Socioeconomic Correlates of Poverty in Selected Communities of Oyo State, Nigeria

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Abstract: The literature on poverty is though replete with theoretical discussions and empirical analysis however, empirical studies on the spatial variations, social and environmental dynamics as well as response patterns to poverty, particularly in the study area are yet to emerge. This study therefore evaluates the varying levels of poverty among households and their response patterns in selected communities of Oyo State, Nigeria. Data on Socio-economic characteristics of household heads, their assets, monthly earnings, expenditures, and responses to poverty were collected across the study area with the aid of 1002 questionnaires. The data collected were subjected to cross-tabulation for possible spatial variations, while the incidence of poverty and related characteristics were analysed using Foster-Greer-Thorbecke (FGT) Model. Results show that majority of households were male headed (79.9%) and within working class ages (77.2%) but, with weak economic base. Given a poverty line of US\$1.25 per day (\$1,029), the poverty headcount (P_0) = 0.61, depth (P_1) = 0.28 and severity (P_2) = 0.11 were recorded and this implied that 61.0% of households were poor having earned below the poverty line. In response to pervasive poverty, households have resorted to family planning (4.03), buying food on credit (3.95), reduction of eating times (3.90), withdrawal of ward from school (3.86) and sale of farm implements and assets (3.85) among other strategies to cope with poverty predicaments. The study concludes that asset acquisition and infrastructure development were inadequate, affecting both the quality of housing environment and services by existing social amenities. Thus, prioritising interventions to address under- and unemployment and basic education cum skill acquisition trainings among others are possible alternatives to aid coping mechanisms.

Keywords: Poverty, Response to Poverty, FGT model, Oyo State.

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I. INTRODUCTION

Background to the Study

Poverty has been persistently challenging Sub-Saharan African economies especially Nigeria (Garba, 2006; Okpe and Abu, 2009; Lybbert and Wydick, 2018; Dang and Dabalen 2019; Adeboyejo, Olaitan and Ogunkan, 2024). Majority of the people trapped in poverty had to live without freedom of choice and actions unlike their rich counterparts. Hence, they become susceptible to ill health, economic dislocation, and aggrandising anthropogenic and natural hazards (World Bank, 2001; Nwaobi, 2002; Lawson, 2004; Alkire et. al., 2015; 2015a, 2015b; Bersisa and Heshmati, 2016). Their predicaments are further exacerbated by exposure to risks such as lack of nutritious food intake and irruption of diseases, joblessness, shortages of input and lack of capital assets, indecent housing, lack of education and information to brace their resilience (Edoumiekumo, Karimo and Tombofa, 2013; Stifel and Woldehanna, 2016, 2017;

Salawu, Meding and Giggins, 2017). Thus, a palliation of their conditions was deemed necessary.

Worst still, the palliation of poor peoples' precarious conditions has been bewildered with inadequate understanding of multifarious expression of poverty. Consequently, the application of strategies to solving the pervasiveness has been diverse though, less effective and inadequate. Efforts by government Ministries, Departments and Agencies (MDAs), Non-Governmental Organisations (NGOs) and donor agencies, had been segmental with more focusing on urban rather than rural areas. Emanating results of past efforts geared towards amelioration of poverty in Nigeria, could not justify the concerted inputs. Hence, the number of poor people is not just on the increase but, they are becoming increasingly vulnerable given their deprivation and marginalisation (Eguaroje *et. al.*, 2015; Agunbiade and Oke, 2019).

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Their exposure to impacts of economic downturns, inflation, un- and under-employment have further aggravated their weak income base and increasing expenditures. Most programmes designed to cushion the effects of poverty on the poor majority had failed, given misconceptions surrounding the understanding of what poverty really is and by applying palliative measures on wrongly identified target groups (Kolawole, Omobitan and Yaqub, 2015 and Mba, Nwosu and Orji, 2018). The inability of most poor households to acquire quality education had been instrumental to the poor understanding and growing misconceptions on what poverty really is. This also had its toll on the inappropriateness of palliative measures applied to addressing the emanating challenges (Adeboyejo et al, 2024; Agunbiade and Oke, 2019).

