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Measuring the Extent, Depth and Severity of Poverty among Micro-Scale Business Owners in Makurdi Metropolis

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Abstract: *This study examined the extent, depth and severity of poverty among micro-scale business owners in Makurdi Metropolis, Benue State-Nigeria. The study adopted a multi-stage sampling procedure in which a total of 247 sample size was drawn from population of 3325 using appropriate sampling technique. Data were collected with the use of structured questionnaire, analyzed using qualitative statistical tools (simple percentages and tables) and Foster-Greck-Torbeck (FGT) test approach. It was foundout that 65% of the population of study is poor, and 28% of the poor households are living far below the poverty line while 14% of the poor are extremely poor. The study also found out that the sum of ₦42,900.48, ₦1,201,213.44 and ₦15,658,675.2 would be required to bring out these poor individuals out of extreme poverty and up to the poverty line on daily, monthly and annual basis respectively. The study therefore, recommended that unconditional incometransfer (of the sum of₦191.5 for daily, ₦5,362.56 for monthly, or ₦64,344 for yearly consideration) to individualpoor household, and strategies targeted atensuring enabling business environment for micro-scale businesses to thrive should be initiated and sustained by government and relevant stakeholders. This will help to alleviate poverty among micro-scale business owners in the state.*

Key Words:*Micro-Scale; Business Owners;Extent; Depth; and Severity of Poverty.*
JEL Classification: D1, D3, D63, H32

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I. INTRODUCTION

Poverty has been and is still a global issue. On this account, countries have continued to seek and evolve ways to deal with the problems of people who fall into the category of those called the poor. While the number of poor people in some developed nations has reduced, research has shown that in Sub-Saharan Africa, Nigeria inclusive, the number of people considered poor has increased even though results may reflect reduction in percentages (National Living Standards Survey, 2007).The World Development Report (2014) estimated that 40% of the people in Sub Saharan Africa (SSA) lived on less than one dollar per day and that 50% of these people were from five East African countries and Nigeria. The level of poverty in Nigeria today is quite disturbing as it has assumed an alarming proportion. Major indicators revealed by the World Bank (2018) showed that as at 2018, Nigeria's Human Development Index (HDI) stood at 0.534 with about 50% of the population vegetating under the poverty line of $1.9 per day.

In the same vein, Nigeria's National Bureau of Statistics (2018) reported that unemployment rate was 22.6 %, adult literacy level 62%, and life expectancy at birth stood at 54.18 years in 2018. It is important to note that these figures may be underestimated as they do not seem to reflect the reality on ground. Unemployment rate is much higher with Nigerian universities producing graduates in hundreds of thousands annually without a corresponding increase in job opportunities for them. The insufficient nutritional intake that many Nigerians grapple with, the increasing difficulty in accessing basic health care, communal clashes, religious crisis as well as the HIV/AIDS and pandemic corona virus (COVID-19) scourge which plague the society makes the 54.18 years life expectancy an overestimation. According to Abdullahi (2009), both the quantitative and qualitative measurement attests to the growing incidence and depth of poverty in the country.

In this direction, a lot of people have chosen to micro-scale businesses. Such micro-scale businesses include automobile repairs and servicing, balloons and decoration, bookshops, boutiques, business centers/cybercafés, cakes and pastries, carpentry and furniture, car accessories, catering and outdoor services, car hire, cement and blocks, crèches, daycare, nursery and primary schools, computer accessories, electronics and home appliances, estate agents, events coverage, video, photography, events managers, wedding planners and coordinators, eye clinics, fashion design, generators repair, sales, electrical wiring, hairdressing beauty salons, halls and venues, hospitals and clinics, hotels and guest houses, interior decoration, IT solutions, software and accessories, legal services, make-up artists, mobile handsets accessories and repairs, MCs master ceremonies, microfinance banks, pharmacies and medical stores, plumbing, refrigeration and air-conditioning, restaurants, secondary schools, sound and musical equipment sales and hiring, supermarkets and malls, veterinary clinics, poultry, wedding gowns and accessories, agro-services, entertainment, provision stores.

