
Effects Of Cooperative Societies On Poverty Alleviation Among Foodcrop Farmers In Ijebu – North Local Government Area, Ogun State

By

E. O. AKERELE

*Department of Agribusiness and Farm Management,
College of Agricultural Sciences,
Olabisi Onabanjo University,
Yewa Campus,
Ayetoro, Ogun State.*

A. O. IDOWU

*Department of Agribusiness and Farm Management,
College of Agricultural Sciences,
Olabisi Onabanjo University,
Yewa Campus,
Ayetoro, Ogun State.*

Abstract

Against the background of severe and high incidence of poverty in Nigeria, the governments have established institutions and mount different programmes to address the issue of poverty. These efforts were premised on the presumption that the poor need cheap credit to get out of poverty. This study is an attempt to review the dimensions of poverty in the country, evaluate a few of the programmes and institutions designed to alleviate poverty and determine the extent to which cooperatives societies has been involved. Although cooperatives societies have been recognized as important in the provision of microfinance services, yet an alternative agenda for their promotion is needed, of which prioritizes the needs of the poor and is committed to lasting development. The study drew a sample of 105 household heads through a multi – stage sampling technique. Questionnaires were used to obtain data from respondents and the data obtained were analysed using the descriptive statistic measures, the poverty depth analysis and regression analysis. Results indicate that respondents’ socio – economic characteristics influence their poverty level. The results also indicate that households with higher household members had the least incidence of poverty. Many of farming households interviewed were not member of cooperative societies while some who are not farmers has benefited from cooperative societies. Based on this study, it is recommended that the Government should see to this poverty and have attainable plans to eradicate it even in our nation.

The Coconut

Introduction

The perception as what constitutes poverty has evolved historically over the countries and as well tremendously across societies and cultures (UNDP 1997). Poverty is a phenomenon and a state that has generated a lot of interests in recent times, and various views have been raised about the conceptualization of poverty (Sen 1987, Repnik, 1994; World Bank 1996 and Okunmadewa, 1994). Poverty depicts poor nutrition, inadequate shelter and low health standards. Furthermore, poverty is perceived as a ravaging economic and social phenomenon that manifest in the inability to acquire the basic necessities of life needed for a decent living in low self – actualization. Poverty is a situation whereby one cannot generate sufficient income required for the sustenance of life (Widanarpathirana, 1993; Ravallion and Bidani, 1994; Adegbite and Ayinde, 1998).

Poverty is usually defined in either of two ways. Yusuf (2000) classified poverty in its absolute and relative terms. In absolute term, poverty relates to inability to provide for physical sustenance to the extent of being incapable of protecting human dignity. In this respect poverty is in terms of the distribution of the population based on minimum subsistence income level. An individual is therefore said to be living in poverty if he falls below such standard. This includes meeting the need for food, clothing, shelter, drinkable water, health service, etc. Relative poverty on the other hand holds that an individual and material wealth than the average person in his set community. World Bank (1976) regarded people in the latter group as earning per capita income below one – third of the general per capita income of the population. Thus, urgent actions are required to address this problem and the information is urgently required as the various dimensions of rural poverty in Nigeria, its causes and consequences as well as other information that could help policy maker formulate appropriate policies and programme for alleviating poverty in Nigeria.

During the 1980s, poor macroeconomic conditions arising largely from ineffective policies and programmes, translated into continuous deterioration of living conditions in the late 1980s. Several poverty alleviation programmes came on board. The adoption of SAP in 1986 made the implementation of poverty alleviation measures imperative in order to cushion some of the hash effects of the programme. By the end of 1998, there were sixteen poverty alleviation institutions in the country.

Past poverty alleviation programmes of the Federal Government can be subdivided into two; specific sector- oriented and multi sectoral programmes. The sectoral programmes were directed at the following sectors; agriculture, health, education, transport, housing, finance and manufacturing. Programmes in the agricultural sector include operation Feed the Nation (OFN), The Green Revolution, Agricultural Development Authorities (RBDAs), National Agricultural Land Development Authority (NALDA) and the Strategic Grains Reserve Programme (SGRP). Special efforts were made to encourage artisan fishing, development of small ruminant production, and pasture and grazing reserves. Programme in the Health Sector include

Effects of Cooperative Societies on Poverty Alleviation Among Foodcrop Farmers in Ijebu-North the Primary Healthcare Scheme, Guinea worm Eradication Programme, Expanded Programme on Immunization and Nutrition related programmes. Programme in the educational sector include Universal Primary Education, Adult Literacy Programmes in the Nomadic/Riverine Education Programme. Core among programmes in the Transport Sector is Urban Mass Transit Programme. The aim of this programme was to bridge the gap between public supply and demand for transport.

