

# Coping Livelihood Strategies for Poverty Reduction in Makurdi Metropolis

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## Abstract

*This study examined coping livelihood strategies for poverty reduction in Makurdi metropolis. Specifically, the study examined the income raising strategies and social service mechanisms for poverty reduction in Makurdi metropolis. The study was anchored on the functionalist theory. Primary data were collected with the aid of key informant interviews, in-depth interviews and focus group discussions and analyzed qualitatively, while secondary data was sourced from textbooks, policy documents, reports, and articles from peer-reviewed journals. Stratified and purposive sampling techniques were used to select 235 respondents for the study. Findings showed that coping livelihood strategies were grouped under income raising strategies, expenditure and consumption minimizing strategies; shelter and sanitation strategies as well as health and education strategies. The study concluded that coping livelihood strategies for poverty reduction are not sufficient to significantly reduce poverty among urban poor households in Makurdi metropolis. The study recommends that creation of an enabling environment by government and the private sector for micro and small businesses to thrive will improve the living conditions of the urban poor, and strengthening efforts and commitment to train and empower people in entrepreneurship will help in reducing unemployment, underemployment and poverty in Makurdi metropolis.*

**Keywords:** Livelihood strategy, Poverty, Sustainability, Makurdi metropolis

## Introduction

Over the last two to three decades, Africa has witnessed an insignificant drop in poverty levels, falling from 56% in 1990 to 43% in 2018 (World Bank Group, 2022). In 2022, extreme poverty has remained high in the continent with over 50% of the population living in rural areas. In fact, Africa still represents over 70% of the world's poorest people (Hamel, Tong & Hofer, 2019; World Bank Group, 2022). The levels of poverty have threatened and substantially inhibited social, economic, political and overall development of the continent, consequently necessitating the formulation and adoption of policies and programmes aimed at reducing and cushioning the impacts of poverty on the people, especially those in Sub-saharan Africa where 60% of the population live below the international poverty line of US\$1.90 per day (World Bank Group, 2022; Schoch & Lakner, 2020). In Nigeria, the pervasive nature of poverty in the country following mismanagement of the country's enormous resources through bad governance and corruption has challenged its acclaimed status as the "Giant of Africa" and instead promoted the country's infamous designation by the World Bank in 2016 as the "World Poverty Capital."

It is reported that 12% of the world's population living in extreme poverty are found in Nigeria, where since 1975, the general living condition has continued to deteriorate, and the physical, economic, social and psychological wellbeing of the citizens remain far below the standard that is globally accepted (World Bank Group, 2022; Ewhrudjakpor, 2009). According to Oviasuyi (2013), most Nigerians are devastated by hunger, unemployment, epileptic electricity

supply, unsafe drinking water, untarred roads, poor drainage systems, irregular educational system, corrupt public service, non-functional hospitals, diseases and worst of all, insecurity. The World Poverty Clock (2018) gave a gloomy account of the situation when it stated that for every minute, about 14 persons slide into poverty in Nigeria and it is individuals in the rural areas and those dwelling in urban slums that are most significantly affected.

Successive governments in Nigeria had since the mid-70s initiated specific multidimensional and multi-faceted programs in response to the scourging wave of poverty. This was in recognition of the fact that national development can only be achieved when the poverty level is reduced to a minimal level, and due to the notion that poverty reduction is in fact a fundamental objective of all development efforts. Jibowo and Ajayi (2011) listed these poverty reduction strives of the Nigerian government to include among others, the Poverty Alleviation Programme (PAP) of 2000, the National Special Programme for Food Security (NSPFS), the National Economic, Empowerment and Development Strategy (NEEDS) in 2004, Subsidy Reinvestment and Empowerment Programme in 2014 and currently the Social Investment Programme (SIP) in 2017 was introduced. Today, these initiatives that emphasized on employment creation, self-reliance, increased productivity and improvement in people's welfare cannot be adjudged as having achieved their distinctive mandates successfully as the number of poor Nigerians has continued to increase. United Nations Development Programme (UNDP) (2018), attested to the increasing incidence of poverty despite these initiatives, suggesting that they were ineffective. The effectiveness and accompanying uncertainties of the poverty reduction programmes have resulted in the adoption of different coping strategies including domestic work, crop processing, trading, craft, weaving, carving, hired casual labor and farming (UNDP, 2018). According to Morris, Onu and Giroh (2021), these coping strategies vary from place to place and among individuals.

