

Volume 8(2); December, 2013 © Faculty of Agriculture, Bayero University

ISSN 1597 - 9377

Quantitative Determination of Poverty Level among Fadama Maize Farmers in Niger State, Nigeria

Ndanitsa, M. A., Musa, S. A., Umar, I. S., Ibrahim, M. and Sallawu, H.

Department of Agricultural Economics and Extension Technology, School of Agriculture and Agricultural Technology, Federal University of Technology, Minna, Niger State, Nigeria.

(E-mail: attahirundanitsa@yahoo.com)

Abstract

This study examined the Fadama maize farmers in the rural areas of Niger State, their livelihood, per capita household income and factors influencing per capita household income (PCHI). Both primary and secondary data were used in this study, but mainly the former. 140 respondents were randomly selected from the state, though only 132 respondents returned and provided adequate information needed to achieve the stated objectives. Data were collected using a well - structured questionnaires accompanied with interview schedule. Data analysis was carried out using means, percentages, frequency distributions, mean per capita household income and regression analysis. The respondents (most) had income levels ranging between №1,000 – 9,999. This indicated that majority of them were low income earners. More so, the per annum and monthly mean per capita household income was low (N4,287.64 and N142.92 respectively), as compared to the World Bank recommendation of USD1.00 a day, indicating a high poverty level. Therefore, government and nongovernmental organizations as well as policy and programme managers for poverty alleviation in the state should encourage the fadama maize farmers to fully and efficiently utilize the services provided by the agencies such as the state Fadama Development Programme, including the provision of farm inputs, loans/microcredit in the production of food (maize). The implementation of these suggestions would go a long way in restrategizing of Nigeria's agriculture and ensure sustainable food security, poverty alleviation and improved standard of living of the people of the study area.

Key Words: Poverty, Fadama, Maize Farmers, Niger State, income, PCHI and MPCHI.

Introduction Background of the study

Poverty is a global phenomenon which threatens the survival of mankind. Poverty is inability to adequately meet the basic human necessities of food, clothing and shelter (IFAD, 2001). The concept of poverty reflects its numerous visible attributes and is multidimensional in nature (Narayan and Chambers, 2000). Attributes of poverty may be classified into structural, economic, social and political deprivations (CBN/World Bank, 1999). The structural dimension appears more permanent and manifests a vicious cycle reflecting limited productive resources, lack of skills for gainful employment, location disadvantage inadequate income to obtain the basic necessities of life. The social dimension of poverty is largely a gender issue since the greatest weight of poverty is borne by women household heads and children from poor homes. However, the conventional notion depicts poverty as a

condition in which people are below a specified minimum income level and are unable to provide or satisfy the basic necessities of life needed for acceptable standard of living. Often the poor are known to have inadequate level of consumption (World Bank, 2008). They are illiterate with short life – span (World Bank, 2005) and cannot satisfy their basic health needs (Sancho, 1996). In this context, poverty could affect individuals, groups, communities or nations. Haruna (2009) viewed poverty as a relative rather than an absolute condition and is therefore conditional upon the existence of substantial degree of inequality.

Globally, about 1.2 billion people are in extreme poverty, living on less than a dollar per day (Ogungbile, 2003). Majority of these people are in developing countries, 44% in South-Asia, 24% each in sub-Saharan Africa and East – Asia and 6.5% in Latin America and the Caribbean (IFAD, 2001).

In 2005, Nigeria's poverty rate rose to 70% from 20% in 1980. The 2004 Human Development index (HDI) stands at 0.466: ranking Nigeria at 15 out of 177 developing countries. The country took a 57th position among the 95 poorest countries in the World (Pinto, 2005). ADF (2004) also reported that the proportion of Nigerians living below the poverty line of one dollar a day has increased dramatically during the last two decades. Similarly, according to IFAD (2001), Poverty in Nigeria is on the increase and its incidence and severity are more in the agricultural sector. Furthermore, the Nigeria poverty situation is precarious, wide spread and paradoxical. Despite the fact that the country in blessed with human and material resources, a proportion of her population is still poor. This can be captained "poverty in the midst of plenty" (World Bank, 1996; Adewumi et al, (2007). The incidences of poverty according to punch (2006) were 28, 46, 43, 66, 70, and 70 percent for 1980, 1985,1992, 1996, 2001 and 2003 respectively and the extent and depth of poverty in the developing world is a disgrace (Anderson and Lorch, 2001).