To this end, people are persistently held below poverty line where they were already poor and/or fall below poverty line in future where they were previously non-poor (living above the poverty line) (Adepoju *et. al.*, 2011; Adeoti, 2014). It is against this backdrop that this study seeks to evaluate the incidence and socioeconomic characteristics of the poor households with a view to suggesting strategies to enhance poor peoples' resilience against the incidence of poverty in the study area

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II. THE STUDY AREA

This study was undertaken within major communities of Ibarapa, Oyo and Oke-Ogun regions of Oyo State, Nigeria (See Figure. 1). The selection of this study area was based on four key criteria. First, the regions fall within different agricultural zones of the state, as identified by Adebisi (2018) and OYSG (2020) (geography). Second, they serve as headquarters for distinct sub-ethnic groups, each with unique dialectal variations (culture). Third, they exhibit diverse socio-economic characteristics: Ibarapa is predominantly agrarian, Oyo is a hub for trade and commerce, while Oke-Ogun combines an agrarian economy with mineral deposits and small-scale industries (economy). Lastly, there are notable differences in accessibility to physical infrastructure and services across these regions (physical development) (OYSG, 2020). To ensure comprehensive representation, two major urban centers and one rural area-the largest by population-were selected from each region of Oyo State. Households were then sampled from these locations for the study.

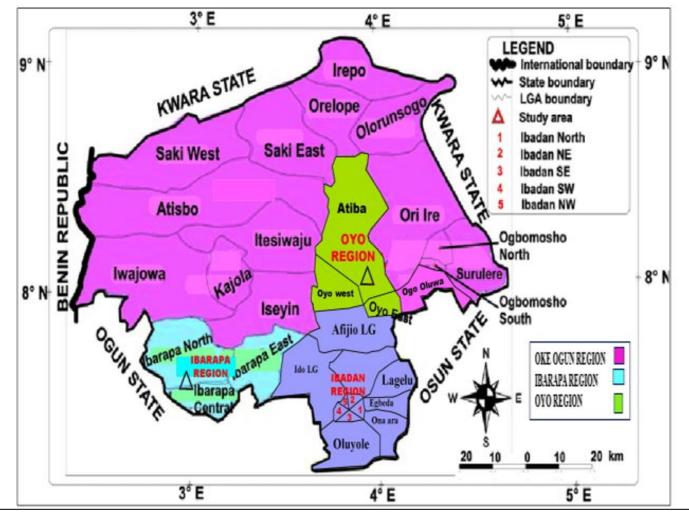


Fig 1: Ibarapa, Oyo and Oke-Ogun in the Context of Oyo State Source: Ministry of Lands, Housing and Urban Development, Oyo State, 2022

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III. METHODOLOGY

A. Sampling Frame and Techniques

The sampling frame for this study comprises the Ibarapa, Oyo and Oke-Ogun regions of Oyo state which are made up of major towns and settlements from which two urban areas and one rural area (largest by population) were purposively selected from each region. The entire study area according to NPC, 2006, has total population of 2,663,925

people. Given approximately 5 persons per household in urban centres (Statista Research Department, 2022), the selected regions had a total of 532,785 households out of which 0.19% (1002 household heads) were picked for questionnaire administration. The first, from a randomly selected building at the entrance of the community while others were systematically selected from buildings at interval of five (See Table 1).

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Table 1: Selected Regions, Major Towns and Communities and Distribution of qu	uestionnaire
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Region	Major Towns (LGA Headquarters)	Selected Communities	Number of Questionnaire
Oke Ogun	Saki, Iseyin, Kisi, Tede, Iwere-Ile, Okeho, Igboho, Otu, Igbeti, Ago-Amodu	Iseyin, Saki and Otu	558
Ibarapa	Eruwa, Ayete and Igbo-Ora	Eruwa, Ayete and Igbo-Ora	282
Оуо	Kosobo, Ojongbodu, Offa Meta,	Kosobo, Ojongbodu and Offa-Meta	162
Total	16	9	1002

Source: Authors' Conceptualisation, 2024.

Note: Questionnaire Distribution was equally done in each community.

B. Data Types and Sources

The data types for this study were mainly socioeconomic characteristics of household heads, such as age, gender, monthly income and expenditure, highest educational qualifications and asset acquisition, causes of poverty and coping strategies or response patterns among others. These were sourced primarily with the aid of structured questionnaire administered on household heads in the selected urban and rural communities as listed in Table 1.

C. Data Analysis

The socio-economic characteristics of households across the study area were subjected to descriptive analysis of cross tabulation, with chi-square test specified to examine if any spatial variation would exist and whether the variation is significant statistically. Then, the incidence of poverty was measured using Foster, Greer and Thorbecke (FGT) model while factors of poverty and adopted coping strategies by households were also subjected to descriptive analysis of chisquare for variation across the study area.

