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POVERTY AND VULNERABILITY DYNAMICS IN NIGERIA: EXAMINING STRUCTURAL DETERMINANTS, SOCIO-SPATIAL CONSEQUENCES AND PATHWAYS TO SUSTAINABLE RESILIENCE

Khadijat ABDULQUADRI[1*], Rashidat YUSUF[2], Oladotun E. MORAKINYO[3], Adetunji S. OLANIYAN[4]

[1,2]*Department of Urban and Regional Planning, Aliko Dangote University of Science and Technology, Wudil, Kano State*, Nigeria

[3,4]*Department of Urban and Regional Planning, Federal Polytechnic, Ayede, Oyo State, Nigeria*

[*]*Corresponding Author: khadijatabdul@kustwudil.edu.ng*

Abstract
Nigeria, despite ranking as Africa's largest economy, continues to grapple with widespread poverty and vulnerability, with citizens living in extreme poverty and multidimensional deprivations disproportionately affecting rural populations, children, and conflict-affected regions. This study examines the structural dimensions of poverty and vulnerability in Nigeria, analysing endogenous and exogenous drivers, spatial disparities, and the effectiveness of policy responses aimed at reducing deprivation and strengthening resilience. The analysis is anchored on human development theory, which frames poverty as a deprivation of capabilities rather than income alone, and dependency theory, which situates Nigeria's underdevelopment within structural and geopolitical constraints inherited from colonial-era economic relations. A qualitative, secondary-data research design was adopted, drawing on institutional reports, peer-reviewed literature, government documents, and grey literature, analysed through descriptive statistics and thematic content analysis. Findings reveal that poverty in Nigeria is driven by economic stagnation, weak governance, social and gender inequalities, and worsening environmental conditions, with rural areas experiencing markedly higher deprivation than urban centres, though urban poverty presents distinct vulnerabilities tied to informal employment and inadequate services. Decades of government interventions have largely failed due to institutional duplication, corruption, poor coordination, and inconsistent implementation. The study concludes that sustainable poverty reduction requires a multidimensional strategy that simultaneously expands human capabilities, strengthens institutions, and addresses structural dependency. It recommends coordinated action across government, community organisations, NGOs, and international partners, alongside improved transparency, targeted social protection, and diversification of Nigeria's economic base, to break the cycle of poverty and vulnerability and build lasting resilience across rural and urban populations.

Keywords
poverty dynamics, vulnerability, unemployment, poverty interventions

1. INTRODUCTION

Nigeria continues to face persistent poverty and widespread vulnerability which are complex and mutually reinforcing problems that undermine social well-being and constrain economic development [1, 2, 3]. This situation is striking given Nigeria’s abundant natural resources, large population, and diversified economy [4, 5]. Despite being Africa’s largest economy by Gross Domestic Product (GDP), Nigeria ranks poorly on global measures of poverty and human development [6]. With a current poverty threshold of $2.15 and an estimated population of 236,318,960, the World Poverty Clock estimated that 73,099,724 Nigerians representing 31% of the country’s population lives in extreme poverty [7]. Multidimensional indicators that incorporate education, health, and living standards reveal even deeper deprivations, particularly among children and rural populations [8].

Poverty in Nigeria is largely chronic and closely linked to vulnerability as prolonged deprivation increases households’ susceptibility to further shocks and future impoverishment. Recent estimates indicate that 56–60% of Nigerian households are at risk of falling into poverty under current conditions [4]. These burdens are unevenly distributed: significant spatial and social disparities persist across rural–urban locations, geopolitical zones, and

demographic groups [9]. Rural poverty remains pronounced due to dependence on low-productivity agriculture, inadequate infrastructure, and limited-service access; urban poverty is driven increasingly by informal employment, housing shortages, and rising living costs [6]. At the same time, many households hover just above the poverty line and remain exposed to frequent shocks, amplifying vulnerability nationwide. According to World Bank (2025) [10] over the past five years, poverty has been made worse by several shocks including COVID-19 pandemic, natural catastrophes, rising insecurity, supply chain disruptions brought on by Russia – Ukraine war.

Scholars continue to debate the appropriate indicators and methods for measuring well-being and poverty incidence decisions that influence whether growth is judged inclusive. Measurement approaches have evolved from a narrow monetary focus on income or expenditure to multidimensional frameworks that aggregate indicators across education, health, and standard of living domains. In 2023, Nigeria ranked 164th of 193 countries on the Human Development Index (HDI = 0.560) [11] reflecting substantial deficits in education, healthcare, and living conditions and reinforcing the need to look beyond income measures to understand deprivation. This situation is more alarming as Nigeria ranks 147/167 countries globally with a SDGs score index of 54.7 in the 2025 Sustainable Development Goals (SDGs) [12]. The country continues to struggle with making significant achievement in ending poverty, (SDG 1), hunger (SDG 1), good health and well-being (SDG 3), quality education (SDG 4), gender equality (SDG 5) and clean water and sanitation (SDG 6) and decent work and economic growth (SDG 8).

Understanding poverty and vulnerability in Nigeria, therefore, requires analysis of root causes including economic, social, and institutional. There is also a need to give careful attention to people at risk of falling into poverty even if they are not currently poor. These require critical evaluation of past and current policy responses; identifying the reasons why some measures have reduced poverty and why others have failed. This analysis can inform more effective frameworks for reducing deprivation and strengthening individual, household and community resilience. Therefore, the aim of this study is to examine the structural dimensions of poverty and vulnerability in Nigeria through a comprehensive analysis of endogenous and exogenous drivers, differentiated spatial impacts, and multidimensional policy responses aimed at poverty reduction and resilience building.

2. THEORETICAL FRAMEWORK

Two theories providing the theoretical frame for this study are human development theory and dependence theory.

2.1 Human Development Theory

A human development perspective frames poverty in Nigeria not merely as a lack of income but as a severe deprivation of basic capabilities and future security. This perspective is grounded in AmartyaSen's capability approach, originally developed in the 1980s as an alternative to traditional welfare economics [4]. The capability approach conceptualises poverty as the absence of freedom to lead a life people value, specifically, the inability to be healthy, educated, and economically productive [13]. From this standpoint, policy emphasis shifts from income transfers alone to investments that expand individuals' capabilities, including education, health services, and social inclusion.

Capability deprivation produces interlocking disadvantages: for example, chronic malnutrition undermines health and labour productivity, thereby perpetuating a cycle of deprivation [4]. In Nigeria, lack of capacity often reflects social exclusion and unequal access to resources (land, housing, infrastructure, credit, and services), as well as political marginalisation. Complementing the capability approach, vulnerability analysis focuses on the risk that households will fall into poverty as a result of shocks such as illness, job loss, conflict, or environmental change, especially in contexts with weak social insurance and precarious livelihoods [14]. Together, capabilities and vulnerability illuminate both current deprivations and the likelihood of future impoverishment.

2.2 Dependency Theory

Dependency theory, derived from Marxian critiques of development and articulated in early works such as Paul A. Baran's [15] The Political Economy of Growth (1957), provides a structural critique of international economic relations. It highlights how historical and contemporary linkages between developed and underdeveloped countries generate and reproduce asymmetric dependence that constrains domestic development. Applied to Nigeria, dependency theory emphasises the enduring legacies of colonial extraction, limited industrialisation, and externally shaped economic structures that have hindered economic diversification and equitable development. Post-colonial continuities manifest in asymmetric trade relations, conditional foreign aid, debt dependency, and extractive operations by multinational corporations which can perpetuate resource outflows, environmental degradation, and limited local value capture. Such dynamics reduce the capacity for domestic capital accumulation and industrial transformation, thereby constraining policy space for autonomous development and effective poverty reduction. Dependency theory thus complements human development theory by locating capability deficits within broader structural and geopolitical processes that shape national trajectories.

