

The Face of Poverty in Nigeria

Research Project Supported by the Rosa Luxemburg Foundation and the Yusufu Bala Usman Institute

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Dedication

This book is dedicated to all those with the revolutionary spirits of Rosa Luxemburg and Yusufu Bala Usman who devoted their lives and energies to making a better world for all people.

List of contributors:

Abdullahi Umar Eggi

Adam Higazi

Mike Kwanashie

Abdullahi Mohammed

Sanusi Lawal Mohammed

Norma Perchonock

Attahiru Bala Usman

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Interviewers:

Nasiru Abubakar

Sunday Adejoh

Iretiayo Hope Adejuwon

Babatunde Oluwatobiloba Akinde

Samuel Baba Ayegba

Abduljabar Dankaka

Tega Edeki

Ayodele Ibiyemi

Elizabeth Jarike

Utavie Jeremiah

Danjuma Katsina

Idris Isa Mamza

Henry Ethan Mija

Abdullahi Mohammed

Miracle Promise Ntagu

Abimbola Stanley Omopo

Aisha I. Yakubu

Rahma Yusuf

Kabiru Zubeiru

Executive Summary

Until very recently, all international statistical data proclaimed that "Nigeria is the poverty capital of the world". (It has been overtaken recently by India). It was said that Nigeria has more people living in poverty than any other country in the world. Over 90 million people in Nigeria, nearly 50% of its population, are living in poverty. The Federal Office of Statistics defines poverty as anyone earning less than N137,430 per year or about N377 per day. But what do these statistics mean in human terms? How do those living in poverty cope with their situation? How do they manage to survive? How do they see their lives? What are their hopes and expectations for the future? And what does this mean for the future of a democratic Nigeria?

In this Report we discuss some of the key issues involved in considering the question of poverty. We then present the results of intensive interviews of individuals living in difficult circumstances from all parts of Nigeria, in both rural and urban areas, and hear through their own voices the problems and issues that matter most to them. We attempt to look at poverty through the eyes of those experiencing it and give it a human face.

In the Conclusions we present a review of the issues and some proposals for policy advocacy.

In the Appendices we include the survey instruments that were used as a guide to the intensive interviews, as well as a sampling of the completed interviews which have been lightly edited to preserve their authenticity. Also included are the very important Field Notes of interviewers on the issue of Land Grabbing, which indicate the severity of the problem and indicate a necessity for this issue to be further investigated.

Introduction – Discussion of the Issues

Any discussion of poverty in Nigeria needs to be set in the context of the structure of the Nigerian economy, its characteristics and its dynamics. One of the most cogent discussions of the Nigeria economy was presented by Dr. Yusufu Bala Usman, in his collection of papers published as Nigeria Against the IMF,1 first published in 1986 and recently republished by the Yusufu Bala Usman Institute. In the Foreword to the new edition, Prof. Mike Kwanashie wrote:

"Thirty years after Yusufu Bala Usman published the book Nigeria Against the IMF: The Home Market Strategy, the analysis and conclusions of the book have remained so relevant to the current situation in Nigeria. Forty years after the World Bank/IMF influence on policy came to the forefront, the country is still struggling with the same challenges. The adoption of IMF conditionalities has not transformed the lives of most of the Nigerian people. Nigeria is today almost at the bottom of the World poverty index despite its massive natural resources and the ingenuity of her people. Fully enmeshed in the neo-liberal paradigm which the World Bank/IMF and other international lending agencies virtually imposed on the country in the 1980s, the economic condition of a large segment of Nigerians remains untouched by economic progress, not much better than when the book was first published. Some aspects of Nigerian life have instead worsened. Today the security condition across the nation is a source of major concern. Banditry, armed robbery, religious crises, ethnic conflicts, and insurgency have become more pronounced. This cannot be said to have nothing to do with the level of poverty and

¹ Usman, Y. B. Nigeria Against the IMF: The Home Market Strategy, Second edition, Yusufu Bala Usman Institute, Zaria, 2019.

misery which a growing number of Nigerians have found themselves in. No matter how we look at it, there is no escaping the fact that forty years after the IMF conditionalities for assistance radically changed Nigeria from a mixed economy to a free, private enterprise economy there is still great stress on most of the Nigerian people. Income inequality has widened with a small percentage of Nigerians controlling the largest share of national wealth. Over these forty years, Nigeria has grown. The growth of economic activities has been such that Nigeria is within the range of the world's thirty largest economies. It is one of the top economies in Africa. This could be the result of the neo-liberal policies of the past forty years. This, however, has been a non-inclusive growth where millions of Nigerians are left behind.

Nigeria has been unable to restructure her economy to ensure sustained and inclusive economic development despite the huge amount of oil revenue over this period. The objective condition of much of the Nigerian people has deteriorated or at best remained virtually unchanged. The choices before the nation remain almost the same. The intellectual and political will to take realistic policy positions that would challenge western economic orthodoxies, to liberate the Nigerian economy and peoples, has been lacking, primarily due to the dependence of the ruling class on the West for its survival and perpetuation. This is a legacy of the colonial mind-set that has undermined inclusive economic progress and today resulted in mass poverty and insecurity in the country. People-centered policies have eluded Nigeria due to the class character of the Nigerian state and its dependence on western capital for its legitimisation."2

Poverty in Nigeria – The Statistics

The 2019/2020 Nigerian living standards survey released by the National Bureau of Statistics, NBS, shows that 82.9 million (40.1 per cent) Nigerians are poor, with food inflation, heightened insecurity and corruption slowing growth and increasing poverty. The current forecast of inflation, especially in food prices, will only exacerbate poverty and food insecurity. The war in Ukraine is further compounding the situation. Food accounted for almost 70% of Nigeria's total increase in inflation over the past year. COVID-induced crisis is expected to push over 11 million Nigerians into poverty by 2022, taking the total number of people classified as poor in the country to over 100 million. The total population is estimated at 200 million. The implication is that 50% of the population would be classified as poor by the end of 2022.

Despite the moderate growth of the Nigerian economy over the past three decades and the several poverty alleviation programmes adopted by various governments in Nigeria, it is likely that over 93 million Nigerians still live in poverty, with at least three million sliding into extreme poverty between November 2018 and February 2019.³ With one of the biggest economies in Africa, Nigeria also leads in the number of people in poverty. According to the Nigerian Bureau of Statistics, an estimated 4 out of 10 individuals in Nigeria has real per capita expenditures below N137,430 per year,

² Kwanashie, Mike, "Foreword" in *Nigeria Against the IMF: The Home Market Strategy*, p. xiii.

³ Olayinka, S. "93 Million Nigerians Now Living in Extreme Poverty," *The Nation,* May 25, 2019.

which translates to N376.5 per day.

Employment: According to the National Bureau of Statistics, 55 percent of the active population, (15 - 34 years), are either unemployed or underemployed. 13.1 million are unemployed, while 11.3 million are underemployed.

Youth: The youth unemployment rate is far higher. The Bureau of Statistics reports that the youth unemployment rate in Nigeria increased to 53.40 percent in the fourth quarter of 2020 from 40.80 percent in the second quarter of 2020. The extremely high rate of youth unemployment, the lack of jobs for those with educational qualifications, and the lack of any opportunities for others means that the growing youth population constitutes a volatile group with potential for serious anti-social behaviour. It also means that the youth may constitute a powerful political force if mobilised.

Women: Women represent 50.5 per cent of Nigeria's active population. However, the female unemployment rate in Nigeria is 35.2 per cent. National Bureau of Statistics (NBS) labour force data for Q4 2020 data, shows that 18 million women are in the informal sector and less than one million women are employed in the formal sector. While only 20 million of the total employed population (46 million) are women, less than a million women are in formal employment, while 95 per cent are engaged within the informal sector.

Dispossessed citizens: A large segment of society consisting of lumpen elements found often in urban slums are the most glaring face of poverty in Nigeria today. They have weak links to the state. They have weak access to good-quality public goods (infrastructure) and services, and they have limited voice in public policy making. This growing urban army of unemployed are often restless and agitated. As the economy faulters, more people are forced into this

class. Historically this group has been composed of uneducated migrants from the rural areas search for better life, dropouts from schools, or individuals not able to cope with the challenges of urban life. Increasing graduates from universities have joined as the prospect of formal employment diminishes in the economy.

Regional disparities: The statistics show that the northern states rank as the poorest in the country, with 9 of the 10 poorest states in Nigeria coming from this region. Sokoto, Taraba and Jigawa are the poorest. The north grapples with Boko Haram insurgency, banditry, kidnapping, and pastoralists and herders' violence. While other parts of the country have their insecurity challenges such as armed robbery, gang violence, and kidnapping, it is insignificant when compared to the contributions of northern Nigeria to national insecurity.⁴

Rural Poverty: The Federal Bureau of Statistics Nigerian Living Standards Survey covering 2019 indicates that 52.1% of rural dwellers are poor, while 18.04% of urban dwellers are classified as poor. It is clear that mitigation of poverty requires major attention to policies for the development of rural areas, particularly the agrarian regions of the states in the northern part of the country. These states have a huge potential for agricultural productivity which is presently seriously neglected, despite lip service being given by governments to agricultural policies, most of which clearly have failed to alleviate the poverty being experienced by the rural population.

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⁴ Oludayo, T. Op. cit.

Root Causes

The neo-liberal economic policies pursued by the Nigerian Federal Government since 1981 which involved the reduction of spending on social programmes like heath-care and education, the privatisation of services such as electricity, as well as the selling off of publicly owned companies, involving large scale retrenchment, created the context for the growth of poverty in the country characterised by the following:

Failing State Policies: The failure of state policies for poverty alleviation is due to several factors, the most prominent of which is the failure of the ruling class to implement policy measures to broaden the democratic space and devise measures other than those which are in their specific class interest. Preservation of their privileged position is the main objective of state policy, to the neglect of policies designed to empower and enhance the living standards of the majority of the population.

Government Corruption: Corruption is a major cause of poverty in Nigeria. Pervasive corruption at all levels of the society, but particularly at the government level, leads to the impossibility of transparently implementing policies to create a more equal society and creating avenues for exiting from poverty for the majority of citizens. The corruption in the implementation of government-sponsored palliative measures is one of the reasons that they cannot achieve their much-touted objectives.

Lack of Economic Infrastructure: An infrastructure that supports economic growth at every level is essential to pull people out of poverty. Nigeria had the largest number of people without access to electricity in the world, and electricity subsidies benefited mainly richer households.

Only 22% of the poorest households have access to electricity, while 82% of the richest can access power. The privatization of the electricity supply and consequent higher charges for the service, the lack of access to potable water in most rural and many urban areas, serve to deprive citizens of these necessary facilities. The rich can afford to purchase generators to cope with poor electricity supply, and dig boreholes for their personal water supply, but the poor are left to manage with inadequate facilities. Transportation infrastructure is essential for the growth of economic opportunities but corruption and poor planning hamper the development of a transportation infrastructure that meets the needs of the public.

Poor Access to Education: A lack of a robust public educational system deprives many of the poorest Nigerians of any opportunity to develop their potential. 10.5 million Nigerian children do not attend school at all, and 60% of those children are girls. These problems are especially profound in the northern, more rural parts of Nigeria. Terrorist groups such as Boko Haram that vilify Western education further intensify the situation. Lack of government support for the system of tertiary education leading to perpetual strikes and deterioration of facilities is also an important factor. Education gives many the skills they need to enter the workforce and escape impoverishment, and the lack of educational opportunity is one of the truly devastating causes of poverty in Nigeria.

Poor Access to Healthcare: Nigeria is the most populous country in Africa, but it has very few healthcare professionals relative to the population. This is largely due to the flight of trained doctors and other health professionals to seek better opportunities outside the country, because of very low levels of support given to the health sector. The current ratio of

nurses, midwives and doctors to patients is 1.95 to 1,000. With such a low density of medical care available, many people in Nigeria either go completely without medical care or without enough medical care. Publicly owned hospitals which formerly provided free or subsidized care have deteriorated due to spending cuts, and healthcare is currently dominated by privately owned and expensive facilities. The costs of healthcare are now beyond the capacity of most Nigerian citizens, and oftentimes payment for illnesses can lead to formerly comfortable individuals being cast into poverty.

Security Challenges: increased insecurity across the nation -- ranging from mass abductions at schools, kidnappings for ransom, armed conflict between herdsmen and farmers, armed robberies and various insurgencies -- is a major impediment to growth and job creation. This affects not only the rural dwellers who because of insecurity are unable to go to their farms and to provide food for themselves and the market, but pastoralists and urban dwellers as well who, due to insecurity, are unable to travel for commercial activities and take advantage of income earning opportunities.

Rural Poverty

As rural areas occupy the primary location of poor people in the country, any analysis of poverty in Nigeria requires us to closely examine this situation. An assessment of rural poverty needs to contend with several issues. These include corruption in implementation of agricultural development programmes, land grabbing and consequent loss of access to farmland by farmers and grazing land by pastoralists, and desertification and climate change.

Corruption

Over the years deliberate efforts at rural development have been premised on the need to reduce rural poverty, and to reduce rural-urban drift. But there exists a mismatch between where growth is occurring and where the poor are in Nigeria. Nigeria is the example of the largest economy in Africa today but with the largest pool of poor people in Africa mostly found in the rural areas. These areas are the blind spot of development. Government programmes meant for the rural areas are often mismanaged by a corrupt system.

In an interview with Professor Salihu Adamu Dadari⁵ from the Department of Agronomy, Institute for Agricultural Research, Ahmadu Bello University, Zaria, he indicated that the problem of corruption is the bane of agricultural development in Nigeria. He says, "We have 17 research institutes in Nigeria. They are mandated to conduct research on different crops. Their findings will make the country able to attain food security, but all the money allocated to them is pilfered." He notes that the weather in Nigeria is favourable for the planting of all sorts of crops, both tropical and temperate. The farmers are eager to develop new techniques and try new crops. He contends that if the government subsidizes agricultural inputs and appropriate extension services are rendered to farmers, agricultural output will increase to make the nation self-sufficient in food and industrial crops, but this is not being done as the issue of corruption at all levels has led to a broken system.

Rural Land Grabs

Rural land grabs have been occurring over the past several decades, if not longer. Wealthy individuals, traditional rulers

⁵ Interviewed by Abdullahi Mohammed on 23-3-2022 in Zaria.

and retired generals have all been involved in appropriating the farms of peasant farmers without compensation being paid, leaving the farmers without means of subsistence. This has been extensively documented in the *Report of the Kaduna State Land Commission*.⁶ Development projects also have led to the expropriation of farm land, often leading to violent conflicts such as those which occurred with the building of the Bakalori Dam in Sokoto State, leading to the deaths of over 126 protesting peasant farmers killed by the police.⁷ Grazing reserves utilised by pastoralists have been sold off, leaving the pastoralists with no means of pasturing their cattle. This is a major reason for the conflict between pastoralists and farmers, and is an issue that is at the root of the current explosion of banditry especially in the Northwestern part of the country.⁸

Recently, the issue of land grabbing by multinational companies has come to the fore in Nigeria, following trends in East Africa, (Ethiopia, Tanzania, Mozambique) where countries such as Saudi Arabia and other Gulf States have acquired huge areas of land for food production for their own countries. There are reports of similar situations now occurring in Nigeria, particularly in Zamfara area as well as in Kano and Jigawa States. In Jigawa State, the government had allocated 12,000 hectares to a Chinese firm for a sugarcane plantation. When farmers protested and chased away the Chinese workers they were arrested. A farmer stated "We were told to leave here because they want to

⁶ Report of the Kaduna State Land Investigation Commission, Kaduna, 1982.

⁷ Usman, Y. B., ed. *Political Repression in Nigeria*, Zaria, 1982,

⁸ *Northwest Nigeria's Bandit Problem*, Centre for Democracy and Development, Abuja, 2022, p. 8.

⁹ "Jigawa Land Grabbing: Protesting farmers lament arrest, treatment by government", *Premium Times*, May 11, 2019.

plant sugarcane. They showed us where to go and settle but they did not give us money for compensation. Government officials are also collecting money from us before we can build a hut in the area we have been taken to." 10 There are many similar reports especially from the northern states, and with the trend towards enticing foreign companies to invest in the agricultural sector, such incidents will become more common, and farmers will increasingly be at the mercy of corrupt government officials who embezzle the compensation due to them, and lose access to the land which provides them the means to survive.

In order to document this important issue in more detail, we engaged a researcher to conduct a series of interviews in Adamawa and Taraba State. It was found that land grabbing is a very wide-spread practice, mainly engaged in by politicians and political office holders at all levels in conjunction with traditional authorities. Because of the powerful positions these individuals occupy, the victims, both farmers and pastoralists, feel completely powerless to do anything about the oppression they are experiencing.

A case in Muri Manda area of Song LGA, Adamawa State:

"According to an elderly man of 80 in the Focus Group Discussion, the area was 'bush' when they arrived. He was quite young at that time. The then leader of the group was called Ard o Saidu Mo Baali. He went to the Lamido of Yola when they arrived to seek permission to stay and graze their animals in the area. The Lamido permitted them to stay in the area and graze their animals and sent him to his Hakimi in Zumo (they called him the Lamido of Zumo but he is in fact a Hakimi, district head). The Hakimi accepted the permission of Ardo Mo Baali and his people to stay in the area and recognised him as the Ardo. They stayed there for so many years without anyone questioning their right to be there. Their presence also gave other pastoralists the chance to migrate there during the rainy season, and to leave in the dry season. The Uda'en and other

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¹⁰ Ibid.

pastoral groups established permanent camps in the area, which became recognised as a grazing area – not a gazetted grazing reserve, but community grazing land.

According to a pastoral leader, 15 years ago a big local businessman called Alhaji Sule – from Gombi town in neighbouring Gombi LGA in Adamawa State – came to him and asked for permission to bring his cattle into their grazing area. They gave him permission, because the place was meant for grazers and you did not have to be Fulani to graze animals there. In so far as a person has cattle or other livestock, it is open for them to graze their animals there. Alhaji Sule kept his cattle there for between four and six years. But after that, he started farming where his cattle stayed and each year kept expanding his farm. He would move the cattle corral each year to an adjacent part of the grazing area and

cultivate the land from the previous years. The pastoralists were unhappy

about this, as more and more of their grazing land was being cultivated, while he pushed his cattle into other parts of the grazing area. The head of the pastoral community spoke to Alhaji Sule and reminded him that he had been permission to graze his cattle in the reserve but he was not meant to farm there. Alhaji Sule refused to listen.

A meeting was proposed between Alhaji Sule and the rest of the community to discuss the issue, but unfortunately Alhaji Sule did not come. To their surprise, this man, Alhaji Sule, declared that 60% of the land now belonged to him and that he had the right to do whatever he wanted with it. This really shocked them and they wondered how he got their land (which they wanted to maintain as a grazing area, not farmland). He came and demarcated what he claimed as his land with beacons and put up a signboard in the middle to assert his ownership of the place. He started clearing the bush and renting it out to local farmers. He continued expanding the cultivated area, cutting down the trees hectare by hectare and renting each plot to small farmers.

Alhaji Sule's actions made it difficult for the pastoralists to keep their animals in the area. About thirty Fulani households were forced to leave the area because of this. Those displaced had been grazing their animals on the land before the farmers or Alhaji Sule were there. Even those who stayed can no longer keep their cattle throughout the year in the area, because the land available to them now is too small for the animals they have. Furthermore, his actions encouraged other farmers to take land in the area, so the pastoralists have lost nearly all their grazing land. They

now only keep their cattle there for two months of the year. They have to send their animals to other places for ten months of the year.