Housing sector programme involved putting up a number of low-cost houses, for the purpose of selling them to low-income individuals. Financial sector programmes include the Rural Banking Scheme, the Nigerian Agriculture and Cooperative Bank, the People's Bank, the National Economic Reconstruction Fund (NERFUND), and the Community Bank. Manufacturing Sector programmes embraced the Small Scale Enterprises Programme designed to promote the growth of small-scale enterprises. The National Directorate of Employment (NDE) and the establishment of Nigeria Industrial Development Bank (NIDB) was also aimed at broadening the entrepreneurial base of the economy. Multicultural Programmes assessed to be more relevant to the alleviation of poverty at the individual and grassroots levels include the National Directorate of Employment (NDE), the Directorate of Food, Roads and Rural Infrastructure (DFRRI), the Better Life Programme (BLP), Family Support Programme (FSP), the Family Economic Advancement Programme (FEAP), and Petroleum Special Trust Fund (PSTF).

An appraisal of the various programmes embarked upon by the government can be done on the basis of the extent to which the implemented schemes have given rise to shifts in income and consumption expenditure. At best these programmes have achieved modest success while several of them have been scrapped for various inadequacies. That poverty has continued unabated is a reflection of the ineffectiveness of these programmes.

The establishment of cooperative societies has rapidly gained ground as an approach to rural poverty reduction in poor countries. Therefore, the importance of cooperative society which in many countries already constitutes an important sector of the rural development will greatly increase as agriculture becomes more and more integrated into global market, thus, it is of particular interest to find out whether the rural poor are able to make use of the optimum opportunities provided by the cooperative society in their community. The study, therefore, set to investigate the effect of the cooperative societies on poverty alleviation and determine the extent and level of poverty among sampled households among rural food-crop farmers in Ijebu – North Local Government Area, Ogun State.

Research Methodology

Study Area and Method of Data Collection

The empirical setting for this study is Ijebu North Local Government Area (INLGA) of Ogun State. Both primary and secondary data were used for the study. The primary data were collected through the use of a well-structured questionnaire. The secondary data were obtained from published journals, books, internet, periodicals and

other relevant sources. Information were collected on the following variables age, sex, marital status, level of income, occupation etc. for primary data and mode of members, loans granted to members both the minimum and maximum amount, interest rate and mode of payment were collected for secondary data.

Sampling Procedures

Multi-stage random sampling technique was used in selecting the sample. In the first stage five (5) major towns in the Local Government Area were selected, while the second stage involves the selection of three (3) rural community from each of the above five (5) major towns at random and the third stage involved the choosing of seven (7) households from each rural community (where some of the households were cooperators and non – cooperators for comparative analysis) making a total number of 105 respondents.

Methods of Data Analysis

Both descriptive statistics and quantitative techniques were used. The descriptive statistical analysis involves the construction of frequency tables and percentages, central measure of tendency, pie chart, skewness and kurtosis. The Foster–Greer Theorbecke (FGT) was used to analyze the extents and level of poverty among rural farmer households .The poverty line was determined via income approach. The Poverty Line was determined using income based poverty line of US\$ 1.00 per head per day. The equivalent exchange value was used in Naira. Also, Poverty Depth Analysis was used to measure the poverty status (including the head count measures, the poverty incidence and poverty gap) among sub-groups of the population. This was used in assessing the poverty level among households in the study area. The analysis of poverty status using FGT measure of poverty involves the ranking of income in ascending order of magnitude such that:

$$Y_{1i} \leq Y_{2i} \leq Y_{qi} \leq Z_i \leq Y(q + 1) \leq \dots Y_{ni}$$

The FGT measure for the ith subgroup is given by

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

For $\alpha = 0, 1, 2$

Where α = non – negative parameter

Y = Poverty status of the family, which is

1 = If the respondent is poor

0 = If the respondent is non – poor

Y_i = Income per person in the ith household

n_i = Size of the ith household

q = Number of households below the poverty line

Z = The poverty line value

N = Number of persons in the sampled households

Where $\alpha = 0$, it implies zero concern for poverty incidence or poverty depth

$$P_{oi} = \frac{1}{n}(q) = \left[\frac{q}{n} \right] \dots\dots\dots (2)$$

Where $\alpha = 1$, it conveys the information that there is uniform concern for poverty depth