Benue State is among the poorest states in Nigeria. In fact, it is the 8th poorest of the 36 States of the Federation with 65% of the population living below the poverty line of \$1.5 per day (National Bureau Statistics (NBS), 2017). According to Atser (2016), the population of Benue state is characterized by people who live in areas distant from any urban centre, and are poorly served by transport, infrastructural services, lack facilities for health, education and grow mainly subsistence rather than cash crops. There is also a sizeable proportion of the urban poor in the capital (Makurdi) and other major towns whose features include, people living in unofficial housing areas (predominantly archaic structures, hut or self-improvised buildings), having inadequate school and child care facilities with a high proportion of children working and subjected to considerable socio-cultural constraints. Further observations and other indicators attest to the growing incidence and depth of poverty in Makurdi metropolis. The unemployment and underemployment rate in the town is much higher with Nigerian universities producing graduates in hundreds of thousands annually without a corresponding increase in job opportunities for them.

Studies conducted by Ijuo, Iortyom, and Vehe (2020) indicated that 65% of the people in Makurdi metropolis are poor and 28% of the poor households are living far below the poverty line of \$1.5 per day while 14% of the population are extremely poor. Also, Veronica and Onu (2018) reported that about 70% of the urban population in Makurdi lives in residential accommodations that are not decent and there is a high degree of overcrowding. Fiona (2011) further affirmed that because of the high incidence of poverty in Makurdi metropolis, some girls have been pushed into commercial sex work to meet their basic needs, which in turn has adverse effects on their life, families and society at large.

The proceeding background demonstrates that there is high incidence of poverty in Makurdi metropolis and it is therefore imperative to know how these groups of people are sustained in the face of urban poverty. Moreover, most research on coping livelihood strategies for poverty reduction in Benue State focus on rural areas, and so there is need for studies on coping strategies for poverty reduction in urban areas because poverty has no geographic boundary. In the light of the foregoing, this study examined coping livelihood strategies for poverty reduction in Makurdi metropolis. The specific objectives were to:

1. Examine the income raising strategies for poverty reduction in Makurdi metropolis.
2. Assess social service mechanisms for poverty reduction in Makurdi metropolis.

### **Theoretical framework**

The study was anchored on the structural-functionalist theory. According to Haralambos and Horborn (2013), the theory emerged during the 19<sup>th</sup> Century in Europe and it is prominent in the works of the founding fathers of Sociology such as Auguste Comte (1798-1857) and Herbert Spencer (1820-1902). Other prominent contributors to the theory include Emile Durkheim (1858-1917) and Talcott Parsons (1902-1979). In the view of functionalists, society is like a living organism in which each part of the organism contributes to its survival. Therefore, the functionalist perspective emphasizes the way parts of a society are structured to maintain its stability. Spencer further argued that in the same way, a society has a structure which also consists of interrelated parts such as the family, religion, state, education, economy and so on. Each of these components also has a function that contributes to the overall stability of the social system.

The functionalist theory assumes that society tends to be an organized, stable, and well-integrated system, in which most members agree on basic values. Functionalists presume that every given element in the social system has its own functions or dysfunctions. That proper *function contributes to social order, while dysfunction* may disrupt the social equilibrium. The inability of the economic and political institutions to create adequate and commensurate lucrative employment opportunities for the inhabitants of Makurdi metropolis results to poverty. Again, the disparity in wages/salaries and rewards attached to the few existing employment opportunities causes poverty. This also explains the diversity in the levels and extent of poverty among the inhabitants in the study area. By implication, poverty is a temporal instability in the society caused by the ineffectiveness of the economic and political institutions (Igbo, 2008; Kwaghga & Chinta, 2018).