They did some transhumance previously during the dry season to the River Benue (leaving around March/April and returning in June/July), but they stayed in Muri Manda for most of the time – for the rest of the year. Now the herders leave by the end of January and only come back around the end of November. This has made life very difficult for them, increasing the poverty rate in the area. The pastoralists are poorer now as they have lost their access to land and the herds are away from the main household. There is no longer milk for the women and girls in the camps in Muri Manda to sell, as most of the cattle are away for nearly the whole year. The economic pressure on the men is now very high. The migrating herds are tended by male herders (youths), who move without their families. The absence of young men and splitting of households has a range of negative social and economic impacts."11

The women suffer more than the men from the situation. As one elderly woman told the interviewer:

"Life is difficult for all of the women in this camp. There is no source of income for the women – they have to rely on their men for everything, which is a big problem. Not all families even have a milking cow at home, so they lack even a little milk for the household. They hardly see their children, who because they have lost their grazing land in the area are now grazing the cattle much further away, throughout the year. Their sons only come for short visits, so you may never know their real condition. Some of them are mingling with herders or other Fulbe who have bad habits, negatively impacting their morality and behaviour. Some of them are smoking drugs and drinking, which was not the case before. This is a new problem for the community. Young people need supervision but their parents are not able to be with them. For example, a young man from their camp who used to be very decent was killed in a robbery he was part of in southern Adamawa. These are the impacts of young herder s going away by themselves without support. Now they are getting information that some of their children are in gangs. This really,

¹¹ Eggi, Umar Abdullahi and Adam Higazi," Field Notes on Land Grabbing in Adamawa and Taraba State", ms. June 2022, pp.3-4.

really disturbs her. She was narrating this with a lot of distress and emotion. $^{\circ 12}$

The case of Chukkol, near Song town, Song LGA, Adamawa State

We had three respondents in this interview, but they refused to reveal their names due to the sensitivity of the topic. The three men were all farmers.

An important national political office holder and politician has grabbed a large area of land, in different locations, all over Adamawa State. For example, in Chukkol village, 3-5km from Song town, he has displaced a large number of farmers and pastoralists. Most of the people there are afraid to even say anything on this issue, because he is very influential, with informers who report anyone who complains or leaks information. It was said he takes serious action against anyone who complains.

No one can say how he got this land. The local people just saw his equipment in the area and witnessed their farms and grazing areas being fenced off as he was building poultry structures there. In the beginning, the local people decided to protest, but the politician deployed the Mobile Police against them. No one can even go close to the area now, because they are afraid of being arrested. So they gave up. They have lost the farms they inherited from their parents. Now they do not know what to do, because they do not have the power to fight this man.

For the pastoralists, most of them left. They are mobile and had to relocate and look for another area with available land. But the farmers are in a stage of confusion – now they have lost their land they do not know what to do.¹³

The Case of Lugga, Demsa Local Government

"Lugga village was said to have been established 73 years ago by the father of the current village head after migrating from Gombe (at that time in Bauchi Province). They were permitted to stay there by the Laamido of Adamawa, through the Hakimi of Demsa. They stayed there

¹² *Ibid.* p. 4.

¹³ Eggi, Umar Abdullahi and Adam Higazi," Field Notes on Land Grabbing in Adamawa and Taraba State", ms. June 2022, p.6.

without having problems over land for so many years. They said they lived peacefully with the Bata, the local community.

There was a day in 2017 when a man came to them and introduced himself as Alhaji Kabiru. He informed them that this area where they are farming belongs to a prominent politician presently aspiring to high office. He showed them a land certificate of the area. He declared that anvone who wants to farm in the area has to do so with their permission. Specifically, anyone who wants to use the land for any purpose must come and seek permission and fill in a form. After filling in the form, they must pay 16,000 naira per hectare to farm the land. The form indicates that the land belongs to the politician - it is a statement of ownership that the community must accept if they are to continue farming there. This shocked the community, because most of them inherited the land from their grandparents. But there was nothing they could do, as they were not capable to face this man. They do not even have money to hire a lawyer to stand for them on this issue. Also, they would not know whereto take the complaint to. Everyone knows the person's position and no one is ready to help them.

Some of them decided to pay the money and keep farming the land to earn a living. Others were very angry and refused to do this. They instead left the village. Most of the youth left, as they saw no future in the place. They went to urban areas like Yola and Gombe. Some left the country, crossing the border to Cameroon. A respondent who farms in the village said there is no need to stay in an area if your children cannot inherit land from you there. Land is the only thing a farmer can leave for his children, to give them a means of earning a living.

Those who decided to pay rent are now farming smaller areas of land than they were before – half or less. A person previously farming three hectares would now be farming 1.5 or 1 hectare. This has drastically reduced their incomes and increased the poverty level in Lugga. Those who were harvesting 60 bags of maize ten years ago are today harvesting 20-25 bags at most.

They are very unhappy with the system of government in Nigeria because whenever people vote one of their politicians into office he turns into an enemy. The future is not bright for them where they are. Most of them are planning to leave the area. The pastoralists who stay in Lugga have not seen their cows for 4-5 years. The herders had to take the animals out of the area as they could no longer graze them there. It is only their children – the herders – who come back to visit, not the cattle.

Most of their youth now are in Yola or Gombe driving *keke napep* (Tricycles) and (in Gombe) motorbikes (achaba)".¹⁴

These cases give a picture of the impact of land grabbing in only one small area of Nigeria. There are literally hundreds of such examples which are yet to be documented, from many parts of the country. The main instigators are politicians, traditional rulers, and wealthy businessmen. As can be seen, farmers and pastoralists alike are being dispossessed of their means of livelihood, thus throwing them into poverty, and causing serious social dislocation and destruction of family ties. The women usually suffer then more than men, given the fact that holding the family together is normally their role. It may seem ironic that politicians who are trying to cultivate electoral support for their political ambitions are, at the same time, working to deprive their very constituents of their means of livelihood. This is a good indication of the arrogance and callousness of the political class.

Climate Change and Desertification

Another important factor affecting rural poverty is climate change and concomitant desertification, particularly in the northern regions. In these areas, increasing desertification and drought conditions prevent farmers from obtaining adequate production from their rain-fed farming activities. As noted in the *Report on Northwest Nigeria's Bandit Problem*, "50-75% of ten northern states may be experiencing desertification, with some entire villages buried under sand in the far north of the country". The *Report* cites the Nigeria Meteorological Agency as estimating that the rainy season

¹⁵ Report on Northwest Nigeria's Bandit Problem, Centre for Democracy and Development, February 2022, p.7.

¹⁴ *Ibid.*, p. 11-12.

has decreased from 150 to 120 days on average over the past thirty years because of climate change.

Some farmers and pastoralists in Katsina State were interviewed on the changes they have observed in the past few years regarding the productivity of their crops and the welfare of their cattle. Most of the farmers indicated that their crop yields have been seriously decreasing. One respondent commented: Have been farming for 10 years now. My first harvest I had 15 bundles of millet. The following year I got 13 bundles. The third year I got 10 bundles. The fourth year I got 8 bundles. Another farmer noted We observe decreasing yield of our crops. A farm that produced 50 bags of grain degenerated to producing 25 or 30 bags." One farmer commented When I started farming in 1984, I got 40 bundles from only 2 hectares. The following year I got 33 bundles, then 28. That was how the quantity is being reduced annually."

A farmer who has been farming for 32 years said: "For the 30 years I used to buy phosphate fertilizer at N40.00 for dry season farming. I plant green pepper, chili pepper, tomatoes, onions and other vegetables. When I buy one bag of phosphate fertilizer it is so profitable that I use the profit to cover all my daily spending. In the farm I used to harvest 75 bags of fresh pepper and load them in buses, Now, due to environmental changes, all I can harvest is only 15 to 20 bags, instead of 75 bags."

The increasingly high cost of fertilizer is also an important issue for farmers. One commented "The farming situation is highly demoralising. My neighbour who harvests more than 100 bags of pepper every week has decided to abandon farming, He said that

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¹⁶ All interviews were conducted in Batagarawa and Rimi Local Government Areas of Katsina State by Danjuma Katsina in February, 2022.

he will not farm next year, because a bag of fertilizer of N11,000 is now N28,000, and he cannot manage the expense."

A 55-year-old pastoralist told the interviewer: "In those days, my cattle graze in this area that had ponds and water sources, so they graze locally and don't have to go far away. In some years back there was enough rainfall. We plant rice. After harvesting we store the straw against the dry season to feed the animals (cattle, sheep and goats) when there is no grass. But now we have to move the animals to other areas to find food and water for them in the dry season."

Another pastoralist who has Western education described the situation that cattle herders are facing. "For the past one decade, or so, or there about, seven years to be precise, we have been witnessing gradual changes especially in the northern part of Katsina. We see excessive heat. When it is harmattan season, we feel excessive harmattan. Whatever weather condition comes, we would find it very excessive, very harsh. That is an indication that climatic change is affecting us gradually and we are not left out of the so-called changes we have been hearing from other countries. So, as it affects them, is also affecting us. Thereby a lot of activities we do, whether be it farming, be it rearing, whatever you do as an occupation this weather condition affects that occupation. We have seen instances where poultry farmers are complaining about the death of their chickens because of the excessive heat. If it is during cold season their chickens die as a result of excessive cold. We have seen where animals like cows die as a result of lack of feed, for instance during excessive dry season, you don't have anything to give to your cows unless you buy animal feeds. And you will buy but it may not be enough for the number of cows you have. And the condition too does not favour the living condition of animals too. As such they find it very difficult to survive in harsh condition like this especially, during the hot season."

With regard to grazing reserves, he notes: "What we are witnessing nowadays is a very serious danger both to livestock and the people that are engaged in the activities of livestock. For instance, I am a herder, we have seen instances where all these

grazing reserves that we had in the past ten year have been sold out to people, they are farming those places now. They have engaged those places in farming. I am very sorry to make this statement, but most of the problems started from our traditional rulers. They sold almost everything out. We don't have any grazing reserve now. Go to any Local Government in Katsina State, their grazing reserves have been sold out, nothing remains now honestly. That is the honest truth about it, we don't have any grazing reserve."

With regard to sources of water for livestock he says: "the climatic change has affected the underground water. When the underground water we rely on to water our animals has been affected by drought we have problems. The water table has gone down. If you don't have the means to construct a borehole and

give your animals sufficient water to drink as we don't have too many dams in Katsina State, the only alternative we have is for you to construct an open concrete well or you rely on boreholes where there is borehole in existence or you migrate from this area to another place. But honestly, we don't have enough dams to give our animals water. We don't have the capacity to construct boreholes. The only thing we rely on is the little open concrete

wells we have in the rural areas. But where there are a lot of animals like in my area now, we have a lot of animals because, we depend largely on cattle rearing. So, most of us migrate especially during dry season to other areas instead of us to stay here and witness the major problems of lack of water, lack of animal feeds, lack of grazing reserve, one will migrate to another place. As I am talking to you now, my younger brothers, my elder brothers, my sisters, most of them are in Taraba State, Nasarawa State, Kwara State. The nearest are those that are in Falgore forest in Kano State closer to us here. Mostly they have migrated."

It is obvious that climate change and concomitant desertification are impacting farmers and pastoralists in a very serious way, such that many are forced to abandon their means of livelihood to seek alternatives elsewhere, while many are thrown into poverty as a result of the situation.

The Ecological Fund

While the impact of climate change has created serious ecological problems throughout the country, attempts at ameliorating the effects have been hampered by the corruption in the institution set up by the Federal Government to address these issues: The Ecological Fund. The Ecological Fund is an intervention fund set up by the Federal Government to address the multifarious ecological challenges in various communities across the country. This special fund was established in 1981 through the Federation Account Act 1981, on the recommendation of the Okigbo Commission. Decrees 36 of 1984 and 106 of 1992 as well as the allocation of Federation Account Modification Order of 2002 subsequently modified the act. The Fund which originally constituted one percent (1%) of the Federation account was reviewed to 2% in 1992, and later 1% of the derivation allocation was added, thus bringing the total percentage to three percent (3%).

The prime objective of this initiative was to have a pool of funds that would be solely devoted to the funding of ecological projects to provide resources for the amelioration of ecological problems such as soil erosion, flood, drought, desertification, oil spillage, pollution and general environmental pollution, among others.

In the beginning, the fund which originally constituted one percent (1%) of the accruable into the Federation account was later reviewed to 2% in 1992. Consequent upon the directive of Mr. President in July, 2002, for a review of the modification order of May 2002, the 2% Ecology Fund and 1% Derivation hitherto under special funds were shared among the three tiers of Government along existing revenue sharing formula as follows:

Federal Government – Derivation = 0.49%; Ecology = 0.97%; Total =1.46% State government -- Derivation = 0.24%; Ecology = 0.48%; Total = 0.72% Local Government— Derivation = 0.20%; Ecology = 0.40%; Total = 0.60 %

The residue of the two funds (0.22%) was transferred to the Stabilization Account.

Over the years the operation of the Ecological Fund has raised many questions, as politicians and government officials at federal and state levels have been accused of diverting monies and enriching themselves from the Fund. . . . Charles Ameh, team leader of Follow the Money Group, says that the EFO awards multi-million Naira contracts to high-profile and selected contractors, who are either agents or fronts for highly placed government officials or politicians. Contracts awarded by the Office include those for land reclamation, river channelization, and flood and erosion control among others. .. When attempts to obtain accurate information on the amount of money available to the Ecological Fund by the Daily Trust Newspaper met a brick wall, information was obtained from other sources to try to determine the amount. While the information is far from comprehensive, "statistics from the Revenue Mobilisation and Fiscal Allocation Commission, Central Bank of Nigeria Annual Reports and other government agencies show that the EFO received over N375.5 billion between 2007 and the end of the first half of 2014."17 All indications are that the huge sums allocated to the Ecological Fund over the years have been stolen and squandered, and the country has

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¹⁷ Baba Martins, *Daily Trust*, Fri, 31 Dec 2021.

never felt the impact of these funds that were intended to improve the environment in both rural and urban areas to enable Nigerian citizens to have a better quality of life.

Gender Discrimination

Women are in most cases disadvantaged in both the rural and urban setting. Gender discrimination is prevalent all over the country, and especially in rural northern Nigeria.

In terms of access and to formal education, men are more privileged than women. Only about 5.6 per cent of women are able to undergo post-secondary education as against 18.3 per cent of men who have the same opportunity. Education translates to job opportunities available to each gender. For example, Nigeria had 23.1 per cent unemployment rate as at 2018 while underemployment stood at 20.1 per cent. Of these, males are privileged with 20.3 per cent unemployment rate and 15.4 per cent underemployment rate while females had 26.6 per cent unemployment and 25.9 per cent underemployment. Unemployment and underemployment statistics again favour the urban as opposed to those living in the rural area. It explains disparities between male and female and urban and rural dwellers in Nigeria in relation to power, economic opportunities and positionality with the entire Nigerian society. It explains those likely to be exploited and the potential exploiters.¹⁸

Women and Land

In most parts of Nigeria, women traditionally had no rights to inheritance of land, which was reserved for the male members of the family. In practice, this aspect of traditional

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¹⁸ Oludayo, Tade, "Poverty and Widening Inequality in Nigeria", *Vanguard*, July 21, 2021.

culture is still very much prevalent today, particularly in the southern parts of the country. In Muslim areas, according to the precepts of Islamic law, women are entitled to inherit land, but they are entitled to only half of what their male relatives may inherit. However, despite this, women are often deprived of their rights through the connivance of traditional rulers who expropriate their land and either give it to male relatives, or sell it out to wealthy businessmen. ¹⁹ Even when women are given their due inheritance, they are unable to make use of it. The custom of female seclusion means that women cannot go to work on the farm, and they usually don't have the financial resources to employ others to farm for them. So, in practice, when women do inherit land, they tend to sell it to their male siblings or others outside the family.

The Report of the Kaduna State Land Investigation Commission²⁰ documents in detail the way that women are deprived of their rights in land by a combination of factors: traditional authorities, particularly village and district heads; Local Government Authorities; State Governments; Courts, and members of their own family. All of these institutions take advantage of the fact that these peasant women are members of a powerless class in society combined with the additional burden of being women whose rights can easily be ignored or trampled on without any repercussions. A good example of this is a case documented from Kankia Local Government in present day Katsina State:

Case of Tambaya Abdu Martar Duza:

"She complained to the Land Commission that her father

¹⁹ Perchonock, Norma, "Women and Land Matters in Kaduna State", Women in Nigeria Today. Zed Press, 1984, p 91.

²⁰ Report of the Kaduna State Land Investigation Commission, Kaduna, 1982.

died and left a farm. She asked for the farm and the Magajin Yashe (traditional ruler) said that since she was a female she could not inherit from her father. But she said that she is the only child of her father, so she should inherit the farm. As a result of her insistence on her rights, she said he drove her away from the village and she had to migrate to Tsa Village Area because he said if he sees her in the village he will have her imprisoned."²¹

Another instance is the Case of Indo Ta Mammen in Kankia LGA of Katsina State:

"She complained that she bought a farmland from one Ganga for N5.00.(Many years ago) She said that she was cultivating the farm for 4 years and she was paying taxes on it for 4 years. Then 3 years ago she went to Katsina on *cin rani* (dry season labour migration) to earn a living and when she came back she found that the Magajin Nassarawa (a title holder) had made a layout on the farm. The Magajin Nassarawa said it was the Fulani who came and complained to him and the farmland was given to them to settle there. The Commission observes that this woman is a very poor woman and often had to do physical labour or sell firewood to earn her living and her only farm was the one which was taken away from her during her absence. She is now quite old and her only son Ja'afaru has since left due to lack of farmland and she does not even know his whereabouts. The woman is now a domestic labourer. The Commission recommended that she should be given an alternative farmland by the Magajin Nassarawa and the Hakimin Ingawa (District Head) who were the people who took over her farmland, and this should be done with immediate effect."22

²¹ Perchonock, N. op. cit., p. 96.

²² *Ibid.*, p. 93.

The Report of the Land Commission documents literally hundreds of similar cases in just one state in Nigeria. There is little doubt that discrimination against women is a major factor in hindering women's empowerment and their possible emergence from poverty.

Summary

Along with the evidence that economic growth and equitable distribution are central to poverty reduction, non-economic factors are also important. Good governance is an essential condition for growth that promotes equity with positive distributive impacts that are prerequisites for a stable and just society. To find a solution to poverty, Nigeria requires first and above all else, radical changes in the social and economic institutions and attitudes and the development of a truly inclusive political and economic system. In designing strategies for poverty reduction in Nigeria the true face of poverty must be recognized. To summarize:

"given the class character of the Nigerian state and the subjugation of the Nigerian elites to international capital, policymakers have consistently failed to comprehend the crisis as one of unequal access to national wealth and the the monopoly of this wealth by a small segment of the population. The Nigerian state, since the 80s, has subscribed completely to the neo-liberal policies of the World Bank/IMF. There is little or no interrogation of the realities of the subordination of the economy to the economy of the metropolitan capitalist countries. This misconception has continued to the present, resulting in the continuing failure of the state to come to grips with the real nature and the basic causes of the crisis.23

²³ Kwanashie, Mike, Foreword, *op. cit.*, p. xxiii.

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Interviews

Methodology

In this research project we sought to hear the voices of individuals living in difficult circumstances in different parts of Nigeria. (In the zones of South-South, South East, South West, North Central, North East and North West). We recruited interviewers from all parts of the country and asked them to interview a number of individuals on their life history, their problems, and their hopes for the future. The data was collected through the use of intensive interviews. We also asked the interviewers to spend a day with the interviewees to observe and record how they spend their day. In this section of the Report we detail some of the findings that emerged from these interviews.

In all, 18 interviewers were selected for the work, four women and 14 men. The selection was done with the aid of colleagues in universities and other institutions; most of the interviewers were either university lecturers or secondary school teachers. They were asked to interview between 2 and 4 individuals, preferably 50% of them women, and interview in both rural and urban environments. The interviewers received training via Zoom meetings, where they were instructed in the proper procedures of conducting intensive interviews, including the ethics of the interview. Consent from the individual was required before conducting the interview. We discussed with the interviewers the way to relate to their interviewee, to relate to them as equals, not to demonstrate superiority in education or status, and to relate to people in a humble and humane way.