It becomes imperative to find out if the high incidence of poverty in the country remains the same for Benue State in the wake of the growing micro-scale businesses in the state.To this end, the question that remains unanswered arewhat arethe extent, depth and the severity of poverty among micro-scale businesses in the state. Most of the studies (Nwaobi, 2008; Yusuf, 2008; Okojie & Ailemen, 2010; Ogunrinola, 2011;Oladele, 2011; Kapunda & Moffat, 2011) conducted were carried out in different locations and at different times and therefore did not address question with regard to poverty peculiarities in Makurdi metropolis. More specifically, to the best of the researchers' knowledge, no study has been conducted to measure the extent, depth and severity of poverty among micro-scale business owners in Makurdi metropolis. Even the work of Akiri, Ijuo, & Apochi (2016) on poverty reduction in Benue State only investigated the impact of self-employment on poverty reduction in the state.

It is against this backdrop that the researchers examined socio-economic characteristics, the extent, depth and severity of poverty among micro-scale business owners in Makurdi metropolis.

II. REVIEW OF RELATED LITERATURE

Conceptual Clarifications: Poverty and related Concepts, and Micro-Scale Enterprise

Generally, poverty which does not have generalized meaning may be expressed in terms of income or non-income/absolute or relative poverty. World Bank (2016) defined poverty as a situation whereby an individual lives below poverty line (set at $1.9). This means that people will not have enough to meet up with their basic needs of life (food and shelter). Income poverty is due to people not having access to money or other assets.

In absolute term, poverty is seen as the inability to provide for physical subsistence to the extent of being incapable of protecting human dignity. It implies limited access to food, clothing and shelter, portable water, health services, basic education, public transportation and employment. Absolute poverty is defined as living on the equivalent of US$1.9 a day or less; this has to cover the basics of food, shelter and water, medical care, new clothes and school books may not be on the priority list in reality. In other words, people in absolute poverty earn meager or no incomes which result in zero marginal propensity to save and a short lifespan, (Alaye-Ogan, 2008). In a related view, Ogunrinola (2011) put poverty as a lack of resources to meet the basic needs such as food, clothing and shelter which results in the incapacitation of an individual to protect himself or household against social, economic and political deprivation.

Similarly,Alaye-Ogan (2008) defined poverty as "a vicious circle which keeps the poor in a state of destitution". He expounded this further that Poverty affects many aspects of human condition to include good health and longevity, adequate education, access to land, credit or other productive resources, supportive families and communities, justice and freedom from discrimination, abuse and violence as things often missing from the lives of the poor. In affirmative, Gold (2009) regarded poverty as the inability to meet basic material and non-material needs. The material component includes food, water, clothing, shelter, health facilities and schools while the non-material component includes self-esteem, dignity, participation and equal rights and justice.

Relative poverty on the other hand, referred to the condition in which people lack the minimum amount of income needed in order to maintain the average standard of living in the society in which they live (Alaye-Ogan, 2008). World Bank (2011) defined it as the overall distribution of income or consumption in a country. In other words, relative poverty is defined in terms of the society in which an individual lives and which therefore differs between countries and over time.

The concepts of poverty line, poverty incidence, poverty depth and severity of poverty are clarified as viewed by Ogunrinola (2011) thus:

a. The poverty line-this is defined as the minimum income level below which adequate nutrition and basic life sustenance are not affordable.

b. Poverty incidence-this defines the fraction of the population below the poverty line. It measures the extent of poverty among households.

c. Poverty depth-this refers to the extent to which the incomes of the poor lie below the poverty line; and

d. The severity of poverty-this is a descriptive representation of the distribution of those below the poverty line and helps determine the types of intervention required to move them out of poverty.