Furthermore, functionalism explains poverty as having functions that helps to maintain the social system. The starting point is that, society consists of different roles which at every point in time are filled by different individuals. The rewards attached to these roles also differs. Individuals who perform roles that attract little or no reward become poor. It further explains that, everybody cannot be at the top, because others must be served. Besides, it is those who have requisite qualifications and skills to solve human problems that dominate the upper class. More-so that, there are menial and low paid jobs that need to be done to maintain the social system. Roles like cleaners, security personnel, wheelbarrow pushers, hired labourers and petty traders among others are essential to society's survival. Poverty thus ensures that, these roles are performed by the lower class or poorer sections of the society (Igbo, 2008; Kwaghga & Chinta, 2018).

Also, the inbuilt mechanism of the society to restore the lost equilibrium (poverty) to a newer level of stability (more employment opportunities), are the coping livelihood strategies for poverty reduction available for the poor. Such coping strategies provide opportunities for the poor to contribute to social functioning (through their various activities for poverty reduction) and by extension, earn wages/salaries and rewards that may enable them cope with their needs (Kwaghga & Chinta, 2018). It is within this view that functionalists explain the effectiveness of livelihood strategies as performing a function which is aiding the poor to cope with their basic needs in the study area.

### **Methodology**

Participatory Poverty Assessment (PPA) approach was adopted for the study. It is a method of poverty analysis that seeks to tap from the experience of poverty by the poor themselves. It involves the use of participatory techniques which aim at giving the poor a voice not distorted by the mindset of the investigator. Participatory techniques involving qualitative methods were used to capture the discourse concerning the people's coping livelihood strategies for poverty reduction. The study was carried out in Makurdi metropolis. The actual population includes;

female-headed households, households headed by people with disabilities, elderly people with long history of resident, street children, street vendors, informal traders, squatters/slum dwellers, hired labourers, the unemployed and underemployed. However, the target population is the identified subgroups in selected low-income areas of 5 neighbourhoods in Makurdi. These neighbourhoods include Angwan-Jukun, Logo, Wadata, Wurukum and Katungu Settlement in North-Bank. These neighbourhoods were selected as a research site because they represent different forms of adaptation of poor households in the city and studies also confirmed those neighbourhoods as slums and are dominated by the low-income earners (Bobadoye & Fakere, 2013).

Also twelve (12) relevant stakeholders constitute part of the population. This included directors from two mainline government ministries, kindred heads from two selected communities, woman heads from a faith-based organization, executive directors from two local NGOs, the president of market women association and youth leaders from two selected communities. Others include chairman Benue Motorcycle Association (popularly called Okada) Makurdi branch and the chairman National Union of Road Transport Workers (NURTW). The selected stakeholders were chosen based on their close linkage and association with the poor group.

The study adopted a stratified and purposive sampling approach. The study was entirely qualitative and relied on the observation, knowledge, perspective and views of the poor inhabitants of the selected study communities. The specific methods used for generating the first-hand information include: key informant interview, In-depth interview of case study heads of households and focus group discussion with men, women and adolescents boys and girls. Repeated observation of the sites under different situations and photographing of some artefacts were used to complement the data collected. The data collected was analyzed qualitatively and quantitatively. Specifically, data on socio-demographic attributes of respondents were analyzed quantitatively using descriptive statistics distribution tables. Apart from the above, all other information elicited from the respondents were analyzed qualitatively using thematic narratives and direct quotation of responses. In situations where respondent could not speak English language fluently tape recorders were used to record and their responses translated accordingly by research assistants.