The interviewers were asked to conduct the interviews in any language that was most comfortable to the interviewee. They were to record the entire interview, and then transcribe them into English. This required the interviewers to have a reasonable command of the English language. The interviewers were also asked to take still photographs and video clips of the individuals (if they agreed), and also of the environment and surroundings

In terms of selecting the interview subjects, our assumption was that the vast majority of individuals in Nigeria will have been impacted by the economic situation created by the imposition of neo-liberal policies implemented in the country since 1980, so that virtually everyone's life history would be able to provide us with some useful information for this study. The interviewers were requested to avoid interviewing extremely well-off individuals, but otherwise to select subjects from different areas (rural and urban) and from a range of different occupations.

Due to limitations of finance, as well as other issues (such as insecurity in some parts of the country), the number of interviews that were conducted was limited. In all, 55 individuals were interviewed for this report. There were 26 females and 29 males, of varying ages ranging from 30 to 73. The geographical spread is reflected in the following table:

Table 1 Interviews by zone and gender

Zones and States	Number of interviews	Females	Males
South-South (Rivers, Delta, Edo)	11	6	5
South-West (Lagos, Oyo, Ogun)	12	6	6
South East (Anambra, Abia)	4	1	3
North Central (Niger, FCT, Benue, Plateau)	8	1	7
North East (Borno, Adamawa, Bauchi)	9	4	5
North West (Kaduna, Katsina, Zamfara, Kano)	11	8	3
TOTALS	55	26	29

With such a relatively small sample out of Nigeria's huge and diverse population of over 200 million, we cannot claim that the responses we gathered constitute a representative sample in any scientific sense. The sampling method was largely purposive and fortuitous, depending on those available to the interviewers. We feel that the interviews can be said to be indicative of certain trends and conditions, not definitive. Nevertheless, we feel that we are able to discern a great many useful insights from the mouths of our interviewees that can shed light on the ways individuals in Nigeria cope with living in poverty.

Analysing the Interview Results:

We structured our analysis of the interviews thematically, paying particular attention to the major issues that stood out from the interviews. These were, first of all, food and the problem of feeding themselves and their families. Secondly, the issue of housing and the difficulties faced by most people in acquiring a minimum standard of shelter, along with the issues of availability of light and access to potable water from whatever source. Thirdly was the issue of paying school fees for their children, and the difficulties most individuals found with keeping their children in schooling. Ancillary issues such as access to capital for livelihoods, lack of employment opportunities even for those with good qualifications, paying for health care, and the general issue of inflation of essential goods and services were also prominent. We will treat each of these individually. But first we will present a description of the individuals we interviewed.

Interviewees:

The respondents we interviewed were a very varied group.

Age

In terms of age, there were 19 of them between 30-45 years old; 28 between 46-60; and 8 were 61 and above.

Education

In terms of their education, 5.4% of them had no education; 9% had Islamic education; 22% were educated to primary school level; 24% had secondary school education; 18% were degree holders or had HND; 15% had National Certificate of Education; 4% had other certificates; 3.5% Not Available.

While it would be expected that the level of education would have a strong positive correlation with levels of income, this was actually not the case, as it was found that even those with educational qualifications that should have enabled them to find well-paying jobs were living at poverty levels due to the problem of finding employment, and hence they had to fall back on other strategies to survive. In fact, it became obvious throughout the course of the interview analysis that while many parents voiced the view that educating their children would enable them to have a better life than they had, this might not be the case, as even welleducated individuals were not able to make use of their education to enable them to earn a reasonable living. It is obvious that the extremely high unemployment level in the economy is one of the major roots of poverty and that unless this issue is addressed there is little chance of poverty levels being brought down in the country. We will return to this later.

LIVELIHOODS



Figure 1 At work on the farm



Figure 2 Selling in her shop



Figure 3 Filling kerosene containers for his wife's business

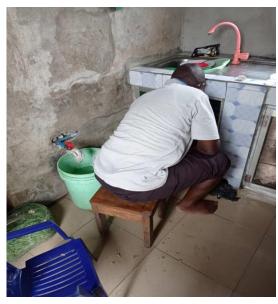


Figure 4 Working as a plumber



Figure 5 Selling roasted maize on the street



Figure 6 Operating grinding engine



Figure 7 Preparing moin moin in the morning



Figure 8 Community Market in Rivers State

Occupation:

Our interviewees pursued a very wide range of occupations. The most prevalent one was farming, both as a first and second occupation. While 15% of them pursued agriculture as their primary occupation, 29% were farming as a secondary livelihood. In fact, farming was the major fall-back for individuals who were unable to earn a living from their primary occupation, or for those who had been retrenched from salaried employment or had been retired. Nearly all individuals from all parts of the country seem to have been able to access some land for farming in their home areas when they returned there after having failed to secure income in areas where they had migrated to pursue their occupation. They were able to do this either through access to community land, or through inherited or borrowed land, or even squatting. Being able to farm, even at a very minimal level, was the major means whereby individuals were able to manage to survive by growing a few basic foodstuffs to feed their families. In conjunction with farming, keeping of animals such as poultry and small livestock was another means of supplementing diet and income, and was engaged in by several of our subjects. The data suggests that the urban workforce is not a true proletariat, but retains rural roots which provide a cushion for the inadequacies associated with other forms of livelihood.

The second most prevalent occupation of our interviewees was trading, at various levels, from hawking of goods, to selling goods at tables, either in homes, markets or on the street, or owning shops. About 35% of our sample were involved in one sort of trading or another, mainly at a very minimal level. Many others were involved in some sort of trading activities as an adjunct to other occupations. Trading in foodstuffs, whether basic items like grains, cassava, fruits and vegetables, snacks,

bread, drinks, etc. was the predominant type of marketing activity, as food is always necessary, even if not affordable for everyone. The informal sector dominates the economy and provides access to economic opportunities to individuals with very little capital. However, most of these enterprises are very fragile, since when there is an economic down-turn such as was caused by the COVID-19 lockdown or general decline in the economy, the profits from the activities decline to the point at which the activity becomes unsustainable, credit is unavailable, and the individual is forced to look for other sources of income. At best, the profit margins from many of these trading activities is the barest minimum, often just a few naira per day, hardly enough to sustain even a minimum standard of living.

Artisanal activities were pursued by many of our interviewees, including such jobs as carpenter, barber, driver, potter, mason, iron worker, construction worker, caterer, and others. Many of these activities were carried out sporadically, and many on a casual basis, depending on immediate opportunities afforded by the environment. Very few of them enabled individuals to make a steady income, and they were forced to resort to other strategies.

Twenty per cent of those interviewed were currently engaged in salaried employment, either as teachers, civil servants or employees in the private sector, including drivers, security men and other low-level jobs. Most of them worried about what would happen to them when they had to retire or were retrenched, as happened to 10% of our individuals. In nearly all of these cases, individuals experienced serious economic shocks when they suddenly lost their salaried income. In many such cases, entitlements were not paid, nor were pensions forthcoming. Most were unable to find alternatives to the level of income they had been used to, and they and their

families were plunged into critical financial situations including eviction from their residences, withdrawal of their children from schooling, and inability to provide basic requirements for their family.

Basic issues

Food

There is no doubt that the number one problem facing Nigerian families is how to get enough to eat. The issue is how to fill the stomach, regardless of the nutritional value of the food. Most families live on a diet of predominantly starch - yams and cassava (in the form of garri) in the Southern states, maize and other grains (ground and cooked as tuwo) in the Northern areas. These may be mixed with some vegetables that might be available, especially for those engaged in some farming activities. Protein like meat, fish or even beans are scarce or nonexistent. Planning of meals is hardly done. People eat whatever is available, whenever it is available. If a substantial meal of starch is cooked once a day, what remains is reheated for the next day's breakfast. Only 25% of our respondents said they were able to eat three "square meals" on a regular basis.

Most of those said they were able to eat regularly because they were consuming products of their farms, supplemented with other ingredients. 52% said they were able to eat 2 meals a day, and 20% said they ate 1 or sometimes none. Nearly all of them said that feeding themselves and their families was the biggest problem they were facing on a daily basis. A common observation from our interviewers when observing the day in the life of our interviewees was that many went to bed at night without having any evening meal. This included children as well.

The inflation in the cost of foodstuffs in recent years was mentioned by nearly all of our informants.

As Dakuku Peterside notes in a recent article, hunger has critical importance for the future of democracy in Nigeria. "Hunger fuels criminality and crime; it affects education and school enrolment; it affects healthcare quality. Most importantly, hunger affects political choices. Politicians are already using it as a weapon as we march towards the 2023 general election.... From the prevailing situation, it will be a significant weapon available to politicians to influence voters."²⁴

Our interviewees tell their own stories:

From a *Fulani woman living in a temporary shelter in Kano*. She sells milk to earn a living for the family:

"We only eat when we sell the cow milk. We eat twice, sometimes once only if we have, sometimes the children sleep with hunger."

From a woman who sells biscuits, soft drinks, juice, at a table at Olomore Shopping Complex in Lagos:

"I have not had my breakfast as I speak. There is nothing I can eat. Sometimes I get to eat once daily, sometimes it could be twice, but I don't skip dinners since my children must eat even if we don't have breakfast or lunch."

From a 42-year-old carpenter in Eti Osa, Lagos:

"....feeding is hard. For instance, the day before yesterday at night I didn't eat anything. I only took popcorn for dinner. And yesterday someone gave me soup and I went ahead and bought fufu without knowing the person was going to give me eba. So, I ate the eba and kept the fufu. In the evening someone gave me fried meat. I took the fufu and fried meat for dinner without soup."

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²⁴ The News Guru, Monday November 22, 2021.

From a 46-year-old civil servant in Vom, Plateau state:

"We don't go hungry but at least we can take two meals a day, breakfast and dinner, we call it 1-0-1....Breakfast is made up of tea and bread... while in the evening we take something like tuwo and soup. At the end we have more carbohydrates than protein. In our present circumstances in Nigeria we can only eat meat and fish occasionally, maybe on Sundays. We cannot say the meals are balanced in terms of diet."

Interviewer's observation of a 45-year-old farmer who owns a grinding engine in Toro, Bauchi State:

In the morning the family used to eat *dumame* (warmed up tuwo) and in the daytime, tuwon masara and also in the night. Sometimes he used to find food outside the house in order to leave food for the children to eat at night.

From a woman who is a 33-year-old petty trader in Zaria, Kaduna State. She sells pap and small commodities:

"We cook once a day. In the morning I take from the pap to make some for breakfast, sometimes I keep some for lunch. Sometimes we cook in the afternoon, what we cook will be eaten as lunch and dinner."

From 65-year-old widow in Numan, Adamawa State.

"When my husband died, I went through many pains. I cannot feed my children well; cost of living is very high. Before I used to eat 2-3 meals a day, now sometimes once, sometimes I sleep with hunger like that."

From 61-year-old man who lost his job at Savannah Sugar Company when it was privatised: (Adamawa State)

"I can no longer have 2 meals a day. My children cannot go to school properly. When I am able to pay their school fees they go to school. When there is no money, they stay at home. In the last two years they were always at home.

I was forced by the situation to feed on shrubs just to stay alive. Some days I don't eat at all so that the children will have something to eat."

From 45-year-old trader in Kudan, Kaduna State: "Tuwo is prepared for dinner, what is left will be served for breakfast for the kids the next day. If it is much we will also eat, if not we will have to buy pap."

From a 42-year-old woman petty trader in Uvwie LGA, Edo State who hawks her goods: "Since I sell garri which is the most important food item, we can eat twice a day when I have it. For instance, we have only eaten once today because I have no garri to sell from which we get the one we eat. I am praying to God for what we will eat this evening."

Food inflation

Inflation in the cost of essential food items was mentioned by virtually all of our informants. They contrasted the cost of foodstuffs in years gone by with what pertains today. The inflation in the past year or so was especially shocking to many.

A 73-year-old retired man in Oyo says:

"In the olden days things were better. With 20 naira one would eat and be filled. Even recently, 100 naira is enough to eat. Things have become costly in 2021. Things sold for 50 naira become 100 naira. A child that one gives 100 naira, if you see the food, they buy with it you will be angry."

From a 30-year-old woman, in Abuja, who does casual jobs and is hampered by ill health:

"Things are more difficult than ever. My greatest challenge is the increase in the price of goods and services particularly foodstuffs. 500 naira is almost becoming meaningless looking at the market conditions today. If you take 500 naira to the market today, you can't

buy anything reasonable. Beans that we use to buy at 400 naira a measure is now 1000, rice that I used to buy between 400-500 is now 1000."

Housing

Next to food, provision of shelter is a major problem for nearly all of our interviewees. Some of them own their own house, but many of these were mud structures that they constructed themselves. Others live in temporary shelters made of zinc sheets or wood; many of them live in uncompleted buildings, either belonging to themselves or to others. A good proportion of interviewees were living in spaces that were either lent to them by relatives or given to them on a temporary basis by some kind-hearted individuals who took pity on their plight. 30% of our informants were renting "standard" accommodation (i.e., built of cement blocks) and paying for one or two rooms to house a family with children in inadequate spaces, sometimes with as many as 9 persons or more in a room. Several of our informants mentioned being evicted from their accommodation due to inability to pay rent. Nearly all of our respondents voiced a wish to own a house of their own. Some have begun construction but were forced to stop due to increased cost of building materials. Lack of potable water and access to electricity are very common.

On the housing situation, our interviewees have this to say:

A 65-year-old widow in Numan was described by the interviewer as "living in a mud house, two bedrooms, partly open with a pit toilet partially covered with a mat." There is no water or electricity.

A 30-year-old woman living in a suburb of Abuja notes "... where we are staying is not our house neither are we renting it. We were allowed to live here on compassionate grounds. The place is not comfortable at all, we are only

managing. We rely on well to get water. There is no light in the house. We rely on our phone torch at night to see."

A 40-year-old woman in a suburb of Kano who is squatting, notes that the land where they are staying in a temporary shelter is not their own. "We don't have any arrangement. We are only staying because the owner did not come to build on it. Once they want to use the land, we have to give them their land and this can happen at any time". There is no water or electricity. We don't even have a home, talk more of other things. We don't have anything."

A 38-year-old man with an HND in Agricultural Extension living in Makurdi, but unable to find employment states: "I am not living the best of life especially accommodationwise. We were renting a one-bedroom flat before, but as our resources kept dwindling, I had to move to where I am keeping poultry. Where we live presently is an uncompleted building that belongs to one of my sisters. I had no other place to move to after not being to pay for accommodation. There is no running water. We dug a well but were unable to reach water. A neighbour is giving us water. Our neighbourhood has electricity but our house in not connected because we do not have means to pay for NEPA bills."

A 45-year-old man working in a block industry in Suleija: "I am a tenant living in a 2-bedroom apartment. We don't have both light and water. We get water from the boys who push trucks. Sometimes we spend more than 1000 naira a day on water."

A 30-year-old female petty trader living in Zangon Shanu, Zaria: "Our house is not rented. A good Samaritan let us stay pending when he will need it. There are two rooms, one is used by us and one for the children. (They have 6 children). We get water from a neighbour's house. There is no electricity."

A 59-year-old man who teaches in an Islamic school in Dutsinma, Katsina State says "I got my house after we offered prayers for somebody who was appointed as a Minister during the time of President Obasanjo. (i.e., he was rewarded with a house). There is no light. For electricity we use the torchlight called "Obasanjo ya Kasa" (Obasanjo has failed)."

A 62-year-old farmer in Safana LGA, Katsina State notes "I do not own this house, nor am I renting. It is given to me by a relative who cares about my living condition. There is no water. No electricity. For light we use Obasanjo ya kasa."

A 50-year-old woman in Zamfara State: "The house is neither owned by us nor are we renting. My uncle lent it to us to stay for the time being. There is no water or electricity. We use battery lamp for light. We fetch water from taps on the street or nearby streets."

A 46-year-old woman who sells fruits and roasted corn in Lekki, Lagos: "The land we live on belongs to our sister. We built a pako (wood) house on it. We built three rooms and a kitchen on it. We dug a pit latrine as toilet. There is water and electricity. When it rains flood covers everything, both inside and out, but we are still managing."

A 59-year-old man who works as a commercial driver in Tafa LGA, Niger State says: "I don't own a house. This accommodation is not mine. It was built by my boss, and he asked me to live here for free. All he wants from me is prayers. The house is for sale as we speak. There is no water or electricity. We rely on a nearby well for water. For light we make use of rechargeable lamp called Obasanjo ya kasa."

HOUSING



Figure 9 Pastoralist's compound in Kano



Figure 10 Informant's house in Oyo



Figure 11 A wooden house in Lekki, Lagos.



Figure 12 Backyard of informant's house

A 62-year-old man living in Abuja who is a retired civil servant and is now farming relates that he is living in a one room accommodation that he built. There is no water. "We usually buy from mai ruwa (water sellers) on a daily basis. Two gallons of water is 50 naira, and we make use of about six on a daily basis. During rainy season we usually store water, which cuts down on costs. There is electricity even though supply is epileptic in nature. We don't have pre-paid metres and most times the estimated bills are outrageous. Sometimes the Abuja Electricity Distribution Company brings as much as 200,000-naira bills. Even when there is no light, we get high billings."

A 55-year-old Okada (commercia motorcycle) driver and farmer from Ndokwu East LGA in Edo State: The two mud houses you see were built by me. I own the land too. There are no amenities. Our only source of water is the well I dug behind the house. We go to the main town to charge our phone in the churchyard at least three times before Sunday when we attend service. I hope that someday I will be able to build a decent house for my family."

A 42-year-old woman who does petty trading at Uvwie LGA, Edo State says: "I have been living in this uncompleted building for a year and seven months now. We have been asked to move out as the owner of the building wants to complete it. I moved into this building when my landlord threw us out because we were owing rent. My husband located this place and brought us here. Because the building is not completed, we have no toilet, electricity, water and even the back doors and windows have not been fixed so we suffer from mosquito bites."

A 33-year-old female petty trader in a suburb of Zaria lives in a rented one room accommodation. Nine members of the family occupy the room. Water comes

from a community borehole and rain water. There is electricity. "The biggest challenge that I face is first and foremost battling with rented accommodation. When I sit and think of the cost of building even a small structure, I say to myself that we may never be able to have a structure of our own. It is my wish for us to have our own house no matter how it is, because what's yours is yours."

What emerges from these interviews is that very often, it is social relations, rather than personal income, which provide housing for many individuals. While some own their houses, and some others are renting, many of our interviewees had housing provided for them by relatives, employers, or other individuals on a compassionate basis. But these arrangements are often temporary and do not provide a stable or long-term living situation.

School fees

The issue of school fees is another extremely concerning problem faced by nearly all of our interviewees. With very few exceptions, our informants voiced the desire to educate all of their children in the hopes that they would have a better life, but only 42% were able to educate all of their children to various educational levels. Eleven percent have not been able to educate any of their children, some because they felt Western education was not important, but most of them due to inability to pay fees. Most of those interviewed had tried to educate at least some of their children, leaving others behind. The typical pattern is for a few children to be sent to school, but not all of them, due to lack of resources to educate all of them. Often children were sent to school while the parents were in employment, but once retrenched or retired they could no longer have the funds to pay school fees. In these cases, it is invariably the girl child who suffered, as priority is given to male children. In some places it is stated explicitly that there is no need for females to be educated; in some places girls are married off immediately they finish primary school, or even before.

In their own words:

A 50-year-old woman from Talata Mafara, Zamfara State relates that "My parents wanted to enrol me in school, but my grandfather refused. He said if I am in school, who will prepare fura (millet balls, eaten with sour milk) for him? That was the end of it."