Bank of Industry (2018) defined micro-scale enterprises as business entities, whose total employees is not greater than ten, total assets is less than five million naira, annual turnover does not exceed twenty million naira, and the total loanable amount does not exceed ten million naira. This study focused on the employee rate to determine micro-scale enterprises in the study area so that any business entity that employs less than ten is considered to be one.

Theoretical Review

This study is anchored on the theory of poverty caused by cultural belief systems that support sub-cultures of poverty and the human capital theory.

According to Bradshaw (2005), theory of poverty caused by cultural belief systems that support sub cultures of poverty was formulated by Oscar Lewis in 1970. The theory roots the cause of poverty in 'the culture of poverty'. It suggests that poverty is created by the transmission over generations of a set of beliefs, values and skills that are socially generated but individually held. Individuals are not necessarily to be blamed but they are rather victims of their dysfunctional subculture or culture. According to Lewis (1970), once the culture of poverty has come into existence, it tends to perpetuate itself. By the time slum children are six or seven years, they have usually absorbed the basic attitudes and values of their subculture. Thereafter they are psychologically unready to take full advantage of changing conditions or improving opportunities that may develop in their lifetime".This theory is in line with the Marx Weber's theory of entrepreneurship which attributes people's ability to innovate or invent and hence to break out of shackles of poverty to societal value system; that various ethnic group cultures affect the citizens level of entrepreneurship development, that some cultures achieve more than others because of the value of its people (Kpelai, 2009). Thus, sound culture will nurture people on how to overcome poverty while the reverse will be the case for cultures that sees poverty as natural.The human capital theory which was brought to the limelight by Ravallion (1996) holds that investments in health, education and skills of citizens are more productive than investments in machinery, other infrastructure and vehicles. It asserts that human capital investments shape income distribution in an economy and illuminate unexplained variations in incomes earned by different individuals in different regions and sub-groups within any society. The theory also argues that most low-income economies invest very little in human capital, health, education, and skills development of their citizens. Thus, if any economy increases expenditures on human capital development, it will reduce the level of poverty.Generally, the reality is that, the poor tend to have low skills and the children of the poor receive little or no education. This gives rise to a generational or chronic poverty.

In a nutshell, sound cultures which promote innovativeness and inventiveness will drive people to investing in human capital thereby checking inequality and alleviating poverty.

Empirical Review

Akiri, Ijuo, & Apochi (2016) conducted a study to find out the place of self-employment on poverty reduction in Benue State. Data for the study were collected via the administration of questionnaire, and analyzed using logistic regression model. Among other things, it was found that self-employment significantly contribute to poverty reduction in the state. The study did not investigate the depth and severity of poverty which this study investigated.

While using General Equilibrium approach, Nwaobi, (2008) carried out a research on solving the poverty crisis in Nigeria with the aim of analyzing the implications of basic needs policies on various socioeconomic groups in Nigeria. The result of the model was then built into a Social Accounting Matrix (SAM) which is a numerical representation of the economic cycle with emphasis on distributive aspects. The results from the SAM point to the fact that the national governments, international organisations, the private sector and civil societies are making substantial effort to incorporate poverty reduction measures in their regular operations. In particular, the Federal Government of Nigeria retains the vestiges of good systems for planning, budgeting, managing and controlling public resources but its performance has degenerated to such an extent that it provides negligible assurance that resources are used entirely for their intended purposes and the same is true at the State and Local Government levels. This study used secondary data and exclude socio-economic characteristics of household which this study filled up.

Also, Yusuf (2008) carried out a study, assessing the poverty profile of urban farmers in Ibadan Metropolis of Nigeria. The data were drawn from two Local Government Areas of Oyo State using structured questionnaire. The analysis was carried out using descriptive statistics, poverty indices and logistics regression models. The results indicate that those engaged in crop farming have the highest poverty level (50%), while mixed farming households have poverty level of 37% and livestock, 17.6%. The logistic analysis revealed that crop farming engaged was sensitive to educational status, year of experience, household size. Thus mixed farming and livestock farming is antidote to reducing poverty among urban farmers. The location, period and the composition of households of this study created a gap.