Integrating the capability and dependency perspectives position poverty as a dynamic, multidimensional phenomenon shaped by both internal structural conditions and external dependencies, as well as by households'

exposure to shocks. This integrated theoretical stance informs an analysis that attends simultaneously to individual capabilities, institutional arrangements, spatial inequalities, and international economic structures.

2.3 Conceptual Clarification

Under the conceptual definition, the concept of vulnerability and the concept of poverty were described.

2.3.1 Concept of poverty

The World Development Report (2000) [16] described poverty as a denial of choices and opportunities, and a violation of human dignity manifested in a lack of access to food, shelter, healthcare, education, clean water, and sanitation [16, 17, 18]. This indicates a condition of relative deprivation caused by inequality [4]. Poverty is characterised by insufficiency, lack of control over basic needs and inability of an individual to achieve both a high social standing and a minimum standard of living [19, 20, 21]. With 413.3 million people living in extreme poverty as of 2020, Sub-Saharan Africa continues to be the area with the largest number of poor people. By contrast, there are 216.4 million people living in extreme poverty in South Asia, 47.2 million in East Asia and the Pacific, 25.9 million in Latin America and the Caribbean, 18.6 million in the Middle East and North Africa, and only 7.1 million in Europe and Central Asia [22]. This suggests that, in comparison to other regions of the world, the global south has a high degree of poverty with Nigeria having the highest number of poor people in the Sub-Sahara region. Poverty in Nigeria is shaped by both endogenous and exogenous drivers which has its own unique effects. Endogenous factors are internal conditions and processes that contribute to the persistence or deepening of poverty. These factors originate within households, communities or institutions; such factors include limited education or skills, unemployment, low productivity, weak financial capabilities among others [23]. Exogenous factors on the other hand are external shocks or circumstances that can push households into poverty or make them fall deeper into poverty. Exogenous drivers are forces that originate outside the immediate control of poor households. They may be natural, international, demographic, political or economy-wide [24]. Although households experience their effects directly, they generally cannot prevent or control them individually. Examples of exogenous factors are war or insecurity, climate and other environmental shocks and inflations.

2.3.2 Concepts of vulnerability

Vulnerability has been widely described as a condition of weakness and poor defence: the resultant effect of exposure to external factors and the inability to withstand the impact of an unfriendly environment [25, 26]. The World Bank defined vulnerability as the probability or risk of being poor or falling into deeper poverty in the future [27, 28]. Krellenberg et al., [29] described urban vulnerability as the relationship between an urban area's spatial-structural (socio-environmental) circumstances and its residents' latent sensitivity and capacity to react following a defined natural or man-made occurrence. Vulnerabilities are linked to a wide range of hazards, risks, shocks, and threats, including violence, environmental deterioration, economic upheaval, political instability, and climate change. Risks and vulnerabilities are therefore part of everyday life for many Nigerians, particularly the underprivileged, who are constantly exposed to unemployment, economic inequality, weak governance and corruption, ethno-religious conflict, and environmental shocks [1, 14]. Poverty and vulnerability are produced through spatial exclusion, unequal land markets, discriminatory urban policies, and the uneven distribution of infrastructure. Relationally, the urban poor are positioned in asymmetric relationships with employers, landlords, and the state, which reinforce vulnerability and marginalisation. Sukare & Abdullahi [30] argued that weak institutions, corruption, and social inequality constrain access to resources and opportunities, thereby sustaining and deepening patterns of poverty and vulnerability.

2.3.3 Vulnerability as expected poverty (VEP)

The concept of vulnerability as expected poverty stemmed from the fact that several risks often cause high risks in a household income or consumption patter rendering non poor households to enter below poverty line or a poor household falling deeper into poverty [28, 31, 32]. Hoddinott & Quisumbing [33] attempted the classification of vulnerability approaches according to their defining elements viz vulnerability as uninsured exposure to risk (VER), vulnerability as expected poverty (VEP) and vulnerability as low expected utility (VEU). The VEP approach is popular in empirical applications and has been enriched with the decompositions proposed by Günther & Harttgen [34] and Celidoni [35]. VEP is based on the concept of risk as the expected value of suffering a fall below a certain target threshold [36], which in this case is the poverty line. According to Chaudhuri [27] vulnerability is risk specific and a forward looking concept that illustrates future outcome whereas poverty describes past or current status. Therefore, poverty and vulnerability are close but distinct concepts. Vulnerability as expected poverty therefore describes the extant aspect of vulnerability to poverty [37]. VEP stemmed from three factors working together; exposure to shocks be it economic, illness, insecurity, climate change or other environmental hazards coupled with low capacity to cope and withstand the resultant effects of shock and the lack of support from external structure [31]. These include inequality in assessing services, market failures and poor governance. All of these push poor households further into poverty and render previously non poor households into poverty [32]. By allowing the precise identification of households that may fall into poverty in the future, VEP quantifies the likelihood that a family will either enter or remain in poverty as a result of the risk of a sudden

economic shock [38]. If the likelihood exceeds the predetermined threshold for vulnerability, the family is considered to be vulnerable to poverty.

3. METHODOLOGY

The research design, data sources, data collection procedure, data analysis and limitations are discussed in this section.

3.1 Research Design

The study adopted a qualitative research design based on secondary data to investigate the structural dimensions of poverty and vulnerability in Nigeria. Such a design is appropriate for studies that aim to synthesise, compare and critically examine already available quantitative and qualitative data from several trustworthy sources, which do not require gathering data directly from human beings [39]. Therefore, a secondary data approach was deemed to be the most suitable and cost-effective way to produce a broad, evidence-based synthesis within the resource constraints of the study.

3.2 Data Sources and Search Strategy

Data sources: The data for the study were taken from secondary sources, which were then segmented into:

- Institutional and multilateral reports including the World Bank Poverty assessments and equity briefs [6, 10], the World Bank Development Indicators, the Multidimensional Poverty Index reports by the United Nations Development Programme [8, 10, 13] and the World Bank's World Poverty Clock [7].
- Peer-reviewed journal articles: Empirical and theoretical publications on poverty, vulnerability and development in Nigeria and similar contexts that are used to deepen the understanding of the study's theoretical framework and thematic discussions.
- Government and policy documents: Documentation of past poverty reduction programmes, which were used in the construction of the historical review of government interventions (Table 2).
- Grey literature and news sources: Reliable news and data analytics sources were used to provide data on recent trends that were not included in formal institutional reports.

3.3 Data Collection Procedure

The data collection was carried out by conducting a search of institutional databases (World Bank Open Data, UNDP Data Centre), academic search engines (Google Scholar) and official government publications.

- Search Platforms: SciSpace, Research gate, Google scholar
- Search Strings: The precise search strings were developed using Boolean operators to target specific dynamics of poverty, vulnerability, and resilience in Nigeria. The search terms were used in combinations of the following: poverty, vulnerability, Nigeria, multidimensional poverty, rural-urban poverty, poverty reduction policy.
- Records Identified: The initial search yielded a total of 312 records (150 from SciSpace, 87 from research gate and 75 from Google Scholar). After removing duplicates and irrelevant entries through initial title screening, 70 unique papers were retained for the study.
- Screening and Selection Process: The screening process followed a two-level approach to ensure data quality and relevance:
  Level 1: Title and Abstract Screening Records were screened based on their abstracts to determine if they met the core inclusion criteria. Discussion of poverty, vulnerability, or resilience dynamics
  Level 2: Full-Text Eligibility Assessment Selected papers were reviewed in full to confirm the presence of substantive qualitative evidence regarding structural determinants or socio-spatial consequences.
- Inclusion and exclusion criteria: The publications that covered the period 2000-2026 were given priority; those from the recent period (2019-2026) were given more weight (because they were the most recent and reflected the current poverty picture well), while earlier foundational literature (2000 and prior) were retained where they provided valuable theoretical and historical background. The sources were selected for their relevance to the aims of the study, the credibility of the source and the timeliness of the data.
  The secondary data approach was necessary for numerous reasons. Institutional monitoring of poverty already exists extensively and of good quality in Nigeria (e.g. World Bank, UNDP), and would not be feasible or necessary for this study to collect new primary data because of the duplication of effort it would create. Secondary data also allowed a national level, longitudinal and comparative analysis across regions, rural/urban, and successive government administrations since 1960, which a single primary survey could not have provided.