From a 42-year-old petty trader whose husband was retrenched from his job at NEPA when it was privatised:

"My three children have been out of school for some time because we could not afford their fees".

From a 65-year-old widow in Numan:

"When my husband died, I went through so many pains which led to the fact that my children did not go to school again."

A 44-year-old trader in Kudan, Zaria:

I have 2 wives and 11 children, five girls and 6 boys. All of them are attending school, 4 in primary school; one has completed his primary school and I have enrolled him in Quranic school before I will send him to secondary school. As for the girls, I marry them immediately they complete primary school."

A 71-year-old woman in Malumfashi, Katsina State:

I have 7 children, 4 males and 3 females. None of them have been to school. We consider Western education a waste of time and harming to girl children. That is why we don't encourage girl child education in this area."

A 60-year-old farmer from Ibadan:

"I have four children. I enrolled them in schools. I have worked almost all my life on the farm, and I am tired in my

bones. I do not want my children to suffer like this. I put them in school so they can lead a better life than I have."

A 46-year-old woman from Abak, Akwa Ibom State, interviewed in Lekki, Lagos State who sells fruits and roasted corn, tells her story:

"I am a primary school certificate holder. My secondary education stopped when my mother died, and I went back home to take care of my siblings. I could not continue with my education. Who will sponsor me? My father said he cannot train a girl child."

A 55-year-old man from Ndokwu East, Edo State. He worked for a subsidiary of NNPC as a security officer but lost his job when the company was privatised. He left Port Harcourt and returned to his village:

"None of my children is in school any more. They were in school when I had money (salary) but when things became very difficult, they all dropped out of school."

A 57-year-old woman who runs a food canteen in Abeokuta:

"I have three children. It is every parent's prayer that their children are more successful than they are. Although it wasn't easy sending children to school, we tried all we could. At the end of the day my marriage with my exhusband crashed. I wouldn't want my children to suffer like I did, hence the decision to send them to school. Now I am a single mother, but I did all within my power to send them to school. I made sure the first two are educated. The first two have finished schooling but they are still struggling through life. The first one attended the Federal College of Education, Osiele. The second attended College of Marine and Fisheries Technology, in Victoria Island Lagos. The plan was that when they start work they can increase upward mobility by going for further studies. But you know how this country is – it does not run on the ideal of fairness or justice. Only the children of the rich and powerful grab the best jobs, while children of ordinary Nigerians walk the streets without employment. The last child is not attending any tertiary education yet, the hope is that the older ones would be able to help with his schooling, but this is yet to materialise."

A 45-year-old man working in a block industry in Suleija: "I have 4 children. As we speak, they are not in school. I really don't have the means to send them for formal education. Though most of them started primary school before, they dropped out since I could no longer pay their fees."

A 40-year-old Fulani woman in Kano State who survives by selling milk and butter:

"I have 7 children, 3 boys and 4 girls. Only one of them is in school, but I wish all of them can have the chance of going to school. I hope by your coming to us you can help me to do this." (To the interviewer)

A 45-year-old farmer in Toro, Bauchi State:

"I have 12 children from two wives. Five males and 7 females. Some of them are in school. One is now in the State University Gadau. But the rest of them, especially the females, used to stop from JSS level."

Gender Discrimination – the life experience of women

Of all of the 26 women that were interviewed, none of them were full time "housewives". They were "housewives" in that they were responsible for childcare, cleaning, cooking and other household chores, but in addition they were all involved in income-generating activities to support themselves and their families. Thirty one percent of the women were either widowed or divorced, and hence solely responsible for the upkeep of their families. But even for those presently married, the majority of them are the main s u p p o r t o f t h e i r f a m i l i e s, a s

their husbands' income is either non-existent or inadequate to provide for the family's needs. Nearly all of the women are involved in petty trading and many of them are farming as well.

We have already seen how women are left behind in educational opportunities, as girls' education is either frowned upon or considered a low priority when resources are scarce. But even those with qualifications such as the two degree holders, five NCE holders, and two with other professional qualifications (1 in catering, 1 in secretarial studies) are not engaged in occupations that their qualifications prepare them for, but are involved in petty trading of various types. Many were unable to find employment in their areas of qualification and were forced to look for alternative means of earning a living. Those women who do have wage earning jobs are engaged in very low paying positions like school nanny or cleaners in government institutions.

Below we relate some of the work experiences of our female interviewees:

A 40-year-old Fulani woman in Kano tells us: "My only means of making money is selling cow's milk. This is the most difficult business I have ever experienced because all of my family depends on the daily profit from the business before we can eat."

A 30-year-old woman in a Zaria suburb whose occupation is grinding of ingredients for soup and selling bread says: "I have been grinding for at least 7 months, for the bread I have recently started. The capital I used to start the bread business is not much. I can afford to buy N1000 to N1500 worth of bread that I sell each day."

Our interviewer observed the daily activities of a *30-year-old woman living in an Abuja suburb:* "The interviewee is in a very poor condition as she and her family live in a tent made of zinc. She barely has something to do. On most

days she goes around in her neighbourhood looking for homes in need of someone to do house chores. Occasionally she works on peoples' farms and helps in planting and weeding. Her husband works as a security guard in the neighbourhood."

A 46-year-old woman who sells fruit and roasted corn on a table at a shopping area in Lekki, Lagos, relates her work experience: "I pay one thousand every month for the space I am using, I used to do catering jobs but I didn't have peace of mind. I was always thinking of cooking and buying. The only discouragement in this business is scarcity of goods. Before now everything was fine, you make enough profit and have something to save, but now the insecurity has really affected the market. Things are scarce and expensive. We are only managing now. After buying corn, charcoal, calculating your transport fare and nylon (plastic bags) there is not much profit."

A 71-year-old divorced woman residing in Malumfashi area of Katsina State whose former husband is a retired policeman notes: "Since the retirement of my former husband life is so difficult with us. I can hardly have three square meals in a day. I am finding it very difficult because my former husband is a pensioner and now a security staff in Malumfashi General Hospital. What he is collecting is not even enough for him, let alone for him to assist me or his children.... I sell moulded (clay) pots at home or in the market. Life has changed."

Our interviewer noted the experience of a 49-year-old divorced woman from Yenagoa in Rivers State who started working as a trader going from Ogbia to Nembe and Brass, but due to increasing rate of piracy she stopped that business. Now she goes to Ahoada area of Rivers State to buy corn to resell. Previously she was employed by the State government environmental sanitation authority as a street sweeper but was retrenched the following year.

Now she supports herself

by trading and also farming, mainly cassava. She does not own the land on which she is farming but gives the owners a portion of what she produces.

A 65-year-old widow from Numan in Adamawa State says: "The biggest challenge I have ever faced was when my husband died. My children could not go to school. In my house I cannot feed my children, no helping hand, the worst of it is that the cost of living is very high compared to the last 10 years." In order to survive she is a petty trader, "I used to sell ingredients around November and December to earn a little money, just to get what I can eat."

The experience of a 42-year-old woman from Edo State: Her husband used to work for NEPA (electricity corporation) but lost his job during the privatisation exercise in 2014 and he now does menial jobs. "I am a petty trader. I sell garri, palm oil, fufu, starch and groundnut oil. I buy on credit from my supplier, sell and then send their money back to them. I do not have my own capital to buy the things I sell but I have to do something anyway to cater for my children. I started petty trading two years ago. My suppliers used to give me products on credit in larger quantity when things were cheaper. But now I only get two bags of garri because the price of goods has gone up and they are not happy at the slow rate at which I return their money. That is because those who buy from me do not pay when they buy due to lack of money. I hawk from place to place, morning and evening. I do not have a shop. Some customers also come to the house to buy."

A 57-year-old woman in Abeokuta describes her experience: "I came here for work in 1990. I got married to an Abeokuta man. I was formerly working in Arab Bank at Odeda. The bank collapsed, and since then I have been trading. I was secretary to the manager when I was at the bank. I earned a degree in Secretarial Studies at

the Technical College, Ile-Ife. . . I lost my husband five years ago. . . Now I sell biscuits, soft drinks, juice, etc. It is not that I am comfortable or well to do, but I borrow money and return it after I have made sales. . . . This is the 15th year I have been doing this business. At some point they pulled down my shop at Ake when Governor Amosun was constructing this road. This affected my business as I could not sell anything for 7 years while the road was being built. Not until I got here (Olomore) did things get any better. "

A 38-year-old woman in Mirnga, near Biu, in Adamawa State, relates her experience: Her husband is a retired Arabic teacher and farmer. She is an NCE holder but has never been employed as a teacher due to the ban on government employment. "Before the retirement of my husband we do have three square meals a day, but things changed when he retired. Now we eat only two. Before he retired. I used to raise poultry and sell soup ingredients and local snacks for children, but after his retirement I had to stop the poultry business and am left with just selling soup ingredients and snacks. I also do voluntary teaching in school because it keeps me occupied with my teaching experience although I do not get any income from it. I am an NCE holder of 10 years standing but have done nothing with the qualification. For everybody living in Borno State and neighbouring states our major problem is insecurity caused by Boko Haram."

A 55-year-old woman trading in Ndi Araba Market, in Lagos relates: "I had the opportunity to go to school but I did not catch up because I was not treated well by my guardian. By the time I was registered in a school I will be at our point of sale, selling bread. I sleep at 1.30 and wake up 4:00 to 4:30 am. That is why I could not do well in school. I stopped in JSS, class 3. What I do now is making moi moi (a dish made with bean paste) for sale. Another day, if I get a catering job I will do it, but the catering is

once in a while, so moi moi is my everyday job. When I wake in the morning around 4 to 4.30 am I wash my beans, take my utensils outside, and then go to grind the beans around 6.00, but there is not much profit in it. We buy groundnut oil for N800 per bottle and buy beans for N600 per measure, and you can get 12 to 15 wraps of moi moi from it. People buy on credit and may take days before they pay, but since they have been buying from me before, I have no choice other than to sell to them on credit. Another thing is the smoke I inhale from the firewood fire. It is affecting me. Whenever I talk, water drips out of my eyes."

A 51-year-old woman who was formerly a petty trader but who now works as a cleaner at the University of Ibadan: "I earn N15,000 per month. That sum isn't enough to see us through the month considering how expensive commodities are now in the market. I am just doing this job so I do not sit at home, jobless and helpless."

The story of a 51-year-old degree holder in Sociology from Rivers State University residing in Akpor, Rivers State: She has a medium sized shop where she sells children's wares and toys. She earns a reasonable profit from the shop, which is used to support her family, as her husband is unemployed.

A 55-year-old widow in Rumukunde Community, Rivers State, is engaged in small scale farming of cassava, vegetables, okra and maize. She also sells garri in the community market. She said her life has been turbulent considering the condition her husband left her in when he died, with no assets to support her and their 8 children. She has been farming for many years, but her strength is failing, and she is weary of farm work.

A 50-year-old woman in Bayelsa State, was born in Ghana (Her parents were from Rivers State but moved to Ghana where she was born) came to Lagos and attended catering school there where she met her husband. Her

husband lives in Owerri and is presently unemployed. "When I was in Lagos I worked for a company dealing in wholesale China wares and stainless wares. I worked there for over two years. I was also into hair dressing, selling of oranges and other fruits. Now I have a shop in this community (Opolo) where I am selling provisions. Things are very difficult because my husband is in Owerri and paying for a separate house hold. He has no job. We are living in our personal house, but there is no water, and we have no money to pay for electricity connection."

A 48-year-old woman from Edo State who has a degree in economics from National Open University: "When I couldn't get a job I had to go into farming to survive. I grow cassava, tomatoes, beans and cucumber mainly. There is also an orange tree orchard with ridges between where I plant my crops. People come to the farm to buy my products when I harvest them. I have been in this business for two years. Sometimes my farm crops are stolen when they are due for harvest, so it reduces my income. I took a loan from the cooperative society that I used to start this business. A larger part of the income from the farm is used to offset the loan on a monthly basis. I can't afford three square meals a day for my family. This is because if we spend more money on feeding, servicing the loan I took becomes a problem and that could terminate the only source of getting money to run my farm."

From a 50-year-old woman in Zamfara State: She attended Islamic school and is married with 9 children from two husbands (her first marriage ended in divorce). "I am engaged in malaria control activities for which I will get paid after four months. This involves dispensing of malaria drugs. I am also engaged in small business, selling fruits, groundnut cake, vegetables and other commodities. I also grind ingredients with a small grinding machine. I am now in hard condition. My husband is

expressing his worries about how foodstuffs and other commodities are becoming more expensive on a daily basis. The thing we used to buy for N200 is now N600, or N700. Before you could do things comfortably because the cost of living was not high. But now what you used to buy for N500 you can hardly get it with N1000. Life is becoming unbearable for us as a family. You just have to manage life as it is."

Life Trajectories, Experiences and Coping Strategies

Tracing the life trajectories of some of our interviewees gives us an idea about the strategies individuals utilise to manage living in poverty and at the same time trying to find ways out of their difficult situation.

Let us hear from our interviewees on some of these issues:

A 62-year-old man in Bayelsa State, who is a widower, relates his work history: "I started as a teacher in the primary school in Otuan and Amassoma communities for years, and later left the teaching job due to incomplete certificate. I also used to sell wares (clothes) in my area in the late 1970s along the communities in Southern Ijaw LGA. I buy from Aba and resell. I relocated to Lagos in 1982 where I learned construction work through practical involvement. I am into construction work. I am a carpenter, a bricklayer, a plumber and an iron bender. It was from this job that I feed and care for my family. The construction industry is going down in the last three years. We have less people building now. I came back to Bayelsa in 2000 and started farming. I farm cassava, sweet potatoes, yam pepper, plantain and other crops. The farms are no longer that fertile compared to the early years of my farming. I don't know why because I am not a soil scientist." Over the years, he has lost two wives to illness. "One of my biggest challenges has been inadequate funds to care for my late wives during their respective illnesses. I was not

having money to foot their

medical bills, as well as money to further the education of my children." In past years, things were easier than what they are now. "Foreign items were coming in through the seaports and there were job opportunities for skilled men, and I used to get more jobs." As he is getting older, he no longer has the strength for construction work.

A 55-year-old man from Edo State with a standard 6 education tells us: "I once worked with Integrated Data Services Limited (IDSL), a subsidiary of NNPC, in Port Harcourt. I was recruited in Benin as a security officer and taken to the Port Harcourt office. During former President Obasanjo's time the company was privatised which was the beginning of my problems. A new management board took over. Workers' salaries and other benefits were renewed downward. After some time, many of the workers were retrenched. Unfortunately, I was one of those affected. I moved from Port Harcourt to my home town, Ozoro. Life became difficult. I couldn't keep my children in school, feed them or even afford a decent apartment. In trying to survive I started riding Okada so I can at least feed my family. In 2010 I was involved in an accident that almost claimed my life. In 2010 I moved from Ozoro to my present location in search of greener pastures. I continued riding Okada but also started farming to survive. I am farming mainly cassava, plantain and vegetables. My wife and children help me on the farm because there is no money to hire labourers. Farming experience has changed from the time I started. I used to sell a bowl of garri for M500, but now that same bowl is sold for N3,000. So for me, farming is more profitable than what it used to be as the price of farm products has increased."

A 45-year-old man who has no formal education and is working in a block industry. He says: "I was born in Bida, Niger State, and was farming until 15 years ago when I moved to Suleija and got work as a labourer in a block

industry. With the current situation in the country one cannot say he is living well. It seems things have gone from bad to worse. Times are hard. Before we used to produce between 400 to 600 blocks per day, but now the block industry is experiencing low patronage. We cannot afford basic human needs. These days I don't make money and as such we don't eat well. Our feeding is very poor. Some days we hardly feed, sometimes we skip meals. Eating three times a day is now a thing of the past".

A 63-year-old man who is not working due to illness, and lives in Ibadan, tells us his story: "I got my first job in 1978 after finishing my Modern 3 exam, I worked as a filling station attendant for one year at Agip. I left because I discovered that there was no future in that kind of job. I wanted upward mobility. I went to work at Nigerian Tobacco Company in 1979, where I worked for six months. I then went to Lagos to work at a textile company. I worked there from 1979-1980, then I went back to Agip because of the Lagos weather. Rain was torrential and houses frequently got flooded. I worked there for a while and then met with the manager of Allied Bank. I wrote an application and within a week I was asked to resume. I started May 1982 and worked there until 1996 when the bank became distressed. I did not receive any compensation from the bank because of outstanding loans I had taken for car and land. I then started to learn how to make bar soap which I did for a while in Ibadan but I got duped by my customers. My first wife said I should go with her to the north and continue with my soap business. I did that, but the weather was too harsh for me, and I returned to Ibadan. I went to Lagos to serve as assistant at a butcher's stall where I learned to butcher cows. I also became a cow dealer. The Hausa merchants I worked with gave me cows to sell and I would return their money. And my younger brother also gave me a small fund to start to purchase six cows. When I paid for the cows, the merchants gave me ten, and when I paid them, they increased the number of cows. So, I was in Lagos from 1999 to 2006 when I had a stroke that left my side paralysed. I sold everything I had in order to get treatment, cars, houses, everything. I was left with nothing. My wives left me. I went everywhere looking for treatment until I found this church where I got healed. They offered me a place to stay here and are helping me with some medications and feeding, but I don't have money for medical check-ups and other needs. I should have a house of my own and a wife. But the way the economy is going you cannot ask anyone to assist you. Even rich people are running away from poor people so they don't get bothered for money."

A 37-year-old man in Samaru, Zaria, Kaduna State who is a NCE holder was a school teacher with the Kaduna State Ministry of Education in Giwa Local Government from 1997 to 2017. "At that time, the working conditions were good, we had working materials and we were paid promptly, although with little delays. My monthly salary ranged from N37,000 to N40,000. We were the first batch of those laid off in 2018 due to the State Government policy in which we had a series of competency tests and examinations. Those who fail were disengaged. Since they found us wanting in the teaching area, they could have changed our job to those that do not require professional competence, but they disengaged us without giving us our entitlements. I worked over 20 years before attaining retirement age, but we were abruptly disengaged and getting another job is difficult now. Thank God I have tailoring as a profession to fall back on. Life has become very difficult. My major challenge is feeding my family of a wife and 8 children. Previously we used to have three meals a day but now we cook once a day. There is the issue of sickness. I sometimes plead with the clinic to treat the child pending when I will have money to offset the bill. When I was

employed, my salary covered 35% of my monthly expenses while tailoring and other activities cover the remaining 65%, but now both the tailoring and other sources can only generate 40% of my monthly requirements."

A 53-year-old man living in Gboko, Benue State who has a B.Sc. in Political Science from University of Abuja but who is working as a farmer. "Being self-employed is not by choice. Instead of staying at home idle I decided to engage in farming activities to keep myself productive and feed my family. Though the farm is not big, the little I get from it I am contented with. I tried so many times to get paid employment without success. You know the system in Nigeria, if you don't have a strong background or someone who can recommend you, it becomes very difficult to get a job, so after several attempts I gave up and decided to go into farming. Before, I had worked in a few private organisations. You know, in the private sector the employer can employ you and fire you at will. I am not proud to tell you I have worked with the private sector as I have nothing to show for it. I started working with Benue Cement Company in Gboko. I went back to school to add further knowledge to boost my chance of getting employment after which I came back to BCC for industrial attachment. Then I was employed as a casual worker and served with them for some time before I left. After that I worked for a foreign construction company, but it folded up and I found myself once again in the labour market. That is why I went into farming."