Using descriptive statistics to examine the contribution of indigenous vegetables and fruits farming to poverty alleviation in South Oyo State, Nigeria on a sample of 100 households purposefully selected, Oladele (2011) found out that vegetables and fruits production have contributed to income and poverty alleviation in the study area. The methodology of the study gives relevance to this one as it shall assess the extent, depth and severity of poverty. Also, Okojie & Ailemen (2010) investigated the link between health development and poverty alleviation in Nigeria. Poverty headcount by sector approach was used to analyze the secondary data. The study found that poverty is more prevalent in the rural areas than the urban, and also that poor funding and lack of access to health facilities worsen health conditions of Nigerians, thus increasing the poverty rates. This study was based on certain secondary data which did not address the peculiarities of people in Makurdi.

While investigating the role of an urban informal transport sub-sector; the motorcycle taxis (popularly called 'okada'), towards the provision of self-employment and income-generating opportunities on a sample of 777 randomly selected urban unemployed cycle riders in South West Nigeria using OLS, Ogunrinola (2011) found out that the subsector is a high employer of young school leavers; earnings analyses show that 86% of the operators earn above the minimum wage level, a reason while the occupation is attractive to unemployed youths. This study did not directly address poverty, but self-employment and hence created a gap for this study.

Elumilade (2006) attempted an appraisal of the institutional framework for poverty alleviation programs in Nigeria. He highlighted the past efforts and the reasons said to be responsible for their failure. It also assessed the framework for the implementation of the National Poverty Alleviation Program (NAPEP) and its objectives. The study opined that the poor people of Nigeria face a paradox of having very many poverty alleviation programs to lessen the effects of poverty ravaging them and at the same time having to cope with incessant increases in the prices of petroleum products. These rising prices worsen the purchasing power of the people as a multiplier effect and hence, the quality and standards of their lives are adversely affected. The study concludes that poverty seems to have been compounded as a result of the incessant rises in the prices of petroleum products and that the degree of corruption responsible for the failure of past programs has not changed; rather it has become more widespread across the nation. The study was a mere textual policy assessment as it did notemploy any precise model. Similarly, employing descriptive analysis, Kapunda & Moffat (2011) investigated the gender-wise role of self-employment in poverty reduction in Botswana between 1999 and 2007. It was found that, while self-employment has the potential to reduce the level of poverty, its role in reducing poverty in Botswana is still limited as a result of low level of self-employment enterprises that has the potential to expand employment significantly in the state. The study was typically descriptive in nature, and also, differences in location made relevant this study.

III. METHODOLOGY

This study was carried out in Makurdi Local Government Area of Benue state. Makurdi is the administrative headquarters of the State. It shares boundaries with Guma local government in the North, Gwer in the west, Tarka in the east and Doma Local Government Area of Nassarawa State in the North-East (see Figure 1). The Local Government Area is composed of eleven council wards; Agan, Northbank 1, North bank II, Central Mission, Baa, Fiidi, Modern Market, Wadata/Ankpa, Wailomayo, Adaka and Mbalagh (Hilakaan & Ogwuche, 2015). The population of Makurdi is estimated at 300,377 persons (NPC, 2006). Economic activities in the state include tourism, several institutions of learning, health centers and various forms of commercial activities. It is made up of three major tribes, Tiv, Idoma and Igede. Other tribes include Ufia, Etulo, Agatu, Hausa, Igbo, Jukun, among others. Benue is a rich agricultural region, known by its motto, 'Food Basket of the Nation'.

