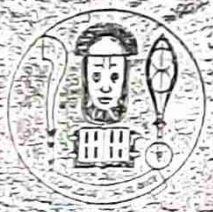
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VULNERABILITY TO POVERTY AMONG URBAN WOMEN IN ILORIN, NIGERIA: SOME SOCIAL AND ENVIRONMENTAL DETERMINANTS

By

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Abstract:
Poverty is a major developmental challenge for developing countries. It is also discovered to possess a cluster among women and rural dwellers. Among these groups, it is crucial to determine the causes and pattern of vulnerability to poverty so as to tackle the scourge. In Africa, poverty is endemic but it is always difficult to determine

the proportion of the poor because some people appear comfortable only to roll back into poverty sooner afterwards. This is due to the differential levels and causes of vulnerability. This examines the various dimensions of "being poor" the women's own meaning of poverty, and what makes them poor. The data for the study were generated from a survey of 400 women sampled randomly from the twenty traditional wards of Ilorin metropolis of Nigeria. The survey involved both structured questionnaires and four Focus Group discussions (FGDs). The FGDs were carried out in four wards also sampled randomly. The results indicate that although several features serve to expose urban women to poverty, these features vary spatial in line with the socio-economic characteristics of city population. More often, local ceremonies and festivals appear as the most common feature that drains local resources among women in the indigenous parts of the city while other features like cost of basic services and children's education were identified as the common causes of poverty among educated women inhabiting the suburb and the urban fringe. The paper makes suggestions that could be adopted to address the various issues of vulnerability to poverty identified in the study.

Introduction

The issue of poverty and related concepts are critical in the third world today due to the intensity of its incidence and the global nature of its occurrence over national and regional landscapes. The concern is therefore justified because a living condition in which an entity is faced with economic, social, political, cultural and environmental deprivation" (Ajakaiye and Olomola, 1999) is clearly undesirable. Thus, at the Copenhagen World Summit for Social Development in

1995, the participants from 134 countries comprising Heads of States or their representatives declared a commitment to "the goal of eradicating poverty in the world, through decisive national actions and international cooperation as an ethical, social, political and economic imperative of human kind" (World Bank, 1997). The Copenhagen declaration represents one of the various eloquent disapprovals of poverty as a human phenomenon and 'way of life'. Thus since the mid-1980s, efforts to reduce and alleviate poverty had been made major policy concerns for governments and non-governmental donor agencies. This had also led to evolvement of economic and social reforms to alleviate at first, reduce later and eradicate poverty from among human kind. The ramifications of these reforms require a consideration of the perspectives of "the being poor" and "the where" of the poor people. This paper hypothesizes that the first major effort should be directed at identifying the victims and the vulnerable, so that the efforts at ameliorating poverty could be socially meaningful.

Poverty And The Poor: The Challenge Of Conceptualization

To properly tackle poverty, it is imperative to first establish an objective measure and characteristics of poverty in both historical and geographical contexts. This requires among others, a critical definition of the poor, the intensity of poverty attributable to individuals or groups residing in the varying locations of human environment as well as those that are, though appear comfortable presently, but are likely to fall into poverty given the level and nature of vulnerability to which they are exposed. One of the often considered dimensions of the poverty vulnerability particularly in the third world is its 'gendered' perspective. Poverty refers to the

existence of a person below a level of economic well being considered to constitute a reasonable minimum. Such level may be defined either in its absolute sense or by a quantitative measure of the societal standard. To understand poverty from its multidimensional side views is probably a major attempt in any informed step to providing a logical framework in the identification, selection and implementation of sustainable alleviation programmes in Africa. To say the least, a 'way of life' such as poverty possesses not only a hydra head but also a deep root within the society to the extent that to think that poverty can be dislodged by the 'prayer of cash' is to be canvassing for the trivial.

The challenges of African countries as they relate to poverty are of two kinds. One, a frantic effort to contain the social cost of adjustment or protecting the 'vulnerable' produced by the structural adjustment programmes and the chronic poverty resulting from the long decay of social and economic infrastructures. The secondly is the lack of access to services like education, health and credit facilities through which poverty alleviation programmes could find their meanings. Part of the suggested approaches to addressing these challenges is the adoption of targeted programmes to people according to the identifiable levels of vulnerability. This is expected to naturally lead to growth that would take into account equitable distribution of benefits for a sustainable medium term solutions for poverty reduction (Getubig and Shams, 1991).

