MULTIDIMENSIONAL POVERTY ALLEVIATION AND NATIONAL DEVELOPMENT: THE INSEPARABLE SIAMESE TWINS

By

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The Vice-Chancellor

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Professor Carolyn Afolake Afolami Afolami
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The Vice-Chancellor Sir,
Deputy Vice-Chancellor (Academic),
Deputy Vice-Chancellor (Development),
Registrar,
Other Principal Officers of the University
The Dean, College of Agricultural Management and Rural
Development (COLAMRUD),
Deans of other Colleges and Postgraduate School,
Directors of Institutes and Centers,
Ag. Head, Department of Agricultural Economics and Farm
Management,
Heads of Department and Units,
Fellow Scholars,
All members of the FUNAAB Family,
Members of my Family and Friends,
Gentlemen of the Press,
Distinguished Ladies and Gentlemen,
Great FUNAABITES!
Preamble:
I am profoundly grateful to God Almighty for His grace, favour and kindness to stand before this great audience today to deliver my inaugural lecture. I appreciate God for the opportunity that I have had to make my little contribution to teaching, research and extension services in the past 24 years in the Federal University of Agriculture, Abeokuta, having been appointed to Lecturer I position in the Department of Agricultural Economics and Farm Management in October 1990. I have the privilege of being the longest serving Head of Department of Agricultural Economics and Farm Management having served from 1991 to 1999.

This inaugural lecture is the second in the Department of Agricultural Economics and Farm Management. The first one was given a long time ago in May 1995 by Professor Peter Adebola Okuneye when the College was College of Agricultural Management, Rural Development and Consumer Studies (COLAMRUCS). It is also the fourth from the new College of Agricultural Management and Rural Development (COLAMRUD), the others being those of Professor A.M. Omotayo of the Department of Agricultural Extension and Rural Development; Professor (Mrs) Bolanle Idowu Akeredolu-Ale of the Department of Communication and General Studies and Professor M.T. Ajayi of the Department of Agricultural Administration.
An inaugural lecture provides a forum for a Professor to give others an insight into his/her works, contributions in advancing the frontiers of knowledge, the relevance of such contributions to the society and the improvement made to the quality of life of human-beings in general. In all ramifications, it represents a landmark in the career of an academic. I therefore feel most honoured to stand before you this afternoon to give account of my humble efforts and contributions towards expanding the frontier of knowledge in the field of Agricultural Economics, in general; and towards fostering greater understanding of multidimensional poverty that currently plagues our society.

For a long time, there have been a lot of discussions on poverty. Poverty can be said to be as old as the creation of man. Several religious injunctions, viz, the need to make conscious efforts towards poverty alleviation and protection of the poor against susceptibility to oppressions, may be said to be at the centre of God's relationship with man. In the Holy Bible, injunctions targeted at protecting, supporting and/or comforting the poor were given 196 times, while the word poverty was expressly mentioned 15 times. To underscore the importance that God attaches to alleviating poverty among mankind, He commands in Holy Bible, Leviticus 19: 9-10 that: “When you reap the harvest of your land, you shall not wholly reap the comas of your field, nor shall you gather the gleanings of your harvest. And you
shall not glean your vineyard, nor shall you gather every grape of your vineyard; you shall leave them for the poor and the stranger: I am the LORD your God”.

Poverty has always remained a contemporary issue that no moment ever passes by without it featuring. That perhaps explained why our Lord Jesus also said in Holy Bible, Matthew 26:11, and repeated in Mark 14:7, that “The poor you [will] always have with you. Today, poverty remains a subject of discussion and an albatross that seeks for management by individuals, policy makers, communities, societies, governments and nations. The Vice Chancellor Sir, distinguished Ladies and Gentlemen; it would interest you to note that despite efforts being made at national and international levels to eradicate extreme poverty and hunger as part of the Millennium Development Goals adopted in 2000, as much as about 1.2 billion people (one-eighth of the world population) still live in extreme poverty around the World (UN, 2013). These include about half (48 percent) of the people in Sub-Saharan Africa and 68 percent of the people in Nigeria. Consequently, as much as about 842.2 million people around the World were chronically undernourished in 2011-13, of which Sub-Saharan Africa accounted for about 243 million, and Nigeria 12.1 million (UN, 2013).
Human lives are battered and diminished in different ways, as a result of poverty (Sen, 2001). The poverty situation in Nigeria is quite disturbing. The recent recruitment exercise of March 15, 2014 of Nigeria Immigration Service (NIS) in which 450,000 people were scrambling for an available space of only 4500, which resulted in the death of 19 applicants including three pregnant women, is a testimony to the level of unemployment, a dimension of poverty in our nation-Nigeria. It is also a testimony to the level of insecurity and the powerlessness of some Nigerian populace (See FIGURE 1). The urban renewal which demolished the houses along the main roads (that serve as beauty façade) thus exposing many dilapidated buildings/carcasses called houses in which people have lived for decades, the filth which characterize our towns and cities are glaring evidences that all is not well in Nigeria (FIGURE 2 and FIGURE 3).
Figure 1: Nigeria Immigration Service Staff Recruitment Exercise, March 15, 2014

Source: www.vanguardngr.com
Figure 2: Dilapidated Houses In Abeokuta, Ogun State Capital, July, 2014
Source: Afolami (2014).
The widespread poverty in all facets of our lives has been the greatest challenge of our time. The incidences of poverty and food insecurity have devastated many developing countries and a lot of resources are being channeled towards programmes aimed at eradicating them, (Sisay, 2012). We therefore have a responsibility to bequeath on human beings a life free of deprivations, caused by poverty. Although poverty will always be a human reality, grinding squalor and deprivations caused by greed, inhumanity of man to man and insensitivity of rulers to the needs of fellow human beings can be avoided. The topic “Multidimensional Poverty Alleviation and National Development: The Inseparable Siamese Twins” is thus a germane issue for discussion at this point in time.
2.0 POVERTY

2.1 The Concept, Dimensions, Types and Measurement of Poverty

2.1.1 What is poverty?
Poverty is defined as a pronounced deprivation of wellbeing (Haughton and Chandler, 2009). It is hunger, lack of shelter, being ill and not being able to see a doctor, not being able to go to school, thus, not knowing how to read and write (World Bank, 2000). Poverty is synonymous to not having a job or a means of livelihood, creating the fear of the future and having to live from hand to mouth as a result. Poverty is losing a child to a curable and preventable illness brought about by unclean water or inability to afford medication. Poverty is powerlessness; it is lack of representation and freedom. Poverty thus has multiple and complex dimensions.

2.1.2 Dimensions and Types of Poverty
The poor are not just deprived of basic resources; they lack information that is vital to their lives and livelihood. They lack information about market prices for the goods they produce, about health, about the structure and services of public institutions and about their rights. They lack political visibility and voice in the institutions and power relations that shape their lives. They lack access to knowledge, education and skills de-
development, both governmental and societal that could provide them with needed resources and services. Poor rural and urban people are the vulnerable, who often slip back into poverty. They have been hard hit especially by the global financial crisis, food price crisis and unpredictable outputs and government policies. They are among the first to be affected by the impacts of climate change (Cohen, 2009).