The Foster, Greer, and Thorbecke (FGT) Model is a widely used methodology for measuring poverty. Introduced by Erik Thorbecke, Joel Greer, and James Foster in 1984 the model is particularly valuable because it allows for decomposing poverty by subgroups and considering different dimensions of poverty intensity. It is symbolically expressed thus:

$$\label{eq:particular} \begin{split} P\alpha &= 1N\sum_{i=1}^{i=1}q(z-yiz)\alpha P_{\{alpha\}} &= \frac{1}{N} \\ sum_{i=1}^{q} \left[\frac{1}{N} - \frac{1}{N} \right] \\ \end{split}$$

Where:

 $P\alpha P_{\{alpha\}} = FGT \text{ poverty measure}$

NN = total population

qq = number of people below the poverty line zz = poverty line

 $yiy_i = income$ or consumption of the ith i^{th} poor individual

 α alpha = poverty aversion parameter (determines the sensitivity of the index to different poverty levels)

The FGT model allows for different values of α\alpha, each capturing different aspects of poverty:

 $A = 0 \mid alpha = 0$ (**Headcount Ratio**): Measures the proportion of the population below the poverty line.

 α =1\alpha = 1 (**Poverty Gap Index**): Measures the **intensity of poverty** by considering the shortfall of incomes from the poverty line. Shows how much income is needed to lift the poor above the poverty threshold.

 α =2\alpha = 2 (Squared Poverty Gap Index or Severity Index): Gives more weight to those far below the poverty line, thus emphasizing poverty severity.

- > The Major Attractions of the Model are that:
- It can be broken down by subgroups (e.g., regions, communities, demographics) to analyze poverty distribution or its Decomposability:
- Flexibility: Different values of α alpha allow policymakers to focus on different aspects of poverty.
- **Applicability**: Used in poverty analysis, impact assessments, and economic studies globally.

The FGT model can therefore help assess the **percentage of households living below the poverty line** (P0=P_0); estimate the **poverty gap** (P1=P_1) to determine how much income/resources are needed to lift vulnerable households out of poverty, and also to evaluate **poverty severity** (P2=P_2), giving more weight to those experiencing extreme poverty due to low socio-economic status

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- This Study has the Required Data for the Application of the Model, Which are:
- Household income/expenditure data (to calculate poverty shortfalls).
- Socio-economic characteristics and locational data (to analyse subgroup differences)

IV. RESULTS AND DISCUSSION

A. Households' Socioeconomic Characteristics

Results of analysis shows that majority of household heads (43.3%) were aged 45 - 64 years, others were aged > 64 years (22.9%), 35 - 44 years (19.0%) and < 35 years

(14.9%) (see Figure 2). Also, majority of these household heads were male (79.9%) while remaining others were female (20.1%). The observed variations in ages and gender of household heads were not statistically significant given the $X^2 = 24.399$ and 12.826 respectively with p > 0.05 in both cases. It can be concluded therefore, that the observed variations in ages and gender of household heads across the study area were mere coincidences. These findings on the age and gender distribution of household heads are in line with existing literature on Nigerian household demographics (Nigeria Demographic and Health Survey (NDHS), 2003; Adebisi, I. I., Okeyinka, Y. R., & Ayinla, A. K., 2018).

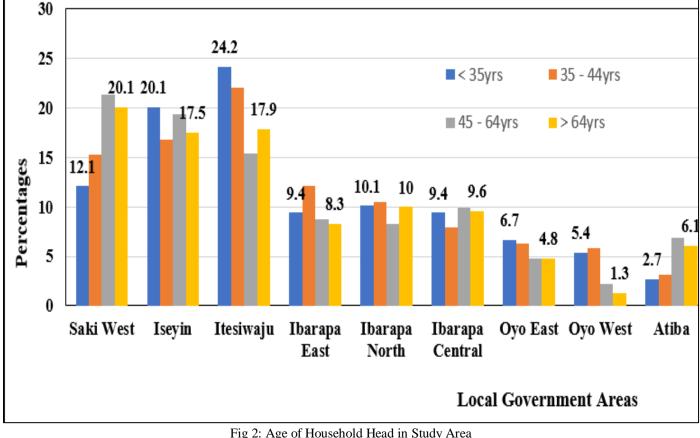


Fig 2: Age of Household Head in Study Area Source: Authors' Fieldwork, 2024; $X^2 = 24.399$, p = 0.439