The third challenge is addressed in this paper; namely to identify the variable nature of vulnerability both spatially and temporally. Part of the objectives of the paper is to identify such factors-social, environmental and economic, that may predispose women to poverty even when they might not be classified as poor presently. The study setting is the Ilorin Metropolis of Nigeria.

Urban Women and the Poverty Trap: a Framework.

Poverty in cities of the third world is not a simple fact but a social condition that is characterized with a dual tendency; a tendency to perpetuate itself and a tendency to manifest in the other aspects of human life including health, economy and the general adjustment to social life. More importantly, a geographer's framework of analysis is that the various dimensions of poverty and the intricacies of their vulnerability are variable and hence should not be studied as if they have 'no geographies'. Moreover, when these two concepts-poverty and vulnerability are 'genderised', it is also feasible to generate a working hypothesis that when men and women are compared, the incidence of poverty and/or its vulnerability is likely to be more related to the latter. Within these guiding principles, an endeavour to examine the spatial associations of poverty vulnerability especially among a typically vulnerable group – the urban women – is not only feasible but also a worthwhile academic adventure. This is based on the conviction that a valid study of poverty as a social relation must be related to the fundamental mechanisms of its spatial expressions. This is because although poverty is a subset of the ownership and possession characteristics, it possesses a spatial pattern since its configuration and manifestations vary both in space, time and within and among demographic structures. It is interesting to note that the difference between a typical urban and rural spatial milieu is spectacular and such differences impinge more often on the structure and 'culture' of poverty produced. The rural social landscape is in most parts homogenous and clanistic in outlook, whereas the social geography of cities

is characterized by spatial segregation and a highly individualistic world-view manifested through an unequal advantage conferred on people by their varying backgrounds in different locations of the urban space. A city therefore exits that is differentiated on various lines of life existence resulting in variability of access to advantages and entitlements of life supports. Aside this, the political and economic order is also characterized by stark socio-economic differentiations in line with the heterogeneous background of the people. This creates obvious general inequality between urban masses and tiny urban elite. It also gives rise automatically to differences in exposure to opportunities and levels of vulnerabilities and 'abilities' to cope with hardship created by social life.

In this study, poverty is reduced purely to the "academic talk" as Friedmann (1996) indicated. This preview defines poverty as strictly resulting from the so-called structural conditions that help create system wide redundancies in the labour market or produce the wide spread displacement of small peasants from their land. This results in the exclusion of certain groups from their circuits of capital accumulation or their fair share in the benefits of economic growth. This, to say the least, is a one-dimensional conception of poverty focusing on people who are apparently left or out-rightly lost out in the distribution of resources in a social system where paid employment of all healthy individuals is expected to be a norm. Poverty vulnerability is therefore referring to the insufficient earning on the part of those whose marginal productivity is low and are thus exposed to "a series of social handicaps which must be reduced...by setting up assistance safety nets" (Strobel, 1996). One dimensional as it may appear, this conception also includes an attempt to situate poverty within a general framework of all living conditions and the accumulation of deprivation and disadvantages suffered as a result of a structural denial (so to speak) of their fair share of economic growth. This culminates in the accolade of "had we have such opportunities..." In such a regard, poverty ceases to be an individual attribute but an attribute of the situation in which the person lives" (Dickens, 1994). This social dimension of poverty or its vulnerability relates both material factors of housing, food and income with the factors of social relations like access to employment, health care, etc. These are necessity situated in time and space in the context of a given society.

For the purpose of this study, and normally, vulnerability is not synonymous with poverty per se. It is necessarily an idea of 'being prone' to poverty that emerges when poverty is viewed as a process rather than a static event. The poor are in this perspective not viewed as passive victims of society but as agents struggling to escape poverty with whatever weapon in their arsenal. The concept of vulnerability particularly presupposes a slippery terrain between poverty at the 'base' and affluence or wealth at the 'top'. The 'muddy' social relations thus contain tendencies to 'rolling' victims back into poverty at the slightest occurrence of natural or social crises. Hence, most poor people are vulnerable, but not all vulnerable people are poor. Persons who are not in a state of material deprivation may nonetheless, be vulnerable to poverty. For instance, "married women who are not participating in paid labour or have productive assets may be vulnerable to poverty in case of widowhood, divorce or separation even if they are not poor by a variety of criteria" (Cagatay, 1998).