The concept of poverty dates back to 1899, when one of the earlier and most famous studies of poverty was conducted by Rowntree (1901) in York where he used a concept of subsistence poverty and drew a poverty line in terms of minimum weekly sum of money that was necessary to enable families secure the necessities of a healthy life. Poverty is more easily recognized than defined which is why a universally acceptable definition remains elusive. Poverty can be chronic (structural) or transitory, depending on how long poverty is experienced by an individual or community. Chronic poverty is long term, persistent, the causes of which are largely structural and endemic, while transitory poverty is temporary, transient and short term in nature. Transitory poverty is defined as total poverty minus chronic poverty. Absolute poverty is a situation of lack of access to resources required to obtain the minimum standard of living to maintain wellbeing. Relative poverty on the other hand is subject to a locality and is the inability to attain a given minimum contemporary standard of living. Pov-
Property can also be subjective. Subjective poverty refers to whether or not an individual or a group of individuals feel they are poor. Subjective poverty is closely related to relative poverty since those who are defined as poor in terms of standard of the day will probably see and feel themselves to be poor. The concept of subjective poverty is important since, to some degree, people act in terms of the way they perceive and define themselves.

2.1.3 Approaches to Measuring Poverty

Ruggeri et al. (2003) singled out the monetary approach, the capability approach and the social exclusion and participatory approaches to further define poverty. The monetary approach defines poverty as a decline in consumption or income based on poverty line. The capability approach, pioneered by Sen (2001), rejects monetary income as the sole measure of wellbeing, which he defines as the freedom of individuals to live a life that allows them to fulfill their capacities. Poverty here is interpreted as a lack of resources, impeding people from engaging in certain basic activities such as staying alive and enjoying a long and healthy life, reproducing and transmitting their culture to generations, interacting, having access to knowledge and enjoying freedom of expression and thought. According to this approach, the fight against poverty consists of identifying and increasing people’s capacities to improve their wellbeing. The social exclusion approach studies the
structural characteristics of society which engender processes and dynamics that exclude individuals or groups from full social participation. It makes particular reference to the distribution of opportunities and resources needed to overcome exclusion and to the promotion of inclusion in both the labour and social processes.

In the participatory approach, the poor define poverty based on their own analysis of their reality, by including aspects they consider to be significant. From this point of view, overcoming poverty entails empowering the poor (Ruggeri, 2007; Arrigada, 2005). The geographical approach has contributed to a better understanding of poverty by studying the features of the area in which the poor reside, and by taking into account such aspects as concentration and access to natural and physical assets. This approach reflects the heterogeneity of the phenomenon and pinpoints the population's needs.

2.2 Emerging Issues in Poverty Measurement
Poverty measurement poses a challenge to everyone because of its multidimensional nature. Defining and measuring the concept is a big issue for researchers. How poverty is measured can importantly influence how it is understood, how it is analyzed, and how policies are created to influence it. For this reason, measurement methodologies are of tremendous practical relevance.
Four important issues have emerged in the debate in defining, measuring and looking at the policy implications of poverty: (1) choosing poverty lines; (2) choosing poverty measures; (3) making the fine distinction and determining the relationship between inequality and poverty (Ravallion, 1996; World Bank, 1990; Atkinson, 1987); and (4) the issue of adult equivalence.

2.2.1 Determination of poverty Line
The poverty line is a threshold that separates the poor from the non-poor. There are two approaches to the construction of a poverty line: the absolute approach and the relative approach. In the absolute poverty approach, some minimum nutritional requirement is defined which is converted into minimum food expenses and added to this is some considered minimum non-food expenditures such as clothing and shelter. Greer and Thorbecke (1986), and Ravallion and Bidani (1994) proposed different methods of deriving this measure. For example, a household is defined as poor if its income or consumption level is below a set minimum. The relative method takes a proportion of mean income as the poverty line. One-third and two-third of mean income have been popular: the former defines the case of the core poverty line while the latter defines the moderate poverty line. The poverty line may be subjective, objective, or hybrid. It is often established at a nationally determined level based on food or consumption basket or as a percentage of the mean or median of overall in-
come distribution.

Poverty should not be viewed merely in terms of poverty line, calorie intake or mere income. It is social, cultural, political and even seasonal as factors that affect wellbeing of people change from time to time. Poverty has many dimensions as the poor suffer deprivation in multiple ways, and not just in terms of income and consumption.

There is also a need to understand poverty from the point of view of vulnerability. Vulnerability can be seen both as a cause and effect of poverty experienced by certain deprived sections of the society. Human capital theory cannot be considered a complete theory of poverty. Household capital expenditure is preferred as a measure of welfare instead of per capita income because literature has shown that income as a measure of welfare is prone to many flaws, especially in Sub-Saharan African countries (Datt and Jolliffe, 1999).

First, income varies from year to year and from season to season depending on farm production and prices. Secondly, many individuals are often reluctant to declare their true income and thirdly, it is not the amount of income that matters but the amount spent on consumption. The analysis of poverty limited to income of households may underestimate poverty situation (if households borrow to augment consumption) or
overestimate poverty situation (if households save much of the income earned without spending on consumption items that would translate to improved welfare). The approach using per capita expenditure has been used instead in many studies in Nigeria (World Bank, 1996; Olaniyan, 2000; 2005; Okunmadewa et al., 2005; Obayelu and Awoyemi, 2010).

2.2.2 Traditional Method of Poverty Measurement
A traditional approach to measure poverty or quality of life is typically based on the net monetary income of a household unit, or on its consumption. For poverty, a traditional approach defines a person as poor if his/her income is below a poverty line (money-metric/one-dimensional poverty measure). Most international development agencies like the United Nation Development Programme (UNDP) have adopted US$1.25 per person per day, in Purchasing Power Parity (PPP), as the money metric (poverty line) for extreme (severe) poverty. Apart from income, other monetary measures of poverty include consumption-expenditure spending as well as savings, which is preferred to income because it gives room to smoothing effect and it is more consistent over time. Similarly, traditional measures consider the quality of life of a person or nation in terms of their aggregate income (remittances, savings, rents, loans etc) or consumption. It is however, instructive to note that income poverty measures do not track destitution. Monetary measures, such as the $1.25 per person per
day, do not fully capture the condition of poor people. Thus, measurement of income poverty is essential but incomplete.

The Absolute Method
The World Bank was a significant booster of the absolute approach, although poverty was basically absent on the World Bank documents until the late 1960’s. Its former President, McNamara, in September 1973, at the annual general meetings in Nairobi, articulated the concept of absolute poverty. In March 1975, he implicitly defined it as—a condition of life so degrading as to insult human dignity. The method seeks to ensure, in the first instance, that nobody in the society has a standard of living below the socially accepted minimum standard, which is called the absolute poverty line. This method also implies that the real poverty line is fixed over time unless it is changed.