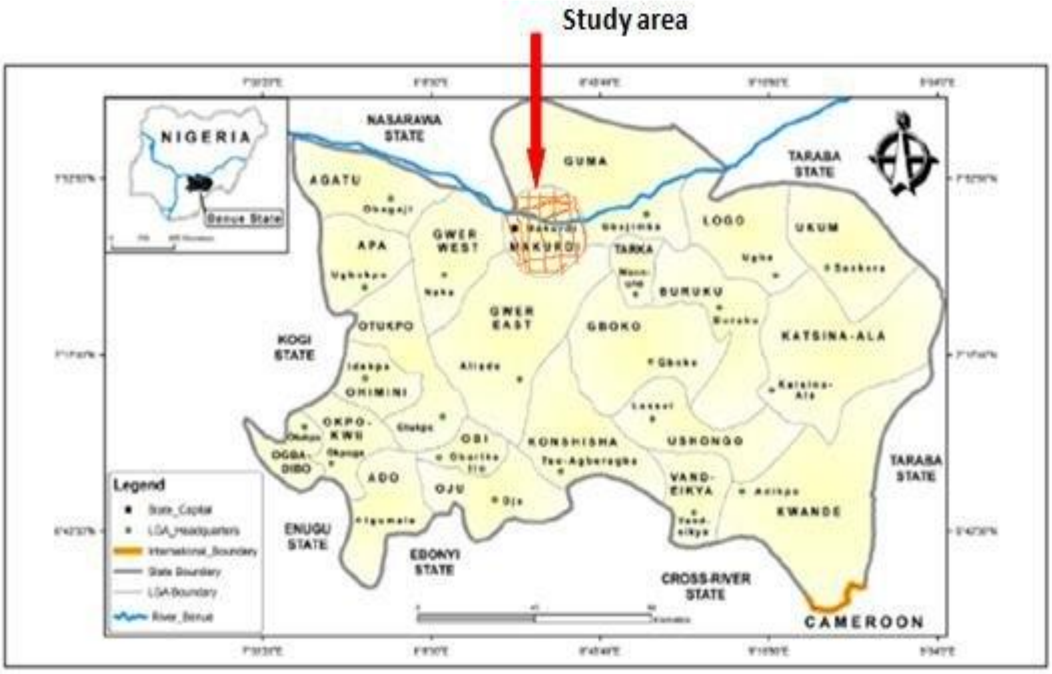

Figure 1: The Map of the Area of Study (indicated with downward pointed Red Arrow)

There are three thousand three hundred and twenty-five (3325) micro businesses in the study area (Pre-Field Survey, 2016). The choice of Makurdi Local Government for this study is necessitated by the researchers' believe that Makurdi housed more micro-scale businesses than other local governments within the state and hence would yield a better sample representation that can serve as a true population of the state economic activities.

Survey research approach was employed. Thechoice of this approach is the ease to obtain data from large samples of population (Oba and Onuoha, 2013). Thus, the researchers went into the field, interacted with the respondents (micro-scale business owners) and elicited the data required for the study. The study adopted a stratified sampling method of data collection. In this direction, in the first stage, the researchers employed Yamane, (1964) formula in determining the total sample size of 247 used for the study, and random sampling technique in selecting them in the second stage. The computation, using Yamane (1964) formula is stated as

n= $N/(1+N_e^2)$

Where n= sample size, N= population size, e= level of error= 5% (0.05), 1= a theoretical constant. Therefore,

n= $3325/\{1+3325(0.05)^2\}$

n= 3325/9.3125=247

Descriptive tools of tables and percentages were used to analyze the socio-economic characteristics of micro-scale business owners and Foster-Greer-Thorbecke (1984) test to measure the extent, depth and severity of poverty among micro-scale business owners in the study area.Foster-Greer-Thorbecke (1984) test is stated;

$$FGT\hat{}\alpha = P_\alpha = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\hat{}\alpha)\}$$

Where; Y is the income of each household/person

Z= poverty line (i.e \$1.9=N684);

α=0, 1 and 2 for Head Count Ratio (HCR) i.e FGT^0, Poverty Gap Index (PGI) i.e FGT^1, and Squared Poverty Index (SPI) i.e FGT^2;

g=poverty gap (i.e Z-Yi);

h=ratio of poverty gap to poverty line (i.e g/Z).