3.4 Methods of Data Analysis

Two complementary analytical techniques were used. First, the quantitative secondary data from the World Bank and World Data Lab (e.g., poverty headcount rates, multidimensional poverty indices, coping-strategies percentages), were analysed descriptively and presented in tables and figures to show spatial and temporal

patterns. Second, qualitative content analysis was used for the literature and policy documents, which enabled the study to highlight common themes that emerged both regarding poverty causes (economic, political, social and environmental) and the institutional weaknesses that have been identified as the basis of failed interventions. Multiple sources of data were triangulated to build up the reliability of the conclusions that were drawn.

3.5 Limitations of the study.

Like all secondary data research, this study is limited in scope by the original data sources which were of variable quality, consistency and comparability. Figure comparability may also be influenced by variations in methodology, survey year, or in the high and low poverty-line thresholds used by the various institutions cited. Furthermore, some recent developments may not be represented in the latest institutional data. However, multiple data sources were cross referenced and all data were clearly attributed to its original source(s) to reduce these limitations.

4. POVERTY AND VULNERABILITY IN NIGERIA

The conceptualisation of poverty in Nigeria, causes of poverty in Nigeria, Nigeria rural and urban poverty and vulnerability, poverty related shocks and coping strategies in Nigeria, impacts of poverty on urban and rural areas, government strategies and poverty interventions and why government strategies have failed to address poverty in Nigeria are examined.

4.1 Conceptualisation of poverty in Nigeria

Poverty in Nigerian cities is a complex, multidimensional, and spatially differentiated phenomenon, undermining social cohesion and constraining urban development [40]. Despite substantial natural and human resources, large segments of the population lack adequate education, housing, healthcare, and formal employment opportunities [2]. Such deficits point to poverty as more than insufficient income; it is a bundle of intersecting deprivations that affect participation in social, economic, and political life [30]. The deficiencies created by lack of access to food, shelter, healthcare, education, clean water, and sanitation increase susceptibility to shocks and chronic vulnerability [1, 4, 41, 42].

Monetary (income-based) definitions of poverty remain dominant in Nigeria's policy discourse, using consumption or income thresholds to identify the poor [3]. However, income measures often understate urban deprivation: cash incomes that appear adequate are frequently eroded by high rents, transport costs, and commodified services, leaving households with limited real access to essentials [44, 45, 46]. Consequently, many households that are not classified as income-poor nevertheless experience severe deficits in housing quality, service access, and living standards [3, 42, 48, 49].

Multidimensional poverty frameworks address these limitations by incorporating indicators across health, education, housing quality, water and sanitation, security, social protection, and other domains [3, 4]. In urban Nigeria, such frameworks reveal widespread non-monetary deprivations: lack of safe housing, unreliable electricity, inadequate water supplies, and limited access to quality healthcare and education [3, 40, 44, 50] (see Table 1).

This multidimensional analysis reveals reinforcing pathways through which different forms of deprivation compound vulnerability. Poor health can reduce productivity, limited educational attainment can restrict employment mobility, and inadequate housing can increase exposure to environmental hazards. Together, these interconnected disadvantages demonstrate how vulnerabilities are co-produced and sustained across both rural and urban contexts.

This conceptualisation underscores the need for policy responses that combine capability expansion (education, health, and social inclusion), shock-absorbing social protection, and structural reforms that address dependency and promote economic diversification. Measurement approaches should use multidimensional indicators alongside monetary metrics to capture the lived realities of poverty and identify the most effective entry points for intervention.

Table 1: Multidimensional poverty in Nigeria

Multidimensional poverty components	Percentage of population
Daily income less than US$3.00 per person	41.8
At least one school aged child is not enrolled in school	7.0
No adult has completed primary education	19.4
No access to limited standard drinking water	21.5
No access to limited standard sanitation	34.0
No access to electricity	41.5

Source: World Bank, 2022.

Recent World Bank puts the Nigeria poverty line rate to 56.2% in the year 2023, reflecting the cumulative impact of multiple shocks over the past five years [10]. These shocks include the COVID-19 pandemic, recurrent natural

disasters, heightened insecurity, and supply chain disruptions stemming from global conflicts, all of which have undermined livelihoods and constrained economic activity. The resulting slowdown in growth contributed to record price levels and a sharp decline in households' purchasing power, pushing millions into poverty despite the country's ongoing macroeconomic reforms (See Figure 1).

Nigeria undertook difficult yet necessary macroeconomic reforms in 2023 to stabilise the economy. The resulting pressures on prices, however, further eroded households' purchasing power, as labour incomes have not kept pace with high price levels, pushing millions into poverty. Accordingly, the share of Nigerians living in extreme poverty rose from 34.7 percent in 2018/19 to 41.8 percent in 2022/23, using the international poverty line of $3.00 per person per day (2021 PPPs), as presented in Figure 2. This increase reflects the cumulative impact of multiple shocks over the past five years including the COVID-19 pandemic, natural disasters, heightened insecurity, and supply chain disruptions, each of which has exacerbated poverty and vulnerability in Nigeria [10].

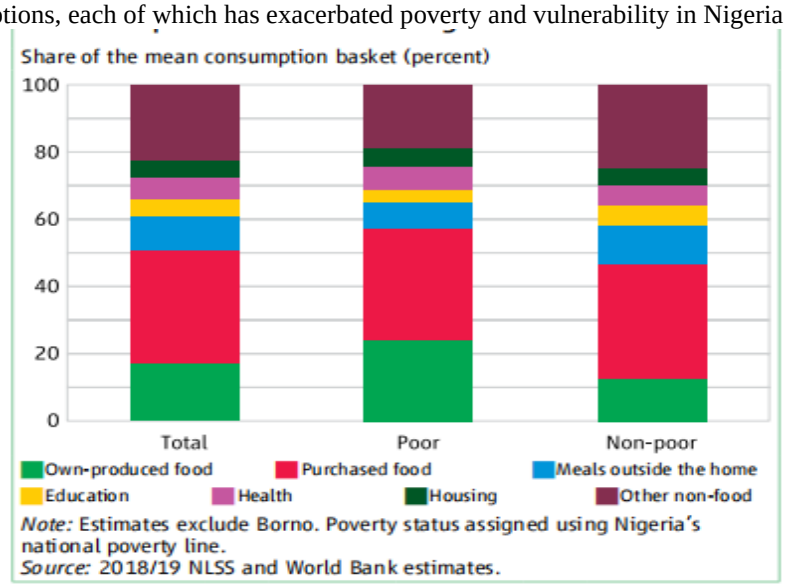


Figure 1: Consumption pattern among poor and non-poor household in Nigeria in 2018/2019
Source: World Bank [10]