A 60-year-old man from Abeokuta with a diploma in sales and marketing but who is working as a barber tells us his story: "I started work in 1980 when I just finished school. I worked at NYSC orientation camp Ijokodo. It was casual work. From there I moved to Abeokuta at the Ministry of Commerce and Industry as a clerical officer. From there I became a senior officer. I then enrolled for a course on

staff development. When Governor Diya came, he retrenched us, and I joined the ceramics factory. After 20 years and four months we were also retrenched after years of hard work. It was also a casual appointment. I didn't even become a staff. I then moved to Anambra State to the NYSC orientation camp. After that I moved back to Abeokuta and started this barbing business. Business is very bad. Younger people like to patronise younger barbers who know the latest styles, they don't come to older barbers like myself. . .. Things are now very expensive. As I told you, I have only had garri all day. There are no customers. It was my friend who just brought bread for me to eat. We said things were worse during Covid-19 but now it is even worse."

A 52-year-old man in Yenagoa, Delta State has a B.Sc. degree from Niger Delta University where he studied marketing. "I started working with NEPA in 2002, up till 2016. Before then I was a clerk in the motor park in Bomadi before I left for Yenagoa but it was not a permanent job so I left for the city. I started working with NEPA, PHCN, PHEDC (different names for the electricity company) as a gardener, then they took me to account section as an accounts clerk. Later I was made a marketer.

After the privatisation, the government instructed them not to remove us, but later I received a letter that my services are no longer required. They retrenched me, in 2016. Now I am doing nothing. Presently I am facing big bills for house rent. To live in Yenagoa is expensive, A room is N60,000 yearly and due to the number of children I have (10) I can't live in one room with them. My children's education is a big challenge. Currently I have a daughter who is sick but because of no money I can't take her to hospital. I would love to have a job. If there are job opportunities I would love to work." He is currently owed 16 months unpaid salary

been waiting for these since 2016. The association of former NEPA staff embarked on a three day fast and prayer for the authorities to pay them. They are still waiting.

A 61-year-old man in Numan who is farming tells us of his experience. He finished secondary school and was working as a fitter of iron components in the machines of the Savannah Sugar Company: "It was not easy working with the Savannah Sugar Company. The work was tough with a lot of stress. I had to wake up as early as possible by 4.30 a.m. and go to the bus stop and catch a bus to Savannah and start work by 7 a.m. We closed by 4 p.m. I never had any problem with the company. And whenever I was sick the company took care of me. I worked there for 12 years but lost my job when the company was being prepared for privatisation. Many others also lost their jobs. My situation has now changed from when I was working. I can no longer have two meals a day. I cannot keep my children in school. Sometimes we have nothing to eat. The cost of living is going up every day. The situation is bad. Hope goes away every day."

A 38-year-old man in Makurdi with HND in Agriculture Extension from the College of Forestry and Mechanisation, Kaduna, has never been able to find work since he finished school. He says: "I am presently not working, but I work on my own trying to manage because after graduation I tried looking for work in paid employment, but it was not forthcoming, so I decided to start looking inwards to see what I could do. This prompted me to go into poultry and a bit of fishery just to survive. When you are schooling in Nigeria you cannot beat your chest and say for sure that the moment you finish you will be gainfully employed. I am not living the best life now accommodation wise, we were renting a one-bedroom flat before but as our resources kept

dwindling business came down and I had to move to where I'm running the poultry. Where we live presently is an uncompleted building that belongs to my sister. The biggest problem I have faced in my life is tied to the issue of unemployment. Because there is no steady job, my income is not guaranteed. If you have a fixed job, you can plan but depending on uncertain income makes life very challenging. The problems in Nigeria are many and have turned Nigeria into a shadow of itself. Our security is not even guaranteed. I cannot say for certain that I will travel from Benue to Maiduguri and come back in one piece. For instance, if there are opportunities to go and buy fish in Baga, I will be afraid of the insecurity. As children we were told that we are the "leaders of tomorrow". I have grown up and given birth to children. I have not seen any sign of me becoming a leader. So, I don't know if I can open my mouth and tell my children that they will be leaders of tomorrow."

Some issues arising from the interviews

Migration

Although our sample size is small, we can discern several trends that emerge from the interviews. As we noted, these are indicative, and we cannot project them for the entire Nigerian population. But they are nevertheless important. The first caveat to note is that the individuals we interviewed were actors with the ability to choose among possible alternatives. We did not, for instance, interview residents of IDP camps in Borno who are not in a position to look for alternate means of survival, but are at the mercy of the aid agencies, whether governmental or international NGOs, who are the ones providing them with food and other essentials, albeit at an inadequate level. They are certainly living in poverty, most likely in a more dire situation than many of our informants, but in their present situation they lack the possibility of choice. Our informants are individuals who are struggling to survive and seeking different ways of doing this. One of these is migration.

When it comes to the issue of migration there are various regional differences. In some areas, particularly in the Southern parts of Nigeria, many of our interviewees have a pattern of migration, particularly to Lagos, to find more economic opportunities and to learn new skills that can help them to solve their problems. Often these are not ultimately successful, and they may return to their home area and fall back to farming. In the Northern parts of the country, migration seems to be more a result of "push" factors, particularly insecurity in the form of Boko Haram in the North-East and banditry and cattle rustling in the North-West. Those who migrated as a result of these factors usually continued to pursue their existing occupation (farming or raising animals) at their new location of refuge, rather than try other avenues for earning a living. This is most likely a result of low level of exposure to the availability of other occupational opportunities, lower levels of education, as well as perhaps fewer real economic alternatives in the environment. There is also rural to urban migration in the Northern areas, but our interviewees were largely those in rural areas whose life trajectory had not taken on a new dimension. Of course, Abuja is a magnet for migrants from all parts of the country, but many of those who move to Abuja for better economic opportunities find their hopes dashed and are unable to overcome their poor economic situation, due to the fact that they don't have the right "connections" to secure jobs or salaried employment. despite their qualifications.

Employment

It seems clear that the extremely high rate of unemployment in the country, and the lack of jobs at every level, is a fundamental source of poverty, and unless this is addressed the issue of poverty alleviation

cannot be properly remedied. Our informants invariably preferred the reliability of a salaried job, even at a low level, because it affords a certain level of dependability of income and enables individuals to plan. However, the extremely high rate of unemployment makes obtaining such work extremely difficult. Not only are jobs not available, but obtaining them, as many informants told us, requires "connections." The window of employment is controlled by a small percentage of wealthy or powerful individuals who dispense employment opportunities to friends and relations, often regardless of the qualifications involved. Having a degree or even professional qualification is not necessarily a ticket to employment, as several of our informants experienced. The corruption in the employment system has important implications for the country. Individuals obtaining work through patronage feel invulnerable in their job and are less likely, or even unable, to perform their duties as expected. This undercuts the effective running of the system, whether in government or the private sector, and has serious repercussions for the institution. Thus, the system as a whole is bound to be inefficient and inadequate for its purpose.

Those actually in wage employment also experience difficulties when their income is suddenly cut off, whether by retirement, illness, or retrenchment. In many cases of retrenchment, entitlements are not paid on time, or even not at all. In the case of retirement, pensions are not always forthcoming. So wage earners face severe shocks when their salaries are stopped. Not all of them have back-up plans, and many are thrown into abject poverty, with their children withdrawn from schooling, eviction from rented accommodation, and their inability to provide even the minimal requirements for themselves and their families. Even those employed and receiving salaries are often unable to escape from poverty because the costs of even minimum requirements of life are beyond what

can be obtained even for those in paid employment, particularly for those in low paying jobs.

Palliatives

When asked about what could be done to improve their lives, nearly all of our respondents replied: "money". They would like the government (or in some cases, rich individuals or benefactors) to provide them with cash in the form of loans, grants, or other monetary help. They feel this would enable them to expand their present economic activities, whether growing their trading business, or enabling them to farm more profitably, at a larger scale with more inputs. Their whole life has been a struggle for money to take care of their basic needs, and they harbour expectations that this could help them build a better life.

When the present administration under Muhammadu Buhari came into office in 2015 it promised to lift millions of Nigerians out of poverty through the implementation of various social welfare intervention schemes. But despite the transfer of large sums by way of palliative schemes to various groups in the country: N-Power, designed to provide youth with job-training and a N30,000 monthly stipend; Conditional Cash Transfer programme which directly supports the 'most vulnerable' with cash handouts; the provision of TraderMoni and FarmerMoni which provided loans to traders and farmers without collateral. and various other schemes including payment of N5000 cash stipend to the poorest and most vulnerable as a result of COVID-19 pandemic, the World Poverty Clock found that the number of people living in poverty in Nigeria rose from 86.9 million in 2018 to 97 million in 2019.²⁵ A few people may be helped, most likely on a temporary basis, through these programmes. But no matter the number of such palliatives, they cannot do

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²⁵ Godfrey George, "Nigerians battle extreme poverty amid many FG's alleviation schemes", *The Punch Newspaper*, 4 September 2021.

much to lessen the issue of poverty in Nigeria in the long term. They are only a band aid on a cancer and an illusion that something is being done. But unless the roots of poverty are addressed, and the structure of the economy is fundamentally changed so as to enable individuals to have opportunities for life-long economic opportunities, whether through wage employment in government or in the private sector, or viable self-employment, the problem will not be on the path to a realistic solution.

Loss of Hope

It is the near unanimous opinion of those interviewed that their life today is more difficult than at any time they can remember, and that the past few years are worse than ever. Many of our respondents have lost hope. Whereas in earlier years they had expectations of living a life of at least minimum satisfaction, being able to provide requirements of a decent life for themselves and their families, the situation in the country now leaves them with few expectations that this will happen. Nearly all of our informants told us that their life now is at its nadir, and they have little confidence that things will improve. The recent precipitous downturn in the economy, the high levels of insecurity, the lockdown as a result of COVID-19, and the extraordinary high rate of inflation, particularly in basic foodstuffs, have intensified these feelings. All of these are occurring in the midst of the culmination of years of neoliberal economic policies which have eliminated most of the social safety nets that people previously depended on. These include the increasing privatisation of the educational system involving the decline in public schooling and the increasing domination of the educational sector by private schools, the reduction of public health facilities and their substitution with private health clinics, as well as the increasing cost of services like electricity as a result of the privatisation of the national electricity distribution network, despite very epileptic service. All of these services are now come with prohibitive costs which are out of the reach of individuals who have seen their levels of poverty increasing by the day. The last straw for many is the present rate of inflation particularly in foodstuffs which is making feeding difficult for even those in the country with reasonable incomes to manage. Those who had suffered to educate their children in the hopes that their children will have a better life than they had and be able to help take care of their parents as they grow old, are dismayed by the dismal prospects facing them. They realise that this is unlikely to occur. No doubt this situation accounts for the large numbers of Nigerian citizens risking their lives in attempts to relocate to European countries, despite the dangers involved in the journey.

The loss of hope has serious implications for the future of democracy in Nigeria. With so many citizens alienated from the government and the political system and being disillusioned about any future prospects for their life, they are unlikely to have any faith that elections or participation in political activities will have any purpose. Democracy cannot thrive in this environment, and the alternatives are frightening.

Conclusions and recommendations

Fertility and Population Growth

Our interviews show that families with large numbers of children are not usually able to educate all of them, even for those who have a moderate level of income. The values left over from a previous agrarian mode of existence where children are integrated into the family work force at an early age and contribute positively to the family welfare are still very prevalent in the Nigeria of today. Intensification of campaigns for child spacing will create a better situation for the health of both women and children. More emphasis on the education of women and

creating opportunities for women to join the labour force will not only improve their economic condition but create the conditions for changing attitudes towards large families.

Rural Incomes

Given the importance of farm incomes for our respondents, both those for whom farming is a primary occupation and for those who use it as a fall-back strategy, it seems obvious that creating more economic opportunities in agriculture would be a policy that could have an important impact on the issue of poverty reduction. Provision of affordable or subsidised inputs such as fertilizer, appropriate extension services, the introduction of new crops that can withstand the rigours of increasing drought conditions created by climate change, and the planting of crops increasingly in demand in the international market such as sesame and hibiscus, or for local processing industries, could have a substantial positive impact on farm incomes, both for men and women.

Land Grabbing

It is obvious that land grabbing is a major impediment to the sustainability of rural incomes. It is a classic example of members of the ruling class exercising their power without compunction accountability. The increasing or impoverishment of farmers and pastoralists through land seizures is part of the entire system of corruption endemic to governance in Nigeria. The continuation of these oppressive measures without any redress or punishment for these criminal activities is likely to intensify, and the victims of these measures are likely to swell the ranks of the rural poor and embittered citizens who feel powerless to take any actions to address their fate.

Climate change and desertification

It is important to increase measures to mitigate the

effects of climate change and desertification if rural farmers and pastoralists are to be able to maintain a reasonable standard of living. These include planting of trees to minimise effects of heat and soil erosion as well as ensuring the regeneration of existing vegetation to expand ground cover. Techniques for the conservation of existing water resources need to be developed. Education of farmers in new agricultural technologies and introduction of drought resistant varieties, as well as new crops should be expanded. Climate change is likely to intensify and the agricultural sector needs to be prepared to deal with it by devising new strategies that can avert the situation where farmers and pastoralists alike are thrown into poverty because the land they depend on becomes unproductive and they are forced to give up their livelihoods and migrate to urban areas where they are ill-prepared to thrive.

Proper implementation of the Ecological Fund

The institutional capacity of the Ecological Fund as well as its operational transparency needs to be improved so that it is able to achieve its objectives. Given the huge sums allotted to this fund, it is shocking that so far it has achieved hardly any of the measures it was designed to implement. Proper implementation of the funds at all levels of government can go far to mitigate the very disastrous effects of climate change being experienced in all parts of the country. In addition, Nigeria is a signatory to various international conventions on environmental protection and climate change, but it has not fulfilled its obligations. Nigeria should be seen to be an active participant in the present world-wide effort to face up to environmental problems.

Democratisation of Local Government institutions

An important aspect of implementing these positive measures is increasing the democratisation of Local Government institutions who are in the best position to carry out these policies. At present, a good proportion of the funds meant for Local Government are siphoned away by the State Governments and never get to the local level to enable the proper implementation of policies for rural development.

Potential of Irrigation for Improving Rural Livelihoods

Recent research in the Kano area,²⁶ shows that irrigated agriculture is one of the primary ways to increase the incomes of farmers and pastoralists alike. The farmers can plant high value crops throughout the year and have incomes that are not dependent on seasonal rainfall, while pastoralists can feed their herds on crop residues that are available throughout the year, thus obviating the necessity for seasonal migration of their herds.

Nutrition

The issue of nutrition also needs to be addressed. The precolonial agricultural system provided for a wide range of crops, both starches and grain crops, depending on the ecological zones There are indications that diets were more varied, including a wide range of foraged vegetables and fruits, as well as varied crops cultivated on a smaller scale such as legumes, root crops, and leafy vegetables.²⁷ The colonial period led to the development of a monotype system, with many of these peripheral but important crops neglected, to the detriment of the nutritional needs of the family. Our interviewees indicated that their diets consist mainly of starch (yams in the south and tuwo in the northern areas), with protein consumed on rare occasions, if at all. Encouraging the cultivation of more varied farm products would have an extremely beneficial impact on nutrition, and concomitantly, on the

²⁶ "Pastoral Report for ESIA for Kano to Maradi Railway Line", Adam Higazi and Umaru Abdullahi Eggi, March 2022.

²⁷ Netting, Robert M. *Hill Farmers of Nigeria: Cultural Ecology of the Kofyar of the Jos Plateau*, American Ethnological Society, Monograph 46, University of Wisconsin Press, 1968.

health of both adults and children. It would also decrease the dependence on imported foodstuffs like wheat which is becoming increasingly expensive on the word market.

Corruption and Insecurity

All of these beneficial policies are fraught with difficulties in the present situation in Nigeria. The issues of increasing farm incomes, security and corruption are interconnected. As has been noted, the poorest states of the country are in the agriculturally rich areas of the north. But raising farm incomes can only occur when the issue of insecurity is tackled. Farmers living in the present insecure conditions in much of the country, particularly in the potentially agriculturally productive areas of the northern parts of the country, cannot hope to improve their condition when, due to threats of kidnapping and banditry, they are unable to go to their farms. Corruption in security agencies as well as among traditional rulers, many of whose members have been implicated in facilitating the conditions of insecurity, means that the issue of insecurity remains intractable. Until this issue is seriously addressed, development of rural areas will remain impossible, and more individuals will migrate to "safer" urban areas to escape the insecurity of their villages, thus leading to the increase in the numbers of the unemployed.

The spate of conflicts throughout the country, including Boko Haram in the Northeast, and banditry and terrorism in the North-West, "Unknown Gunmen" in the South-East, and xenophobia and tribal nationalism in the South-West contribute immensely to the intensification of poverty. Not only are people displaced from their farms and communities where they earn their subsistence, forcing them to migrate and become IDPs whose requirements need to be provided by government or NGOs, but the physical and psychological trauma that they experience makes them to become dependent for

their existence on outside agencies, and hence unable to make their own choices in life. Worst of all is the corruption in the security agencies whose job it is to put an end to these conflicts, but who are profiting from the conflicts and would rather wish them to continue instead of eliminating them.

Cash handouts and other palliative measures

The experience with these palliative measures indicates that they are at best a limited short-term solution, not a permanent one. As we have noted above, despite their implementation, the rate of poverty has increased, and seems likely to continue in that direction. One of the problems is the perceived corruption in the system, and the view that such handouts are used for political gain, rather than to fulfil the needs of the recipients. These policies raise expectations that are frequently unfulfilled, thus increasing the scepticism of government policies.

Failed government

The words of Dr. Olusegun Osoba aptly capture the situation of governance in Nigeria today:

"In view of the persistent misconduct of successive regimes in Nigeria, the Nigerian state is currently enmeshed in a profound crisis of governance that is not capable of being resolved or even alleviated by a resort to the normal practice of Constitutional, legal, judicial or other institutional reforms. Lawlessness and corruption have become so pervasive and endemic in all sectors of state, society and economy that any strategy of change that is short of the "root and branch" overthrow of the existing order is doomed to fail. There is need for an emergency plan of action around which Nigerians of conscience and who are believers in justice and equity can organise in a peaceful, non-violent and collaborative manner to:

- (a) Free Nigeria and its people from the death grip of the backward, obscurantist and thieving Nigerian ruling class; and
- (b) Establish the core principles on which a new basis can be laid for a humane, just and equitable social, economic and political order in Nigeria."28

The ruling class directing the actions of the Nigerian Government today have no conscience. The policies adopted are for them alone, regardless of the implications for the vast majority of the population. Political parties have no direction and no ideology. They are nothing but vehicles for the achievement of personal aggrandisement through the spoils of office. Once office is attained, by whatever means, it is used for individual benefit, not to serve the people. So long as such a system is in place, or until the system reaches the point of collapse such that stealing of public funds becomes no longer possible because the treasury is empty, and the necessity for radical change becomes obvious, there seems to be little possibility of ameliorating poverty, let alone ending it. Only a political system that empowers all of the citizens of the country can address the interconnected issues of poverty and corruption.

The future of democracy

It is obvious that unless the structure of the Nigerian economy is fundamentally altered in a self-reliant direction. with strong emphasis on creating jobs through development of the agricultural and industrial sectors, the issue of poverty will continue to plague the nation. The stupendous waste of human resources resulting from nonprovision of jobs, education, health services and other basic social amenities that allow people to live a

²⁸Osoba, Olusegun, "New Introduction" in Osoba, Olusegun and Yusufu Bala Usman, The Minority Report and Draft Constitution for the Federal Republic of Nigeria, 1976, Zaria, 2019, pp 7-8.

meaningful and productive life, and develop their human capacities to the full, is the basis for continued underdevelopment and poverty, which do not provide a future for Nigeria's citizens. The resulting loss of hope can only lead to increasing alienation of the population from the government and the feeling that nothing can change. A democratic society cannot be built on these foundations.