With respect to the marital status of household heads, results show that majority of them (92.5%) were married while others were widowed (7.5%) (See Figure 3). But, given household size, majority of them (37.7%) had between 7 - 8 persons while others had 3 - 4 persons (30.9%), 5 - 6 persons (30.6%) and < 3 persons (0.7%). The observed variation in the marital status of heads of households was not significant given the $X^2 = 0.469$; p = 0.998 while the variation in household size was significant across the study area with $X^2 = 38.104$ and p = 0.034. Further, with the highest educational qualification of household heads, majority (44.7%) had secondary school certification while others had tertiary (41.5%), no formal education (11.3%) and primary school

leaving certification (2.5%). The variations observed in educational qualifications of head of households had no significant spatial implication given $X^2 = 3.258$ and p = 0.999. This implies that differences in residential location of head of households do not influence their accessibility to educational institutions. Again, the findings here on marital status, household size, and educational qualifications of household heads are consistent with existing literature on Nigerian household demographics. The high prevalence of married household heads, the tendency towards larger household sizes, and the relatively high educational attainment levels reflect broader national trends (NBS, 2012).

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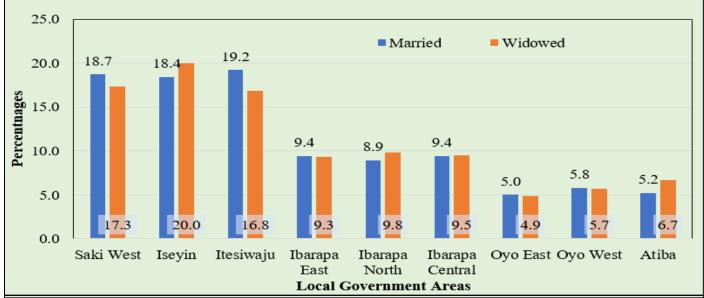


Fig 3: Marital Status of Household Heads Source: Authors' Fieldwork, 2024; X² = 0.469, p = 0.998

However, given the primary occupation of household heads, majority (31.8%) claimed to be artisan and professionals while significant proportion were: unemployed (24.7%), traders (17.6%), farmers (16.9%), civil servants (8.3%) and retirees (0.8%) (See Table 2). Thus, their total monthly income ranged from $\aleph90,001 - \aleph150,000$ (37.3%), $\aleph30,000 - \aleph90,000$ (30.9%), $> \aleph270,000$ (14.2%), $\aleph150,001 - \aleph210,000$ (9.4%) and $\aleph210,001 - \aleph270,000$ (8.2%) in order of magnitude. The observed variations in occupation status and total monthly income of household heads were significant

given $X^2 = 90.299$ and 63.351 with p < 0.01 in both cases. The findings on the primary occupations and income distributions of household heads are consistent with existing literature, highlighting the diversity of income sources and the significant role of occupation in determining income levels. These insights are crucial for understanding the socioeconomic dynamics of households and can inform policies aimed at poverty alleviation and economic development in the study area.

LGAs	Farming	Trading	Civil Service	Artisan/	Retiree	Unemployed
				professional		
Saki West	20.1	8.0	16.9	19.5	0.0	25.1
Iseyin	17.8	23.3	19.3	17.6	25.0	16.6
Itesiwaju	19.5	16.5	16.9	19.5	25.0	18.6
Ibarapa East	5.9	19.9	12.0	10.1	25.0	2.0
Ibarapa North	9.5	9.1	7.2	9.1	12.5	10.5
Ibarapa Central	8.3	15.3	10.8	9.1	12.5	5.3
Oyo East	7.1	2.3	4.8	5.0	0.0	7.3
Oyo West	5.9	2.8	6.0	5.3	0.0	6.9
Atiba	5.9	2.8	6.0	4.7	0.0	7.7
Total	16.9	17.6	8.3	31.8	0.8	24.7

Table 2: Occupation Status of Household Heads in the Study Area

Source: Authors' Fieldwork, 2024

B. Poverty Incidence in the Study Area

This study employed US\$1.25 (equivalent to \$1,029.00 as at survey time in 2024) per day as a measure of poverty line for which households' daily income was compared to ascertain varying levels of households' poverty. The baseline was adopted to provide a nuance understanding of extreme poverty in the context of the study area and because it is the closest baseline to the national minimum wage (\$30,000 (\$29.15), (the new minimum wage of 70,000(\$68) is yet to be implemented nationwide)). The result of households' daily income indicated that majority (60.3%) earned \$1,000 - \$2,000, followed by those (20.1%) who earned \$2,001 -

N3,000, < N1,000 (15.2%), N3,001 - N4,000 (3.8%), N4,001 - N5,000 and N5,001 - N6,000 (0.3%) and > N6,000 (0.1%). This varied significantly across the study area with $X^2 =$ 107.918 and p = 0.000. Consequently, given Foster, Greer and Thorbecke (FGT) model, it was observed that with poverty headcount (P₀ = 0.6100), 61.0% of household heads in the study area were poor. The poverty depth/gap index (P₁ = 0.2888) suggested that daily income among households must be raised by 28.9% to move them out of poverty whereas, the severity index (P₂ = 0.1117) shows that 11.2% of the sampled households in the study area were extremely poor (see Table 3).