Developing literature hinges the remote causes of poverty in developing countries on adverse international developments, recession, series of economic reforms undertaken by these countries and the crushing burden of foreign debt. The fundamental causes of poverty, however, are domestically - based and include, inadequate production and income, difficult access to employment opportunities, poor quality of labour force, low level of technology, inefficient use of resources and lack of access to credit facilities and other productive resources. With regards to Nigeria, it was observed that the economy has had to contend since late 1970s with adverse global economic environment created by oil shocks, world recession. deteriorating terms of trade, excessive importation or import dependency and debt overhang. These difficulties were further compounded by inappropriate and inconsistent domestic policies which aggravated macroeconomic imbalances. Α Structural Adjustment Programme (SAP) was adopted in the mid 1986, to correct some of the policy distortions and structural imbalances but far from achieving the set objective, the economic reforms scaled production and living costs, thus aggravating the incidence of poverty among the vulnerable groups in the society (Obadan, 1997).

Poverty is measured using certain indicators, which usually focus on economic performance and standard of living of the

population. Indicators used include GNP per capita (the purchasing power of real GDP per capita; and poverty line, which is a benchmark that represents the value of faroic (food and nonfood) needs considered essential for meeting the minimum socially acceptable standard of living within a given society. Thus, any individual whose income or consumption falls below the poverty line is regarded as poor. A related measure is the Poverty Gap Index or (income Gap Index) which measures the short fall or gap between the average income of the poor and the poverty line, expressed as a percentage of the poverty line. A recent development in computing indication of poverty is the UNDP, Human Development Index (HDI). The HDI combines a measure of purchasing power with measures of physical health and educational attainment to indicate progress or retrogression in human life. The building blocks of the HDI are data on longevity, Knowledge and income. Longevity is measured solely by life expectancy at birth, while knowledge is measured by the adult literacy rate and mean years of schooling weighted as 2:1 respectively. For income purchasing power parity (PPP) (based on real GDP per capita is adjusted for the local cost of living) is used. The value of HDI is expressed as a value between O and I. Other indicators of poverty measures the extent to which the distribution of income or consumption among individuals or households within a population deviates from a perfectly equal distribution; is a good summary of the degree of inequality.

The spread and severity of poverty is of great concern to many nations, the world over. Hence the need to alleviate it arises. As a result, poverty reduction strategies have been at the centre stage of development programmes and policies. Moreso, several evidences have suggested that majority of the world's poor live and work in the rural areas whose principal occupation is farming (Baba, 1998). This indicates that reducing rural poverty is very important to reducing overall poverty. Poverty alleviation is a conscientious effort at handling the economic vice of poverty. It is an accepted fact that economic growth is meaningless if poverty remain prevalent. This informed the United Nations (UN) declaration of 1996 as the "International Year for the Eradication of poverty" and October 17 every year as the International Day for the Eradication of poverty" world wide (Usman, 2001). The United Nations has also set up various targets to be met internationally in the fight against poverty.

In line with the spirit of these declarations and global reawakening to vigorously address the problem of poverty, major efforts have been made to reduce the level of poverty in Nigeria through the introduction of poverty alleviation programmes by the government and international agencies (Usman, 2001).

In Nigeria, most programmes such as Directorate of Foods, Roads and Rural Infrastructure (DFRRI), National Directorate for Employment (NDE), Better Life for Rural Dwellers (BLRD), People's Bank Community Bank Schemes (CBS) and Family Support Programme have tried to alleviate poverty, but the results are often disappointing (Microcredit summit report, 1997; Ogungbile, 2008). The results are affected by corruption and the assistance aid creates dependency and disincentives (Microcredit summit Report, 1997). Incidentally, agricultural production in Nigeria especially in Niger State has been in the hands of small scale farmers whose aspirations in terms of expansion of scale of production has been low (Ndanitsa, 2013). They have a poor resource base and are daily faced with the problem of optimal utilization of the meager resources to raise their incomes and consequently their living (Onyenweaku and Tanko, 2005). As a result, the large majority of Nigerian farmers, many of whom live in rural areas remain poor (Ijere and Okorie, 1998). Osinubi (2003) stated that majority of these rural dwellers are directly or indirectly dependent on the non - oil natural resource base including agriculture for their livelihood. These livelihood activities not only constitute the safety net for the rural dwellers, but they also serve as the foundation of the country's economy (Asa, 2007). Moreso, these livelihood support the local economy and provide employment for the rural dwellers on a sustainable basis.