Consequently, this equation becomes:

$$P = \frac{1}{n} \sum_{i=1}^q \left(\frac{Z - Y_i}{Z} \right) \dots\dots\dots (3)$$

P_{ii} is the poverty gap between the i^{th} poor household and the poverty line. Following the equations above, the income gap ratio, which measures the proportionate distance of the mean income of the poor below the poverty line is estimated as ratio of P_{ii} to P_{oi} (i.e P_{ii}/ P_{oi}). Finally, where $\alpha = 2$, it implies that a distinction is made between the poor and poorest

$$P = \frac{1}{n} \sum_{i=1}^q \left(\frac{Z - Y_i}{Z} \right)^2 \dots\dots\dots (4)$$

Contributions of Cooperative Benefits on Household Welfare

Following the approach was be used to estimate the contribution of cooperative benefit on household welfare and consumption. The model can be specified as follows.

$$\ln C = \beta X_i + e_i$$

Where:

- C = Consumption expenditure (₦)
- X₁ = Worth of cooperative benefits and loan received in last cooperative year (₦)
- X₂ = Age of household head (yr)
- X₃ = Sex of household head
- X₄ = Educational level attained by household head (yr)
- X₅ = Land area cultivated by the households (hectares)
- X₆ = Total income from farming in the last production season (₦)
- X₇ = Income from investment yield assets (₦)
- X₈ = Household size
- X₉ = Farming experience of the household head
- X₁₀ = Number of years as cooperator (yr)
- X₁₁ = Access to loan/credit (Yes = 1:0 = otherwise)

The Coconut

Results and Discussion

Table 1: Socio -Economic Characteristics of the Respondents

ITEMS	POVERTY LEVEL				TOTAL	
	NON-POOR HOUSEHOLDS		POOR HOUSEHOLDS		FREQ.	%
	FREQ.	%	FREQ.	%		
Age (years)						
Below 30	2	1.9	16	15.2	18	17.1
31-40	5	4.8	17	16.2	22	21.0
41-50	3	2.9	18	17.1	21	20.0
51-60	5	4.8	16	15.2	21	20.0
61-70	3	2.9	12	11.4	15	14.3
71-80	1	1.0	6	5.7	7	6.7
Above 80	0	0	1	1.0	1	1.0
Sex						
Male	15	14.3	52	49.5	67	63.8
Female	4	3.8	34	32.4	38	36.2
Marital Status						
Single	4	3.8	7	6.7	11	10.5
Married	14	13.3	77	73.3	91	86.7
Divorced	1	1.0	2	1.9	3	2.9
Religion						
Christian	16	15.2	62	59.0	78	74.3
Muslim	3	2.9	23	21.9	26	24.8
Traditional	0	0	1	1.0	1	1.0
Educational Level						
No formal education	7	6.7	31	29.5	38	36.2
Primary	6	5.7	31	29.5	37	36.2
Secondary	4	3.8	14	13.3	18	17.1
University	2	1.9	4	3.8	6	5.7
Others	0	0	6	5.7	6	5.7
Household Size						
Below 5	14	13.3	54	51.4	68	64.8
6-10	4	3.8	23	21.9	27	25.7
11-15	0	0	8	7.6	8	7.6
16-20	1	1.0	1	1.0	2	1.9
Social Status						
Ordinary citizen	9	8.6	34	32.4	43	41.0
Household head (H.H)	6	5.7	48	45.7	54	51.4
Traditional chief	1	1.0	0	0	1	1.0
Civil servant	1	1.0	0	0	1	1.0
Oba/Community head	1	1.0	0	0	1	1.0
Ordinary citizen & H.	0	0	3	2.9	3	2.9
H.	1	1.0	1	1.0	2	1.9
H. H. & Civil servant						
Farm Experience (year)						
Below 20	13	12.4	59	56.2	72	68.6
21-40	4	3.8	20	19.0	24	22.9
41-60	2	1.9	5	4.8	7	6.7
	0	0	2	1.9	2	1.9

Effects of Cooperative Societies on Poverty Alleviation Among Foodcrop Farmers in Ijebu-North