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The above findings align with similar studies such as African Development Bank (AfDB). (2014) and World Scholars, (2020), which indicate that a significant portion of households in Nigeria area are living below the poverty line, with a substantial gap between their current income and the poverty threshold. The severity index as observed in this study suggests that a notable percentage of households are experiencing extreme poverty, highlighting the need for targeted interventions to address the most vulnerable populations in the study area.

Table 3: FGT Results on	Households' l	Poverty Incidence
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Description	FGT Values	%
Headcount Index (P ₀)	0.6100	61.0
Poverty Depth/Gap Index (P1)	0.2888	28.9
Poverty Severity Index (P ₂)	0.1117	11.2

Source: Authors' Field Work, 2024

Given households' ranking of poverty, households from Ovo East with the least mean score (1.3807) and those from Itesiwaju (1.4150), Oyo West (1.4443), Ibarapa North (1.5478), Ibarapa East (1.5609) and Iseyin (1.5701) falling below the poverty line (1.6046) were adjudged as poor. However, other households from Ibarapa Central (1.6218), Atiba (1.6664) and Saki West (1.9646) were adjudged as nonpoor owing to their mean scores lying above the poverty line (See Table 4). In summary, the result suggests that households from 66.7% localities from the study area were poor, lying below the poverty line. This indicates prevalence and pervasiveness of poverty in the study area.

Table 4: Ranking	of Poverty in	the Study Area
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Mean	Ranking
1.9646	1
1.5701	4
1.4150	8
1.5609	5
1.5478	6
1.6218	3
1.3807	9
1.4443	7
1.6664	2
1.6046	
	1.9646 1.5701 1.4150 1.5609 1.5478 1.6218 1.3807 1.4443 1.6664

Source: Authors' Field work, 2024; Mean Score of Poverty Line = 1.6046

The consequences of this monetary poverty variation have manifested in: inequitable resource allocation, health disparities, limited access to education, social isolation, economic inequality and political disenfranchisement among others. These are in consonance with the findings of Bhattacharya, Currie and Haider, 2011; Brady, 2003; Choe, 2008; Stiglitz, 2012 and Cheung et. al., 2019. Hence, this might inform reduced economic growth and competitiveness, infrastructure underdevelopment, possible social unrest and disparities across local and regional boundaries.

C. Factors Influencing and Effects of Poverty in the Study Area

As illustrated in Figure 4, major factors as perceived to be influencing poverty were: under-employment (4.07), large family size (4.04), unemployment (3.95), landlessness (3.94), farmland encroachment (3.90) and loss of properties (3.88). Other factors also mentioned include: lack of assets (3.87), increased expenditure owing to hiking exchange rate, insecurity of tenure on land and homelessness (3.83) and illiteracy (3.79). These results are in consonance with the findings of World Bank (2019), UNFPA (2019), UNESCO (2019) and UN Habitat (2020).

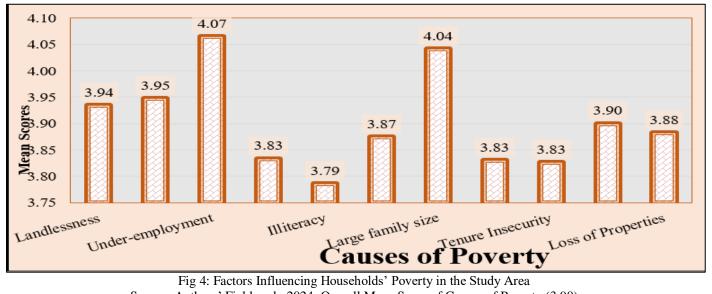
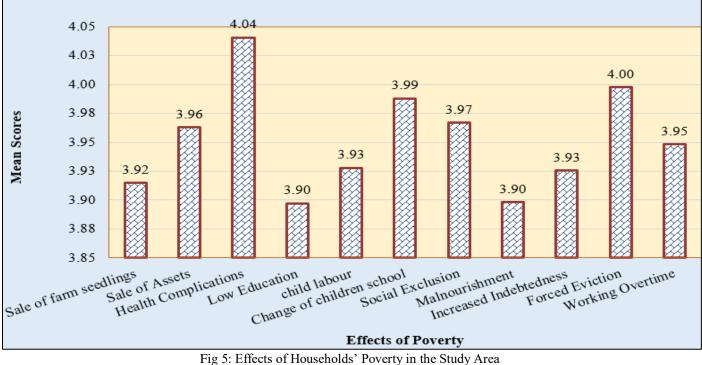