Fadama farming has a long history in Nigeria most especially in the Northern part where farmers have traditionally undertaken irrigation through the use of technologies and methods as *shadouf*, buckets and calabash to produce high value crops like maize, rice, sugar cane, cocoyam, leaf vegetables and other crops in diverse cropping system (Ismaila, 2004; Ndanitsa, 2005). Amongst these cropping systems, most farmers tend to prefer maize cultivation to crops like sorghum probably because of the availability of streak resistant maize varieties for all ecological zones in Nigeria. This farmer's preference could more so

be attributed to the availability of high yielding hybrid maize varieties, the increase in the demand for maize, coupled with the federal government ban on rice, maize and wheat importation. Also, maize is the most productive grain crops in the middle and northern belt of Nigeria where sunshine is adequate and rainfall is moderate. In these areas, storage of grains can be accomplished without much damage from the insect pests. The recent achievement by the breeders in the development and release of superior maize varieties with higher yield potentials and better resistance to insects and diseases played a crucial or central role in maize production and alleviation in Nigeria in addition to ensuring food security (FAO, 2004).

The fadama maize production is a very lucrative economic activity because of the availability of a ready - made market in the vicinity of the areas and across all the states in Nigeria. The production of *fadama* maize crop is an important component of fadama farming system in Niger state where irrigation is being practiced (African Development Fund Report, 2004). The study therefore seeks to provide answers to the following research questions. Is fadama maize production a strategy for alleviating poverty in the study area? The specific objectives of the study were to assess the poverty status of fadama maize farmers in the study area and identify the determinants of poverty among fadama maize farmers.

Methodology Study area

Niger state is located in the North central Nigeria. The state capital is Minna, and other major cities are Bida, Kontagora and suleja. The state has a population of 3, 954, 772 people (NPC, 2006). The state is bordered on the north by Zamfara state, to the east by Kebbi state and Federal Capital Territory (FCT) bordered the state at both north - east and south - east. The state shares a common (international) boundary with the republic of Benin in Borgu Local Government Area (ADP, 2008). The state lies in the Guinea Savannah vegetation of the country with faviourable climate. It lies between latitude $8^{0}35^{1}$ to $11^{0}30^{1}$ north and longitude $3^{0}30^{1}$ to 7⁰20¹ east. The climate is sub-tropical and is characterized by a distinct dry and wet season with annual rainfall varying from 1,100mm in the south (NGSG Diary, 2003). The maximum temperatures which do not exceed 37°c are between March and June with the lowest minimal temperatures of usually in December and January.

seasonal variations temperature are constant. The duration of the wet season ranges from 150 days between months of May to September in the Northern part of the state between the months of April to October (NSADP, 1997). The climate, soil and hydrology permits the cultivation of most Nigerian staple crops and still leaves ample scope for grazing and forestry, and freshwater for fishing. The dry season commences in October and the relative humidity could be as low as 1400mm between December and January (NSADP, 1997). The state has a total land area of 7million hectares (92,800km²) of agricultural land, which is about 10% of the total land area of the country, and in which 33 percent is under cultivation. The state potential of fadama development is also enormous and the fadama area of the state is 682,000 hectares (ha) of irrigable land with only 3.9 percent currently under irrigation farming (NSADP, 1997).

Sampling technique and data collection

A Multi-stage sampling technique was used for the selection of the respondents. In stage one of the sampling procedure, 20 Fadama Community Association (fcas) from the list of registered fcas provided by the Niger State

Fadama Development Programme (NSFDP) were randomly selected. The second stage involved a random selection of 7 Fadama User Groups (fugs) in each fcas. The final stage involved random selection of 5 maize farmers in each FCA. The total number of fadama maize farmers selected for the study was 140, but only 132 data from the fadama were found useful for the analysis data for the study oftained from combination of both primary and secondary sources. The later was obtained from records and documents of NSFDP. Primary data were obtained with the aid of a well structured questionnaires accompanied by interview schedule.