The Relative Method
In contrast to the absolute approach, Townsend (1979) developed the relative approach as an alternative measure to absolute poverty. He criticized the definitions expressed in terms of some absolute level of minimum needs, though being historically the most influential, as inappropriate and misleading on the basis that people’s needs are conditioned by the society in which they live and to which they belong. Relative poverty is defined by reference to the living standards of majority in a
Several problems arise from both methods. The solutions raised are the need to be conscious of welfare consistency and to treat people with the same living standards when measuring poverty. Further, an upper bound for poverty line anchored to certain basic capabilities is also ideal to make poverty measurements comparable over time and space. In updating poverty lines, the literature has developed either the use of the consumer price index or the re-doing of the poverty line itself (Ravallion, 1998).

Extreme poverty, absolute poverty or abject poverty is stated as a “condition characterized by severe deprivation of basic needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information.” “It depends on income but also on access to services”. Wresinski (1996), defined extreme poverty as “the absence of one or more factors enabling individuals and families to assume basic responsibilities and to enjoy fundamental human rights. The situation may become widespread and result in more serious and permanent consequences. The lack of basic security leads to chronic poverty when it simultaneously affects several aspects of people’s lives, when it is prolonged and when it severely compromises people’s chances of regaining their rights and reassuming their responsibilities in the foreseeable future. The eradication of
Extreme poverty and hunger is the first of the Millennium Development Goals (MDGs), as set by 189 United Nations Member States in 2000. Extreme poverty is most common in Sub-Saharan Africa, though it also exists in parts of Asia and Latin America (World Bank.org/topic/poverty).

**Foster-Greer-Thorbecke (FGT) Poverty Measures**

A very popular approach in measuring and/or characterizing poverty level in a community or nation is the use of Foster, Greer and Thorbecke (FGT) (1984) class of poverty measures. Given poverty line (absolute or relative), the FGT class of poverty measures is defined as:

\[
p_{\alpha} = \frac{1}{N} \sum_{i=1}^{q} \left( \frac{Z - Y_i}{Z} \right)^{\alpha}
\]

where

\[\alpha = \text{non-negative parameter (0, 1 or 2) reflecting social valuation of different degrees of poverty;}\]

\[Y_i = \text{income (expenditure) of the } i^{th} \text{ person;}\]

\[Z = \text{poverty line;}\]

\[q = \text{number of persons below poverty line;}\]

\[N = \text{number of individuals in the population}\]

The quantity in parenthesis is the proportionate shortfall of the \(i^{th}\) person's income below the poverty line. As the exponent \(\alpha\) increases the “aversion” to poverty as measured by the
FGT index increases. When $\alpha = 0$, the index gives the head-count ratio or the incidence of poverty, which is the percentage of people in poverty. When $\alpha = 1$, the index measures poverty depth—the mean percentage shortfall of income below poverty line, while severity of poverty is measured when $\alpha = 2$.

While the poverty line is commonly defined in absolute terms, the original FGT measures were based on a relative poverty measurement that is commonly defined as two-thirds of the mean per capita income (expenditure).

2.2.3 Multidimensional Poverty
The multidimensional poverty shows that income measures alone do not capture deprivations in non-income dimensions. Multidimensional poverty and wellbeing are mirrors of each other. The extents to which a person is well-off or poor may well depend on achievements in several distinct and independently important dimensions, which has led to the development of multidimensional measures that reflect the complex nature of wellbeing and poverty. Sen’s capability framework provides the most comprehensive starting point. In this framework, wellbeing depends on capabilities or one’s freedom to achieve certain valuable doings and beings called functionings. Hence, poverty is viewed as capability deprivation, which for measurement purposes might be indicated by levels of achievement that fall short of minimum levels.
Sen (2001) argued that poverty should have an absolute deprivation component (as represented by the normalized gap) and a relative deprivation component (given by the weight) and then, invoking an example from the relative deprivation literature, posited that the latter was naturally represented by the rank order of a person in the group of the poor. Multidimensional Poverty Index (MPI) measures overlapping deficiencies in health, education and living standards. It is the only global index that analyzes both the incidence (the percentage of the population who are poor) and intensity (the share of overlapping deprivations each person faces at a given time) of poverty. The MPI identifies a person as poor if he or she is deprived in at least one-third of the selected weighted indicators. Alkire and Santos (2010) using data on education, health and standard of living (three dimensions) and ten indicators (years of schooling, school enrolment, nutrition, child mortality, cooking fuel, sanitation, water, electricity, floor, and asset ownership) for 104 countries, showed the regional distribution of people living in multidimensional poverty index (MPI) poverty across the World. MPI was computed to assess the nature and intensity of poverty at the individual level, with the poor people being categorized as those who were multiply deprived, and the extent of their poverty measured by the extent of their deprivations. The study found that half of the world’s MPI poor people live in South Asia and about a quarter in Africa, (Figure 4)
Figure 4: Regional Distribution Of People Living In MPI Poverty
Source: OPHI-MPI Brief. www.ophi.org.uk, Sabina Alkire and Maria Emma Santos, July, 2010
2.3 Growth Profile of Poverty and Other Indicators in Nigeria

As noted earlier, poverty is widespread in Nigeria, with as much as 68 percent of the populace having lived on less than US$1.25 per day, international extreme poverty line from 2011 - 2013 (UN, 2013). Historically, available national statistics (NBS, 2012) shows that extreme poverty level in Nigeria had risen over the years, from 27.2 percent (17.1 million people) in 1980 to 42.7 percent (39.2 million people) in 1992 and 69.0 percent (112.5 million people) in 2010 (Table 1). Comparing the statistics across the geopolitical zones (Table 2), the North-West and North-East recorded the highest absolute poverty rates of 70 and 69 percent respectively, while the South-West had the least (49.8 percent) absolute poverty level. At the State level, NBS (2012) also revealed that Sokoto had the highest incidence of absolute poverty (81.2 percent), followed by Katsina (74.5 percent); Adamawa (74.2 percent); Gombe (74.2 percent) and Jigawa (74.1 percent). The state with the lowest poverty rate in the country is Niger (33.8 percent), followed by Osun (37.9 percent) and Ondo (45.7 percent). Other States with less than 50 percent poverty rate are Bayelsa State (47 percent) and Lagos State (48.6 percent) (NBS, 2012). Other key indicators of economic wellbeing in Nigeria are summarized in Table 3.
### Table 1: Relative Poverty Headcount in Nigeria, 1980-2012

<table>
<thead>
<tr>
<th>Year</th>
<th>Poverty Incidence (%)</th>
<th>Estimated Population (million)</th>
<th>Population in Poverty (million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>27.2</td>
<td>65</td>
<td>17.1</td>
</tr>
<tr>
<td>1985</td>
<td>46.3</td>
<td>75</td>
<td>34.7</td>
</tr>
<tr>
<td>1992</td>
<td>42.7</td>
<td>91.5</td>
<td>39.2</td>
</tr>
<tr>
<td>1996</td>
<td>65.6</td>
<td>102.3</td>
<td>67.1</td>
</tr>
<tr>
<td>2004</td>
<td>54.4</td>
<td>126.3</td>
<td>68.7</td>
</tr>
<tr>
<td>2010</td>
<td>69.0</td>
<td>163</td>
<td>112.5</td>
</tr>
<tr>
<td>2012</td>
<td>67.1</td>
<td>167</td>
<td>112</td>
</tr>
</tbody>
</table>


### Table 2: Incidence of Poverty in Nigeria by Zone (%)

<table>
<thead>
<tr>
<th>Zone</th>
<th>Absolute poverty</th>
<th>Relative poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>North-Central</td>
<td>59.5</td>
<td>67.5</td>
</tr>
<tr>
<td>North-East</td>
<td>69.0</td>
<td>76.3</td>
</tr>
<tr>
<td>North-West</td>
<td>70.8</td>
<td>77.7</td>
</tr>
<tr>
<td>South-East</td>
<td>58.7</td>
<td>67.0</td>
</tr>
<tr>
<td>South-South</td>
<td>55.9</td>
<td>63.8</td>
</tr>
<tr>
<td>South-West</td>
<td>49.8</td>
<td>59.1</td>
</tr>
</tbody>
</table>

Table 3: Average growth Profile of Poverty, Unemployment and Other Indicators in Nigeria, (%).