Fig 4: Factors Influencing Households' Poverty in the Study Area Source: Authors' Fieldwork, 2024; Overall Mean Score of Causes of Poverty (3.90)

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The study brought to fore some of the effects of poverty in the study area and these include: forced eviction or relocation to the city (4.00), withdrawal of children from private to public or out-rightly from school (3.99), social exclusion (3.97), sale of assets/properties (3.96) and additional working hours (3.95). In addition, other effects mentioned include: increased indebtedness and child labour (3.93), sale of farm seedlings (3.92), malnourishment and low educational attainment (3.90) (see Figure 5). These results are in consonance with the findings of Hulme and Shepherd (2016), Krishna (2017), Amnesty International (2020), FAO (2020), UNDP (2020), UNICEF (2020) and ILO (2020).

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Source: Authors' Fieldwork, 2024

D. Households' Response Patterns to Poverty in the Study Area

The study observed that households had adopted several responses to cope with the challenges imposed on them by monetary poverty. Results show that family planning, with mean score of (4.03) ranked first among the adopted

strategies in the study area. Other strategies in decreasing order of importance were: buying on credits (3.95), reduction of eating times (3.90), changing/withdrawal of ward from school (3.86) as well as, sale of farm implements and assets (3.85) (See Figure 6).

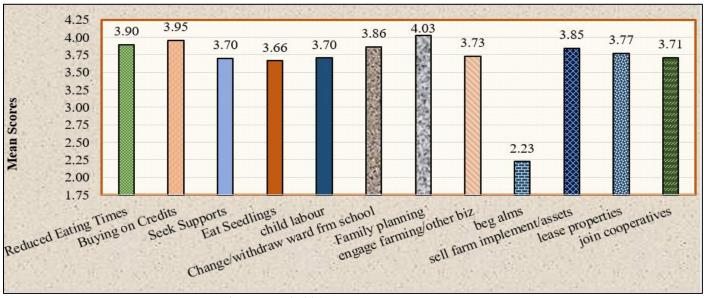


Fig 6: Households' Response Patterns to Poverty Source: Authors' Fieldwork, 2024; overall mean = 3.67

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Also, households have engaged in property lease or sale (3.77), farming and other businesses (3.73), cooperatives, credit and thrift societies (3.71), child labour and have sought support from friends and relatives (3.70). They also claimed to have consumed seedlings meant for next planting season (3.66) and solicit for assistance from family and friends(alms) (2.23) as forms of palliation to their predicaments. These findings are in consonance with those of Cheung *et. al.*, 2019; Dangeot *et. al.*, 2019; Kara *et. al.*, 2023 and Adeboyejo *et. al.*, 2024.

E. Relationship between Socioeconomic Characteristics and Strategies Adopted by Households against Poverty

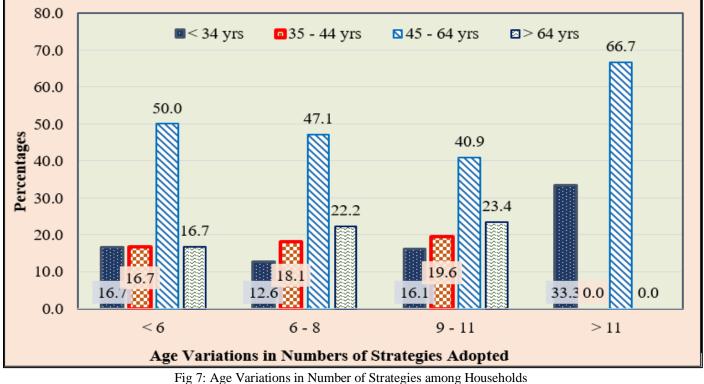
The results of relationship between socio-economic characteristics and strategies adopted by households to cope with poverty are summarized in Table 5 and illustrated in appropriate figures (7 & 8).