Local Government Area, Ogun State

E. O. Akerele, & A. O. Idowu

Above 60						
Farm Acquisition						
Non Farm acquisition	1	1.0	8	7.6	9	8.6
Inheritance	11	10.5	50	47.6	61	58.1
Purchased	1	1.0	4	3.8	5	4.8
Gift	2	1.9	3	2.9	5	4.8
Leased	4	3.8	20	19.0	24	22.9
Inheritance and Leased	0	0	1	1.0	1	1.0
Farm Size (ha)						
Below 1 hectare	15	14.3	74	70.5	89	84.8
1 – 2 hectares	3	2.9	7	6.7	10	9.5
2 – 3 hectares	0	0	5	4.8	5	4.8
3 – 4 hectares	1	1.0	0	0	1	1.0
Cooperative Membership						
Non – members	8	7.6	46	43.8	54	51.4
CMS	9	8.6	29	27.6	38	36.2
Thrift and Credit	0	0	4	3.8	4	3.8
Agricultural	0	0	5	4.8	5	4.8
Teachers	1	1.0	2	1.9	3	2.9
Others	1	1.0	0		1	1.0
Loan Default						
Yes	0	0	9	8.6	9	8.6
No	19	18.1	77	73.3	96	91.6
Benefits from Coop. Soc.						
No cooperative benefits	9	8.6	55	52.4	64	61.0
Loan	9	8.6	24	22.9	33	31.4
Supply of input	0	0	1	1.0	1	1.0
Employment/training	0	0	3	2.9	3	2.9
Loan and training	1	1.0	3	2.9	4	3.8
Standard of Living						
Satisfactory	4	3.8	10	9.5	14	13.3
Average	5	4.8	28	26.7	33	31.4
Not encourage	2	1.9	0	0	2	1.9
Very low	1	1.0	5	4.8	6	5.7
Improving	7	6.7	43	41.0	50	47.6

The Coconut

Infrastructure						
No infrastructure	1	1.0	10	9.5	11	10.5
Electricity	9	8.6	55	52.4	64	61.0
Tap water	0	0	2	1.9	2	1.9
Tarred road	0	0	1	1.0	1	1.0
Others	0	0	4	3.8	4	3.8
Electricity and tap water	0	0	1	1.0	1	1.0
Electricity and tarred road	4	3.8	5	4.8	9	8.6
Electricity and others	0	0	1	1.0	1	1.0
Tap water and tarred road	1	1.0	0	0	1	1.0
Electricity and tap water and tarred road	4	3.8	7	6.7	11	10.5
Total	19	18.1	86	81.9	105	100.0

Source: Field Survey, 2009

Table 1 showed that 18.1 percent of the households are non-poor while 81.9 percent of the households are poor. Majority of the respondents 21 percent fall within age 31-40, this implies that majority of the respondents are still in their active productive years. Majority of the respondents (63.8 percent) are males, implying that the food-crop production activities are more pronounced among the male than the female in the study area. 18.1 percent households are non-poor while 81.9 percent households are poor. Those who are married engaged in farm work than others, which took the larger percentage of 73.3 percent for poor households and 13.3 percent for non-poor households. The poor households have the highest percentage of 59.0 percent being Christian while non-poor households were 15.2 percent, while 21.9 percent of the poor households and 2.9 percent of the non-poor households are Muslims.

The distribution of respondents by their level of education showed that the highest educational level attained by both poor and non-poor households are tertiary level, which is 3.8 percent and 1.9 percent respectively; this implies that level of illiteracy among the households are very high. The highest households' size falls below 5, which are 51.4 percent for poor households and 13.3 percent for non-poor households. 32.4 percent of the poor household falls into ordinary citizen while 8.6 percent non-poor household. 56.2 percent of poor households and 12.4 percent of non-poor households have farming experience below 20years. Poor households, 19 percent falls in between 21–40 years farming experience meaning that few farmers were well-experienced in farming business. 70.5 percent of poor households and 14.3 percent of non-poor households have farm size below 1 hectare of land. 43.8 percent poor household and 7.6 percent non-poor households are non-members of cooperative societies. This may deepen the poverty level of poor households because of inadequate credit facilities.

Some households 8.6 percent suffered loan default from cooperative societies. Most poor households 52.4 percent and 8.6 percent non-poor households do not benefit

Effects of Cooperative Societies on Poverty Alleviation Among Foodcrop Farmers in Ijebu-North Local Government Area, Ogun State- E. O. Akerele; & A. O. Idowu

from cooperative societies loans. 9.5 percent of poor households and 3.8 percent are satisfied with their living standard while 4.8 percent of poor households and 1.0 percent of non-poor households falls into low standard of living, this implies that living standard of people and their access to social amenities are very low in the study area.