## **Results**

This section discusses the demographic variable of the respondents

**Table 1:** Socio-demographic attributes of respondents

<b>Variables</b>	<b>Frequency (f)</b>	<b>Percentage (%)</b>
<b>Sex</b>		
Male	120	51.1
Female	115	48.9
<b>Age</b>		
Less than 18	70	29.8
20-35	40	17
36-55	89	37.9
56 above	36	15.3
<b>Level of education</b>		
Non-educated	65	27.7
Primary	67	28.5
Secondary	81	29.8
Tertiary	22	12.3
<b>Marital status</b>		
Single	30	12.8
Married	178	75.4
Widow	27	11.5
<b>Occupation</b>		
Farming	28	11.9
Artisans	63	26.8
Business	98	41.7
Others	46	17.5
<b>Monthly income</b>		
Below N30000	206	87.7
N50000 – N100000	29	12.3
<b>Family size</b>		
1 – 5	123	52.3
6 – 10	72	30.6
11 Above	40	17
<b>Total</b>	<b>235</b>	<b>100</b>

Source: Field Survey, 2023.

The data elicited as shown in Table 1 above indicates that, majority of the respondents represented by 51.1% (120) were males while 48.9% (115) were females. Most of the respondents represented by 37.9% (89) were within the age of 36-55, those between 56 years and above were 15.3% (36) while those between the ages of 20-35 represented by 17% (40) and the adolescent 29.9% (70). Majority of the respondents represented by 29.9% (81) had secondary education, 28.5% (67) had primary education, 27.7% (65) had no education, whereas 12.3% (22) acquired tertiary education. As regards marital status, majority 75.4% (178) respondents were married, 12.8% (30) respondents were single while 11.5% (27) of the respondents were widows.

In terms of occupation, majority 41.7% (98) of the respondents said they are into business, 26.8% (63) of the respondents were artisans, 17.5% (46) of the respondents belong to other occupations while 11.9% (28) of the respondents were farmers. Furthermore, majority 87.7% (206) of the respondents had monthly income of less than N30000, while 12.3% (29) of the respondents had monthly income of N50000-N100000. This shows that majority of the respondents earn less than the national minimum wage. Also, the result indicated that majority 52.3% (123) of the respondents had a family size of 1-5, 30.6% (72) had family size of 6 -10 while 17% (40) of the respondents had family size of 11 and above.

### **Income raising strategies of respondents in Makurdi metropolis**

Findings revealed that majority of the respondents resort to different livelihood strategies in order to meet their needs. Some respondents indicated that they venture into different informal activities to boost their income. This was confirmed by a male focus group respondent;

‘Na baba bola I dey do, I wakawelwel to get iron, aluminium, plastic and battery motor condemn for people doormat. If I get am plenty I go carry am go sell for North Bank for scale, 1 scale na 30 naira. Na so I do every day to get money buy food chop. I deydo ‘mairuwa’ to add for wetin I get for my iron condemn work’.

#### **English translation:**

I am into waste collection. I move around the town to gather iron, aluminium, plastic and condemned motor batteries from people on the street or waste dump. When I have collected much I usually assemble them and sell them at North Bank where they place them on a weighing scale to determine the amount to be paid. Usually, a scale costs 30 naira. This is how I have been able to survive in this town. At times I venture into supplying water for households to complement the waste collection income (FGD Male 3, Wadata).

Furthermore, it is obvious from the various responses that, respondents agreed they also engaged in crop and animal husbandry. This was attested to by a male focus group respondent;

I engage in agriculture to complement my income, as such I hire parcels of land in the rural areas where I cultivate cassava, groundnut, rice, soya beans and yam. I also involve myself in animal husbandry and storage of grains which I buy at harvest time at a reduced price and sell at a higher price in the preceding year to make a profit (FGD Male 2, Katungu Settlement).