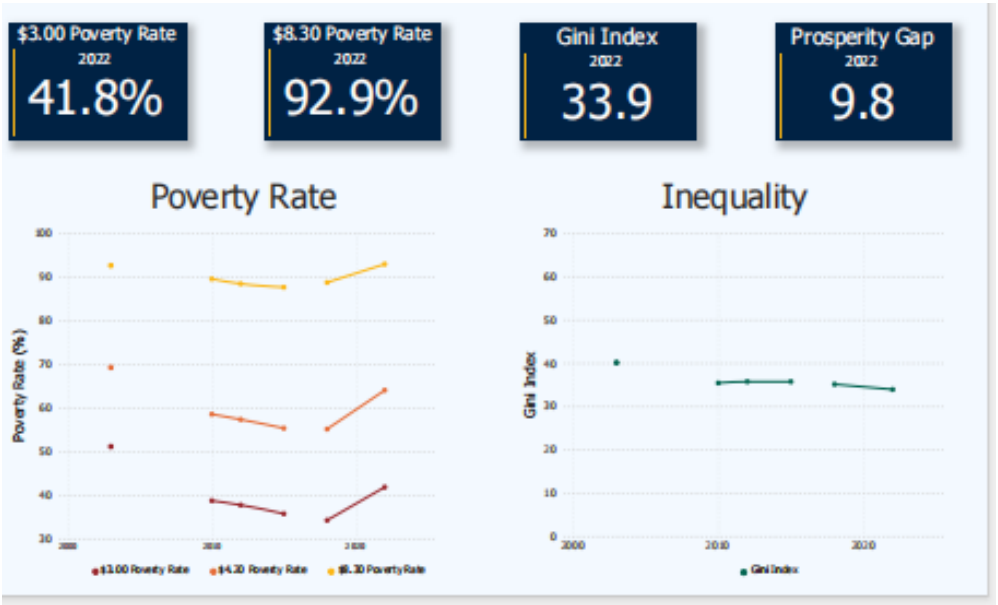


Figure 2: Nigeria poverty and inequality rate
Source: World Bank [10]

Spatially, poverty in Nigeria is disproportionately concentrated in rural areas, conflict-affected regions, and informal urban settlements [6, 51, 52]. According to World Bank [10], rural poverty rate has reached 75.5%, compared with 41.3% in urban areas. Current estimate according to World Poverty Clock put rural poverty at 89% with 64,937,493 people while urban poverty was put at 11% with 8,162.231 [7]. Multidimensional poverty follows

a similar pattern, with 72% of rural residents classified as multidimensionally poor, compared to 42% in urban areas [10]. Regional disparities are equally stark: the overall multidimensional poverty rate for the Northern region (pooling North Central, North East, and North West zones) was 67.3% in 2018/19, compared with 25%for the southern region comprising South East, South South, and South West zones) [10]. The intensity of deprivation also reveals a pronounced North–South divide as shown in Figure 3. Counting the number of indicators over which households are deprived shows that in Northern Nigeria, 71.8% of the people are deprived in two or more indicators, and 35.3% in four or more indicators, whereas in Southern Nigeria, only 27.8% are deprived in two or more indicators and just 4.8% in four or more indicators [40]. These patterns underscore that poverty in Nigeria varies significantly across regions and is not uniform across the country [6].

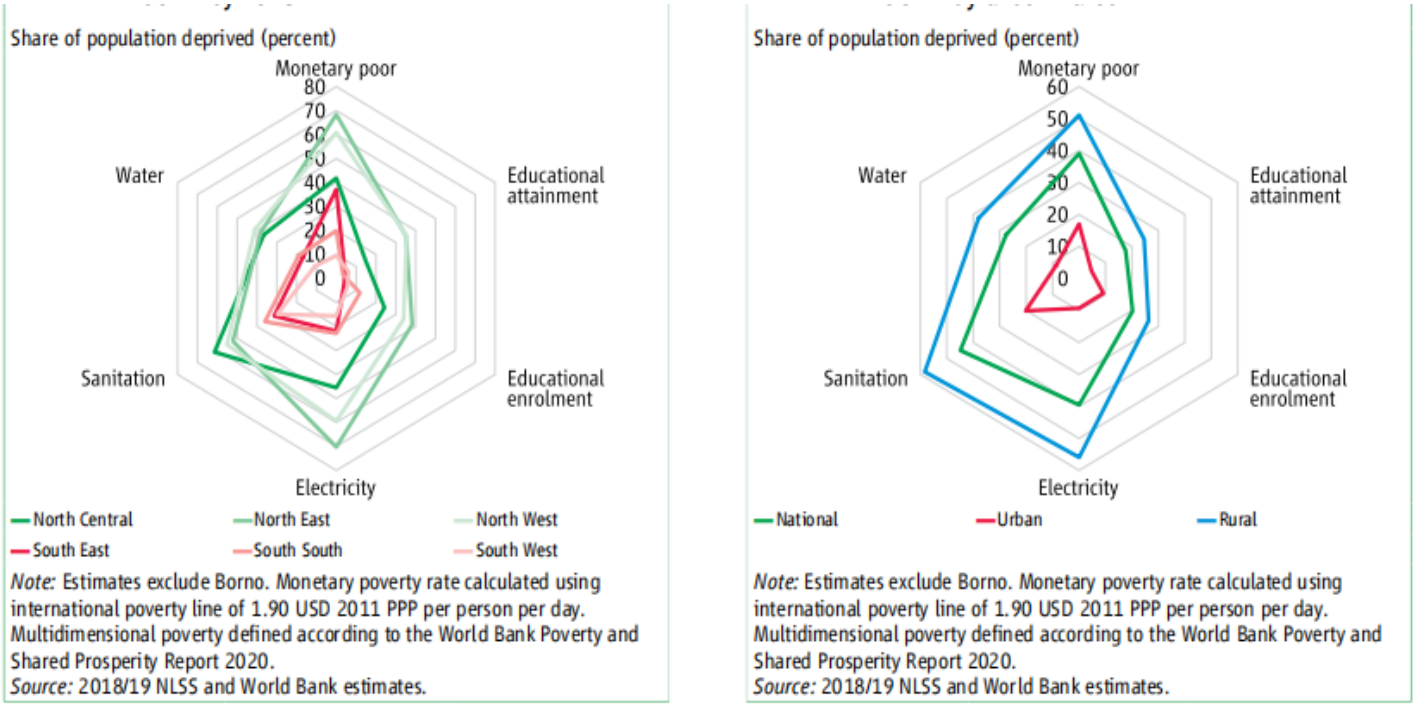


Figure 3: Multidimensional poverty for Nigeria in 2018/2019 by Zone and Urban-Rural
Source: World Bank [6]

This situation manifests how poverty is intricately linked to the spatial organisation of settlements, highlighting that it is not solely an individual or household characteristic but is shaped by access to resources and services. Spatial poverty correlates with uneven development, where individuals of low socio-economic status inhabit underprivileged urban and rural areas due to exclusion from formal labour markets and essential services. This dynamic exacerbates the wealth gap and perpetuates the poverty cycle. Urban poverty further illustrates how power dynamics, governance, and social exclusion contribute to sustained deprivation. Poverty in urban centres is often concentrated in marginalised areas such as slums and informal neighbourhoods, which lack connection to economic opportunities and public infrastructure. These locations frequently fall outside formal planning processes, leading to the political and institutional invisibility of their residents. Consequently, urban poverty represents not just low income but reflects systemic marginalisation inherent in the spatial and institutional frameworks of cities.

4.2 Causes of Poverty in Nigeria

Africa's poverty challenge is multifaceted, resulting from a complex interplay of exogenous and endogenous factors ranging from historical, political, economical and socially induced factors. Colonial legacies, unequal resource distribution, political instability, weak governance structures, and inadequate access to markets and credit are all contributing factors. Nigeria's poverty and widespread vulnerability are rooted in complex, interrelated causes spanning economic, political, social, and environmental domains [3, 40, 44]. These include natural disasters, conflict, economic inequality, inadequate access to employment opportunities and physical assets, low endowments of human capital, and the destruction of natural resource endowments.