➤ Age Differentials and Adopted Strategies among Households

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From the results on the age of household heads and the adoption of strategies (as depicted in Figure 7), the following trends were observed:

- Households that adopted between 9 and 11 strategies were predominantly headed by individuals aged 45-64 years (40.9%), followed by those over 64 years (23.4%), those aged 35-44 years (19.6%), and those under 35 years (16.1%).
- For households that implemented between 6 and 8 strategies, the distribution of age was as follows: heads aged 45-64 years (47.1%), over 64 years (22.2%), 35-44 years (18.1%), and under 35 years (12.6%).
- Households that adopted fewer than 6 strategies had the highest proportion of heads aged 45-64 years (50.0%), with equal distribution (16.7%) among those over 64 years, 35-44 years, and under 35 years.
- Households that adopted between 12 and 14 strategies were primarily headed by individuals aged 45-64 years (66.7%), with a smaller proportion headed by individuals under 35 years (33.3%) (see Figure 7).



Source: Author's Fieldwork, 2024

Marital Status and Number of Adopted Strategies among Households

There is though observed variations in the number of strategies adopted by households, based on the marital status of the heads, but the variations were found to be due to chance. The majority of households that adopted between 9 and 11 strategies were headed by married individuals (93.2%), with a smaller proportion headed by widowed

individuals (6.8%). For households that adopted between 6 and 8 strategies, the distribution was 91.5% married heads and 8.5% widowed heads. All households that adopted fewer than 6 strategies had married household heads (100.0%). Additionally, among households that adopted more than 11 strategies, 66.7% were headed by married individuals, while 33.3% were headed by widowed individuals, as related to poverty incidence (see Figure 8).

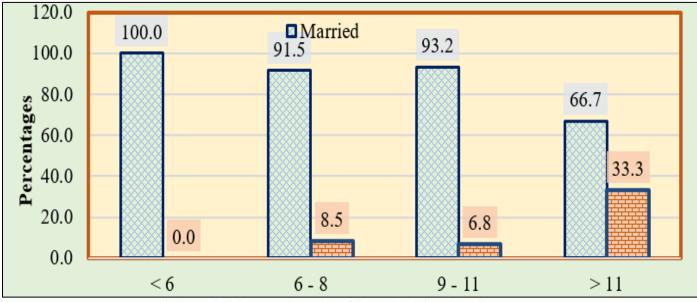


Fig 8: Marital Status and Number of Strategies Adopted against Poverty Source: Authors' Fieldwork, 2024

 Educational Qualifications and Number of Adopted Strategies

In terms of the highest educational qualifications of household heads, the following patterns were observed concerning the number of strategies adopted:

- Households that adopted between 9 and 11 strategies had heads with secondary education (46.2%), tertiary education (40.9%), no formal education (10.5%), and primary education (2.4%).
- Households that adopted between 6 and 8 strategies were headed by individuals with tertiary education (43.0%), secondary education (41.6%), no formal education (12.6%), and primary education (2.7%).
- For households that adopted fewer than 6 strategies, the household heads had secondary education (83.3%) and tertiary education (16.7%) only.
- Households that adopted between 12 and 14 strategies had heads with no formal education, secondary education, and

tertiary education, each accounting for 33.3% (see Table 5).

Religion and Number of Adopted Strategies among Households

Here is the reconstructed version of the statement:

The religion of household heads did not significantly affect the number of strategies adopted among households. For households that adopted between 9 and 11 strategies, the distribution of religious affiliations was as follows: Muslims (59.4%), Christians (40.3%), and Traditionalists (0.3%). Among households that adopted between 6 and 8 strategies, the religious breakdown was Muslims (58.1%) and Christians (41.9%). For households that adopted fewer than 6 strategies, the heads were predominantly Muslims (66.7%) and Christians (33.3%). Lastly, among households that adopted between 12 and 14 strategies, the religious distribution was Christians (66.7%) and Muslims (33.3%) (see Table 5).

Socioeconomic (
Education	< 6	6 - 8	9 - 11	>11
No Formal	0.0	12.6	10.5	33.3
Primary	0.0	2.7	2.4	0.0
Secondary	83.3	41.6	46.2	33.3
Tertiary	16.7	43.0	40.9	33.3
Religion				
Islam	66.7	58.1	59.4	33.3
Christianity	33.3	41.9	40.3	66.7
Traditional	0.0	0.0	0.3	0.0
Monthly Income				
< ₩30,000	0.0	15.3	15.3	0.0
₦30,000 - ₦90,000	83.3	79.5	80.9	66.7
₩90,001 - ₩150,000	16.7	4.9	3.3	33.3
>₩150,000	0.0	0.3	0.5	0.0