Enlisting more household members into the workforce is another livelihood strategy identified among the urban poor in Makurdi metropolis. The study found that, in very poor households, children were involved in hawking, often in hazardous conditions, to support the household economy, to the detriment of their schooling and health. This incidence was reported more among female-headed households particularly resident in Wadata and Angwan-Jukun communities. A female focus group respondent attested to how the demise of her husband made her to send her children to hawk. She reveals in thus;

‘As my oga die leave us, tins dey hard for us and the moi-moi wey I dey waka sell the give me small money wey no fit train my pikin for school. I stop them for school so that dem go find work do wey go help the family’

#### **English translation:**

Ever since I lost my husband, life has been so difficult for our family and my food hawking is only fetching me little or no income at times. I had to withdraw my children from school to enable them assist me to raise the household income (IDI Female 3, Logo).

### **Expenditure and Consumption Minimizing Strategies**

The study found that the household consumed less nutritious food. Inadequate feeding will lead to malnutrition and increase in delinquent behaviour in the study area. A young male focus group respondent demonstrated how he takes his meal in Tiv;

‘Ka mea nder pepe, kwaghyan wan u hiihii ken iyange ihe atetan sha ahwa pue kar ahar nahan, a shie agen ka mya garri sha ahi, ava luun aikie yo m yam Akpu (Orvanger Gbilin) sha afiishi a iue shio un mase yan. M na jighjigh mer kwagh u a nger kpishi yo hemban

ngun a iwasen a kwagh u igema i er un tsembelee kpa a vese ga yo. M ngu a shima I veren mer a kera ngoor ga je tso mlu u kwagh yan u me ya una doo, una hembra u myan hegen ne'.

**English translation:**

I usually wait till noon before I eat. Sometimes I drank garri with groundnuts, then in the evening, I will buy pounded food and ice fish without soup and eat. I believe in quantity rather than quality, I hope to improve on my quality of food soon (FGD Male 6, Logo Settlement).

Similarly, other respondents explained that, due to the economic hardship, they adopted the strategy of measuring food to be taken by their households each day. According to them, the strategy helped to reduce food waste and save the cost of buying food frequently. A female in-depth interviewee asserts that;

I am in charge of my house, anytime I buy household items I always keep them in the store. I limit access to it by putting the keys away so that I measure and give out the exact quantity to be used by my wards at home to avoid waste. Even in the kitchen I always measure the quantity of food to cook per day before I give it out to be prepared. This strategy can be seen as economizing of household utilities because when items are seen in bulk by children it is always subject to abuse (IDI Female 3, Angwan-Jukun).

In another vein, respondents indicated that, the urban poor mostly spend their earnings on basic needs, especially food, and spend a small portion of their earnings on clothing, luxury goods and other incidentals. They reported that they rarely buy new clothes from the main market places. Most of them get used clothes from friends, relatives and employers. They sometimes buy cheap clothes or second-hand clothes commonly referred to as 'Okrika' from market, mostly Wadata market, on Saturdays or Wurukum market on Sundays. Besides these cheap clothes, they buy used cookeries, furniture and other household goods from second-hand markets (Madikpo market from Wadata) at low cost.

**Social Services: Shelter and Sanitation Strategies**

Evidence from fieldwork reveals that the urban poor in Makurdi mostly live in rented apartments and thereby become squatters in the city. Most of them are living in single room houses in which one of the male focus group respondents described as 'face me I face you' apartments. Household heads with large family sizes reported that five members of the households live in one congested room. The respondents indicated they have no access to cooking facilities and some cook inside their room or open places. However, majority of the respondents revealed that most of the urban poor now adopted a type of kitchen called "Kitchen box" for cooking. Others observed that, in houses where there is no open space to place kitchen box, the household have access to a common kitchen where five to six households share the same kitchen. The majority of the respondents indicated using firewood and charcoal for cooking.

The most extreme poor are living in hut or thatch houses which are constructed from low-cost housing materials like mud blocks, bamboo, straw and spear grass. These houses become more vulnerable to floods during rainy seasons and burning during dry season.