4.2.1 Exogenous drivers of poverty

i. economic factors: Nigeria's economy is heavily dependent on oil exports, making it susceptible to global price fluctuations. Declining oil revenues have frequently forced austerity measures and contributed to inflation,

eroding real incomes. Ajakaiye & Adeyeye [44] asserted that economic growth is the first necessary step to poverty alleviation; hence, a nation grappling with poor economic development is prone to high poverty levels. As such, haphazard economic growth acts as a catalyst for the proliferation of poverty and hinders the capacity of the state to formulate and implement programmes and projects that would enhance real economic growth [40]. Despite substantial resource wealth, income and employment remain highly unequal. As Mailafia [53] noted, decades of oil-centric growth created an "oil-wealth ensconced oligarchy" while the average Nigerian remains poor. Unemployment and underemployment are widespread, especially among youth. The economy has too few formal jobs, with youth unemployment hovering above 30%, causing many young Nigerians to rely on insecure informal work or to migrate in search of opportunities [3]. With limited industrialisation, majority of jobs are in low-productivity agriculture, informal trade, or unstable public sector positions [25, 41]. This finding highlights the connection between poverty and Nigeria's limited economic base, which leads to a weak capacity for employment. Resource wealth benefits a small elite, while the wider population remains engaged in low productivity and unstable informal jobs.

ii. political and institutional factors: Governance and political conditions heavily influence poverty outcomes. Nigeria suffers from pervasive corruption, weak institutions, and poor public service delivery. Sukare & Abdullahi [30] emphasise that weak institutions, corruption, and lack of accountability erode public trust and breed poverty. Public resources often fail to reach intended programmes. Systemic neglect of rural regions also entrenches deprivation and vulnerability, as basic infrastructure (roads, schools, clinics) is scant in many rural areas, perpetuating the rural–urban divide [40]. Moreover, Nigeria consistently ranks poorly on governance indicators; corruption is endemic at national and local levels, and public funds meant for schools, hospitals, or infrastructure are frequently embezzled [44]. This weakens service delivery and undermines infrastructure development. Even where poverty-alleviation programmes exist, funds are often tapped, stolen, or arbitrarily reallocated, undermining their impact [52]. High inequality is aggravated by favouritism, wherein elites exercise rights to the city through acquisition of land and contracts, while the poor are left behind to fend for themselves. Inadequate commitment to programme implementation further perpetuates poverty. In Nigeria, for example, Development Plans of the 1970s and 1980s were not faithfully implemented even when the country did not suffer from a lack of funds [44]. This failure contributed to deepening poverty. Specifically, the failure to adequately implement the Structural Adjustment Programme after 1990 worsened the lot of the poor, leading to continued workers' retrenchment and general economic hardship. The findings underscore that issues like poor governance, corruption, and lack of accountability are fundamental to Nigeria's poverty crisis, as they hinder service delivery and the efficient use of public resources. Despite significant funding for development initiatives, ineffective implementation remains a challenge.

iii. environmental and climate-related factors: Environmental and ecological stresses amplify poverty, especially in Northern Nigeria where desertification and drought increasingly shrink arable land, while in the south, erosion and coastal flooding undermine communities [54]. The Niger Delta suffers chronic oil pollution and mangrove loss. Climate change has been documented to result in frequent droughts, erratic rainfall, heat waves, and floods, which reduce crop yields. Extreme weather has disrupted agricultural productivity, threatening the livelihoods of millions of Nigerians [52]. These productivity losses drive up food prices, making basic nutrition unaffordable for the poor. Poor environmental management further compounds vulnerabilities. For instance, deforestation and wood dependence for fuel force the rural poor into further ecological damage, eroding resilience [44]. In the face of worsening environmental problems, climate change, and unsustainable environmental practices, poverty risks increase [55]. These findings generally suggest that environmental degradation and climate change significantly contribute to poverty, as their effects such as agricultural decline, food price inflation, and ecological damage are most severe for vulnerable, resource-dependent populations. The distinct regional vulnerabilities, including desertification in the North, flooding in the South, and oil pollution in the Niger Delta, indicate that a one-size-fits-all national approach to poverty reduction is inadequate.

4.2.2 Endogenous factors

i. social and demographic factors: Nigeria's social structure contributes significantly to poverty and vulnerability. Educational attainment and health outcomes are uneven. Adult literacy and educational quality are among the lowest globally, leaving large segments of the population ill-prepared for skilled work [53]. Health outcomes are similarly poor, characterised by high rates of malnutrition, disease, and inadequate healthcare access [56]. Violent conflicts and insecurity have become major drivers of vulnerability. In Northern Nigeria, the Boko Haram insurgency since 2009 has displaced over 2 million people and destroyed schools and health facilities at an alarming rate [30]. According to UN data, conflict and banditry have upended local economies, leaving large areas of farmlands and markets unusable [13]. Displacement by conflict forces households to flee land and take refuge in camps or other states, losing assets and livelihoods. Pastoralist–farmer clashes have also intensified, killing thousands and forcing migration. These conflicts raise poverty by interrupting education, healthcare, and safe farming. Demographics exacerbate poverty in Nigeria, where rapid urbanization outpaces infrastructure

development, straining resources. Low educational and health levels among the poor perpetuate this cycle, with a significant percentage lacking formal education, leading to an under-skilled labour force. This traps many in low-wage jobs and fuels urban migration or criminal vulnerability among frustrated youth [57]. Gender inequality further compounds the issue, limiting girls' access to education and economic opportunities, while traditional norms restrict women's rights to land and income, diminishing household resilience [40, 58]. In Nigeria, higher levels of social inequality and gender disparities have been linked to greater overall vulnerability [57]. This suggests that structural social inequalities exacerbate poverty in Nigeria by limiting human capital growth and household resilience to shocks, driven by disparities in education, gender, and exposure to conflict.

4.3 Rural-urban Poverty Dichotomy and Vulnerability in Nigeria

Rural poverty refers to deprivation experienced by individuals and households living in rural areas, often stemming from limited access to essential services and opportunities such as education, healthcare, and employment. Key drivers include inadequate infrastructure, remoteness from urban centres, and overall resource constraints [9]. Globally, an estimated 1.3 billion people live in rural areas classified as impoverished, with approximately 70% of the world's rural poor residing in developing countries [6]. In Nigeria, current estimates revealed that 89% of the rural population experiences poverty, reflecting the severity of rural deprivation in the country [7]. Urban poverty, by contrast, refers to deprivation among people living in urban areas who lack the resources to secure minimum necessities of life, including food, clothing, and shelter [8]. It is shaped by factors such as limited access to education and employment opportunities, poor housing and living conditions, and inadequate access to basic services like healthcare and sanitation. While approximately 60% of the world's urban poor live in developing countries [6]; current estimate revealed that Nigeria has 11% of her poverty manifesting in urban areas [7].

Vulnerability to poverty manifests differently in rural and urban settings, reflecting distinct livelihood patterns and social dynamics. The composition of poverty differs across urban and rural areas: deprivations in electricity, water, and flooring contribute more to the Multidimensional Poverty Index (MPI) in rural areas, while deprivations in child mortality, malnutrition, and school attendance contribute relatively more to urban poverty [30]. The World Bank [6] further asserts that urban poverty in Nigeria differs fundamentally from rural poverty in terms of livelihood structures, cost of living, and access to services. While rural poverty is closely tied to agriculture and land-based livelihoods, urban poverty is shaped by high living costs, informal labour markets, and the commodification of basic services [52].

