seem as if there are causes of poverty that are common irrespective of place and there are also those that are unique to certain regions of the world (Ayandele, 2004).

The causes of poverty identified by the respondents in this study are largely economic, social or behavioural, demographic and catastrophic. However, one cause not so commonly found in the literature on poverty is the spiritual. There is a general believe among the respondents that one can become poor as a result of spiritual spell cast on someone.

Table 2: Causes of poverty

S/No	Description of the cause	Percentage responses **
1.	Lack of financial capital for investment	95.3
2.	Spiritual spell cast on someone	95.0
3.	Fear and inability to take business risk	94.0
4.	Prolonged sickness	92.0
5.	Disaster (war, flooding, fire outbreak)	86.0
6.	Large families	76.7
7.	Infidelity of business partners	73.3
8.	Illiteracy	70.0

Source: Author's fieldwork, 2009.

\*\* Respondents were free to identify more than one cause.

#### Palliatives for poverty

Respondents were requested to offer suggestions on how poverty could be eradicated in their communities. Broadly, their suggestions agree with their perceived causes of poverty. Their palliatives include economic, demographic and religious measures. Most of these palliatives except the religious one have been contemplated by governments and are being implemented in various degrees in many rural areas of Nigeria (Table 3).

Table 3: Palliatives for poverty

S/No	Description of palliative	Percentage responses **
1.	Check birth rate and family size	97.3
2.	Provide generous capital for business	97.3
3.	Provide adequate infrastructure (water, electricity, road, etc.)	95.3
4.	Educate people on the need for frugal living	94.0
5.	Eradicate illiteracy	94.0
6.	Increase worker's salary	92.0
7.	Provide opportunity for skill acquisition	88.7
8.	Offer prayers	84.7
9.	Provide employment	76.0
10.	Open more business and industry	46.7

Source: Author's fieldwork, 2009.

\*\* Respondents were free to suggest more than one palliative.

Table 3 really reveals the fact that rural people know the root cause of the problem of poverty among them. Perhaps what they lack is the will or the machinery to solve the problem. This being the case, they require an agency such as government to assist them in providing both the infrastructure and the initiative to confront rural poverty.

### RECOMMENDATIONS

In the light of the fore-going discussion, it is quite evident that solutions to the problems of rural poverty should have to respect the opinions of the rural people. According to them, poverty means lack of access to tangible and intangible things which can improve their level of well-being such as shelter, potable water, food security, education, health and other services. As a matter of fact, the rural areas have for long suffered relative neglect compared to the urban with respect to these provisions. The best of everything is seen in the urbanized area.

Rural housing schemes could be built into public policy and programme. Cost of building material could be subsidized for rural people who intend to build own houses. Private developers could also be encouraged to invest in rural housing scheme. Potable water supply poses a severe problem to the rural people, especially in the dry season.

Local Governments and rural communities should be encouraged to complement the efforts of the Cross River Basin Authority in drilling adequate number of boreholes. Transport facilities should be expanded by opening new access roads to improve road connectivity and by upgrading the quality of the existing road network. Furthermore, existing health-care services need great improvement. More equipments, drugs and qualified staff should be sent to rural health centres. Other services such as uninterrupted electricity supply should be provided to reach all settlements.

Poverty was also seen in terms of landlessness in Obubra. In an agrarian community, land is a capital and how much of it is available per head determines the level of individual's affluence. Landless members of a rural community are already condemned to poverty because inevitably, they would form a reservoir of poorly paid agricultural labour. Landlessness or shortage of

agricultural land in rural areas is traceable to several causes.

Land-owning rural people are sometimes compelled to look for credit facilities during the time of bush clearing and planting. They may also need cash to buy fertilizers and other inputs as well as pay for their children's education at the same time. In order to secure the needed credit facility, they may have to pledge their land. Poor harvest may subsequently make it difficult for them to redeem the pledge and so, they forfeit their land to their creditors. The activities of land speculators and aristocrats based in the urban areas are also partially responsible for the emergence of a landless class of people in rural communities. These land speculators and aristocrats buy up large acreages of land in the rural areas, taking advantage of the pressure of need of the people for immediate cash to meet exigencies.

Government should discourage any form of agreement which has the potential of making rural land owners lose their land. One way out of this problem is the formation of rural cooperatives and credit societies. Rural people should be encouraged to become members of these organizations which grant credit facilities on generous terms. Agricultural and Microfinance Banks should be compelled to diffuse their services into the rural areas rather than being based in the urban areas.

High indebtedness of most rural households was confirmed by Ajakaiye and Adeyeye (2001). In order to stop general bankruptcy, it is suggested that wealth in the nation should be re-distributed and made more equitable (Leel, et.al; 1999) through diversification of employment opportunities in the rural areas. This measure would guarantee steady in-flow of investment capital into the rural area. Such an expansion of the rural economy would create room for absorbing the large number jobless school leavers building up progressively in the rural areas and would thus reduce the dependency ratio.

Poverty reduction or alleviation involves improving the conditions of people who are already poor. The improvement could be done through mass literacy programmes, expanded facilities for qualitative education, skill acquisition and apprenticeship training. The poor also need to be socialized into a culture of hard-work and removed from the belief that a man is poor

because transcendental forces are at work on him. Appropriate education and training could achieve this purpose. When all these measures are put together and implemented, it is very certain that the problems of material lack, capability deprivation as well as the emotional and psychological hindrances which prevent one from participating with dignity in community activities would be solved. Consequently, rural people would start to experience some affluence.

## CONCLUSION

The National Poverty Eradication Programme (NAPEP) in Nigeria claimed to be working towards zero percentage level for poverty in rural Nigeria. Alfa and Adeniji (2003) had earlier raised an optimism that such a target is realizable when adequate education is provided which would result in improved quality of personal lives and social relationships. In order not to make attempts at eradicating poverty in Obubra a failure and poverty itself becomes a myth, the priorities of the people must be respected and incorporated into a general plan for this purpose.

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