Table 5: Socioeconomic Correlates of Strategies Adopted against Poverty in Oyo State

Source: Author's Fieldwork, 2024

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Total Monthly Income and Number of Adopted Strategies The total monthly income of household heads, another

socioeconomic characteristic, was tested for its impact on the number of strategies adopted among households. However, no significant differences were observed. Among households that adopted between 9 and 11 strategies, the income distribution was as follows: N30,000 - N90,000 (80.9%), less than N30,000 (15.3%), N90,001 - N150,000 (3.3%), and greater than \$150,000 (0.5%). For households that adopted between 6 and 8 strategies, the income distribution was: N30,000 - N90,000 (79.5%), less than N30,000 (15.3%), ₦90,001 - ₦150,000 (4.9%), and greater than ₦150,000 (0.3%). Households that adopted fewer than 6 strategies had the following income distribution: №30,000 - №90,000 (83.3%) and N90,001 - N150,000 (16.7%) only. Lastly, for households that adopted between 12 and 14 strategies, the income distribution was: №30,000 - №90,000 (66.7%) and ₦90,001 - ₦150,000 (33.3%) only (see Table 5).

Based on the provided results, the study examines the influence of various household socioeconomic characteristics on the number of strategies available to cope with the impacts of poverty. The statistical tests (Chi-square values and p-values) indicate that there are no significant variations in the number of adopted strategies across different socioeconomic factors, as all p-values are greater than 0.05.

> The Implications of the above that:

- The universal nature of Poverty-Coping Strategies: The lack of significant differences in adopted strategies across socioeconomic characteristics suggests that the strategies employed by households in the study area may be somewhat ecumenical, regardless of gender, age, marital status, educational level, religion, or income. This could point to a limited range of strategies available to households or a general reliance on a set of coping mechanisms that are broadly accessible to all.
- **Possible non-inclusion of other factors:** The absence of significant findings on the influence of socioeconomic characteristics on the number of adopted strategies may suggest that other factors not considered in this study, such as community support, access to local networks, or government interventions, could play a more prominent role in shaping the strategies adopted by households.
- The policy Implications include the fact that: since socioeconomic characteristics do not significantly influence the strategies households adopt, it may be important for poverty alleviation programs to focus on broader, more inclusive interventions that address the needs of all households, irrespective of their socio-economic profiles or geographical locations, whether rural or urban. Interventions could focus on providing universal access to resources and support systems, rather than tailoring strategies to specific socio-economic or community groups.

V. CONCLUSION AND RECOMMENDATIONS

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It is crystal clear that poverty among households in pervasive and deep, without any causal relationship with socio-economic profile of the households, indicating the universality or ecumenical nature of the coping mechanisms. Worst still, assets acquisition and accessibility to financial resources and amenities have been difficult or impossible, again, due to pervasive poverty, while infrastructural development had been either inadequate or non-existent, or urban bias in their provision. Although this study found no significant differences in the number of strategies adopted by households based on the socioeconomic characteristics, further research might explore whether qualitative differences exist in the types of strategies adopted, or whether other contextual factors (e.g. environment or external shocks) could have a more profound effect on strategy adoption. Understanding the qualitative differences could provide deeper insights into poverty coping mechanisms.

Therefore, to effectively address the observed problems of pervasive poverty and address future challenges the following recommendations are made:

- Prioritizing interventions to address underemployment and unemployment which is the primary driver of poverty incidence in the study area. Government should encourage and prioritise initiatives that will enhance creation of sustainable job opportunities and skill acquisition training programmes.
- Promotion of free basic education. The observed correlation between poverty and reduced school attendance calls for urgent and sustainable solution. Programmes should be implemented by Non-Governmental Organizations and other philanthropists to enhance affordable education, scholarship while conditional cash transfer should be targeted at low-income households for educational opportunities.
- The establishment of social safety nets or targeted subsidies for these basic necessities can provide a crucial safety net and improve overall well-being. Efforts should be made by Community groups to address challenges of food, health, education and power supply which are draining the little resources of vulnerable households.
- The high prevalence of household debt necessitates a multifaceted approach. Financial literacy programmes can equip individuals with the knowledge and skills necessary for responsible budgeting, saving, and debt management. Additionally, exploring debt relief or consolidation programs in collaboration with financial institutions could offer some relief for struggling households.
- Investment in community support programmes that offer alternatives to potentially detrimental coping mechanisms, such as selling essential farm supplies or resorting to begging, could be explored. These programs could involve establishing cooperatives, providing access to credit and savings groups, or offering psychosocial support services.

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