Vulnerability study, in terms of poverty is of particular importance, because these groups are defenseless and are often taken for granted in poverty reduction

programmes. This is perhaps because such programmes are designed, more often, for the poor and whose poverty can be so defined given their present assessment. Programmes are rarely designed for or to include those that are likely to be poor in some future time. When crises thus occur, of the gravity that exposes the victims to poverty, they are already stranded in their walkway, to poverty. The implication of the situation attempted here is capable of frustrating poverty reduction efforts because it becomes clearly difficult to halt the intergenerational and structural movement of poverty because the target would be woefully missed.

Poverty Situation In Urban Nigeria: An Overview

The goal of development policies and programmes has always been to alter the spatial and social structure of production and consumption so that diversification of the economic base and at least a near distributional equity of the benefits there-from could be attained. Accordingly, any meaningful evaluation of poverty and its various tendencies must be related to the level to which diversification of the local and the overall distributional equity had been achieved. It is this duo that impacts directly on the local peoples' life which is, arguably, the fabric of poverty. The several programmes of poverty reduction in Nigeria had carried, in their different forms and emphasis, the same message, namely that a way of life that reduces human dignity through improvement and deprivations in all its ramifications, is unacceptable. However, after many of these programmes had been in place for several years, the facts of poverty in Nigeria today do not show significant deviation from the 'old'. Indeed, incidence of indices of poverty had remained constant at best and increasing at worst.

Urban poverty in Nigeria is therefore theoretically intriguing because its various ramifications contradict the country's immense wealth. In Nigeria, all evidence show that the country had retrogressed to become 151st of the 175 countries ranked in level of poverty at about four years into the 21st century, whereas she was among the first fifty richest countries in the world in the 1970s (see World Bank, 1998, UNDP, 2004). From the above, it is understandable therefore, why in 1980, poverty was largely a rural phenomenon with 28% of the people living in the countryside being poor compared with 17% in the urban. As part of the indications of the retrogression, by 1985, the rural and urban poverty in the country had leveled. Indeed, urban poverty incidence surged with a sharp gradient from 17% in 1980 to 38% in 1985. This rate had been relatively constant till about 1992 when it increased to 59% and to about 72% in 1996 (World Bank, 1996, Aigbokhan, 1998, FOS, 1998,). In other words, in Nigeria, the situation is of mass poverty as about 78% of the population live below US$1D per day (WorldBank, 2008)

This is the scenario with which the Nigeria economy had had to contend since the late 1970s. This poverty scenario had been studied by various scholars and possible causes were fingered. Chief amongst these are the migration to cities that accompanied the expected development to be generated by oil revenue, and the subsequent collapse of oil export. Finally, the massive importation of food to meet the declining production capacity in the agricultural and industrial sectors. This is apart from the inappropriate and insistent domestic policies at arresting the imbalances such as the structural adjustment programmes..

As a response, successive government in Nigeria had believed that poverty "can only be reduced through the process of rapid and judicious socio-economic development. (Such that) measures to stimulate development can thus be relied upon to simultaneously reduce the incidence of poverty both relatively and absolutely" (Osinubi, 2003). Over the years therefore, Nigeria's five Development Plans (viz 1992-68, 70-74, 75-80, 1981-85 and the 1970-1992 National Rolling Plan) had been strong on emphasis on the development of opportunities in health, education, employment and improved access to these opportunities. Part of the government effort to achieving this aim was the development of various policies and programmes that were expected to bring about economic growth through a trickle down approach. Some of these programmes include the Directorate of Food, Roads, and Rural Infrastructure (DIFRRI), National Directorate of Employment (NDE), The People's Bank of Nigeria (PBN), Petroleum Trust Fund (PTF) and the National Poverty Eradication Programme (NAPEP) among others.

Opinions are divided among scholars on the impact of these programmes and policies, even in their different orientation, on their net effects in shaping the lives of the poor. Studies have for instance indicated the positive contributions of these policies and programme on the general wellbeing of the Nigerian poor (Faruquee, 1994, Canagerajah et al 1997, etc); whereas Aighokhan (2000) though reports a positive real growth throughout the period 1980 to 1997, he cautions that poverty and inequality worsened. In the light of these contentions, the present study argues that attempts to reduce poverty in developing countries have been counter productive because of the so many 'poverty relapsing' situations that may serve to frustrate these efforts over short periods. We also contend that the effects of these situations can vary from location to location depending on the structure of the urban women. The paper therefore examines a set of poverty producing shocks within the urban environment among women. It attempts to identify the spatial variation in the shocking producing situations in the study area.