<table>
<thead>
<tr>
<th>Year</th>
<th>Poverty</th>
<th>Unemployment</th>
<th>Agriculture</th>
<th>Manufacturing</th>
<th>Services</th>
<th>Population</th>
<th>Inflation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987-1991</td>
<td>44.0</td>
<td>4.6</td>
<td>4.4</td>
<td>6.9</td>
<td>8.7</td>
<td>164.3</td>
<td>27.4</td>
</tr>
<tr>
<td>1992-1996</td>
<td>54.3</td>
<td>3.0</td>
<td>2.8</td>
<td>-2.8</td>
<td>3.5</td>
<td>2.9</td>
<td>51.3</td>
</tr>
<tr>
<td>1997-2001</td>
<td>67.4</td>
<td>10.2</td>
<td>4.1</td>
<td>1.5</td>
<td>10.7</td>
<td>2.9</td>
<td>10.2</td>
</tr>
<tr>
<td>2002-2006</td>
<td>57.4</td>
<td>13.0</td>
<td>16.6</td>
<td>9.3</td>
<td>11.5</td>
<td>3.5</td>
<td>13.6</td>
</tr>
<tr>
<td>2007-2011</td>
<td>60.0</td>
<td>18.5</td>
<td>6.2</td>
<td>8.3</td>
<td>29.1</td>
<td>3.2</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Source: NBS (2012), CBN Annual Report and Statement of Account (Various Issues)
Table 3 shows that over the period covered by the data, 1987-2011, the growth rates in poverty and unemployment were many folds the growth rates in agriculture, manufacturing and service sectors - the key sectors that should aid the nation's development. The growth in the agricultural sector, the key to our national development continuously lagged behind those of poverty and unemployment.

2.3 Determinants of Poverty in Nigeria
Various studies have identified and analyzed the extent of poverty in Nigeria as well as investigated the determinants of rural poverty (World Bank, 2008; Anyawu, 1997; O dusola, 1997; NBS 2013; Asogwa, 2012, O gwumike and Akinnibosun, 2013; Anyawu, 2013). Most of these studies focus largely on household characteristics: age, sex, education, health, asset ownership, etc. These are assumed to represent opportunities and capabilities for a given household, or in other words to capture the human and physical capital that determine how vulnerable a typical household could be. On a general note, poverty increases with increase in household size. For example, higher poverty level 88.7 percent was recorded amongst households with more than 20 persons relative to 42.3 percent in households with 2-4 persons NBS (2011). The urban poverty in Nigeria can be attributed to rural poverty which accounts for the exodus of people from rural to urban areas in protest to farming which is the dominant occupation in the
rural areas of Nigeria. Some of the studies in addition, found that the age of the household head, educational attainment, size of cultivable land and cropping pattern were major determinants of rural poverty. Further, households headed by older individuals in rural areas, tended to be poorer than those headed by younger ones. Education of adults in household provides higher levels of welfare for the households and affects poverty level.

3.0 BETWEEN POVERTY AND DEVELOPMENT: ANY CORRELATION?

The Vice Chancellor; distinguished ladies and gentlemen, is poverty related to development or vice-versa? This section will provide an answer to the question as information and a reminder, or an entrenchment of this understanding among our colleagues, the audience and the general public.

3.1 Definition of Development and Concepts

The best way to picture development is to first look at economic growth, and in this sense, economic growth is explained as a measure of an increase in Real Gross Domestic Product (GDP) per capita. GDP is a measure of the national income / national output and national expenditure. It basically measures the total volume of goods and services produced in an economy at a time. Arguments in theoretical literature and evidence from empirical literature are that faster economic
growth is associated with faster poverty reduction. Development has been defined in several ways by various scholars. Development is a sustained increase in economic growth (that is GDP per capita over a long period of time). It is also commonly agreed that development looks at a wider range of statistics than just GDP per capita. According to Pettinger (2011), development is concerned with the broad aggregates of actual living standards of people in any country. Economic growth cannot be translated to development without equitable income distribution, which is the cause of poverty in the midst of plenty, polarization and underdevelopment.

No country achieved economic development in a jiffy. The ultimate goal of development of any country follows a continuum of agricultural development - economic growth - economic development (Table 4). Aigbokhan (2008) in his study on “Growth, Inequality and Poverty in Nigeria” found that rising income inequality slows down the rate of poverty reduction and that given Nigeria’s GDP growth rate, to appreciably reduce poverty in the face of high income inequality, a growth rate in the neighborhood of 9 percent is required. He also observed that as much as growth in GDP is essential, the structure of the growth in GDP is important if poverty is to reduce. Table 5 shows the income inequality trend by sector and zones in Nigeria, which has been on the rise, indicating great income inequality during the period. The poverty-reducing
effect of growth pattern which is income inequality-neutral would be different from one which is accompanied by rising income inequality (Aigbokhan, 2008).

Table 4: The Relationship between Economic Growth and Development

<table>
<thead>
<tr>
<th>Implications</th>
<th>Economic Development</th>
<th>Economic Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development</td>
<td>Economic development implies changes in income, savings and investment along with progressive changes in socio-economic structure of country (institutional and technological changes).</td>
<td>Economic growth refers to an increase in the real output of goods and services in the country.</td>
</tr>
<tr>
<td>Factors</td>
<td>Development relates to growth of human capital indexes, a decrease in inequality figures, and structural changes that improve the general population’s quality of life.</td>
<td>Growth relates to a gradual increase in one of the components of Gross Domestic Product: consumption, government spending, investment, net exports.</td>
</tr>
<tr>
<td>Measurement</td>
<td>Qualitative HDI (Human Development Index), gender-related index (GDI), Human poverty index (HPI), infant mortality, literacy rate etc.</td>
<td>Quantitative, Increases in real GDP.</td>
</tr>
<tr>
<td>Effect</td>
<td>Brings qualitative and quantitative changes in the economy</td>
<td>Brings quantitative changes in the economy</td>
</tr>
<tr>
<td>Relevance</td>
<td>Economic development is more relevant to measure progress and quality of life in developing nations.</td>
<td>Economic growth is a more relevant metric for progress in developed countries. But it’s widely used in all countries because growth is a necessary condition for development.</td>
</tr>
<tr>
<td>Scope</td>
<td>Concerned with structural changes in the economy</td>
<td>Growth is concerned with increase in the economy’s output</td>
</tr>
</tbody>
</table>