Analytical techniques

To highlight the socio-economic characteristics of the *fadama* maize farmers, simple descriptive statistics such as means, mode, standard deviation, frequency distribution tables, percentages, etc. were used. The per capita household income was used to determine the poverty status of the *fadama* maize farmers. The per capita house hold total income was used by World Bank (1996) as a measure of poverty or well being of an individual and is given as follows:

Per capita household income $= \frac{\textit{Total household monthly income}}{\textit{Household size}} \dots \dots \textit{equestion (i)}$ Mean per capita household income $= \frac{\textit{Total household monthly income}}{\textit{Total number of households}} \dots \dots \textit{equestion (ii)}$

Mean per capita household income (MPCHI) was used to estimate the poverty line specifically; those that earn $<\frac{1}{3}$ of MPCHI AND $<\frac{2}{3}$ of MPCHI are considered to be extremely poor and moderately poor respectively. Factors influencing the per capita household income were analyed using regression model. The regression model is implicitly stated as follows:

$$Y = F(X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, X_9)$$
equation (iii)

$$Y = per capita household income \frac{(Total household monthly income)}{Household income}$$

 X_1 = Age measured in years

X₂= Experience measured in years

 X_3 = Monetary value of assets measured in Naira

 X_4 = Value of credit obtained measured in Naira

 X_5 = Farm size measured in hectares

 X_6 = Educational level measured in years

 X_7 = Amount saved measured in Naira

X₈= Diversification amount got from other sources in Naira

X₉= Household expenditure measured in Naira

Results and Discussion

Socioeconomic characteristics of respondents

The result presented in Table 1 is on socio-economic characteristics of *fadama* maize farmers in the study area. Variables examined include age, marital status, major occupation, educational level, years of experience and household size. Furthermore, majority of the

respondents (98.2%) were within the age brackets of ≤30 – 50 years, and with a mean age of 38.4 years, this implies that most of the respondents who are *fadama* maize farmers in the study area and members of the FUG were still active and in productive age brackets recommended by the FAO.

Table 1 also shows that majority of the fadama maize farmers (80.5) were married couples still staying with their spouses. However, only 19.5% were either single or widowers. This suggests that married respondents were more involved in the cultivation of maize under fadama. Additionally, it shows that 75.8% of the fadama maize farmers had faming as a major source of livelihood activity while 24.2% had other livelihood

activities. This indicates that majority of the respondents had faming as the major livelihood activity. This confirms World Bank (1989) report that, most rural dwellers are engaged in one form of agricultural activity or the other. Berth (2004) stated that agriculture is the mainstay of people's livelihood and play a role of poverty reduction strategy in rural sub-Saharan Africa.

Table 1: Distribution of respondents by socio – economic characteristics

Characteristics		Frequency				X	
Age Range (years)	≤ 30 (22.6)	31-35 (19.3)	36-40 (30.8)	41-45 (12.6)	46-50 (12.9)	≥50 (1.8	38.4
Marital status	Married (80.5)	Single (8.6)	Widow (10.9)			·	
Major	Farming	Civil/service	Artisan	Contacting	Pension		
occupation	(75.8)	(6.6)	(10.2)	(1.8)	(5.6)		
Educational	Adult	Islamic/Qur'anic	Primary	Secondary	Tertiary	None	
level	(4.6)	(11.3)	(7.2)	(6.4)	(4.3)	(66.2)	
Years of	1-5	6-10 (37.8)	11-15	16-20 (5.7)	21-25		14.6
experience year	(34.6)		(20.3)		(1.6)		
Household size	1-5	6-10 (63.2)	11-15	16-20 (8.7)	. ,		9.6
	(15.3)	. ,	(12.8)	. ,			

Figures in parenthesis represents respective percentages

Source: Field survey, 2012

Per capita household income of the respondents

The Per capita Household income of the respondents is shown in Table 2. The mean per capita household income from table 2 was \$4,287.64 per annum. However, the mean per capita household income is less than that recommended by the World Bank income of USD1.00 per month.

Table 2: Distribution of respondents based on per capita household income

Per capita household income (₦)	Frequency	Percentage
≤10,000	53	40.1
11,000 - 20,000	27	20.4
21,000 – 30,000	18	13.6
31,000 – 40,000	15	11.4
41,000 - 50,000	8	6.1
51,000 - 60,000	5	3.8
61,000 - 70,000	4	3.0
>70,000	2	15
Total	132	100.0.
Mean per capita income = $\frac{N4}{287.64}$		

Source: Field survey, 2012; World Bank Recommended Income per Day= 1 Dollar a day, naira equivalent = \$153.00x30days = \$4,590.

Moreso, the per annum and monthly mean per capita household income were №4,287.64 and 142.92 respectively. This suggests that per capita income of the *fadama*

maize farmers was low when compared with the World Bank recommended USD 1.00 a day, indicating a high incidence of poverty in the study area.