Study Area and Methodology

The study setting is Ilorin; the administrative and political headquarters of Kwara State. It is one of the fastest growing urban centres in Nigeria located on latitude $8^{0}30'$N and longitude $4^{0}035'$E. The growth of the city both physically and in terms of the population has been documented by other scholars (See Oyebanji, 1984). Evidences from these studies attest to the rapid and continuous growth in size and 'strength' from the colonial period as a provincial headquarters to 1976 as a state headquarters. A major aspect of the population of Ilorin is its ethnic plurality. It contains about 766,000 inhabitants by the year 2006 at the growth rate of 2.84% annually (NPC, 2006). The factors of urbanization and development of the modern commercial/industrial economy as well as the multiplier effects of these had produced a typically dynamic population within the city. The metropolis is divided into twenty (20) traditional wards for the purpose of political administration in the city.

The Method:

The data for the study were generated from the twenty traditional wards of Ilorin metropolis on the basis of zones of residential characteristics (Adedibu, 1989). In

each of the wards, twenty women were randomly sampled from the geometric centre (determined by observing a central location on the map of the ward). Four respondents were selected in five directions from the centre. This is expected to give a fair representation of whatever variation that may exist in the life experiences of women in each of these wards. The sampled respondents for each ward were assembled at convenient venues, in most cases, a neighbourhood mosque premises and in a few others cases, in school premises.

Two methods were used in this study to elicit information from the respondents. Apart from the questionnaire, four focus Group Discussion Sessions were also held. The sessions were held in wards that were selected randomly from the twenty wards. In the wards where FGDs were held, the sampled women in each ward formed one group in a discussion session. During the focus group discussion, participants were allowed to freely express their minds on the issue of poverty, being poor and the circumstances relating to living in a poor environment such as the inner city. After each session, twenty (20) questionnaires were distributed to the participants to obtain additional information that might not be included or glossed over in the discussion session. To say the least, the questionnaire was designed to reveal both the socio economic and demographic characteristics of the respondents.

Data Analysis:

Two methods of analysis were adopted. The first method discusses the results of the 'FGD' session with a view to drawing inferences. This method relates the experiences of poverty as reported by the participants. The method is essentially ethnographic in nature, the advantage is that it examines the '*social world*' of poverty and its vulnerability, within the actors' definition in which the participant behaviour and perception is very central. The second method of analysis is a quantitative analysis of the responses as summarized from the questionnaires. The set of data was tabulated and relevant statistical techniques were employed to explore the significance of associations observed from various variables.

Analysis and Findings:

Demographic characteristics of Respondents

The age of respondents varies between 15 and 70 years. The major parameter for the choice of the respondents was marital status since our interest is on a cross-sectional study of married women in the city of Ilorin. In all, there are about 179 women aged 14-34 years representing about 43.6%. One hundred and thirty (130) or 37.7% women were in the age bracket of 35-55years while the remaining 101 (24.6%) were above 55 years. This distribution is an indication of the youthful nature of the marital structure in the metropolis. In most parts, age at marriage was less than twenty years while age at first birth was, earlier.

Poverty: Perception and Meaning Among Urban Women

Among the respondents, poverty was described mainly in terms of presence of 'inabilities' and absence of 'capabilities' expressing a lag between what the women are capable of doing and what they are able to do. It is observed that this perception varies among the women in the inner-city wards and those living in the suburbia and the

frontier areas of the city. For instance, most of the respondents in the inner city wards (Adewole, Balogun Alanamu and Balogun Gambari) perceived poverty mainly in terms of the inadequacy of cash. To them, to be poor is simple –inability to spend money when you need it. The women in Sabo-Garri I and II, perceived poverty though as revolving around the general lack of capabilities, but related to such familiar responsibilities as inability to send children to good school, take part in what relatives expect of you and inability to afford basic life needs like good food, decent housing, paying cost of health care etc.

> *"To me, poverty is present in every aspect of life in this town, and it is very easy to become poor; because there is general lack of basic amenities, the living condition is not decent and households in them have no food to eat, no cloth to wear, are always ill, cannot take part in social festivities of their relatives and friends because there is virtually no money to do all these"*

(Authors' translations of the position of a 50-year old trader at Maraba, Sabo Gari I)

In view of this perception, it is possible to give a summary of what poverty meant to majority of urban women, as revealed from the study of Ilorin metropolis of Nigeria.