### Table 5: Income Inequality Trend in Nigeria by Sector and Zones as measured by Gini Coefficient

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>National</strong></td>
<td>0.430</td>
<td>0.410</td>
<td>0.490</td>
<td>0.4296</td>
<td>0.4470</td>
<td>4.1</td>
</tr>
<tr>
<td><strong>Sector</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>0.490</td>
<td>0.380</td>
<td>0.520</td>
<td>0.4154</td>
<td>0.4334</td>
<td>2.2</td>
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<tr>
<td>Rural</td>
<td>0.360</td>
<td>0.420</td>
<td>0.470</td>
<td>0.4239</td>
<td>0.4334</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Geo-Political Zone</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>South South</td>
<td>0.480</td>
<td>0.390</td>
<td>0.460</td>
<td>0.3849</td>
<td>0.4340</td>
<td>12.8</td>
</tr>
<tr>
<td>South East</td>
<td>0.440</td>
<td>0.400</td>
<td>0.390</td>
<td>0.3760</td>
<td>0.4442</td>
<td>18.1</td>
</tr>
<tr>
<td>South West</td>
<td>0.430</td>
<td>0.400</td>
<td>0.470</td>
<td>0.4088</td>
<td>0.4097</td>
<td>0.2</td>
</tr>
<tr>
<td>North Central</td>
<td>0.410</td>
<td>0.390</td>
<td>0.500</td>
<td>0.4450</td>
<td>0.4220</td>
<td>-5.4</td>
</tr>
<tr>
<td>North East</td>
<td>0.390</td>
<td>0.400</td>
<td>0.490</td>
<td>0.4114</td>
<td>0.4468</td>
<td>8.6</td>
</tr>
<tr>
<td>North West</td>
<td>0.410</td>
<td>0.430</td>
<td>0.470</td>
<td>0.4028</td>
<td>0.4056</td>
<td>0.7</td>
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</tbody>
</table>

3.2 Measures of Development and Relationship with Poverty

In determining economic development, other pertinent variables that must be considered and measured for improvement among others all the time are:

a) Real income per head – GDP per capita
b) Levels of literacy and education standards
c) Levels of health care e.g. number of doctors per 1000 population

a) Quality and availability of housing
b) Labour mobility
c) Levels of environmental standards, Levels of infrastructure – e.g. transport and communication
d) Level of savings and investment

And according to Oyesola (2007), the followings should also be considered:

e) A fairer equitable distribution of income. The basic salary of the least paid worker should be adequate to maintain his nuclear family;
f) Increases in basic freedoms and guaranteed security of all citizens; respect and responsible relationship with ecosystem.

From our earlier analysis of poverty measurement, most of
these factors above are subsumed under the physical quality of life and human development indices which are multidimensional poverty measurements.

3.3 Development and Poverty: The Nigeria Experience

The interrelationship of poverty and development is that of a cause and effect. That is, poverty is one of the various determinants of economic development of any country. If any country can be deemed developed, it means the poverty level of the citizens must be relatively low. If a country is not developed, there is the likelihood of high level of poverty incidence. Therefore, poverty cannot be eliminated without development. In a study by Bruno et al (1998), also asserted by Stevans (2008), it indicated that a ten percent increase in growth was associated with a 21.2 percent decrease in the poverty rate for a sample of 20 countries over the period 1984-1993. Stevans (2008) also asserted the findings of Bruno (2008) in his work while Roemer and Gugerty (1997) opined that this assertion can only hold where income distribution changes only very slowly (that is where we record low income inequality) and that a policy that aims at redistributing income at the expense of economic growth may have very low payoffs in terms of poverty reduction. This implies that poverty reduction is positively correlated with increased economic growth and attendant economic development.
However, in the case of Nigeria, are we witnessing a wrong equation? For example, the rebasing of Nigeria’s GDP made Nigeria the biggest market in the whole of Africa and an economy worth $510 billion, which makes her occupy an enviable 31st position out of world’s highest 50 economically-developed countries. However, this is only attributable to 85 percent of the economic output in the oil and gas industry, which of course, runs below capacity, due to geo-political issues (i.e. Niger-Delta crisis, bunkering, etc.) and degraded refineries. The agricultural sector does not even add 10 percent to the economic output. Despite this, 67 percent of Nigerians are impoverished. This translates to a rural poverty of 73.2 percent and 61.8 percent in the urban areas.

The Vice Chancellor Sir, a recently released African Development Bank report quoted that 41 percent of Nigerian children are stunted, 9 percent are wasted or thin while 23 percent are underweight. It also revealed that as at 2011, unemployment rate was high among the age bracket of between 15 and 24 years and 25 to 44 years at 38 percent and 22 percent respectively. Further, an average of 1.8 million people entered the labour market every year over the past five years in Nigeria and the number of entrance to the labour market yearly would grow from three million in 2012 to about 8.5 million in 2015. Nigeria is one of the top five countries of the world that has the largest number of poor people. In fact, Nigeria is ranked
third most impoverished country in the world ahead of India and China. Mr. Vice-Chancellor, distinguished ladies and gentlemen, from the foregoing, can we say that Nigeria is a developed country?

Nigeria also has the highest number of out-of-school children, increasing food import bill, yet we are the giant of Africa with increasing per capita GDP. What shall we say of value-addition to primary products? Non-commercialized agriculture in the rural areas? Mono-economy and Dutch disease syndrome?

Some of the underlying factors of economic growth without development are:
1. Inequitable distribution of wealth: an increase in GDP, but most people do not see any actual improvements in living standards of the citizen. However, economic growth may only benefit a small percentage of the population. For example, if a country produces more oil, it will witness an increase in GDP. However, it is possible, that this oil is only owned by one firm, and therefore, the average worker does not really benefit.

2. Mono-economy and overdependence on oil and gas income.
3. Corruption: A country may witness higher GDP, but the benefits of growth may be siphoned into the bank accounts of a few quacks.
4. Environmental problems: Producing toxic chemicals leads to an increase in real GDP. However, without proper regulation, it can also lead to environmental and health problems. This is an example of where growth leads to a decline in living standards of many.

5. Congestion: Economic growth can cause an increase in congestion. This means people will spend longer time in traffic jams. GDP may increase while the populace has lower living standards because they spend more time in traffic jams.

6. Production not consumed: If a state-owned industry increases output, this is reflected in an increase in GDP. However, if the output is not used by anyone then it causes no actual increase in living standards.

7. Military Spending: A country may increase GDP through spending more on military goods. However, if this is at the expense of health care and education, it can lead to lower living standards and consequently no development.

8. Political instability.


10. Lack of political will: because some people somewhere benefit from the debilitating situation.
3.3 Past and Present Poverty Reduction Programmes in Nigeria

In the midst of poverty dilemma, both the Nigerian government and the people are finding means to lift themselves out of poverty or at least alleviate it (Aigbokhan, 2008). The Nigerian government sees poverty alleviation as an integral component of the country's development plans and as such has been using various approaches to reduce its incidence. Some of these include:

I. The basic needs approach: This has to do with improvement in the income earning opportunities for the poor; the public services, the flow of goods and services to meet the needs of all members of households, and the participation of the poor in the ways in which their needs are met. We have schemes such as: a) National Primary Health Care; b) Urban Mass Transit; c) the flow of goods and services to meet the needs of the poor.