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APPENDICES

- A. Interview Schedules
- B. Samples of completed interviews
- C. Field Notes on Land Grabbing

Interview Schedules

These were given to the interviewers to use as a guide for the interviews. They were encouraged to do follow-up questions where necessary.

INTERVIEW SCHEDULE -Male, general

INTERVIEW DATA

Interviewer's name

Location of interview (Name of settlement)

Place of interview (describe where the interview took place)

Dates and times of interview (note all)

Language of interview (note all if more than one)

Were other persons present during interview? Who are they?

PART 1

1. Family history

Father

Mother

For each one, ask

Where were they born?

When did they come to their present area of residence?

Why did they come to that area?

What work does your father do?

2.Personal history

How old are you?

Where were you born?

How many siblings do you have? (sex and age of each)

Did you go to school? (details of schooling if any)

Marriage and family:

Are you married?

When did you get married?

How many wives do you have?

Where did you meet your wife/wives?

How many children? (Details)

Are your children in school? (Obtain Details)

3. Work history

Are you working now?

When did you first start working?

Obtain work history (jobs held, years, why left the job if relevant) Comments on working experience.

4. Living situation

What is your living situation?

Do you own or rent the accommodation you are staying in now? (Or other arrangements)

Does it have water, electricity, other amenities? If not, where do you source these?

What is your daily feeding like? How many meals do you eat in a day? What about feeding for your family? (Get details)

5. Life challenges

What are the biggest problems you face in your life? (Get as many details of previous challenges and present ones as you can)

How has your life changed since the time of Babangida?

What do you think can be done to improve your life situation?

PART 2 – A DAY IN THE LIFE

This should be based largely on observation. Please spend a day with the individual and record what she/he does for each hour of the day. If you are unable to observe for a whole day, please fill in missing information based on reports from the person being interviewed.

Find out what constitutes a typical day in the life of the individual, from waking in the morning until they go to sleep at night. If possible, try to plot this hour by hour. Get as many details as possible. Describe all activities both those observed and those described by the interviewee.

INTERVIEW DATA - FARMER

Interviewer's name

Location of interview (Name of settlement)

Place of interview (describe where the interview took place)

Dates and times of interview (note all)

Language of interview (note all if more than one)

Were other persons present during interview? Who are they?

PART 1

1. Family history

Ask about:

Father

Mother

For each one, ask

Where were they born?

When did they come to their present area of residence?

Why did they come here?

What work does your father do?

2.Personal history

How old are you?

Where were you born?

How many siblings do you have? (sex and age of each)

Did you go to school? (details of schooling if any)

Marriage and family:

Are you married?

When did you get married?

How many wives do you have?

Where did you meet your wife/wives?

How many children? (Details)

Are your children in school? (Obtain Details)

3.Occupation history

What work are you doing?

Are you farming?

Do you have any other ways of making money besides farming? (get details of other occupations)

When did you first start farming?

Where did you get your farm?

Do you own your farm, or are you renting, or other arrangement? (or)

Do you do casual work on other farms?

What crops do you farm? (list all)

How much of each crop do you get in a year?

Do you sell any of your farm products?

How has your experience farming changed since you first began to farm? (Try to get as many details as possible)

4. Living situation

What is your living situation?

Do you own or rent where\ you are staying in now? (Or other arrangements)

Does it have water, electricity, other amenities? If not, where do you source these?

What is your daily feeding like? How many meals do you eat in a day? What about feeding for your family? (Get details)

5. Life challenges

What are the biggest problems you face in your life? (Get as many details of previous challenges and present ones as you can)

How has your life changed since the time of Babangida?

PART 2 – A DAY IN THE LIFE

Find out what constitutes a typical day in the life of the individual, from waking in the morning until they go to sleep at night. If possible, try to plot this hour by hour. Get as many details as possible. Describe all activities both those observed and those described by the interviewee. Please spend a whole day with the interviewee in order to get complete information.

INTERVIEW SCHEDULE - Female

INTERVIEW DATA

Interviewer's name

Location of interview (Name of settlement)

Place of interview (describe where the interview took place)

Dates and times of interview (note all)

Language of interview (note all if more than one)

Were other persons present during interview? Who are they?

PART 1

1. Family history

Ask about:

Father

Mother

For each one, ask

Where were they born?

When did they come to their present area of residence?

Why did they come to this area?

What work does your father do?

Does your mother do any work? What is it?

2.Personal history

How old are you?

Where were you born?

How many siblings do you have? (sex and age of each)

Did you go to school? (details of schooling if any)

Marriage and family:

Are you married?

When did you get married?

Do you have co-wives? How many?

Where did you meet your husband?

How many children do you have? (Details)

Are your children in school? (Obtain Details)

3. Occupational history

Are you doing any activities to make money? (Describe)

Where do you sell your products? (E.g. market, house, peddling)

Do you have any equipment or devices that helps you in your work (like grinding machines, etc)?

Do you work alone, or with others? Do your children help you with the work?

How long have you been doing this work?

What do you do with the income you make? (Details)

Comments on working experience.

What do you think can be done to help you in your work?

4. Living situation

What is your living situation?

Does your family own or rent where you are staying in now? (Or other arrangements)

Does it have water, electricity, other amenities? If not, where do you source these?

What is your daily feeding like? How many meals do you eat in a day? What about feeding for your family? (Get details)

5. Life challenges

What are the biggest problems you face in your life? (Get as many details of previous challenges and present ones as you can)

How has your life changed since the time of Babangida?

What do you think can be done to improve your life?

PART 2 – A DAY IN THE LIFE

Find out what constitutes a typical day in the life of the individual, from waking in the morning until they go to sleep at night. If possible, try to plot this hour by hour. Get as many details as possible. Describe all activities both those observed and those described by the interviewee. If possible, try to plot this hour by hour. Get as many details as possible. Describe all activities both those observed and those described by the interviewee.

Samples of completed interviews

(Note, interviewees names have been removed to hide their identities. The interviews have been lightly edited to preserve the authenticity of the conversation.)

Interview Data for Malam L.I.

Interviewer: Abdullahi Mohammed

Location of Interview: Samaru, Sabon Gari LGA Kaduna

State

Place of Interview: Samaru Village

Date and Time of Interview: 26-27/8/2021, 9:00 am

Language of interview: Hausa Language

1. Family History

I would start with your family background:

My father's name is Ibrahim. We are a family of 20 children. My mother's name is Safiya, maternal grand Mother's name is Aishatu, my paternal grand mother's name is Maimuna. My father is from Bida in Niger State. He came to Zaria 70 years ago. He joined the civil service as a staff of Ahmadu Bello University, Zaria. He has three wives all of which he married here in Zaria.

2. Personal History

I attended my primary school in Lemu LEA primary school Samaru, thereafter I proceeded to Government Secondary School in Basawa Barracks. I also hold a Nigerian Certificate of Education (NCE) which I obtained from Federal College of Education Zaria.

3. Marriage and family

I have one wife, we got married in 2005, she is from this neighborhood. We have eight children, 2 males and 6 females. All of them attend government school.

4. Occupational history

I am a school teacher, I was employed by the Kaduna State Ministry of Education, Giwa Local Government Area in 2007. From 2007 to 2017 the working condition was optimal, we had working materials and we were paid promptly, but not without little delays in terms paying us our monthly salaries. My monthly salary ranged from N37,00.00 to N40,000.00

We were the first batch of those laid off in 2018 due to State Government policy, in which we had a series of competency tests and examinations; those who fail were disengaged. Since they have found us wanting in the area teaching, they could have changed our cadre to an area than does not require professional knowledge. Rather they disengaged us without giving us our entitlements.

I have over twenty years before attaining retirement age, but we were abruptly disengaged from service and getting another job is very difficult now. Thank god I have tailoring as a profession to fall back on.

5. Living Situation

How has life been with after retrenchment from the Kaduna state civil service?

We thank God but frankly, life has become very difficult. Regarding accommodation, I live in our family home which eases my financial condition of having to pay rent. Our source of water is a public bore hole and pipe borne water which is epileptic in supply. Our source of power is the Power Holding Company, all of which we have to individually contribute money to pay.

6. Life Challenges

My major life challenge is feeding my family. Previously we used to have three meals a day, but now we cook only once a day. Family demands goes beyond feeding, there is the issue of sickness, which comes up unexpectedly, I sometimes plead with the clinic to treat the child pending when I have the money to offset the bill.

The issue of clothing your children. How do you manage clothing them during Sallah? (Islamic holiday)

As a tailor I take care of the Sallah clothing problem gradually as I have the means.

When I was employed, my salary covered 35% of my monthly expenses, while tailoring and other activities cover the remaining 65%, but now with both the tailoring and other sources I can say I only generate 40% of my monthly financial requirements.

Interview Data for Mrs G.E.

Interviewer's name: Elizabeth Jarikre

Location of interview: Owodokpokpo, Isoko North LGA , Delta State

Place of interview: It is a rural community with some amenities like electricity, health centre, public primary and secondary schools. The major occupation here is farming and petty trading.

Date and time of interview: 3/8/2021, 6:53am

Language of interview: Isoko/ English Language

Others present-during the interview: the husband, kids and the niece.

Part A

1. Family history

Father: My father's name is Francis Ovedhe and my mother is Naomi Ovedhe. They were both born in Ozoro, Isoko North LGA, Delta State. My father left Ozoro for Lagos in his early years in search of greener pastures and later came to marry my mum in Ozoro. After their marriage, they both returned to Lagos. However, in 1988, the whole family relocated to Ozoro due to economic hardship.

While in Lagos, my father was a petty trader while my mother sold wood to support the family then. After our relocation to Ozoro, my parents went into full time farming to survive.

2. Personal history

My name is Mrs. G. E.. I am 48 years old. I was born in Lagos. I have eight siblings, five sisters and three brothers. I am the seventh child of my parents.

I had my primary and secondary school here in Ozoro. I attended Amawhe Primary School and later proceeded to St. Joseph's College. I also obtained a TC2 in year 2000, NCE in 2012 and a degree in Economics from National Open University in 2017. My other siblings could not go to school as my parents could barely feed us well let alone funding their education. Things were really difficult at the time.

Marriage and family

I am married. I got married to my husband in 2003. I am his only wife and we met in Ozoro. My marriage is blessed with five children, four girls and a boy. My five children are all in school

3. Occupational history

When I couldn't get a job, I had to go into faro (farming) survive. I grow cassava, tomatoes, beans and cucumber mainly. The farm land also has an orange orchard, with ridges in-between the orange stands where I plant my other crops People come to the farm to buy my products when I harvest them.

Painfully, I have no equipment to make my work easy except a small generator which I use to pump water to get water to our crops. Hoes, cutlasses are all I have. So everything is done manually. My husband and kids also help out with work in the farm. I have been in this farming business for over two years.

The money I realise from the sale of produce is reinvested on the farm-- to buy seedlings, herbicide and fertilizer. A larger part of the income is used to service the loan I took from the cooperative society with which I started the process and this return is on a monthly basis. I have invested over 2 million on the farm especially on chemicals, herbicide and fertilizer. I borrowed this money in small amounts though. I also use part of my income to support my family.

My experience so far from the work I do is not entirely pleasant but I have to do this to keep my children in school and also to survive. My eldest daughter is about going into higher institution, I need money to support her.

On what I think can be done to help me in my work, I need money to buy more orange seedlings. They are usually very expensive and the cost of nurturing until they start producing is really high. With some kind of financial assistance, I can also get some equipment to make my work easy. I won't also have to borrow with interest from the cooperative society. I will also like to acquire more farmlands.

4. Living situation

I live in a rented apartment with my family. There's water. I used to have electricity supply until few months ago when it was disconnected due to my inability to pay the bill.

My daily feeding? I can't afford three square meals a day for my family. This is because, if we spend more money on feeding than we do, servicing the loan I took becomes a problem and that could terminate the only source of getting money to run my farm.

We drink garri most afternoons and eat something solid in the evenings.

5. Life Challenges

My biggest challenges are keeping my children in school, paying rent and other cost of living as well as providing basic needs of my kids

Another challenge is that my farm produce is usually stolen when they are due for harvest, and the implication is that it reduces the income. I will want to build a small house in the farm where I can stay with my family to keep an eye on my crops and this requires money. As a matter of fact, my everyday life is a challenge.

No administration has actually changed my life for the better. It has always been that our leaders keep everything to themselves and their children.

On what can be done to improve my life, I will be happy if I get a job. But if not, I need financial support to make my farming work easy.

Interview Data for Mr. A.

Interviewer's Name: Samuel Baba Ayegba

Place of Interview: The interview took place in the house of

Mr. A. in the North bank area of Makurdi, Benue State.

Dates and Times of Interview: 25/08/2021 at 16:00hrs

Language of Interview: English Language

Other Persons Present during interview: None

Part 1

1. Family History

Interviewer: What is the name of your father?

Mr A: The name of my father is Mr. B. B. A. from Agatu LGA, Benue State. He is 76 years old. He was born in Aila village under Agatu LGA in Benue State. My father is currently a retiree. He worked with Chellarams in Kaduna. Though he started out learning survey before going on to with the Supermarket, which happened to be one of the biggest sectors in the past. He also worked with a blanket production company called Chellco, which was owned by Indians. He is presently into subsistence farming.

Interviewer: What is the name of your mother?

Mr A: The name of my mother is Mrs. Sarah A. My mother should be in her late 60s though its difficult for me to give you her precise age. She was born in Kaduna State.

Interviewer: When did your parents come to their present settlement?

Mr A: Currently they live in Aila village. They stayed in Ukokolo village before then; that is where our clan live. I belong to the clan called Agbaduma. However, after years of looking for opportunities, talking about agricultural opportunities such as farming and fishing, this search brought them to Aila. They have since lived here. Essentially, it the search for means of

livelihood that bought them to this place. The village has a big river for fishing and the land is fertile for farming.

Interviewer: You talked about the search for agricultural opportunities as the reason for the movement from Ukokolo to Aila. But there are farmlands all over the place?

Mr A: Yes, Ukokolo is located at the river and a bit isolated. Hence, it was exposed to intertribal wars several hundreds of years ago. Thus, the search for safety and security could be part of the reasons. But the choice of Aila is basically because of fertile farmland.

2. Personal History

Interviewer: How old are you?

Mr A: I was born 30th of October 1983, so I will be 38 years in

two months.

Interviewer: Where were you born?

Mr A: I was born in Kaduna.

Interviewer: How many siblings do you have?

Mr A: I have six siblings; one other brother and five sisters. The youngest of my siblings is 26 years going to 27 years, while the eldest is 45 years.

Interviewer: Did you go to school?

Mr A: yes, I did.

Interviewer: Can you avail us details about your schooling?

Mr A: I went to Nursery school in Kaduna, and attended Command Primary school and completed my primary education at Demonstration Primary school, all in Kaduna, before I moved to Demonstration secondary school, where my mother worked as a teacher. However, my performances were not good and I had to move to another secondary school called Yamok Secondary school. At Yamok, I had my junior secondary (part) before I headed to Capital School Kaduna. Finally, I ended at another Government Day Secondary School where I graduated from secondary school.

For my tertiary education, I went to the National Tertiary Research Institute, Jos to study a Diploma course in Animal Health and Production Technology, after initially going through a remedial programme. After my Diploma programme, I opened a small fish farm for a while just trying to survive, before commencing my Higher National Diploma (HND) degree programme. For my HND degree, I studied Agricultural Extension and Management from the College of Forestry and Mechanisation, Afaka, Kaduna.

Marriage and Family:

Interviewer: Are you married?

Mr A: Yes, I am happily married?

Interviewer: When did you get married?

Mr A: I got married at age 28 on the 24th of November 2012.

Interviewer: How many wives do you have?

Mr A: I currently have one wife and I hope to stay with one

wife.

Interviewer: Where did you meet your wife?

Mr A: I met my wife in Abuja, and when I met her for the first time, I didn't know we were from the same village.

Interviewer: How many children do you have?

Mr A: I have three children. And I'm expecting one more; my wife is pregnant.

Their names are:

- 1. Miss Esther A 7 years
- 2. Miss Edra A 5 years
- 3. Miss Edna A 2 years

Interviewer: Are your children in school?

Mr A: Yes, they are in school. They are currently in a private school.

3. Work History

Interviewer: Are you working now?

Mr A: Technically, no. But I work on my own trying to survive because after graduation, I tried looking for work but as paid

employment was not forthcoming, since what I studied in school is skilled based, I decided to started looking inwards to see what I could do. This prompted me going into poultry and a bit of fishery just to survive. Though it has not been easy, God is helping us.

Interviewer: From your response above, that means we cannot say you have ever been formally employed aside from you hustling to make ends meet?

Mr A: Yes!

Interviewer: Is this by choice or due to lack of employment opportunities?

Mr A: In the course of my NYSC, I tried to see if I could be retained after the service year with the Agricultural Research Institute, Abuja but this did not happen. Thereafter, I tried seeking for employment in other establishment without success. Thus, my decision to be self-employed is not my choice.

Interviewer: Can we then conclude that unemployment is a problem in Nigeria?

Mr A: Yes, because when you are schooling in Nigeria, you cannot beat your chest and say for sure that the moment you finish, you be gainfully employed.

4. Living Situation

Interviewer: What is your living condition? In terms of livelihood chances. In a nutshell, is the life you are living now, the kind of life you wanted?

Mr A: First of all, I want to thank God for the gift of life. However, the life I'm living now is not the best of life that I want to live now. As a young person, you will aspire to be something. You will always think that after school, everything will be rosy. But when you get married, you will start seeing the stark reality of how hard life is in Nigeria.

I am not living the best of life especially, accommodation wise; we were renting a one-bedroom flat before. But as our resources kept dwindling, business became a bit down, I had to move to where I'm running the poultry. Where we live

presently, is more of an uncompleted building. I just had a part of it and pleaded with my wife to manage the place until things improve.

Interviewer: Are you owner of the uncompleted building you talked about?

Mr A: No, I'm not the owner of the place. It belongs to one of my sisters. I had no other place to move to after not being able to pay for accommodation, I pleaded with her to avail me the use of the place temporarily.

Interviewer: Do you have water and light in the place?

Mr A: No running water here. We dug well but were unable to reach the water level. But a neighbour is giving us water. Currently, our neighbourhood has electricity but our house is not connected because we do not have the means to pay for NEPA bills.

Interviewer: What is your daily feeding like?

Mr A: It depends. There are days we cook twice, some other days once. However, there are days we cook thrice (a rarity though). At times we cook all our meals at once due to the cost of cooking gas and firewood.

Interviewer: In terms of balanced diet, what kind of meals do you eat?

Mr A: Our meals are not planned in terms of balanced diet. The way things are, it is whatever comes your way that we go for just to survive. At times, my wife has had issues of the children not eating well due to the poor protein content of the food.

Life Challenges

Interviewer: What are the biggest problems you face in life?

Mr A: Well, the biggest problems I have faced in my life are tied to unemployment. Because there is no steady job, my income is not guaranteed. If you have a fixed job, one can actually plan but because I am depending on uncertain income, it makes life very challenging. That is one aspect of my life challenges.

A second challenge in the current Nigerian setting. In my opinion, a young person that graduates cannot just say for certain that even if he/she does not get a job, he can have means to owning their own small businesses backed by sustainable means of funding. And if you go to source for funding from private sources, the interest rates are extremely high.

Interviewer: How has your life changed since the time of Babangida?

Mr A: Though I was young during Babangida's regime, I was conscious of my being and can say a few things about his regime. In my opinion, I don't think we are making progress in Nigeria. Because every country aspires to make progress. However, looking at life presently in Nigeria, our security is not even guaranteed. I cannot say for certain that I will travel from Benue to Maiduguri and come back in one piece. For instance, if there are opportunities for me to go buy fish in Baga, I will be afraid of going because of insecurity.