- inability to possess at least three daily meals,
- inability to solve any problem without support,
- lack of basic life support needs like water, good roads, health care, and lack of sufficient money to pay for all these.

The last, being the beginning of all crises. Also from the responses of the women, it is 'suspected', considering the structure of women in each discussion session, that as basic levels of education increased, the perception of poverty by urban women shifted from its narrow conception as mere *'lack of money'* to the contemporary *'lacks'* in basic needs, and in other familiar responsibilities. The latter perception allows women to appreciate the precarious character of gender participation, empowerment and other gender related exclusions as poverty and deprivations in some significant senses.

Causes of Poverty Among Women In Ilorin Metropolis

The lack of access to liquid cash by most women in the city is both a major cause and an important consequence of poverty. According to the survey, this is manifested through other surrogate causes like unemployment or under employment, ill health, high cost of living and the generally low wage compared to the market realities. The distinction between the causes of poverty among women in the traditional areas of the city who are mainly pet traders, housewives, etc and their counterparts in the CBD and in paid employment is also clear. Most of the women in the former explained that the nature of work they do is seasonal and lowly priced in their neighbourhood.

there are seven dependants, and the husband is outside the city we eat a significant part of the food we sell, because people here(in her neighbourhood) don't buy food especially in the mornings and evenings,, they cook whatever they can get at home, even in the afternoon, they prefer to eat jinks. At the end of the day, we end up eating

...food and keep whichever is left till 'morrow...the little we have is also exhausted ...ing ceremonies. Ceremonies like weeding are a week long activity, and you spend ...ney everyday for praise singers, and the celebrants. Some people close their shops ...ing such periods, but me, I cannot afford such because these are many of such ...casions in the city in a year; often I beg one of my children to stay out of school to ...e care of the shop for me (A 55-yr old food seller in the inner city).

The above quotation underscores the fact that poverty among women in the city centre is not caused only by unemployment but often by under employment. The strategies adopted to cope with its tendencies include 'begging' children to stay out of school. This may also possess implications for intergenerational transfer of poverty. It has also shown that the 'culture' of one week wedding celebration is also a major cause of ...verty among the urban women living in the inner city. On the other hand, the major ...se of poverty to an average educated woman in paid employment is the low wage ...d irregularities in payment of entitlements as described below:

We are poor because our government makes us poor. Salaries are low and so irregularly paid. Promotions are rare favour to workers. Before salaries are paid, workers borrow, sometimes, more than they would earn because we need to take care of our family. You hardly see a woman in our office that does not sell things, it may be shoes, cloths, or household materials; just to supplement the salary whenever it comes.
(A 40 year old civil servant with Authors' editing).

From these views, it is clear that causes of poverty are not homogenous events that happen to people equally over space, rather, it is 'a feeling that is felt' by different people differently.

Poverty Vulnerability and Variability

The Nigerian Institute of Social and Economic Research (NISER), 2002 identified through a national survey eleven "features" that make people vulnerable to ...verty" out of these, sex were selected because they were directly applicable to the ...an scenario generally and to the urban women in particular. These features include:

- unemployment
- lack of basic infrastructure such as road, water, electricity, etc
- lack of education
- lack of drug in the hospitals or money to buy them
- reckless spending during local festivals; and
- inability of parents to send their children to school (See NISER, 2002).

Respondents were asked to indicate which of these features may make them poor or aggravate their existing levels of poverty. The pattern of their response indicated a cluster of each or a group of the variables in spatial units which suggest that the features that make women vulnerable to poverty are related to the location of the women. It is important to note that space on its own may not produce the observed results but the result is a locational outcome of the overwhelming urban segregation that gives rise to the ecological pattern of the typical African urban population.