II. Rural development approach: The approach seeks to develop all sectors of the rural economy and link them up effectively. The components of the approach include infrastructure development, provision of social services and employment and income generating opportunities to the rural dwellers in general and the rural poor in particular. We once had programmes such as: a) National Agricultural Land Development
Agency (NALDA); b) National Directorate for Food, Roads and Rural Infrastructure Development (DIFRRRI).

III. The employment-oriented approach. This emphasizes employment promotion as the principal means of spreading the benefits of economic development more evenly throughout the economy. This approach entails provision of credit facilities to integrate the trained unemployed persons into the labour market on a sustainable basis. Here we have programmes like: a) National Directorate of Employment (NDE); b) Minimum Wage Policy and Universal Basic Education (UBE); c) National Economic Reconstruction Fund; d) Peoples’ Bank; e) Nigerian Agricultural and Cooperative Bank (NACB) changed to Nigerian Agricultural Cooperatives and Rural Development Bank (NACRDB) and now Bank of Agriculture (BOA); f) National Agricultural Insurance Scheme (NAIS); g) the National Poverty Eradication Programme (NAPEP) in 2001 as a fallout of the Poverty Alleviation Programme (PAP) in 2000. NAPEP is made up of: 1) Youth Empowerment Scheme (YES) which focused on (i) Capacity Acquisition Programme (CAP), (ii) Mandatory Attachment Programme (MAP), (iii) Credit Delivery Programme (CDP); 2) Rural Infrastructural Development Scheme (RIDS) with components such as (i) Rural Transport Programme (RTP), Rural Energy Programme (REP), and Rural Water Programme (RWP); 3) Social Welfare Services Scheme (SOWESS) with
Qualitative Education Programme (QEP), Primary Health Care Programme (PHP), Farmers Empowerment Programme, and Social Services Programme (SSP); 4) Natural Resources Development and Conservation Scheme (NRDC) which centered around Agricultural Resources Programme, Solid Minerals Resources Programme (SMRP) and Environmental Protection Programme (EPP) and Subsidy Re-investment Programme (SURE-P).

As visible proofs of Government’s commitment to poverty reduction in the transport sector, there are thousands of 'KEKE' NAPEP tricycles imported and sold to beneficiaries in major cities of the country at subsidized rates. Where they operate, the incidence of transport difficulties has been reduced but in some states, there is a threat to ban their operations because of the recklessness of the drivers which results in accidents.

IV. The targeting approach: Here, poverty alleviation programmes are directed to specific groups within the country. Components of the approach include micro-credit, school meal, medical care, safety nets, and public works programmes. To achieve these, there are programmes like: a) Operation Feed the Nation Scheme; b) the Green Revolution; c) the Better Life for Rural Dwellers and the Family Support Programme; d) the establishment of specialized agencies to
promote the objective of poverty reduction such as the Agricultural Development Programmes (ADPs); National Primary Health Care Agency; Peoples’ Bank.

3.4 Problems of Poverty Alleviation in Nigeria
Having considered the various government strategies and programmes on poverty alleviation since 1979 to date, the unavoidable conclusion is that in spite of the various programmes implemented to date, the incidence of poverty is still high and unemployment problem remains frightening because most of these strategies/programmes are fraught with tricky challenges arising from the perceived materialist orientation of the human agencies charged with its implementation, bad leadership, lack of modernization programmes, physical limitations, bureaucratic stifling, dependency on third world countries and exploitation by elites. Other factors are flood and water-logging, poor sanitation, drought, illiteracy, malnutrition, laziness, deforestation, poor market, lack of transport, increased population, hunger, indebtedness, low commodity prices, poor management, lack of access to credit, lack of clean water, low productivity, poor housing, corruption, unemployment, lack of skills, lack of/ineffective cooperative societies, etc.

4.0 MY ACADEMIC AND COMMUNITY SERVICE CONTRIBUTIONS
I started work at Cocoa Research Institute of Nigeria (CRIN),
Ibadan in April 1978. I left the services of the Institute in 1982 having worked for about five years as a Research Officer. From there, I joined the services of the Ogun State Polytechnic in 1982 and worked in the institution till October, 1990. I left Ogun State Polytechnic to join the services of the University of Agriculture, Abeokuta in October, 1990 having been appointed to the position of Lecturer I by the University of Agriculture, Abeokuta. I have therefore been working in this community since 1990 - a period of 24 years, except for the time I spent on sabbatical leave to serve as the pioneer General Manager of Ogun State Agricultural and Multi-purpose Credit Agency, under the administration of Otunba Gbenga Daniel, Governor of Ogun State (2003-2008), when the administration put in place a sustainable credit delivery programme for the residents of Ogun State to pursue their businesses and ensured that lack of access to fund was no longer a limiting factor to the pursuit of their cherished business.

The Vice-Chancellor Sir, distinguished ladies and gentlemen, I want to humbly discuss some of my contributions to poverty alleviation as essential for agricultural development and national development, despite the hindrances I earlier enumerated. My discipline - Agricultural Economics and Farm Management - has taken me from investigating the behavioral pattern of farming households to investigating resource-use
efficiency in farm production, enterprise budgetary analysis, commodity pricing, market integration investigation, credit studies (provision/availability), social capital, studies on tree crops, etc to studies on poverty incidences and factors that exacerbate poverty. My research work spans the length and breadth of farmers’ activities. It ranges from understanding the farming households decision making/behavioral patterns to production, use of resources, pricing of commodities to examination of the markets in which the farmers sell their produce. This is with a view to proffering policies to promote farmers’ welfare.

I have successfully supervised 3 Ph.D Theses, 13 Master’s Dissertations / M. Business Administration and several scores of undergraduate projects.

Teaching and training apart, I have participated in locally and internationally funded research among which are:

- Phase III World Bank Cocoa Development Project, Cocoa Research Institute of Nigeria (CRIN), Consultancy Committee 1978.
- UNAAB Consultancy Team for the design and formulation of project document for National Agricultural Land Development Authority (NALDA). Oke-Ako/Irele Project in Ondo State, Nigeria,
- Diagnostic Survey of Livestock Production in Ogun State,
conducted by Institute of Agricultural Research and Training, O.A.U., Ibadan and Federal Agricultural Coordinating Unit (FACU), Ibadan.


I worked at Ogun State Polytechnic, Abeokuta between 1982-1990 during which my research focus was on gender issues. I was also the Institution’s Commonwealth Association of Polytechnic in Africa (CAPA) workshop leader and resource person for the Train the Trainers’ activities.

4.1 Farmers’ Behavioural Studies

My maiden research work was my undergraduate research project titled “Enterprise diversification as a means of lowering farmers’ income variability” in 1974. It was a testimony to the fact that the welfare of Nigerian farmers has long been in jeopardy. The production activities of farmers are characterized by high level of risks. These include vagaries of weather,
high costs of inputs and market uncertainties which reduce productivity and net returns from the investments, thereby reducing farmers’ welfare. The study sought to find ways of stabilizing farmers’ income through enterprise combinations and concluded that the level of risks faced by farmers could be reduced to some extent through careful selection and combination of enterprises (Olubiyi, 1974).