In other words, put in explicit form, the estimators become;

$$HeadCountRatio = FGT\hat{}0 = P_0 = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\hat{}0)\}$$

$$PovertyGapIndex = FGT^1 = P_1 = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\hat{}1)\}$$

$$SquaredPovertyIndex = FGT^2 = P_2 = 1/N \sum_{i=1}^{n} \{(\mathrm{Z} - \mathrm{Yi})/\mathrm{Z})\hat{}2)\}$$

Ravallion (1996) put them as;

Head Count Ratio (HCR) measures the incidence of poverty. That is, it measures the percentage of the population that live in the household with consumption per capita below the poverty line. However, Poverty Gap Index (PGI) measures the depth or the intensity of poverty. That is, it takes into account how far the average poor person's income is from the poverty line, or simply, it shows how poor is the poor-inequality among the poor persons. While Squared Poverty Index measures the severity or sensitivity of poverty. That is, it measures the mean of the squared proportionate poverty gap which reflects the severity of poverty. It is one of a weighted sum of poverty gaps, with the weight proportionate to the poverty gap.

Dwelling on Poverty Gap Index as it widely used, it provides a basis to determine how much will be needed to bring out the poor people out of extreme poverty and up to the poverty line, if perfect targeting of transfers are possible. This achieved by multiplying both the poverty gap index by the poverty line and population of people.

IV. DATA PRESENTATION AND ANALYSIS

Data Presentation and Interpretation

Of the 247 questionnaire administered, 224 representing 90.7% were returned valid. This can be considered adequate given the high percentage of retrieval, thus the data were analyzed on the basis of that.

The Socio-Economic Characteristics of Micro-Scale Business Owners in the Study Area

Data on the Socio-Economic Characteristics of micro-scale business owners in Makurdi metropolis were obtained from the study area. These included data on age, gender, marital status, educational attainment, household size and monthly income profile. The results of the analysis are presented in Table 1.

Table 1: The Socio-Economic Characteristics of Micro-Scale Business Owners

Variable	Frequency	Percentage
(a) Age		
Below 18	14	6.25
18-64	184	82.14
Above 64	26	11.61
Total	**224**	**100**
(b) Gender		
Male	101	45.09
Female	123	54.91
Total	**224**	**100**
(c) Marital Status		
Single	74	33.04
Married	121	54.02
Divorced	19	8.48
Widow/widower	10	4.46
Total	**224**	**100**
(d) Educational Qualification		
No formal Education	52	23.21
Primary Education	51	22.77
Secondary Education	63	28.13
Tertiary Education	58	25.89
Total	**224**	**100** .
(e) Household size		
1-4	146	65.18
5 and Above	78	34.82
Total	**224**	**100**
(f) Monthly Income Distribution from Business in the Previous Twelve Months		
Income Range (₦)		
<20,000	146	65.17
20,000-59,999	38	16.96
60,000-100,000	13	5.82
Above 100,000	27	12.05
Total	**224**	**100**

Source:*Field Survey, 2018*

Table 1 show that 14 respondents representing 6.25% of the total number of respondents was below the age of 18 while 184 representing 82.14% of the total were between age 18 and 64. The remaining 26 respondents or 11.61% of the total, were aged 64 and above. This implies that majority of the micro-scale business owners in the study area are those within the working or productive age (Adegun & AKomolafe, 2013). Table 1 also shows that 45.09% of the sampled respondents were male while the remaining 54.91% were female. This may imply that more female engages in micro-scale businesses than male in the study area.