Secondly, there is a lot poverty and hunger in the land caused by disunity. The problems are many and have turned Nigeria into a shadow of itself. Nigeria has lost its old glory. As children, we were told that we are the "leaders of tomorrow". I have grown and have given birth to children; I have not seen any sign of me becoming a leader. So, I don't know if I can open my mouth and tell my children that they will be the leaders of tomorrow.

In a nutshell, life in Nigeria from the time of Babangida has turned for the worst. For instance, what is value of the Naira to the Dollar from his regime till date? Recently, my Mum went through her records which showed that my dad's house was built with N180,000.00. This same amount cannot buy the bundles of zincs used to build the house today, talk more of other materials that were used to build the house. Our economy is down and our Central Bank's monetary policies need to be retooled to get us out of our present economic conditions.

Interviewer: What do you think can be done to improve your living condition?

Mr A: Well, the first thing I think should be done to improve my living condition is to improve my earning power, by having more access to funding for my small businesses. Secondly, if the security situation is improved and basic amenities are made available in our area, it will make my life as an individual better.

Part 2 – A Day in the Life of Mr John A (Observation)

Waking Up 5:30am: A typical day in the life of Mr John A starts at 5:30 am.

Family Prayer Time 6:00am – 7:00 am: The interviewee begins the day's activities first by observing their family devotion, committing the day into God's hands.

House Chores/Preparation for School/Business 7:00am - 9:00am: With devotions done, the family members prepare for school/farm, while others engage in house chores.

Business Hours 9:00-6:00: The interviewer is a poultry farmer and recently started a bakery that is stuttering to survive due to lack of funds. He engages in farm activities and baking, as well as selling of bread from the bakery from 9am-6pm on daily basis. Due to the nature of poultry farming, he works on the farm even on Sundays.

Church Activities/Dinner 5:00-9:00pm: Whenever the interviewee is done with activities in his poultry farm and the bakery, he engages in religious activities in church and then end the day's activities with dinner between 8-9pm.

Devotion/Bedtime 10:00pm: On a typical day the interviewee concludes the days' activity with an evening devotion, thanking God for His mercies and guidance, and then retires to bed at 10pm.

INTERVIEW DATA

Interviewer: Henry Ethan Mijah

Location: Unguwan Bachama, near John Holt

Mr. I's residence

18th /08/21 Time: 7:10 Am -21st /08/21 Time: 7:10 Am -24th

/08/21 Time: 7:15 Am

Language: English and Hausa

Other persons present: Yes, His Daughter.

Part 1

1. Family history

My father was born in Numan

My mother was born at Tingnon Dutse.

I can't tell precisely when they come there because I was not born by then.

They came here when they got married.

My father was a farmer. Harvest from his farm supplied food needs of the family for about a year, but not less than ten months.

2. Personal history.

I am 61 years old.

Numan

My parents had 3 Children: Nbidan 58 Lucy 55 Momito 51. One male and two female.

I attended Pare primary school Numan. And Government secondary school Numan

Marriage and family.

I am married, to one wife.

I was married 30 years ago, and have been married since then.

I meet my wife during Farei festival. It is a popular annual wrestling and other cultural festivals. Today the festival is a

much bigger event attracting people from Jos, Abuja, and other places.

I have three (3) children

Two males and one female

Sofeme 27 (F) Asabe 25(F) Hanson (M) 21

Children are educated.

Asabe and Hanson are still in secondary school.

3. Work history.

I am not presently working.

I worked as a fitter worker. I was fitting iron components of the machines in factory and on farm for 12 years.

I lost my job when the company was being prepared for privatization. Many other people also lost their jobs.

It was not easy working with the Savannah Sugar Company. The work was tough, with a lot of stress. I had to wake up as early as possible by 4:30am and go to the bus stop and catch a bus to Savannah. and start work by 7:00am and close by 4:00pm I never had any problem with the company. And whenever I was sick the company took care of me.

4.Living situation.

My living situation has changed compared to when I was working. I can no longer have 2 meals a day. My children cannot go to school properly. When I am able to pay their school fees, they go to school. When I don't have money, they stay at home. In the last two years, they were always at home. The cost of living is increasing every day. I was forced by situation and circumstances to feed on shrubs just to stay alive. Some days I don't eat at all so that the children will have something to eat.

The situation is bad. Hope goes away every day.

My house, I inherited it from my late father.

I have electric no water.

We used to fetch water from our neighbours or from the river.

I eat once a day

My family feeding now depends on what my wife gets from her daily struggles, and that is in the evening, because I can no longer work again due to ill health. And age is not on my side.

5. Life challenges.

The biggest challenge that am facing is poverty, Life is not as before when I was working, the cost of living is too high,

My health condition is getting bad because I don't eat enough food, and also because I don't have the money to buy medicine or go to hospital. I cannot afford food for my family due to illness and age is not by my side.

Poverty has become the order in my house. My children are being sent away from school because I cannot afford to pay for their school fees. The worst of it is when I lost my job; ever since my life has been very difficult.

On changes since Babangida's time: I cannot not remember when exactly, back then life was manageable then. However, since when I lost my job, things began to change. Life has become unbearable. Now the price of a measure of maize or Guinea corn is too high. During the term of past regime of President Goodluck, a measure of foreign rice was N400 now it is N1600 which I cannot afford. Today, poverty has become the topic of the day.

What I want government to do is to empower me so that I can have something to do and put food on table for my family. Since I lost my job in 2012, I have not been paid my entitlements. I only eat once a day, due to poverty.

Part 2 -- A Day in the Life. (Observation by interviewer)

A typical day in the family of Mr. I. starts with greetings by his daughter and later on by his son.

His wife goes to the river to fetch water together with their daughter.

When they come back, the daughter washes the left-over dishes they used the night before. The wife prepares and leaves for her daily struggles.

I observed:

He lacks food, and has no certainty of feeding for one meal a day for his family members. His health is poor and is getting bad very fast. He cannot afford the cost of going to the hospital, or buying drugs regularly.

He and his family live in poor surroundings, with stagnant water nearby and even in his house. Only one pit toilet serves the family. It is not neat, and is always left open. He wore old and dirty clothes in the days of this interview. He said he lacks clothes, and is in need of them. The family is not organized and the head of the family seems to not have good control of the house.

He lives in thatched round huts (3), not large, partly neglected, with a pit toilet covered halfway with mat.

Mr. I. is an idle man always at home due to his ill health, which became bad since he lost his job, and also due to old age.

Interview Data for Mr. D. P. A.

Interviewer's name: Elizabeth Jarikre

Location of interview: Umuachi- Afor, Ndokw East LGA, Edo

State.

Place of interview: a camp of two mud houses built at almost the entrance of an expanse of farmland. There is neither electricity supply nor good water. The camp is at a distance from the main Community (Umuachi-Afor) from where they get food stuff and other things they may have need of.

Date and time of interview: 31/8/2021, 12pm

Language of interview: Isoko/ English Language

Others present-during the interview: the wife, children and

a clergy of the Anglican Church at Umuachi-Afor

Part A

Family history

Father: My father's name is **O. A.** (late) and my mother is **O. J. A.** of blessed memory. My father was born in Ozoro while my mother was born in Ellu town both in Isoko North LGA.

My father married my mum from Ellu and they both left for Ijebu Ode town in Ogun State where they lived for many years. They later move to Ugbogi in Edo State in search of greener pastures from where they relocated to Ozoro, my father's place of birth due to old age, where they lived until their death.

My father had no formal education, he was a palm fruit tapper and my mother was always there to assist him in his work.

Personal history

My name is Mr **D. P. A.** I am 55 years old. I was born in Ijebu Ode, Ogun State. My parents had many children but only five survived. I have two brothers and two sisters

Education wise, I stopped at standard six.

Marriage and family

I got married to my only wife in 1995. I met and married my wife when I was working as a carpenter at Iluelogbo town in Isoko North LGA. My marriage is blessed with seven children, three boys and four girls.

About my children being in school, none of them is in school anymore. They were in school when I had money but when things became very difficult, they all dropped out of school.

Occupational history:

I once worked with Integrated Data Services Limited (IDSL), a subsidiary of NNPC, in Port Harcourt. I was recruited in Benin, Edo State as a security officer and taken to Port Harcourt office.

During Former President Obasanjo's regime, the company was privatized, which was the beginning of my problems. After the company was privatized, a new management board took over. Workers' salaries and other benefits were reviewed downward. After some time, many of the workers were retrenched. Unfortunately, I was one of those who were affected.

I moved from Port Harcourt immediately after I lost my job to my hometown, Ozoro. Life became difficult. I couldn't keep my children in school, feed them or even afford a decent apartment.

In trying to survive in my new environment, I started riding '**okada'** so I can at least feed my family. In the process, I was involved in an accident that almost claimed my life. However, in 2010, I moved from Ozoro to my present location in search of greener pastures. I continued riding **'okada'** but also started farming to survive.

On whether I rent lands for farming, no, I don't. When I first came to this place, I nationalized (Became an "indigene") with the people of the area with a certain amount of money. Thereafter, I was given this land to build my huts as well as farm on it to feed my family. I was also given other portions of land apart from this one on which I grow my crops.

My wife and children help me in planting the farm. We are not able to do more than can sustain the family because there's no money to hire labourers to work with us.

For now, I grow cassava, plantain and oranges. There are other crops I would have wanted to grow if I had money to nurture them. I am an experienced farmer as I once worked at the Michael Ibru Farm in Benin, years before I started working with IDSL. I have knowledge in nursing crops/plants until they are ready for transplant. I am also experienced in poultry and fish farming. These experiences would have been deployed if the capital was there to get these crops and to nurture them to maturity.

On how much of each crop I get in a year, I get a reasonable amount of which I sell. But became of the level of hardship am faced with, I really can't do a correct value because as I sell after harvest, the money is spent on several things. I have not fully recovered from injuries I sustained from the accident. So much is spent on my treatment in addition to feeding and other expenses. I sold nine portions of cassava for ninety thousand and plantain can also sell for eight thousand per portion. But I still can't give the value of each because my family and I eat from it.

My farming experience has changed from the time I first started. I used to sell a bowl of garri for five hundred naira then but now, that same bowl is sold for three thousand. So, for me, farming is more profitable than what it used to be as prices of farm products have increased.

Living situation

These two mud houses were built by me and I own the land too. As you can see, there are no amenities -- power supply, water etc. Our only source of water is the well behind the house which I dug when I came in. We go to the main town to charge our phones in the church yard at least thrice before Sunday when we attend service. I hope that someday I will be able to build a decent house for my family.

My daily feeding? (Laughs)

Feeding my family is a huge challenge indeed. It is usually once or twice a day we eat.

When I was working with IDSL, things were good. I could afford three meals for my family; a decent apartment and my kids were in school. We even had more than enough that we gave out to those who don't have. But all that is history now.

Life Challenges

My biggest challenge is the lack of money which has kept my children from school and from being well taken care of. Farming is also difficult as a result of lack of money to cultivate the kinds of crops I had wanted to grow. Money makes farming an exciting experience especially when you can hire labourers and also get the needed equipment to ease the process.

During Babangida regime, things were difficult. However, things are worse with subsequent administrations.

(Observation of A Day in the life) by Interviewer:

At 6am, he goes out on his bike into the main town to do what is popularly called **Okada**. From 6-10am is a good time to get passengers within or outside the town. So, he makes little money with his bike each morning before returning to join his family in the farm. This is the normal routine for him every day.

I noticed that two of his sons have also started having kids who are not also going to school. The two sons are also farmers and live in the camp with their father. Education for this family is near impossible.

Mr. D. seems to have tried his hand on several things just to make life easy but none has actually yielded the results that could better his living situation. Interviewer's Name: Samuel Baba Ayegba

Location of Interview: Mbayion-Mbatyu, Benue State

Place of Interview: The interview took place at the family house of the interviewee, Mr L. T. A. The house is located in Mbayion-Mbatyu, a suburb of Gboko Town in Benue State.

Dates and Times of Interview: 25/08/2021 at 10:00hrs

Language of Interview: English Language

Other Persons Present during interview: Yes. Mrs R. M. A. (wife) and Master K. K. A. (son)

Part 1

5. Family History

Interviewer: What is the name of your father?

Mr. A: The name of my father is Mr. J. N. A. My father was born in Mbayion, Mbatyu Council Ward, Gboko LGA, Benue State. He is over a 100yrs and is still alive. He retired as a teacher; he is an enlightened person.

Interviewer: What is the name of your mother?

Mr. A: The name of my mother is Mrs. B. A. A. She was born in Ukan in Benue State. My mother is late.

Interviewer: When did your parents come to their present settlement?

Mr A: My parents came to their present location by birth and have lived there ever since'

Interviewer: Why did your parents choose to live in their present location?

Mr A: It is difficult for me to say specifically what informed their choice. However, we are inhabitants of the area. Besides, as farmers I think the availability of land for farming might be the reason why our forefathers came to that place; the quest for livelihood. Maybe history could tell that better. People like my father and great grandfather, are the ones to shed more light on that. I don't know how our people came to settle there but it is part of Tiv land.

6.

7. Personal History

Interviewer: How old are you?

Mr A: I am 53 years old, going to 54 years

Interviewer: Where were you born?

Mr A: I was born in Mbayion, Mbatyu Council Ward, Gboko

LGA, Benue State.

Mr A: I have six siblings, though we were seven before one died. Four are males, while two are females. I have an elder brother, while I am the second child in the family.

The eldest child in the family is about 56 years, while the youngest is above 40 years.

Interviewer: Did you go to school?

Mr A: Very well.

Interviewer: Can you avail us details about your schooling?

Mr A: I attended primary school, after which I proceeded to

secondary and then the university.

Interviewer: What is your course of study?

Mr A: I read BSc Political Science.

Marriage and Family:

Interviewer: Are you married?

Mr A: Yes, I am married?

Interviewer: When did you get married?

Mr A: I got married precisely on the 1st of August, 1996.

Interviewer: How many wives do you have?

Mr A: For now, I have only one wife. Except you want to give

me another one (smiles and jokes.....!)

Interviewer: Where did you meet your wife?

Mr A: I met my wife in Gboko, Benue State. I have been in Gboko all my life; I had my primary and secondary school education in Gboko. I only went to University of Abuja for my tertiary education.

Interviewer: How many children do you have?

Mr A: I had six children. Unfortunately, 1 is deceased. The rest are still alive; 6 girls and 1 boy.

Their names are:

Miss Vivienne Veremdedoo A

Miss Debbie Doowuese A

Miss Lucilla Lu-Iwanger A

Miss Annette Ahemen A

Miss Neddie Nguavese A (Diseased)

Master Kennedy Kator A

Michelle Mdoofer A

Interviewer: Are your children in school?

Mr A: Yes, my children are in school. I try as much as possible to ensure they are educated. However, because of the economic situations at hand, I put them through public schools for their education, where I can afford to pay. So, all of them are currently in school, from primary school up to tertiary level.

8. Work History

Interviewer: Are you working now?

Mr A: Eh ... let me say yes as I'm self-employed. I don't work with the government and I don't work with the private sector. But I am self-employed. That I why I showed my farm to you. If I farm, I am working.

Interviewer: When did you first start working? And if I may ask, is your being self-employed by choice?

Mr A: Being self-employed is not by choice. However, instead of staying at home idle and involving myself in things that will land me in trouble, I decided to engage in farming activities to keep myself productive and feed my family. In addition, I raise money from farm produce to meet other family needs. Though the farm is not that big, the little that I get from it, I'm contented with it.

Interviewer: Were there times you tried getting paid employment?

Mr A: So many times! So many times!! I tried to get paid employment severally without success. It was not forthcoming. You know the system in Nigeria, if you don't have a strong background or someone who can recommend you. It becomes very difficult for you to get a job. In my case, after several efforts to get a job based on my own effort, I gave up trying and decided to help myself by being self-employed.

Interviewer: At what age did you start looking for paid employment?

Mr A: I completed my secondary education in 1988. So, in 1989 I started seeking paid employment, as there was no means or possibility of furthering my education. In 1989, Gen Ibrahim Babangida introduced the two-party system. As a young person, I decided to pick membership of one of the political parties. My decision to join politics was still a way of trying to get a means of livelihood. I said to myself, if my party, the National Republican Convention (NRC) could win elections, I would be financially rewarded. Unfortunately, my party lost the elections that year.

Interviewer: Can you tell us a bit about your work history?

Mr A: After my experience, as I narrated above, I kept on seeking for employment opportunities, and in between, I continued going back to school to educate myself with the aim of boosting my employment chances, to no avail. Of course, I have worked in a few private organisations at one time or the other. You know, the private employer can employ you and fire you at will. Hence, I am not proud to tell you I have worked with the private sector, as I have nothing to show for it.

I started working with Benue Cement Company (now Dangote Cement), Gboko, Benue State. I got laid off. I went back to school to add further knowledge to boost my chances of getting employment, after which I came back to Benue Cement for my industrial attachment. After the industrial attachment, I was employed as a casual worker (temporary employment). I served with them for some time before I left. After I left BCC, I worked with a foreign Construction

Company. The company folded up later and I found myself once again in the labour market.

9. Living Situation

Interviewer: What is your living condition?

Mr A: The most important thing to me is good health. Though things are not very good the way they should, I have good health. Although the living condition is not ideal, we are "managing". I live in a rented apartment at this age, when I'm expected to have built my own house. I have strong hope that one day, I will have my own house. It has not been easy but we thank God.

We have water and electricity in our rented accommodation. Though I struggle to pay my rent, we are managing to pay for this kind of accommodation to give the children the environment to grow and develop mentally, with a view to equipping them to face the challenges of life.

Interviewer: What is your daily feeding like? How many meals do you eat in a day?

Mr A: When it comes to the issue of balanced diet, I have some reservations about that. We eat as many times as possible. However, the major meals we have are just twice in a day. After that, we make do with small meals where possible, to augment the major meals we have. Normal meals in my thinking should be thrice a day (breakfast-lunch-dinner), but since we cannot afford 3 meals a day, we make do with what we have. Sometimes we pluck corn and eat, eat groundnuts as snacks and soak garri as meals.

10. Life Challenges

Interviewer: What are the biggest problems you face in life?

Mr A: What I see as the biggest challenges in my life is my inability to pay my children's school fees without struggles. Because if I am not very successful, I want my children to be successful. Hence, I don't want them to even miss their classes. Of course, there are other major challenges that time and space won't permit me to narrate.

The efforts I made to acquire education; I paid my way through school. Coming from a background that is not too economically buoyant, everything I achieved was through dint of hard work and hardship.

Interviewer: How has your life changed since the time of Babangida?

Mr A: For me, General Babagida is my mentor. I wish I could meet him. I went all the way to his hilltop house in Minna to see him. Unfortunately, I could not meet him. It was during his time that I became independent, as I learnt how to struggle and fend for myself. Before then, I was looking up to my parents. During his time, as I said earlier, I started politics. Immediately Gen. Babangida came onboard, he tried to open many doors of opportunities so that Nigerians would not be lazy. Even at that young age, I was able to manage to surmount several challenges of life. The lessons and motivations I got during his regime is what has kept me going in life, especially at a time when things were not working in our country.

Interviewer: You painted a rosy picture about Babangida regime. What can you say about the impact of the SAP policy introduced during his regime?

Mr A: For me, it was worthwhile, as Nigerians were made to adjust to economic realities within the limit of their means. I believe it is a good legacy, as Nigerians have imbibed the culture. Hence, SAP has impacted positively on our psyche; we are able to cope with whatever comes our way as a people. In a nutshell, SAP has helped Nigeria to develop.

Interviewer: Between Babangida and now, can you say the standard of living in Nigeria has improved?