Impact of risk on rural household behavior; A case study of Northern Nigeria (Olubiyi, 1978), the research topic for my Master's thesis further enkindled my interest in farmers’ welfare studies. The research into the impact of risk on rural households' behaviour by case-studying Northern Nigeria which was a follow-up to the B.Sc. project report earlier written in 1974 on farmers enterprise diversification as a means of stabilizing farmers’ income continues to make investigations on farmers enterprise evaluation the focus of my research work for further work on farmers welfare.

My doctoral thesis was on the effect of cassava improvement research and commercialization on income equity in Nigeria, a research that revealed that equity can be preserved through research improvement and commercialization of commodities that dominate farmers’ basic food consumption because of possible loss in advantage of marketable surplus. This was a further testimony to the need to alleviate farming household
poverty so as to free them from shackles of poverty, by focusing on commodities consumed by the farming households.

4.2 Production and Resource Productivity Studies
Interest in this area of research was stimulated in order to know whether farmers use resources efficiently, so as to proffer solutions and offer advice on the way resources are best combined and the level of use in production. These works were complemented with enterprise budgetary analyses, as we know that the bottom line is what profit accrues to the farmers.

Findings on resource use productivity and efficiency confirmed the fact that there is underutilization of resources by farmers because of their limited access to resources, particularly capital which restricts technology adoption and results in low productivity, thus emphasizing the policy issue of credit to our subsistent farmers. The work on enterprise budgetary analyses too revealed low profit levels (Afolami, 1982; Afolami, 2001; Afolami, and Olofinbiyi, 1999; Afolami, and Ayinde, 2002; Afolami, and Farinola, 2012)

4.3 Commodity Price Studies and Market Integration
Commodity pricing plays very important role in farmers’ wellbeing, being a composite of income that farmers receive,
the other being the level of output. The two components of farmers’ income (output and price) are subject to risks and uncertainties. It is not surprising that our farmers are exposed to vagaries of weather and the great variability in output and price and consequently income.

My research focused on seasonal price investigation using price indices, price trend analyses and forecasting for both livestock and crops. The periods of peak and trough prices are depicted. This was found to be useful for planning purposes, particularly by poultry farmers, feed millers, and marketers. Contributions were also made in the areas of spatial, temporal pricing patterns of some crops and market integration. (Afolami, Eruvbetine and Afolami, 1999; Afolami, (2001); Afolami and Oladimeji, 2003; Afolami, 2002a; Afolami, (1999); Afolami, Dipeolu and Elegbede, 2000a; Afolami, 2000b; Afolami, 2002b; Afolami, and Oladimeji, 2003).

4.4 Impact Assessment Studies.
Agricultural Researches are undertaken with the intention to improve the lot of farmers. However there have been occasions when there are unintended effects. With this in mind, the effect of cassava improvement research and commercialization on income equity was undertaken. The results showed that, truly, cassava research improved the farmers
wellbeing through access to cheap food for consumption but at the same time, given the marketable surplus generated, those engaged in the processing gain more, having driven down the cost of the produce and the limited quantity consumed by the farming households. It was an eye opener that, if research on a crop is intended more for the benefit of the producers, the desired effect would better be achieved if the focus is the crop that serves as basic staple to the farming households, as against one that is intended for sale (Afolami, 1997; Afolami and Falusi, 1998).

Other evaluations of the impact of research which produced technology for farmers’ use showed positive contribution as the rate of returns to investment were high, (Ogunsumi, Obatolu, Afolami and Omoyajowo, 2005).

4.5 Research on Tree Crops.
I started my career in 1978 with Cocoa Research Institute of Nigeria whose mandate crops are cocoa, kola, coffee, cashew and tea. Necessarily, my research then focused on some of these tree crops. In this regard, amongst my publications are- “An Economic Evaluation of a Cropping System: The case of cocoa grown in combination with oil palm” (Afolami and Ajobo, 1983) which showed that oil palm can be grown together with cocoa. Others are:” Yield response of Kola (Cola nitida Vent) Schoot and Endlicher to N.P.K. Fertilizer

Studies in tree crops are usually difficult given the long time between planting and reaping harvest. This notwithstanding, I was able to collaborate with colleagues to appraise some of the existing resources to make humble contribution to raging debate on the development of these cash crops in Nigeria.

4.6 Research on Farmers’ Welfare Improvement
Welfare status of the farming households has long been my driving force in the researches undertaken. This is because of the need to proffer policies that would alleviate poverty. To this end, Ayinde, Afolami and Aromolaran, (2002) examined the poverty situation within the agricultural zones in Ogun State. Onwuka, Adetiloye and Afolami (1997) attempted to see how waste crop residues could be used in feeding ruminants
to boost farmers’ income.

Given the role of social capital in improving farmers’ access to farming inputs and services, studies were undertaken of group formation as it provides support to farmers in accessing farm inputs. Afolami, Obayelu, Agbonlahor and Lawal-Adebowale (2012), examined the effect of Group Formation on Rice Production in Ekiti and Ogun States. Odusina and Afolami (2013) undertook an econometric analysis of household vulnerability to food poverty in urban Nigeria and confirmed the vulnerability of the people. Obayelu, Afolami and Agbonlahor (2013), showed the relative profitability of cassava-based mixed cropping systems among various production scale operators in Ogun and Oyo States.

The work of Olasupo and Afolami (2013) on technical efficiency of microfinance banks in South-West, Nigeria revealed the low milestone of financial institution in meeting their responsibilities to farmers. Furthermore, Olasupo, Afolami and Shittu (2014) showed the poor impact of Interest Drawback Programme (IDP) on loan repayment under the Agricultural Credit Guarantee Scheme (ACGS).

The work of Ezebilo, Mattsson and Afolami (2010) on the Economic Value of Ecotourism to Local Communities in the Nigerian Rainforest Zone showed how the farming house-
holds depended heavily on forest resources to eke out a living.

4.7. Gender Studies
Gender differences are widely reported in access to productive resources and decision making capability in Nigeria. My research thus examined the role of gender in widespread poverty among farming households. The study confirmed gender discrimination in access to factors of production particularly land and credit (Afolami, 1997).

4.8 Capacity Building through Extension Services and Empowerment with Credit Facilities
Credit can be referred to as loan to someone. Over the past years, credit programmes have emerged as one of the leading strategies in the overall movement to end poverty. The idea began when Bangladesh economist-Yunus (2003) demonstrated that poor people especially poor women could produce near perfect repayment rates.

Owing to the subsistent nature of production, Nigerian farmers who are mainly poor can therefore hardly save. Such a situation underscores the importance of external credit as part of the strategies to support expansion of the scope and scale of their operations. Credit helps to modernize agriculture and place farmers in a proper position to employ mechanized agriculture that can lead to increased agricultural productivity.
Credit provision can accelerate rural development, reduce income disparity and increase income/improve welfare.

By divine providence, I served as the pioneer General Manager of Ogun State Agricultural and Multipurpose Credit Agency (OSAMCA) between 2003 and 2007 and by God’s grace a sustainable credit delivery programme was put in place for Ogun State residents towards employment generation and poverty alleviation.