Table 1: Poverty: Pattern of Vulnerability Features in Ilorin Metropolis

Ward	Features that Make People Vulnerable to Poverty (%)					
	i	ii	iii	iv	v	vi
Adewole	10.0	28.0	5.0	22.0	3.0	32.0
UbanOlawaiki	7.0	23.0	7.0	19.0	4.0	30.0
Mogaji Olaje	9.0	21.0	8.0	16.0	7.0	39.0
Mogaji Ogudi	14.0	18.0	16.0	16.0	8.0	28.0
Mogaji Zarumi	15.0	14.0	6.0	13.0	10.0	42.0
Mogaji Ibagun	10.0	18.0	11.0	16.0	18.0	27.0
Mogaji Oju-ekun	13.0	19.0	10.0	23.0	6.0	29.0
Mogaji Are	7.0	9.0	19.0	21.0	6.0	38.0
Mogaji Geri	5.0	10.0	16.0	19.0	10.0	40.0
Mogaji Badari	19.0	26.0	17.0	16.0	8.0	14.0
Mogaji Okaka	5.0	28.1	9.0	21.0	5.0	32.0
Balogun Gambari	9.0	27.0	7.0	23.0	5.0	29.0
Balogun Fulani	8.0	22.2	7.0	19.0	7.0	37.0
Balogun Alanamu	10.0	24.0	6.0	22.0	8.0	30.0
Balogun Ajikobi	10.0	18.7	9.0	25.0	5.0	33.0
Sabon Geri 1	32.0	8.0	20.0	5.0	18.0	17.0
Sabon Geri 2	33.0	14.0	17.0	8.0	14.0	13.0
Zango	37.0	14.0	14.0	14.0	6.0	15.0
Okeogun	17.0	9.0	12.0	18.0	6.0	38.0
Babaoko	38.0	13.0	6.0	20.0	7.0	16.0

(**Source**: Authors' Survey, 2007).

Note:

i- Inability of Parents to send their children to school
ii- Unemployment
iii- Cost of Basic Infrastructures (road, water, electricity, etc)
iv- Cost of Education
v- Cost of Drugs in Hospitals and debilitating diseases
vi- Reckless Spending during local festivals/ ceremonies

Figure 2 is an attempt to depict the spatial pattern exhibited by each of the features in Table 1. The concentration of responses in favour of reckless spending at festivals and ceremonies is around the inner-city wards. These are areas close to the traditional native areas of the city where social network is strongest and most entrenched. (See Table 1 and Fig 2). Respondents from areas of the city where there are more migrants and traders like the Sabon Gari, Zango and Babaoko wards indicate that factors like their inability to send their children to school and lack of basic infrastructures as dominant features of vulnerability to poverty. Although these features exist, their relative concentrations can be identified in a spatially determined pattern. This can assist an appropriate definition of poverty for the purpose of targeting the victims in their different scenarios and perceptions of the scourge.