Moreover, in urban areas, vulnerabilities often stem from housing, water, sanitation, transportation, and healthcare, which place heavy financial burdens on low-income households. In contrast, rural households may rely more on subsistence production and informal social networks for survival [57]. Traditional support systems that provide some degree of social protection in rural communities are often weaker or absent in urban settings, increasing vulnerability to shocks [30]. Rural poor households suffer educational disadvantages because public schools are under-resourced or too far away, resulting in low enrolment beyond primary level [52]. Low education and literacy rates keep productivity low and perpetuate reliance on subsistence farming. Similarly, education for urban poor children is constrained by overcrowded or distant schools, with fees and materials often unaffordable, compounding their vulnerabilities [52]. When poor rural farmers face shocks such as drought, price collapse, or conflict, they may be forced to sell tools or livestock to meet basic needs, leaving them poorer in the future with little or no savings or insurance [52, 57]. Studies show that persistent scarcity increases stress, illness, and even rates of domestic violence [40]. Environmental degradation (deforestation, land conflict) can also trigger migration of youth and the educated, reducing the local labour pool and leaving behind elderly and less-skilled populations [44].

Furthermore, crime and insecurity in poor urban areas compound poverty and vulnerability. High-density slums may experience higher rates of theft or violence due to poverty-driven desperation. Women and children in these areas face significant safety risks, including sexual violence, which is both a human rights violation and a poverty trap [4, 40]. Social safety nets and kinship support systems that partially cushion rural poverty tend to be weaker in urban settings, increasing isolation and vulnerability [46]. From the foregoing, poverty in Nigeria's rural and urban areas is multidimensional, involving economic hardship, poor living conditions, limited services, and social vulnerability.

4.4 Poverty-Related Shocks and Coping Strategies

According to a World Bank report [6], poverty-related shocks in Nigeria lead households to adopt a range of coping strategies (see Figure 4). These include selling assets (17%), relying on credit purchases (10%), depending on support from family and friends (25%), reducing food consumption (33%), and withdrawing children from school (2%). These responses illustrate how households absorb shocks by depleting assets, reducing consumption, or compromising education, thereby reinforcing cycles of poverty and vulnerability.

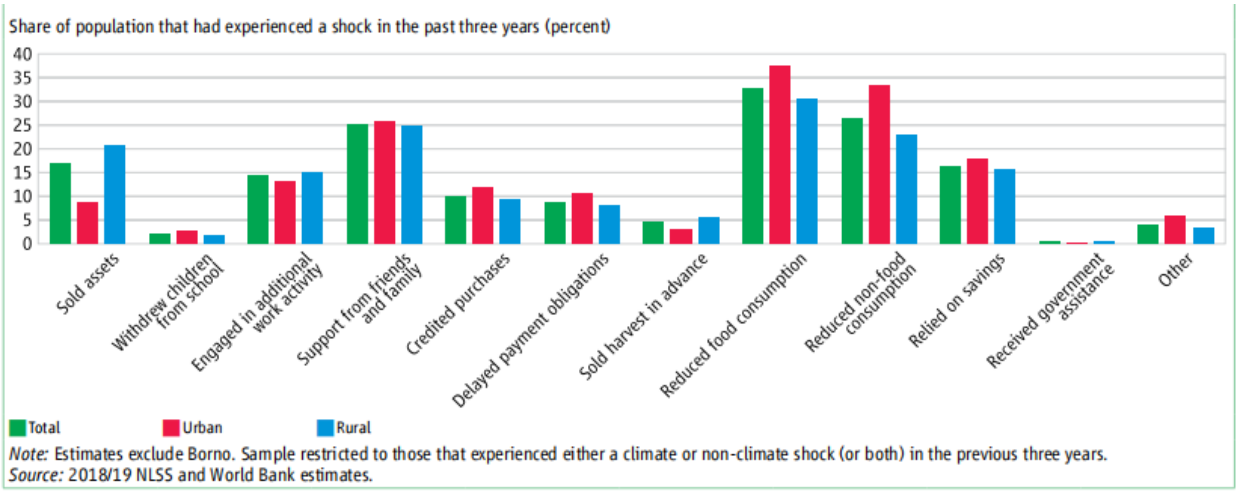


Figure 4: Poverty-related shocks and coping strategies
Source: World Bank [6]

4.5 Impacts of Poverty on Rural and Urban Areas

Poverty has far-reaching consequences, damaging physical and mental health, exacerbating violence, and preventing people from achieving their full potential. Ezeanyeji & Ozughalu [5] assert that poverty affects many aspects of the human condition, including physical, psychological, social, and even spiritual dimensions. Epelle & Wilson [40] summarised the implications of poverty in Nigeria to include hunger, kidnapping and street killings, violence and criminality, political thuggery, vulnerability to diseases, and human insecurity.

According to the World Development Indicators [22], poverty in Nigeria is characterised by several dimensions, including low-income levels, unemployment, inadequate access to education and healthcare, and limited social mobility [4]. The country is home to one of the largest numbers of people living in poverty globally, with a significant portion of the population struggling to meet their basic needs. The 73,099,724 Nigerians living in extreme poverty represents 12% of the 611,054,103 global population of poor people [7]. Hunger has been recognised as the most evident impact of poverty on the population, as food scarcity threatens the peace of human existence [40]. Food insecurity, hunger and starvation were identified as the most critical issues of vulnerability and everyday hazards in Nigeria [55]. Food scarcity leads to increased prices of food items and other commodities, accounting for poor feeding and malnutrition [59, 60]. Conflict and insurgency are both a cause and consequence of poverty. Long-running insurgencies (Boko Haram, banditry, communal violence) have devastated the Northeast and Northcentral in Nigeria. Over four million Nigerians have been displaced by conflict since 2015 [40]. These crises destroy livelihoods, lead to abandoned farms, disrupted markets, and lost homes. Conversely, poverty and marginalisation can also fuel unrest through violent extremism (crop raids, terrorist attacks). Poverty can therefore be said to breed insecurity, which in turn reinforces poverty and consequently insecurity thereby, creating a cycle of poverty and insecurity.

Poverty's impacts manifest differently in rural and urban settings, reflecting each context's livelihood patterns and social dynamics. The composition of poverty differs across urban and rural areas: deprivations in electricity, water, and flooring contribute more to MPI in rural areas, while deprivations in child mortality, malnutrition, and school attendance contribute relatively more to urban poverty. The World Bank [6] asserted that urban poverty in Nigeria differs fundamentally from rural poverty in terms of livelihood structures, cost of living, and access to services. While rural poverty is closely tied to agriculture and land-based livelihoods, urban poverty is shaped by high living costs, informal labour markets, and the commodification of basic services [52]. In urban areas, housing, water, sanitation, transportation, and healthcare are often accessed through markets, placing heavy financial burdens on low-income households. In contrast, rural households may rely more on subsistence production and informal social networks for survival. Additionally, traditional support systems that provide some degree of social protection in rural communities are often weaker or absent in urban settings, increasing vulnerability to shocks [30]. The rural poor suffer educationally because public schools are under-resourced or too far away, so enrolment beyond primary is usually low. In effect, low education and literacy rates keep productivity low and perpetuate reliance on subsistence farming. Moreover, poverty often forces child labour, as children may help on family farms or drop out of school entirely when parents cannot pay fees or buy uniforms, severely limiting the next generation's opportunities. Education for children of the urban poor faces similar constraints: schools may be overcrowded or too distant; fees and materials can be unaffordable [52].

When poor rural farmers face shocks such as drought, price collapse, or conflict, they may be forced to sell tools or livestock just to eat, leaving them poorer in the future without savings or insurance. Rural poverty also erodes community cohesion and mental health. Studies show that persistent scarcity increases stress, illness, and even

rates of domestic violence. Environmental degradation (deforestation, land conflict) can spark migration of the youth and the educated, reducing the local labour pool and leaving behind elderly and uneducated populations [44].