A loan amount of N300 million from Nigerian Agricultural Cooperatives and Rural Development Bank (NACRDB) was facilitated, disbursed to farmers and rural artisans and repaid during my 4-year tenure. OSAMCA which was established in 2003 still exists today because of the built-in transparency of the activities of the Agency and it has not gone under whereas many such credit agencies floated before 2003 in the state failed. The problem with government credit facility is the high temptation of politicizing credit scheme for the benefit of party faithful. There was a mistaken view that I was favoured to distribute largess in Ogun State. This was a prejudice which originated from the wrong premise that loan facilities should be a political tool for distributing money to unintended beneficiaries, like political lackeys and foot soldiers. The singular cooperation of the OSAMCA Board Chairman, Prof A.I. Asiwaju and the Governor then, Governor Gbenga
Daniel in not declaring loans as largess for party loyalists helped in keeping OSAMCA afloat.

My sojourn in Agricultural Media Resources and Extension Center (AMREC) provided the opportunity to work closely with our farmers. Our focus was on capacity building/training in the production of many agricultural produce, with emphasis on their nutrition, health, adult literacy, loan empowerment for higher income levels as well as income diversification.

Extension services through capacity building and training of farmers and farmers’ empowerment with credit facilities in AMREC started during my tenure in 2012. Loan repayment was guaranteed by public sector workers who undertake to repay if borrower defaulted. Those who properly utilized the loans are today living above poverty and enjoying bigger loans to expand their enterprise.

4.9 My Experience as Chairperson of Admissions Committee (2008-2014)

Senate needs to continue to ensure that the admitted students into FUNAAB (the inputs) are the best given the competition and the limited resources available to the system. The usual saying that nobody is useless should not colour our value judgment. Yes, I belong to that school of thought that
nobody is useless but also it is not everybody that is a university material. Those who are not university material can be made to contribute their quota where their strength lies through specialized technical education. I know I have stepped on toes in this regard; to do otherwise is to commit admission corruption, which I detested.

5.0 CONCLUSION AND RECOMMENDATIONS

In the light of the foregoing, I have the following specific recommendations to make:

World Bank President – Jim Kim, announced that Nigeria is among the world’s extremely poor countries. Their survey showed that 61 percent of Nigerians were living on less than a dollar a day in 2010 up from 52 percent in 2004. The situation has not improved, rather it is getting worse.

With the recent rebasing of the nation’s GDP by the National Bureau of Statistics using 2010 as the base period as against 1990, Nigeria’s GDP has been boosted to US $510 billion. This made the Nigerian economy the largest in Africa, being ahead of South Africa and close to Austria and Thailand in the World Bank league. This singular action consequently gives impressive per capita income. It should however not be seen as a basis for celebration as it gives a wrong view on the poverty status of most Nigerians. The fact that unemployment and poverty are high are pointers to weaknesses in labour
markets, lack of adequate supply of electricity, high cost of doing business and lack of SMEs access to finance as factors militating against a more robust and inclusive growth.

One reason why poverty still abounds in Nigeria is because growth has been concentrated on sectors that are less labour intensive, such as oil, telecommunications and banking. Development of agriculture, the biggest employer of labour has been largely ignored. Borrowing from Arthur Lewis, If agriculture remains stagnant, industry cannot grow.

The economy grows once the price of oil goes up and oil price is above $100/barrel now, so it has impact on the general economy. Reducing poverty and inequality of income requires not just economic growth but also job creation.

For Nigeria to get out of poverty trap, the government needs to focus on development of her agriculture (which has high labour absorptive capacity) and simultaneously promote industrialization through devising correct policies, particularly those that will make agriculture attractive to the teeming youths that now dominate the unemployment market.

Youth unemployment demands drastic measures just like a bad ailment that demands drastic treatment. Nigeria should not expect development as long as we shy away from
agriculture—our endowed resource. Unfortunately, today agriculture is not attractive to the teeming unemployed youths. Agriculture is key to our national development.

The aged population of our farmers coupled with the teeming youth unemployment suggests a turn-around of our agriculture which has high absorptive capacity for labour. Agriculture should be made attractive to our youths. The great militating factors are the drudgery in agriculture, risks and uncertainties of production, the weak value addition value chain and the large disparity between the incomes derivable from agricultural enterprises and those of workers in telecommunications, petroleum, politics and banking jobs. With mechanization of agriculture, guarantee of produce sales with prices that can give farmers returns (income) that are above the high paying jobs, the once upon a time, none attractive agricultural ventures would turn a new story. The youths will be gainfully engaged, agriculture will be an attractive enterprise, the society will be food secured and have excess to export and the problem of poverty will be within a tolerable level.

Given the teeming youth unemployment in the nation, the government should stop increasing retirement age in the Civil and Public service, so as to stop mortgaging the future of our youths.
The high levels of income inequality in Nigeria calls for salary restructure. Lopsided income distribution often times result in discontents, violence and corruption. As part of macro-economic objective, government should give equitable income distribution a priority.

Given the present conditions of epileptic power supply, poor road conditions, poor water supply, it would be difficult to derive the greatest benefit that the agricultural sector can offer if simultaneous attention are not accorded these infrastructure.

Given the monumental level of corruption in Nigeria, there must be a political will to adopt all measures- be it through the anti-corruption agencies or through restitution by corrupt officers/politicians to return or repatriate stolen funds needed for our economic development and the recouped funds should be used to develop agriculture. What about giving stiff penalty to siphoning/ mismanagement of funds?

6.0 ACKNOWLEDGEMENTS
It is now my opportunity to publicly acknowledge all those that have positively touched my life before and since my arrival here in 1990. Mr. Vice-Chancellor, Sir, distinguished Ladies and Gentlemen, I crave your indulgence, understanding and patience in going through this section because I am indebted to many people. Some people are said to be self made, but I
was made by God using many people to whom I am very grateful. I testify that I have seen the goodness of the Lord in the land of the living. Truly, God has been extremely merciful unto me. Unto Him I ascribe all glory, dominion, power and praise. I want to start by appreciating God. “It is not of him that wills nor of him that runs, but of God that shows mercy” (Romans 9:16).

Mr. Vice-Chancellor Sir, distinguished Ladies and Gentlemen, allow me to recognize my better half. I want to thank the wonderful immediate family that God has blessed me with under the headship of my husband, Professor Stephen Ola-Oluwa Afolami. My very close ally, confidant and friend. Thank you for being there for me.

God also blessed us with six children: Oluwadolapo, Olubunmi, Ola-Oluwa, Ibukun-Oluwa, Olanrewaju and Korede. I thank you children for making us proud and happy parents. May God continue to bless you in your vocations and endeavors. I am grateful also to my children's nanny-Mrs. Labake Olasupo, nick-named “Mama Dolapo”, who supported me during the early days of child rearing and made the experience enjoyable.

I want to thank some members of The Saints Triumphant, without whom I would not be here today. First of all my
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Be all the glory,
Unto you o,
Be all the honour, and adoration forever more.
What can I say unto the Lord?
All I have to say is thank you Lord,
Thank you Lord, thank you Lord,
All I have to say,
Is thank you, Lord.
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