Factors influencing per capita household income of respondents

Table 3 shows the result of the regression analysis on the factors influencing per capita household income of respondents. The double – log functional form gave the best fit for the regression result and was chosen based on the value of R² (coefficient of multiple determinations), F-statistics, the signs of the coefficients of the regressors which are in conformity with a prior expectations and observed level(s) of significant variables. The R² was 0.798, indicating that the explanatory variables in the model explains 79.8% of the total variations in the PCHI. Age, farm size and savings were positive and significant variables influencing PCHI. This implies that an increase in any of the variables will lead to an increase in the PCHI. For instance, a unit increase in the

age, farm size and savings of the fadama maize famers will lead to 0.462, 0.778 and 0.115 increase in the PCHI respectively. However, only household size was negative and significant factor influencing PCHI. This implies that unit increase in household size will lead to 0.205 decreases in PCHI, i.e the higher the household size the lower the level of income. This is contrary to the past studies which suggest that household size has positive influence on farm productivity as well as income. It however, concurs with the findings of Baba and Wando (1998) that larger household size has a negative impact on the resource to be invested in farming. In consequence, this could mean that families should strive to maintain a manageable household level of investment in the farm and standard of living of respondents through higher income generation.

Table 3: Factors influencing Per capita household income of fadama maize farmers

Variable	Linear	Exponential	Semi-log	Double-log +
Constant	534.286	7.373 (18.294)***	-3529.83	2.534 (-1.983)**
	(0.312)		(-3.661)***	
Age	54.333	0.018 (1.346)	2243.135	0.475 (1.728)
	(1.291)		(1.467)	
Experience	-2.990	0.0111 (0.875)	-97.376	0.154 (1.338)
	(-0.098)		(-0.268)	
Household size	-62.815	-0.053 (-0.666)	-581.823	-0.329 (-1.875)***
	(-0.355)		(-0.984)	
Farm size	14.468	-0.005 (5.183)***	4756.829	0.795 (10.286)***
	(6.137)***		(8.783)***	
Asset	-0.039	-4.666E-008	-199.501	-0.038 (-0.458)
	(-1.338)***	(-1.0023)	(-0.67312)***	
Access to credit	0.0052	7.392E-0.04	-0.038	-0.062 (-0.444)
	(0.087)	(-0.754)	(-0.458)	
Savings	0.247	4.09E-007 (2.149)**	0.118	0.118 (2,557)***
	(2.738)***		(2.557)**	
R^2	0.528	0.458	0.695	0.725
R^2 – adjusted	0.436	0.379	0.632	0.719
F-ratio	6.839***	4.896***	12.865***	15.526***

Source: Field survey, 2012. Note: Figures in parenthesis are the respective T-values ***significant at 1%, **significance at 5%, *significance at 10% + Lead equation.

Conclusion and Recommendation

The study concluded that about 40% of the *fadama* maize farmers in the area could be said to fall between the poverty line and respondents in the area had farming as their major livelihood activity and a strong means of fighting poverty. The farmers' age, household size, farm size and level of savings were the main determinants of per capita household income/poverty in the study area. Therefore, government or non-governmental organizations

in the study area should encourage these farmers to fully and efficiently utilize *fadama* resources. The necessary resource and infrastructural facilities for *fadama* resource were not available for most of the farmers and this study suggests that provision of the needed infrastructures for *fadama* farming such as small scale irrigation facilities (e.g pump) could go a long in encouraging and benefiting the *fadama* maize farmers in the area.

References

- Adewumi, M.O; Ayinde, O.E and Yusuf, B.O (2007). Determinants of Poverty Among Farm Families in Kwara State, Nigeria. *Global Journal of Agricultural Science* **6**(1): 49 53.
- African Development Fund (ADF) (2004).

 National Fadama Development
 Programme Appraisal Report,
 Agricultural and Rural Development
 Department, Federal Ministry of
 Agriculture and Rural Development.
- Agricultural Development Project (ADP) (2008). A yearly Report of the Activities of the Agency. ADP, Niger State. 29pp.
- Anderson, P. and Lorch, R. (2001). The Unfinished Agenda; Perspectives on overcoming Hunger, Poverty and Environmental Degradation. International Food Policy Research Institute (IFPRI), Washington DC. PP109 114.
- Asa, U.A. (2007). Livelihood activities and poverty alleviation among rural women in Akwa Ibom state, Nigeria. Ph.D Dissertation, Department of Rural sociology and Extension, Michael Okpara University of Agriculture, Umudike, Imo State.
- Baba, K.M. and Wando, M.A. (1998). "Impact of Membership of Fadama Users Associations on Resource use, crop yield and farm incomes: A case study from two Local Government Area of Niger state". Nigeria Journal of Basic and Applied Sciences 7: 31 41.
- Berth, S.A. (2004). From Subsistence to Sustainable Agriculture in Africa. Mexico City, Sasakawa Africa Association.
- Central Bank of Nigeria/World Bank (CBN/World Bank) (1999). Nigerian Development Prospects: Poverty Assessment and Alleviation study, CBN, Lagos. 14pp.
- Food and Agriculture organization (FAO)
 Statistical Buttetin, FAOSTAT,
 Available at http://www.faostatfao.org.
 Retrieved 13/08/2011. 51pp.
- Haruna, U. (2009). Analysis of Farmers Poverty Profile and its Alleviation in Jos – North Local Government Area, Plateau state, Nigeria. *Journal of Development* Research 1:50 – 60.