Urban poverty in Nigeria takes on different forms but is equally dire. Urban poverty has surged with rapid growth of cities where rapid urbanisation has produced sprawling slums and informal settlements with minimal basic services [52]. In these areas, overcrowding and poor living conditions create health and social problems that deepen people's vulnerability. Housing and infrastructure deficits hit the urban poor hard [52]. Many live in makeshift shacks without clean water, sewerage, or electricity. Flooding is common in poorly drained slums, destroying homes and property, while overcrowding contributes to spread of disease. The impact of poverty in urban areas can be seen in unstable employment, reflected in the proliferation of the informal economy (street vending, waste picking, small-scale services, manual labour), which provides little stability [40, 44, 52]. Without formal employment, many earn barely enough for daily survival. They lack labour protections or health insurance, so illness or job loss can be catastrophic.

Public transportation is unreliable or unaffordable, isolating poor communities from city jobs. The cost of living in cities is also higher, so even workers struggle to afford rent, food, and utilities. Notably, the urban poor are highly exposed to environmental hazards as a result of poor sanitation and inadequate or poor waste collection. Contaminated water and open drains cause frequent outbreaks of cholera, typhoid, and diarrheal diseases. Indoor air quality is also low, as homes are overcrowded [44, 52]. Moreover, crime and insecurity in poor urban areas compound vulnerability. High-density slums may experience higher rates of theft or violence due to poverty-driven desperation. Women and children in these areas face significant safety risks, including sexual violence, which is both a human rights violation and a poverty trap [4, 40]. Thus, urban poverty in Nigeria is multidimensional, involving economic hardship, poor living conditions, limited services, and social vulnerability.

4.6 Government Strategies and Poverty Interventions

Since gaining independence in 1960, Nigeria has implemented a wide range of poverty reduction policies and interventions, driven by the need to address high poverty rates, unemployment, inequality, and regional disparities in Africa's most populous country. In the early post-independence period, intervention efforts were geared towards agricultural development and infrastructure. In the 1980s, there was a shift towards structural adjustment and social welfare programmes. In later years, Nigeria aligned its interventions with global frameworks to expand access to education, healthcare, and jobs through social protections and human capital development. Table 2 below provides a summary of these interventions.

4.7 Why Government Strategies have failed to address Poverty in Nigeria

Despite the frequency of poverty alleviation programmes in Nigeria, their impact has been limited. Several reasons have been identified for the failure of these institutions and programme. First, the functions of many agencies and programmes have been duplicated, leading to an unnecessary plurality of influences, mandates, and interests. Second, implementation agencies have in some cases been wrongly identified, resulting in misallocation of roles and functions. Third, there has been a non-existence of the right or appropriate implementation agencies in certain areas, creating gaps in the implementation chain [61].

A number of additional factors have contributed to the failure of past poverty alleviation programmes and efforts:

i. Lack of targeting mechanisms for the poor: Most programmes do not focus directly on the poorest and most vulnerable households.
ii. Political and policy instability: Frequent policy changes and inconsistent implementation have prevented continuous progress and undermined programme sustainability.
iii. Severe budgetary, management, and governance problems: These lead most programmes resulting in uncompleted, broken down, or abandoned facilities that are often unstaffed and unequipped.
iv. Overextended scope of activities: Many institutions have covered almost every sector and overlapped with existing programmes (e.g. DFRRI and BLP), spreading resources too thinly across too many activities.
v. Lack of accountability and transparency: These weaknesses have allowed programmes to serve as conduit pipes for draining national resources.
vi. Inadequate coordination: Each institution often carries out its own activities with resultant duplication of effort and inefficient use of limited resources.
vii. Weak sustainability planning: Most programmes lacked a clear vision for long-term sustainability.
viii. Absence of a unified poverty reduction agenda: There is no agreed national framework that can be used uniformly by the Federal Government, State Governments, NGOs, and the international donor community.
ix. Lack of cooperation among the three tiers of government: Fragmentation between federal, state, and local authorities undermines coordinated implementation.
x. Inappropriate programme design: Many programmes were designed without adequate involvement of beneficiaries in their formulation and implementation, leading to weak motivation and insufficient identification of beneficiaries with programme success.

Table 2: Major poverty reduction policies and interventions in Nigeria

S/N	Regime/ period	Head of government	Key poverty interventions (programmes)	Primary focus	Key objectives	Limitations
1.	1960 - 1966	Alh. TafawaBalewa	National development plans, National Accelerated Food Production project (NAFPP)	Agro-processing, Food Security, infrastructure	Increase agricultural productivity and food supply	Limited long-term effectiveness and weak implementation
2.	1966 - 1975	Gen. Yakubu Gowon	River basin authorities National Accelerated Food Production (NAFPP)	Food production\rural infrastructure	Increase agricultural productivity and food supply	Limited long-term effectiveness and weak implementation
3.	1975 - 1979	Gen. Murtala Muhammad & Gen. OlusegunObasanjo	Operation feed the nation (OFN) l	Agriculture, Food security	Self-sufficiency in food production, foster pride in agricultural labour and reduce rural urban migration	poor coordination among government institutions, corruption, limited technical support and poor monitoring and evaluation
4.	1979 - 1983	Alh. ShehuShagari	Green revolution programme	Agro-industry	Promote food self-sufficiency and boost agricultural production	Poor sustainability and limited institutional support
5.	1985 - 1993	Gen. Ibrahim Babangida	SAP, DFRRI, NDE, Better life for rural women, Peoples Bank (PBN	Rural development, women empowerment, microcredit Infrastructure, Employment	Provide feeder roads, rural water supply, electrification, community mobilisation, and rural housing	Institutional inefficiency and poor maintenance of infrastructure
6.	1993 - 1998	Gen. SaniAbacha	Family Economic Advancement Programme (FEAP), Family Support Programme (FSP)	Health, education, poverty alleviation, Economic Empowerment	Provide financial support for small-scale economic activities	Corruption, weak monitoring, and limited outreach
7.	1999 - 2007	Chief OlusegunObasanjo	National Poverty Eradication Programme (NAPEP), National Economic Empowerment and Development Strategy (NEEDS), Universal basic education(UBE),national health insurance scheme (NHIS), Debt relief	Multisectoral (MDGs, jobs, Education, Health)	Reduce poverty through employment programs, microcredit, and capacity building	Implementation inefficiencies and poor targeting
8.	2007 - 2010	Alh. Umar Musa Yar'Adua	7 point agenda, Niger delta amnesty	Infrastructure, human capital development	Food security, land reforms and human capital development, education, poverty alleviation and transportation	Poor implementation and funding, short tenure, corruption and weak coordination

9.	2010 2015	-	Dr. Goodluck Jonathan	SURE-P, you win, agricultural transformation agenda	Infrastructure, employment, capacity building	Subsidy reinvestment, job creation, improve basic services youth empowerment, economic diversification	Poor funding, political interference, limited impact on poverty, one off grant, no continuity
10.	2015 2023	-	President MuhammaduBuhari	NSIP: N-Power, CCT, HGSFP, GEEP, ERGP, NDP 2021-2025	SOCIAL PROTECTION, Cash transfers, Skill	Improve human development through targeted welfare interventions, Provide skills training, temporary employment and stipends	Implementation challenges and coverage gaps, Sustainability and limited job absorption after program completion
11.	2023 2026	-	President Bola Ahmed Tinubu	Renewed hope agenda, presidential conditional grant, student loan	MSMEs, Agriculture. Social investment reform	economic reform, end poverty, enhanced security, agricultural development, and infrastructure improvement	Funding constraints, implementation gaps, hardship and inflation affects general impact

Source: Authors' compilation, 2026

5. PATHWAYS TO RESILIENCE: A MULTIDIMENSIONAL STRATEGY

The scale, complexity, and diverse causes of poverty in Nigeria require a comprehensive and multifaceted approach. In recent years, social policies have gained recognition as a pivotal tool in addressing poverty in Africa. Social policies encompass a wide range of interventions, including social protection programmes, healthcare initiatives, education provisions, and job creation strategies. These policies aim to address the root causes of poverty, mitigate its effects, and improve the overall well-being of the most vulnerable populations. However, since the causes of poverty are multidimensional, strategies for poverty reduction must also be multidimensional. According to Isana & Ademeso [61], a strong and solid foundation is essential for the successful implementation of poverty reduction programmes in any developing country. Such a foundation should rest on national security and political stability, discipline, infrastructural development, economic stability, and the provision of adequate welfare services. Effective poverty reduction in Nigeria therefore requires multidimensional strategies that address both immediate needs and structural root causes. No single intervention suffices; instead, coordinated efforts by government, NGOs, communities, and international partners are essential. The following outlines comprehensive approaches at each level.