Poverty Indicators by Household's Socio-Economic Characteristics

Table 2: Poverty Indicators by Household Socio-Economics Characteristics

AGE-GROUP	Per Capital Expenditure	Incidence of Poverty (P₀)	Depth of Poverty (P₁)	Severity of Poverty (P₂)
Below 30				
31-40	15695.9375	0.1250	0.0090	0.0006
41-50	9132.9424	0.4375	0.1394	0.0765
51-60	8016.0469	0.4737	0.1820	0.1083
Above 60	9545.7447	0.4000	0.1637	0.0849
Total	4311.3194	0.6667	0.2790	0.1297
SEX	9266.4618	0.4219	0.1545	0.0834
Male				
Female	10693.5511	0.3600	0.1306	0.0636
Total	4169.7143	0.6429	0.2397	0.1541
MARITAL STATUS	9266.4618	0.4219	0.1545	0.0834
Single				
Married	6271.2500	0.4000	0.2094	0.1183
Widow	10028.4686	0.4074	0.1332	0.0674
Total	4133.7500	0.5000	0.3636	0.2734
EDUCATION	9266.4618	0.4219	0.1545	0.0834
No formal education				
Primary school	9246.0882	0.4286	0.1569	0.0847
Total	10550.0000	0.0000	0.0000	0.0000
RELIGION	9266.4618	0.4219	0.1545	0.0834
Christian				
Muslim	7987.7917	0.3611	0.1288	0.0687
Total	10910.4663	0.5000	0.1876	0.1023
MAIN OCCUPATION	9266.4618	0.4219	0.1545	0.0834
Farming				
Agro-processing	7294.0451	0.4634	0.1853	0.1026
Trading	24170.6818	0.5000	0.1565	0.0490
Artisan	4747.4271	0.6250	0.2113	0.1225
Paid worker	8670.6250	0.5000	0.0718	0.0129
Transporter	20555.4762	0.0000	0.0000	0.0000
Others	19665.6000	0.0000	0.0000	0.0000
Total	13000.0000	0.0000	0.0000	0.0000
HOUSEHOLD SIZE	9266.4618	0.4219	0.1545	0.0834
1-4				
5-8	11467.6852	0.0879	0.0879	0.0471
9-12	6432.6875	0.2598	0.2598	0.1463
13 or more	9516.6667	0.0000	0.0000	0.0000
Total	3399.5280	0.2445	0.2445	0.0645
	9266.4618	0.4219	0.1545	0.0834

Source: Field Survey 2009

The Coconut

The incidence of poverty is said to be at the highest among those whose age range is above 60 (0.6667) and at the maximum among those whose age ranges is below 30 (0.1250) this implies that the aged are likely to be poorer than the young people. From the gender aspect, incidence of poverty is higher than the female (0.6429) than their male counter parts which is 0.3600, implying that female respondents are poorer than their male counterparts. The widowed parents have the highest incidence of poverty (0.5000) and lowest among the single parent (0.4000), indicating that the widowed are poorer than the single parent.

In the area of education those who had no formal education have the highest level of poverty incidence (0.4286) than those with primary education (0.2000), this implies that education plays a significant role in determines the level of respondents poverty status. By religion, the incidence of poverty is found to be higher among the Muslim respondents in the study area (0.5000) when compare with the Christian respondents which is 0.3611. By occupation, the highest level of incidence of poverty is found among traders (0.6250) and lowest among those who engaged in self-employment, transportation and other occupation (non-farm employment) (0.0000), the implication of this is that non-farm employment reduces the incidence of poverty. The highest level of incidence of poverty is found among the respondents with 13 or more household size (1.0000) and the lowest is found among the respondents with 1-4 household size, this means that the higher the household size, the higher the incidence of the poverty.

Contributions of Cooperative Benefits to Household Welfare Members

Table 3: The Regression Estimates of Poverty among all Respondents

Variable Code	Variable Name	Regression Coefficient	T – Value
β_0	Constant	8.171	45.028
X ₁	Worth of Coop.	-0.2620	0.969
X ₂	benefits	0.5528*	1.785
X ₃	Age	0.171*	1.936
X ₄	Sex	0.1177	1.553
X ₅	Educational Level	-0.4015	0.638
X ₆	Farm Size	-0.1174**	2.214
X ₇	Amount Realized	0.1594**	2.126
X ₈	Other Investments	0.119*	10.842
X ₉	Household Size	0.5545*	1.813
X ₁₀	Farm Experience	0.7072	0.584
X ₁₁	Year of Membership	1.022***	2.979
	Cooperative Loan		
R = 0.997; R ² = 0.994; Adjusted R ² = 0.993; F-value = 858.243*			