Evidence from fieldwork also reveals that, as a result of lack of access to improved water facilities, residents' resort to; walking a long distance to fetch water in a well, buying from water tankers and some private vendors, use of river and pond. A female focus group participant in Wadata, a slum neighbourhood on the waterfront of River Benue, observed that due to lack of access to portable water, residents wash, bathe, and some even drink from the polluted Benue River, the same place where some defecate and dump the garbage. This was also corroborated by a female in-depth interview respondent, a grain trader and Wadata residents who explained how people cope with water challenges;

I came to Wadata in 1983. Then there used to be pipe borne water within this area, but later those facilities were faulty and they were not repaired and replaced. Since then, we use water from River Benue. Sometimes you see particles of refuse dump and use your basin to push it to pass and then fetch water (IDI Female 8, Wadata).

Also, most of the respondents indicated not having access to improved latrine and waste disposal facilities. They share pit toilets with more than ten people on one. This type of pit latrines pollutes the neighbourhood community as well as the whole city environment. This is true as in the focus group discussions and key informant interviews, respondents mentioned that, as a result of lack of access to sanitation services, people evacuate sewage and empty it into River Benue. Likewise, one of the male focus group respondents observed that a neighbour in Wadata dumped refuse into storm water drainage when the rain was falling. Many respondents have admitted that they or their household members have haphazardly disposed of refuse inside storm drainage and roadside, building construction site and vacant plots as testified by a male focus group discussion respondent in Wurukum Settlement;

‘I keep bag wey I put dirty inside, wen the bag full I carry am inside wheelbarrow to throw away inside bush, sometimes wen rain dey fall and gutter they flow I pour the dirty inside gutter or for place wey road spoil bad bad’.

**Translated in English:**

I just put the refuse in a black bag and take it in a wheel barrow to another place to dump into the bush. At times I dispose it into drainage when it is raining or on the street where gully erosion has occurred during rainy seasons (FGD Male 8, Wurukum).

This is just one of the examples that illustrate some coping strategies used by residents as a result of lack of access to sanitation services that lead to water pollution and land degradation. The implication is that children are particularly vulnerable to diseases transmitted through contact with stagnated waste water.

**Social Services: Health and Education Strategies**

This includes the coping strategies likely used by the urban poor in Makurdi when confronted with lack of basic social services like health and education. Field investigation revealed that, although most of the neighbourhoods have access to health facilities, the issue lies in the affordability of quality health care. According to individual and group discussions, the various coping mechanisms used by households when faced with sudden health challenges were; delays in care to see the severity of ailment, prayers or seeking treatment from prayer houses, patronage of drugs shops, use of herbal drugs and when the health challenge is critical, households resort to selling off household assets and borrowing or seeking treatment from cheaper alternatives at the expense of good quality, which leads to further impoverishment. Other mechanisms include deferring payment and community solidarity (someone else pays).

In terms of education, the field investigation revealed that parents decide for their children either to hawk or to attend school in the light of poverty. In the focus group discussions and individual interviews, it was observed that although some parents send their children to school, at least at the elementary level, most households find it difficult to meet up with the subsistence needs of the households. In that case, the alternative they have is to send out their children to hawk.

It is believed by some households that children can also gain knowledge that will make them beneficial when growing up through hawking. A male-headed household lost his driving job in a brewery company and explained how he preferred to send his children to hawk rather than to school. He illustrates this;

The children are not just hawking, but learning trade at the same time. What is the essence of sending them to school when they will not have a good job at the end of the day? (IDI Male 11, Wadata)

The above discussion indicates that the economic condition of households compelled them to choose children hawking over attending school as a coping mechanism to supplement the family income. The implication is that, although children hawking may solve some family problems, it will create a personality development and harden their attitude prematurely. It could also lead to compromising sustainable economic and social development.

### **Discussion of Findings**

From the foregoing discussion, the study found out that, most poor households engaged in multiple jobs mostly informal activities like shoe making, food vending, petty trade, masons, scrap metal collection, hired labour, commercial cycling and urban farming among others, to earn a living. This finding agrees with studies by Vehe, Ijuo and Iortyom (2020) and Tshuma and Jari (2013) whose findings revealed that operating a micro-small business and working under the informal sector will contribute significantly to poverty reduction.