5.1 Government Policy and Programmes

The Nigerian government has launched several social welfare programmes under the National Social Investment Programme (NSIP). These include N-Power (skills training and stipends for youth), Conditional Cash Transfers (CCT) for the poorest households, microfinance initiatives (e.g. TraderMoni, N-Power Agro), and school feeding programmes. For example, CCT programmes have expanded to cover millions of households; at one point, 15 million poor families were set to receive ₦25,000 per quarter to support basic needs [62]. Scaling up and sustaining these programmes is critical. Expanding cash transfers and unemployment support can provide a safety net that prevents the near-poor from falling into destitution. Similarly, investing in rural infrastructure (roads, electrification, irrigation) is crucial: evidence suggests that road improvements raise farm incomes by opening up markets. The government should also implement agricultural policies such as the provision of subsidised inputs (fertilizer, seeds) and credit for smallholder farmers. Importantly, policy reforms must combat corruption: improving transparency in budgets and social programmes will ensure that resources actually reach vulnerable communities. For example, targeting aid through digital payments (rather than cash) can reduce leakages. Finally, the government needs to promote broad-based economic growth beyond oil, for instance, by supporting small-scale manufacturing and creating urban jobs to absorb the expanding workforce.

5.2 Community and Local Initiatives

At the grassroots level, empowering communities is vital. In rural areas, cooperative farming and credit unions can pool resources and share risk. Community savings-and-loan groups (Esusu or ROSCAs) help poor families manage unpredictable incomes. Community-based natural resource management (forestry committees, water user associations) can make local environmental solutions more effective. For instance, if villagers are given legal rights to manage local forests, they have an incentive to preserve and profit from them. In urban slums, resident-led organisations can coordinate improvements: examples include waste collection cooperatives and local water committees that install communal taps. NGOs can facilitate such efforts by providing training and seed funds. Notably, participatory planning has shown promise: when urban poor are involved in planning sanitation or housing projects, solutions are more sustainable [63]. In Nigeria's informal settlements, local groups (often with NGO support) have started microfinance projects, youth empowerment centres, and sanitation drives. These community-based actions build social capital and ensure that solutions fit local needs.

5.3 Non-Governmental Organisations (NGOs)

NGOs play a critical role in filling gaps and innovating. Many NGOs provide direct services in poor areas: mobile health clinics, adult literacy classes, vocational training for women, and micro-loans to entrepreneurs. For example, organisations like the Slum and Rural Health Initiative (SRHIN) have implemented maternal and child health programmes in underserved areas. Such interventions improve health and human capital, which are fundamentals of long-term poverty reduction. On the demand side, NGOs also advocate for the poor, raising awareness of issues and pressuring authorities for change. International NGOs often fund local projects: building schools, digging wells, or setting up power microgrids. Additionally, some NGOs such as Nigerian Conservation Foundation (NCF) and Climate and Sustainable Development Network of Nigeria (CSDevNet) focus on climate resilience, training farmers in drought-resistant crops or improved techniques. Key to success is partnerships: government and NGOs must coordinate so that interventions are scaled and not duplicated. Studies suggest that where NGOs work closely with communities (e.g., through microfinance or education initiatives), incomes and well-being can measurably improve.

5.4 International Organisations and Aid

International actors can provide finance, knowledge transfer, and policy support. Multilateral organisations such as World Bank, African Development Bank, and United Nations Development Programmes have substantial initiatives in Nigeria. These include funding for social safety nets, health system strengthening, and

agricultural development. For instance, World Bank projects support Nigeria's CCT programme and rural electrification [65]. International development aid also helps build human capital: USAID and UNICEF run vaccination, nutrition, and education campaigns that directly reduce vulnerability. Global climate funds (e.g. GCA–IFAD's programme in Northern Nigeria) invest in climate-resilient agriculture to protect rural livelihoods. International NGOs often pilot innovative approaches (such as mobile money for welfare delivery or data systems to identify the poor) that the government can later adopt. Importantly, international bodies provide critical data and analysis such as the MPI surveys which guide evidence-based policy.

5.5 Diaspora Remittances and Foreign Direct Investment in Nigeria

Nigeria benefits from trade and migration. Diaspora remittances constitute a major income source for many families. Diaspora remittances into Nigeria were estimated to be $21.8 billion in 2025 despite tightening immigration laws in major nations, growing transfer costs throughout Sub-Saharan Africa, and increasing global economic pressures [64]. Nigeria also attracted Foreign Direct Investment (FDI) of about $14 billion in the first nine months of 2025 [66]. Therefore, policies to facilitate both remittance inflows and diaspora remittances as well as FDIs into the country can enhance development by providing jobs to reduce poverty.

5.6 Policy Coordination among Multiple Sectors

Perhaps most significantly, poverty programmes must be coordinated across multiple sectors. Health, education, infrastructure, social protection, and economic policy should reinforce each other. This requires a holistic, multi-sectoral approach, combining community empowerment, participatory planning, microfinance, and climate resilience programmes and involving government, NGOs, and residents collaboratively [67, 68]. For example, improving a rural road must go hand-in-hand with training farmers in new crops, providing market information, and ensuring access to credit. In urban slums, improving sanitation infrastructure should be paired with livelihood programmes for youth and health outreach. Technology such as Artificial Intelligence (AI) can facilitate an inclusive engagement of multiple stakeholders across multiple sectors in the urban area [69, 70].

6. CONCLUSION

Nigeria's poverty and vulnerabilities have deep roots in economic structure, governance deficits, and social inequalities. This analysis shows that while the country has significant resources, these have not translated into broad-based human development. Rural and urban populations each face unique challenges: farmers must cope with environmental risk and market failures, while urban poor survive in hazardous informal settlements. However, both share the common plight of insufficiency and insecurity.

A human development approach illuminates the path forward. It demands that Nigeria invests in people's abilities (education, health, skills) and builds social safety nets to prevent falling into poverty. The evidence underscores that poverty is not just a matter of income: 72% of rural Nigerians and about half of urban residents lack basic services, and these deficits undermine development. Therefore, strategies must be multidimensional and sustained. Government programmes (expanding cash transfers, improving infrastructure, enforcing the rule of law), fiscal policies and policy coordination, NGO and community actions (microfinance, local education, health outreach), and international support (development aid, climate finance, trade development) all have crucial roles. These efforts must be coordinated: as scholars and practitioners emphasise, only a holistic, multi-sectoral campaign can break Nigeria's cycle of poverty. Looking ahead, Nigeria's progress will also depend on political will and social cohesion. If leaders tackle corruption, adopt data-driven policies, and listen to poor communities, the trajectory can change.

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