Data on the distribution of respondents by marital status as presented in Table 1, shows that married people constituted the largest group (54.02%) of the respondents while only 33.04%, of the respondents were single. On the other hand, 8.48%, and 4.46% of the respondents were divorced and widowed respectively. This result indicates that more married people are involved in the sample size. This might also mean that more married people are involved in micro businesses than the rest of the categories of the respondents in the study area.

The Table also shows that 23.21% of the respondents had no formal education, 22.77% had primary education, and 28.13% had secondary education, while 28.89% had tertiary education. Those classified as having 'no formal education' had acquired some specialized training in areas like weaving and knitting, tailoring and handset repairs. These results show that the respondents were reasonably educated as 54.02% of them had at least secondary education.

Also, Table 1 shows that 65.18% of the respondents had a household size between 1 and 4, while the remaining 34.82% had a household size more than four. This implies that most respondents are from families that have members other than themselves. The household size of respondents is not different from what obtains generally in the state (Knoema, 2019).

From the information in Table 1, majority of the respondents (65.17%) earned incomes less than ₦20, 000 in a month, while 16.96% of the respondents earned between₦20,000 and ₦59,999. 5.82% of them earned between ₦60000 and ₦99,999, while 12.05% earn above ₦100,000 in a month. This implies that most of the respondents (65.17% of them) live below ₦684 per day (as an amount below ₦20, 000 divided by the number of days in a month is less than ₦684) and the rest of them (34.83%) are above it. The implication of these earned incomes is that majority of the micro-scale business owners in the study area are poor.

Table 2: Incidence, Depth and Severity of Poverty

Poverty Measurement Estimators	**Estimates/Results**
Head Count Ratio (HCR)	0.65
Poverty Gap Index (PGI)	0.28
Squared Poverty Index (SPI)	0.14

Source: *Authors' computation using MS-Excel*

From Table 2, the result of Head Count Ratio shows that 65% of the population are poor or live below the poverty line. The result of Poverty Gap Index on the other hand shows that 28% of the poor households are poorer. In other words, this result is showing that, among the 65% poor members of the population of study, the per-capita income level of 28% of them is far below the poverty line. While the result of Squared Poverty Index shows that 14% of these poor households are extremely poor. The high value of Head Count Ratio with low Poverty Gap Index means that numerous members of the population of study are just below the poverty line. To bring out these poor individual out of extreme poverty and up to the poverty line, the sum of ₦42,900.48, ₦1,201,213.44 and ₦15,658,675.2 (i.e PGI*Poverty line*population of study, expressed for a day, month and a year) would be needed on daily, monthly and annual basis respectively. This means that, for an individual micro-scale business owner, the sum of ₦191.5, ₦5,362.56,and ₦64,344 will be required for daily, monthly and yearly consideration respectively, to be out of extreme poverty and live up to the poverty line.

V. CONCLUSION AND FUTURE SCOPE

The socio-economic characteristics of the respondents suggest that micro-scale enterprises contributes positively to welfare improvement, however, the findings shows that the improvement has not translated to making the people, live the desired higher living standards as measured by FGT poverty estimators. FGT results shows that 65% of the population of study is poor, and 28% of the poor households are living far below the poverty line while 14% of the poor are extremely poor. To bring out these poor individual out of extreme poverty and up to the poverty line, the sum of ₦42,900.48, ₦1,201,213.44 and ₦15,658,675.2 would be required on daily, monthly and annual basis respectively. It is therefore recommended that unconditional income transfer (that is transferring certain amount of money deemed appropriate to alleviate poverty to such households without them necessarily having to perform any work for the government) of the sum of ₦191.5 for daily, ₦5,362.56 for monthly, or ₦64,344 for yearly consideration toindividual poor household or micro-scale business owner; and strategies targeted at ensuring enabling business environment for micro-scale businesses to thrive should be developed and promoted by government and relevant stakeholders (groups and concerned individuals). This will help to alleviate poverty among households or micro-scale business owners in the state.

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