The findings also point to the fact that many occupations or employments are not poverty-reducing while farming is poverty enhancing, and points to measures to increase quality jobs. This result is consistent with that of Kebede (2019) who found that the major strategies utilized were farming in rural areas, livestock rearing, petty trading and commercializing means of private transportation. These findings highlight the importance of making agriculture attractive with modern inputs and easy access to credit, which will help to increase productivity in the sector while reducing poverty in the urban areas.

Furthermore, female-headed households are more vulnerable to poverty and more likely to adopt coping strategies that have detrimental effects on children's education. This affirmed the assertion of Lerman (2002) as cited in Anyanwu (2013), that households in which the two spouses are alive and are living together naturally will have higher chances of coping with livelihood needs than the single-parent heads of households because two heads are better than one. The policy implication is that "headship" should seriously be considered as a useful criterion for targeting anti-poverty interventions.

In addition, findings showed that the minimum income raised by the urban poor is meant to be spent on basic needs like food and shelter, other household's incidentals like clothes, shelter and other luxury goods are a sacrifice. This finding conforms to that of Farzana et al. (2017) who also observed that food-insecure households adopted food coping strategies like consumption of low-quality food, consumption of fewer items of food, withdrawing children from school, lending food and money. Also Veronica et al. (2018) who reported that about 70% of the urban populations in Makurdi live in residential accommodations that are far from being comfortable and there is a high degree of overcrowding.

Finally, findings also revealed that inadequate financial resources to access quality health and education leaves the household vulnerable with the option to resort to other mechanism that are poverty enhancing. Such mechanisms include; patronage of drugs shops, delay in illness seeking behavior to see the severity of ailment, use of herbs and withdrawing children from school to contribute to family income.

### **Conclusion/Recommendations**

The urban poor face extreme poverty and vulnerability in terms of their economic and social conditions. These groups of people have been forced to adopt survival strategies which enable them to cope. In spite of the efforts, the strategies have not translated into the desired standard of living, as there is still lack of access to quality health services, water and education, malnutrition and unfortunate housing/living conditions among the poor and vulnerable. Among households in Makurdi metropolis also, the coping strategies for poverty reduction have not really contributed to poverty reduction. The study therefore recommended that government and the private sector should create the enabling environment for businesses to thrive. In this case, there should be a formulation of supportive policies and regulations to provide legal protection for businesses. Also institutions and organizations that support poverty reduction programmes like Non-governmental organizations should be strengthened so as to enable them carry out

their duties effectively especially the supply of inputs and relief materials to the disadvantaged groups.

Quality education is foundational to societal prosperity and poverty reduction. Therefore, opportunities for education should be provided for all to enable the actualization of the full potentials of individuals and to enhance the development of Benue State and the larger Nigerian society. Enhancing access to free primary schooling in the low income neighbourhoods would help limit the need to use detrimental strategies like withdrawing children from school. Similarly, Benue State government should encourage agricultural crop and animal production amongst households through equitable distribution of improved seedlings, pesticides, fertilizers and proper orientation on modern farming techniques to as many households as possible that are into agricultural production. Additionally, there is need for the provision of adequate security in the rural areas and peri-urban areas since conflict is identified as one of the major hindrances to food production.

Female household heads were identified as having less option to coping livelihood strategies and hence more vulnerable to poverty in Benue State. This could be as a result of unequal access to productive resources such as land, credit, employment opportunities and discrimination that women face. Therefore government should facilitate policies that favour gender equality and poverty reduction programmes that encourage women empowerment and access to productive resources, education and training that will improve women's welfare. Reducing the time spent collecting water is a critical first step in the economic empowerment of poor women and girls. In conclusion, poor urban households should be involved in the planning and execution of all poverty reduction programmes to meet their needs and solve their problems. The various local organizations in the community should be practically involved in the provision of essential needs of the community. This will promote the sustainability of the programmes.

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