*** = Sig. at 1 percent; ** = Significant at 5 percent; * = Sig. at 10 percent

Source: Field Survey 2009

From Table 3, it could be deduced that the explanatory power of 99.4 percent of the variations in the consumption expenditure by the foodcrop farmers is explained by the regression and the remaining 0.6 percent variation is caused by other independent variables, which are not included in the model. Thus, the regression had a good fit. Also, F-value of 858.243 was significantly at 99 percent level of confidence. Thus, it indicates a strong influence of the selected eleven variables on the consumption expenditure. Hence, age, sex, number of formal education, farm experience and cooperative loan have positive impact on the household welfare; and are statistically significant at 5 percent and 10 percent respectively, indicating how socio-economic variables and cooperative loan helped to reduce the poverty level of the rural foodcrop farmers.

Conclusion and Recommendations

Poverty is a complex, long-standing and multifaceted issue. It is entrenched and endemic at national, regional, community, household and individual levels. There are gender dimensions to poverty. Insights to all these in Nigeria are currently weak. However, the design of efficient and effective poverty reducing programme is contingent on the extent to which it can be correctly characterized and its nature fully known.

Finally, given the nature of poverty and poverty alleviation apparatus in place, prospect for wiping it out soon is slim in Nigeria. For a cooperative society to achieve its set objectives and satisfy its members, the members must be well informed and loyal. Both the members and staff have responsibility for efficient management of the society. It is most important that only people who really and genuinely believe in cooperative philosophy should be privileged of membership.

References

- Adegbite D.A. & I.A. Ayinde (1998). Family economics advancement programme. A strategy towards rural poverty alleviation and sustainable food security in Nigeria association of agricultural economists held at Obafemi Awolowo University, Ife, and Osun State, Nigeria. 15 – 18th, April, 1998.
- Adelaja, M.A.(1996). Cooperative management and supervision. In Oludimu, O.L. and S. F. Adedoyin (eds.) *Running A more successful cooperative*. Triumph Books Publishers. Ijebu-Ode. Pp. 10-25.
- Ajakaiye & V.A. Adeyeye (2001); The nature of poverty in Nigeria institute of social and economic research monograph Series. No.13, 2001.
- Banwo, A.(1995): Roles of management in cooperative development. In Oludimu, O. L; S. Adeniji and B.O. Adefuye (eds.) *Loan management and recovery*. Triumph Books Publishers, Ijebu-Ode. pg 28

The Coconut

- Federal Office of Statistics (FOS) (1999). *Poverty and agricultural sector in Nigeria* , Federal office of Statistics, Abuja.
- Food and Agricultural Organisation (F. A. O) (1986). *The dynamic of rural poverty* FAO, Rome.
- Okumadewa A (1994). Poverty alleviation in Nigeria, The international dimension Selected papers from the Nigerian economic society's annual Conference.
- Oludimu O. L., J. O. Y. Aihonsu & B. O. Oladipo (1995). *Cooperative administration and management*. Wave Rising Press Ijebu-Ode 1st Edition pg. 2-39.
- Pavallion M. & B. Bidani (1994). How robust is the poverty profile? World Bank economic review Washington D. C;
- Repnik H. P. (1994). Poverty relief and social integration as Tasks of international cooperation. Conceptual consideration of the Federal republic of Germany in Jose testing For democracy and social Justice, Konrad Adenauer Foundation for International Cooperation, Germany, pp 38 – 45.
- Sen A (1977). Starvation and exchange entitlement: A general approach and Its implication to the great Bengal famine. *Cambridge Journal of Economics*, Vol. 2, pp. 289-301.
- Sen A. K (1987). *The Standard of Living* Cambridge University Press, Cambridge
- UNDP (1997): *Human development Report, Nigeria; 1996*, UNDP, Lagos, Nigeria.
- Widanapathirana, A. S. (1993); Poverty in Irrigated Settlements: Should it Deserve Emphatic Attention in Future Irrigated development works, London, U.K. Overseas development institution (ODI) Irrigation Management Network, No. 27, pp. 35.
- World Bank ((1996). *Nigeria poverty in the midst of Plenty: The challenge of growth with Inclusion*.
- Yusuf N. (2000). Poverty and Nigeria development A sociological Analysis. *African Journal of Development Studies*. Vol. 2, No. 1 and 2, pp 1999-2000.