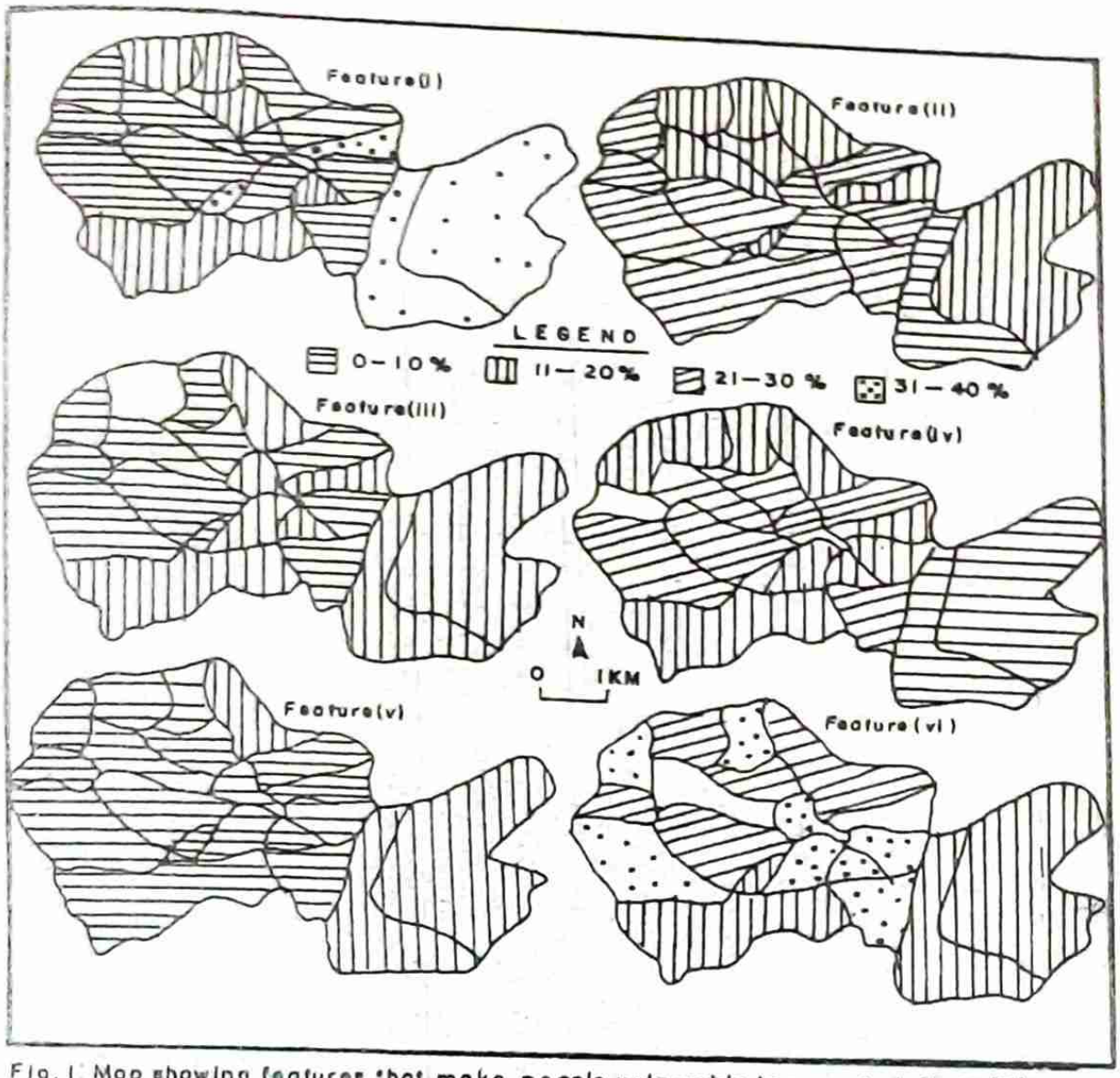


Fig. 1: Map showing features that make people vulnerable to poverty in Ilorin (%).

Implications for Poverty Alleviation:

Perhaps the greatest challenge to successful poverty alleviation programmes in the third world is how to appropriately diagnose an enduring strategy of identifying and coping with the vulnerable groups on the one hand, and the continuous surge of this group by the day. Most of the poverty reducing strategies have tended to assume an even 'landscape' of vulnerability to poverty by people in the same geographical unit like the city. Part of the indications of the failure of the assumption is the observation that people whose poverty is expected to reduce after a 'dose of palliative' from a poverty alleviation agent soon 'roll' back into poverty sometimes with greater severity. The findings in this study suggest that an understanding of factors that lead to poverty in the first instance is critical in any attempt at a possible 'rescue'. The study has also shown that the incidence of these vulnerability factors does not occur in an isotropic surface but varies according to the structure of the population.

Secondly, poverty incidence has also been shown not to relate only to the unemployed. Indeed, poverty among the working class in a typical third world city can be ridiculous

when viewed against the backdrop of societies 'expectation of him viz-a-viz his economic reality. Given the findings of this study, it is important to indicate that salaries and entitlements of civil servants are part of their succor against poverty. When these are too low and/or irregular, in relation to the realities of urban living conditions, there is a dual tendency, a tendency for the fund for poverty alleviation to be appropriated for personal use by bureaucrats and civil servants who are in a similar or greater poverty with those to whom they were 'sent', the second tendency is that of apathy where civil servants and bureaucrats who are expected to explain, execute and defend (if need be) the policies of government are literally not interested for obvious reasons.

Conclusion

This paper examined the urban women's poverty scenario from the different perspectives of vulnerability. We have indicated, through empirical evidence, that the prevailing poverty alleviation policies of the third world are inappropriate (using the Nigerian example) because they often take for granted the variability of vulnerability. If poverty alleviation efforts must be meaningful and enduring, they must be all embracing and at the same time be sensitive to the factors that make women vulnerable in the first instance. In this study, we have fingered on factors like occupation, geographical location within cities, level of education, etc as some of the factors that make women vulnerable to poverty. To assist them, the effort should include the employed, the unemployed literate and illiterate in such a way that a holistic adaptation of poverty alleviation is guaranteed. This brings the assurance that even the bureaucrats and civil servants would not constitute an intervening end-point for the funds meant for such programmes.

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