- IFPRI (2001). Poverty Report www.ifpri.org website visited on 13/06/2007.
- International Fund for Africa Development (IFAD) (2001). Rural Poverty Report 2000/2001 facts sheet: Assets and Rural Poor.
- Ismaila, A.R. (2004). "The Role of Irrigation in Poverty Alleviation: A case study of *fadama* Development". An M.Sc. thesis submitted to the Faculty of Agriculture, Usman Danfodio University, Sokoto, Nigeria.
- Microcredit Summit Report (1997). Result: Education fund, Washington DC.
- Narayan, D. and Chambers, R (2000). *Voices of the poor, can anyone here us?* New York University Press.
- Ndanitsa, M.A. (2005). Economics of *fadama* crop Production in Niger State of Nigeria. Unpublished M.Sc. thesis, Department of Agricultural Economics and Farm Management, University of Ilorin, Ilorin, Nigeria. PP147.
- Ndanitsa, M.A. (2013). Impact of Microfinance Providers on Poverty Alleviation of Farm Households in North central Nigeria Unpublished Ph.D Dissertation submitted to the Department of Agricultural Economic and Extension, Bayero University, Kano, Nigeria.
- Niger State Agricultural Development Project (NSADP) (1997). *Visitors Guide:* A publication of NSADP. P26.
- Niger State Government (NGSG) (2003). Diary: A yearly Publication by the ministry of information and culture, Niger state. PP 1-6.
- Obadan, M.I. (1997). Analytical Framework for Poverty Alleviation: Issues of Economic Growth versus other strategies. In Poverty Alleviation in Nigeria. Nigeria Economics Society (NES), Annual Conference Proceedings: pp1-18.
- Ogungbile, A.O. (2003). Poverty Reduction and Access to Agricultural inputs: In: Ingawa, S.A; Okuneye, P.A; Oredipe, A.A; Adepoju, and S.O (Eds). Government Seven Point Agenda: Agricultural *Implication* for Development. Nigerian Association of Agricultural Economists: Economic and Policy Series Vol. 1(1), 65pp.

- Onyenweaku, C.E and L. Tanko (2005).

 Optimum Combination of Enterprises and Resource Allocation by arable crop farers in Kebbi state. *Journal of Sustainable Tropical Agricultural Research* 14: 81 88.
- Osinubi, T.S, (2003). Urban Poverty in Nigeria: A Case Study of Agege Area of Lagos State, Nigeria Department of Economics, Faculty of the social Science, University of Ibadan, Ibadan, Nigeria.
- Pinto, B. (2005). "Nigeria during and after the oil Boom: a policy comparison with Indonesia". *The World Bank Economic Review* **2**(5): 415-419.
- Punch, October 1, 2006 vol. 17, No. 19, 410.
- Sancho, A. (1996). Policies and Programmes for Social and Human Development. A Hand book produced for United Nations World summit for Social Development; International Centre for Economic Growth, San Francisco, U.S.A 135pp.

- Usman, S. (2001). A Keynote address on the proceedings of the Nineth In house Executive Seminar of the Central Bank of Nigeria on "Poverty Alleviation, A pragmatic approach", 39 (4): 73.
- World Bank (1996). "Nigeria: Poverty in the Midst of Plenty, the challenge of growth with illusion". A World Bank Poverty Assessment Hand Book, P91.
- World Bank (1996). "Poverty Reduction Hand Book" The World Bank, washing ton DC. 87pp
- World Bank (2005). "Bangladesh Poverty Assessment: Background paper on poverty trends, Dhaka, World Bank. 67pp.
- World Bank (2008). Project Appraisal Document (Draft) on Commercial Agriculture Development Project for the Federal Republic of Nigeria. P2.