Mr A: Which improve? We are even living as slaves in our country. During Babangida, things were running well. New industries were created and employed both skilled and unskilled labourers. You cannot compare him with anyone. For me, he remains the greatest leader Nigeria ever had. His legacies are all over the country; the relocation of the Federal Capital to Abuja and many other things are a pointer to his achievements?

Interviewer: I would like to ask again if you are satisfied with your current living condition?

Mr A: Not all!

Interviewer: What do you think can be done to improve your living condition?

Mr A: Initially when I was much younger, people preferred to work in the private sector. For instance, back then in Benue State, if you get an appointment with either the Federal or State government, and another appointment comes from Benue Cement Company, people will rather pick that of Benue Cement Company. Now that the private sector has been bastardized, government jobs have become more lucrative, people now prefer government jobs. But I believe that the private sector is the engine of economic growth and development. Therefore, the Federal Government should try to encourage the revitalisation of the private sector to boost employment generation. In my case, I can no longer work with the Civil Service due to my age but if the private sector is functional, people like me can still be gainfully employed. Funding to improve my livelihood chances in the midst of the prevailing economic situation.

Part 2 - A Day in the Life of Mr L. T. A (Observed by interviewer)

Waking Up 5:30am: A typical day in the life of Mr L. T. A begins at 5:30 am.

Personal Devotion 5:30-6:00am: The interviewee begins the day's activities first by observing his personal devotion

Family Devotion: 6:00-7:am: After he is done with his personal devotion, he joins his family for their family devotion, committing the day into God's hands.

House Chores/Preparation for School/Farm: With devotions done, the family members prepare for school/farm, while others engage in house chores.

Farm/Small Businesses 9:00-4:00: The interviewer, who majorly engages in subsistence agriculture for survival,

engages in farm activities from 9-4pm on daily basis apart from Sundays, and any other day he has political and business engagements.

Leisure/Dinner 5:00-9:00pm: Whenever the interviewee returns home from the farm and other business activities. He engages in leisure activities and end with dinner.

Devotion/Bedtime 11:00pm: On a typical day the interviewee concludes the days' activity with an evening devotion, thanking God for His mercies and guidance, and then retires to bed at 11pm.

INTERVIEW WITH MRS H. J.

Interviewer: Adejuwon Iretiayo

Location of interview: Kajola, Ibeju Lekki, Lagos State.

Place of interview: Her point of sale, a small kiosk located in

Kojola Bus stop, Ibeju Lekki Lagos

Dates and times of interview: Thursday, 5th and Friday 6th

August, 2021

Language of interview: Pidgin English.

Were other persons present during the interview? Yes, Her Daughters, Brother in-law's son and her friend who came visiting in the evening.

PART 1

1. Family history

Where are your Parents?

They are no more.

When did they pass away?

It has been a long time. My father passed in !998 but my mother passed away when I was very young.

Where were they born?

Akwa Ibom.

When did they come to their present area of residence?

They never left Akwa Ibom

When did you come to your present area of residence?

I came here through my husband, he brought me here from the village.

What work does your father do?

He works with a Palming Industry

Does your mother do any work?

Yes.

What was it?

Farmer and palm oil producer.

2.Personal history

How old are you?

46 years old.

Where were you born?

Abak Local government in Akwa Ibom.

How many siblings do you have?

My mother gave birth to nine children. They are all in the village except our last child who is in Lagos, around Onipanu area. But we have four left now. Five among us have passed away. We are three women and one man.

How old are your siblings?

I cannot tell the age of my elder sisters; they are the eldest of us all

What is the age of the last child?

The last child is a man. There were four children before him, he should be over 30 years.

Did you go to school?

I studied at a government school in Port Harcourt.

What is your highest qualification?

I am a primary school certificate holder. My secondary education stopped when my mother died. I travelled back home to take care of my siblings.

Did you make any attempt to go back to school?

How? I could not continue my education. Who will sponsor me? My father said he cannot train a girl child.

Marriage and family:

Are you married?

Yes, my husband was here a while ago carrying wood. He is a carpenter.

When did you get married?

Got married in 1992 to 1993. We started making plans in 1992 but I finally got married in 1993.

Do you have co-wives?

No, I am the only one. The first and last. Our people do not marry more than one wife although some do it but we don't do that in our family.

Where did you meet your husband?

It was more like matchmaking. We didn't meet. He was directed to our compound. You know then in the village, when you are ready for marriage and you come to the village like my husband, he was in Port Harcourt, he came to the village in search of a wife and he was directed to our compound to come and meet with my father. Since then, whenever he visits the village, he comes to our compound to see my father. That was how it continued till they finalised everything and he took me home.

How many children do you have?

Five, one boy and four girls. But the boy is dead so I have four girls now. This boy is my brother-in-law's son.

So please where is your oldest child?

My oldest child is married, the second works in a school, the third child is married as well and the last child is still in school.

How old is she?

25 years

Are your children in school?

Yes, but they didn't finish school, there was no money. The first child finished her secondary education and furthered to higher institution for part time studies at University of Lagos (Unilag) but she has stopped now, she will finish up later but she is working now. The second child did not finish her secondary education but now works as a cook in a boarding school.

How about the third Child?

The third child is 23 years old; she finished her secondary education and is now married with three children. The last child is the one you met earlier; she is still in junior secondary school.

3. Occupational history

Are you doing any activities to make money?

I cook. I used to be a nanny at a school. I worked in a school for a long time. I sell anything fruit and I roast corn for sale. I have been doing it for so many years.

Do you still work as a Nanny?

No, but as a cook, I only do it when it comes by chance. Selling fruit and roasting corn are my major activities now.

Where do you sell your products?

I sell my products here at the market junction. I started selling at Port Harcourt. Since I got here, I have been doing it. I was working before but I have stopped and now focus on this.

Do you work alone, or with others?

I work alone. I work alone and my children help me at times.

Do your children help you with the work?

Yes, my children come to help me display my wares and assist me in making sales. It is because some fruits like watermelon and apples are scarce and expensive.

How long have you been doing this work?

It has been long. It was after I got married. My first daughter was very young when I started the business. It is about 20 years but the catering job I started before i got married.

What do you do with the income you make?

I use it in feeding myself and cater for my children. There is not much gain in it. If you are making enough money to feed yourself from whatever you are doing without begging from others, I think it is still better.

Comments on working experience:

It has not been easy. It is a gradual process. If you don't have self-control, if you spend money on everything you come across, your business will not grow. The situation of things is the reason why this table is empty.

How did you get this selling point?

I was just strolling by when we relocated to this area from Majek. I was selling at Majek before we relocated. So when I got here, I asked people before my neighbour asked me to go to them and they gave me a small space to do just this one (She pointed at the corn griller). Later I bought this table and did other things gradually. Before then, I used to keep my wares with other people because of the small space given to me, but with God all things are possible.

How much do you pay for this space?

I pay one thousand every month before, but sometimes I pay for six at a time. The boy is just helping me, you know I don't have money.

How long have you been using this place?

I think about three to four years.

Further Comments on working experience

This particular business gives me peace of mind, you can rest, unlike the catering job. I use to own a restaurant, and then I didn't have peace of mind. I was always thinking of cooking and buying. The only discouragement in this business is scarcity of goods. Before now, everything was fine, you make enough profit from this business and have something to save but now, the Fulani herdsmen killings have really affected the market, things are very scarce and expensive. We are only managing now. After buying corn, charcoal, calculating your transport fare and nylon (polythene bags) at the end there is not much profit. And you know this place is like a village, you have to cooperate with the people here to avoid seizure of your goods.

What do you think can be done to help you in your work?

If God will send someone to help me with money, I will be very happy. I will purchase other goods with what I have here and still continue with this one I am doing. Everything is about money. There is nothing money cannot achieve, if I have the money, I can change this small kiosk to a container and buy other good products.

4. Living situation

What is your living situation?

You know thing are very expensive now. We are just managing. It's not like it used to be. In the past, two thousand naira would buy a lot in the market and cook soup out of it. But now, even five thousand is not enough after buying garri and cooking soup.

Does your family own or rent where you are staying now?

The land belongs to our sister. We built a pake (wood) house on it. We built three rooms and a kitchen on it.

Does it have water, electricity, bathroom and toilet?

There is water and electricity. We also have a bathroom but we dug a pit as a toilet.

Are you happy with the situation of things in that place?

I am not happy at all. I am just managing because there is nothing I can do.

How do you cope during the rainy season?

Flood covers everywhere. Both inside and outside, but we are still managing it.

How long have you been staying there?

It has been four years since we moved there.

Where were you before you moved in there?

Majek.

Why did you leave Majek?

The owners wanted to renovate the building. We were there before, paying house rent. But I like this present place because

no one is troubling me. And I planted on the farm. I harvested my plantain this afternoon to make lunch for myself. But in my former place where we pay rent, there is always disturbance. I just pray to God to make money, so I can buy my own land and build my own house.

What is your daily feeding like? How many meals do you eat in a day?

God has been doing. We can afford three meals daily.

5. Life challenges

What are the biggest problems you face in your life?

One of the biggest problems I faced was when my first daughter fell sick and it took me a long time before she recovered. Another one is the death of my siblings. I was in the village last November for the burial of my elder brother. And this January I lost my younger sister as well.

What was the cause of his death?

He was ill and only God knows the cause of his illness. My sister was killed by her in-laws but I didn't attend the burial because I travelled last year.

Personally, one of my major problems was the death of my first and only son. His death is still affecting me till today. It has been long but I still remember his pregnancy and birth period because he was the only one. I was still at my husband's village then, maybe it was his people who killed him. Only God knows the cause of his death. I am just praying that God should make a way for me to build my own house and a real life. Because I am not happy with the way I am living, it is not supposed to be like this but it is the condition of things.

How has your life changed since the time of Babangida?

A lot. I was very young then. There is a song people sing around then, "Babangida give you book you no read, e con give u krokro, you collect". It was a popular song when I was growing up, but then, we were living well. Everything was okay. My father used to insult us that things were hard during our own time. I wonder what he will say if he is still alive today that things are harder. That time was very okay.

Did you benefit from the books Babangida shared during that time?

I didn't benefit from it because I was not registered in any school and I cannot trek to school all by myself. That is life. During Babangida's time, there is a song we sing, "garri one for one naira". There is a difference because garri is now one thousand one hundred naira. They have even reduced the size of the container they use for measurement now. I was very young then but I know what was happening around me. Things were easier. Even where I got married in the 90s things were still okay.

What do you think can be done to improve your life?

If I get a better business or I find myself in a better position, because everything in life is about a good position. And I don't know how long I will be here.

Interview Data for Mrs F. P.

Interviewer's name: Elizabeth Jarikre

Location of interview: Ekpan Community, Uvwie LGA

Place of interview: Ekpan is one of the communities in Uvwie and hosts a number of markets and business ventures, schools, health facilities and other public amenities.

Date and time of interview: 25/8/2021, 2:52pm

Language of interview: Pidgin

Others present-during the interview: the husband and kids

Part A

Family history

Father: My father's name is **A. G.** (late) and my mother is late **A. G.** They were both born, raised, and lived all their lives in Ekpan Community, Uvwie LGA Delta State. My father met and married my mum here in Ekpan. Though they hail from different quarters of the community.

My father worked with the Ministry of Works and Transport while my mother was a petty trader.

Personal history

My name is Mrs **F. P.** I am 42 years old. I was born and raised in Ekpan. I have eleven siblings, four sisters and seven brothers

Education wise, I stopped at JSS 3 at Ekpan secondary School. I couldn't go further due to lack of finance. My father had retired and so could not sponsor my education

Marriage and family:

I am married. I got married to my husband in October of 2009. I am his only wife and we met in Ekpan. My marriage is blessed with three children, two girls and a boy. My three children have been out of school for some time now as we could not afford their fees.

Occupational history:

I am a petty trader. I sell garri, palm oil, fufu, starch and groundnut oil. I buy on credit from my suppliers, sell and then send their money back to them. I do not have my own capital to buy the things I sell but I have to do something anyway to cater for my children.

I started petty trading two years ago. My suppliers used to give me products on credit in larger quantity when things were cheaper. But now, I only get two bags of garri because the price of goods has gone up and they are not happy at the slow rate at which I return their money to them. This is because those who buy from me do not pay as at when they buy, due to lack of money too.

Where I sell my products? I hawk from place to place, morning and evening. I do not have a shop. Most people also patronize me at home.

Painfully, I have no equipment like wheelbarrow or truck to convey the items I sell from place to place. My only means of getting them across to those who buy from me is to put the garri, cans of oil and groundnut oil, starch and fufu in a large basin and carry it on my head, moving from street to street.

My children support me. I send them to nearby places to help deliver garri and other items to customers when they make orders, while I go to distant places.

The money I make from my petty business is what I use in taking care of my children. We do not pray to be sick but when it happens, I can also treat myself and my kids. I had to open a savings account. Sometimes I can pay in a thousand or two just for the rainy day.

My experience so far is not pleasant. There are some people I sell to on credit who will not pay me in time even though they know I also get the goods on credit and will need to pay back.

Such situations annoy those who give me these goods as they too can't buy more goods when I fail to return the money.

However, I have not given up despite the challenges so that I won't have to beg for food.

On what can be done to help me, I earnestly desire to buy goods with my own money. Because the attitude of some of my customers is most times, discouraging. But I just can't sit at home when I have three kids to cater for so I continue against all odds.

I would also want to add other things to the ones am already selling so that I can make profit from each item. The more the items, the more profit I will make.

Living situation

I have been living in this uncompleted building for a year and seven months now. We have been asked to move out as the owner of the building wants to complete it.

I moved into this building when my landlord threw us out because we were owing rent. It was my husband who located this place and brought us in. Because the building is not completed, we have no toilet, electricity, water, and even the back doors and windows have not been fixed so we suffer mosquito bites.

My daily feeding? Since I sell garri which to me is the most important food item, we can eat twice a day when I have it. For instance, we have only eaten once today because I have no garri to sell from which we get the one we eat. I am praying to God for what we will eat this evening.

Life Challenges

My biggest challenges are getting an apartment, sending my children back to school and money to finance my business.

During Babangida regime, things were still difficult. No administration has actually bettered my fate.

On what can be done to improve my situation, it is to improve my business. Am not looking for money to rent an apartment or to send my kids back to school. If my business is financed, I can save money from it to settle other areas like getting an apartment or put my children in school.

My Personal Observation of Mrs F. P.

She leaves the house as early as 7am to hawk her goods and returns at noon. She will most times not prepare food for her kids before leaving as there may be nothing to eat at that time. She comes back with items to prepare food after she had sold her products and gotten money to buy what she needs to prepare food. So, her kids skip breakfast most days and take brunch.

Between the time she returns and when she will go back to sell in the evening, she will cook, wash clothes as well as get ready her goods for the evening sales.

Her husband, Mr P., doesn't look much of a happy man, maybe because of how hard his life had been. I was able to understand that he once worked with the then National Electric Power Authority (NEPA).

Unfortunately, he was among those who lost their jobs in 2014 after the company was privatized. Since then, his life took a difficult turn which he has not recovered from till date.

I learned he does house painting, and other menial jobs but still can't afford a one room apartment nor send his kids to school. Hence their continued stay in the uncompleted building.

Interview with Mr. G. R., Conducted at Araromi Area, Oyo.

Interviewer: Ayodele Ibiyemi

When I spoke with him, we fixed a date for the interview and we agreed to do it in his house. I did the observation (A Day in the life) the following day at his workplace because he is only off duty on Tuesdays. He works at a church the other days.

We are in Oyo, in the Araromi area.

Mr. G.R.: In Baba A. R's house.

Ayodele Ibiyemi: It is 3:15 pm and we are speaking Yoruba language. I am here with my brother, Ayanfe O. Please tell us your name.

Mr. G.R.: My name is G.R. and I stay in Araromi, Oyo State.

Ayodele Ibiyemi: What is your father's name?

Mr. G.R.: His name is R. R.

Ayodele Ibiyemi: What about your mother?

Mr. G.R.: M. R.

Ayodele Ibiyemi: Where were they born?

Mr. G.R.: My father was born in Oke Olola, Oyo. My mother was born in Sakutu in Oyo.

Ayodele Ibiyemi: Where do they stay currently?

Mr. G.R.: Same Oyo town. But my dad is now late, he is buried there. My mother is in the village.

Ayodele Ibiyemi: When did she move to the village?

Mr. G.R.: She has been in the village for a while. Around 10 years now.

Ayodele Ibiyemi: Why did she return to the village?

Mr. G.R.: She has been there since my father died. My daddy was in Ibadan before. I was born in Ibadan; my father was a petrol station attendant at AP Petroleum. Later, the work was not going well and he returned home. One woman who is my father's aunty then asked me to come to the village. She took care of me since childhood and raised me in the village. I went to some schools in the village before I came home. My father

also joined us in the village later but when he became sick, he returned home. He later died. My mother then returned to the village again after he died.

Ayodele Ibiyemi: What is the name of the village your mother stays?

Mr. G.R.: Jewoese village

Ayodele Ibiyemi: How old are you now?

Mr. G.R.: I am over 36 now. And I am a security officer but I am receiving mercy from people. My siblings are Muslims but I am a Christian.

Ayodele Ibiyemi: Which part of Ibadan were you born?

Mr. G.R.: I was too young so I don't know which area we were staying then.

Ayodele Ibiyemi: How many siblings do you have?

Mr. G.R.: Muslims can marry many wives so my father married two. My mother is the first and she has 8 children.

Ayodele Ibiyemi: What is their gender?

Mr. G.R.: My mother has 7 males and 1 female. The second wife has 1 male, 2 females.

Ayodele Ibiyemi: How old are they?

Mr. G.R.: I cannot remember their ages now but our first born is very old now. I know that there is 2 years between me and the one after me.

Ayodele Ibiyemi: What is your own position?

Mr. G.R.: I am the fourth.

Ayodele Ibiyemi: Can you tell us the schools you attended?

Mr. G.R.: I went to primary school in Olokun Esin village where they took care of me. The woman who took care of me, my father's aunt is also dead now.

Ayodele Ibiyemi: After primary school, did you go to any other school?

Mr. G.R.: No, I didn't.

Ayodele Ibiyemi: Before you started working as a security guard, what were you doing?

Mr. G.R.: I was trained as a carpenter and I did the normal freedom. I trained properly.

Ayodele Ibiyemi: We will return to your job, are you married?

Mr. G.R.: Yes, my wife just left the house now. I am married to only one person.

Ayodele Ibiyemi: When did you marry?

Mr. G.R.: Ah, my first born is now over 20 years.

Ayodele Ibiyemi: That means your marriage is more than 20 years.

Mr. G.R.: Yes.

Ayodele Ibiyemi: How did you meet you wife? **Mr. G.R.:** I met her in Oyo but she is from Ekiti.

Ayodele Ibiyemi: What does she do?

Mr. G.R.: She hawks tea around but now that there is rain, she cannot hawk again. Now that there is nothing, she gets people that call her to do odd jobs for them like washing and she is managing. She just left the house now to go and wash for someone.

Ayodele Ibiyemi: How many children do you have?

Mr. G.R.: I have 4 children.

Ayodele Ibiyemi: Which school are they?

Mr. G.R.: 2 of them are in Lagos, one is in Agunpopo and one other is in Alaafin Secondary school. The one in Lagos is also going to school.

Ayodele Ibiyemi: Who is taking care of the one in Lagos?

Mr. G.R.: He is with his mother's younger sister.

Ayodele Ibiyemi: What about the last one?

Mr. G.R.: He is with one of my family members.

Ayodele Ibiyemi: Where do you work now?

Mr. G.R.: First Baptist Church, Isokun.

Ayodele Ibiyemi: When did you start working there?

Mr. G.R.: I started around 10 years ago.

Ayodele Ibiyemi: Where were you working before then?

Mr. G.R.: When things became tough, I was first following vehicles that travel long distance. Vehicles that load goods across the country, but later I returned to my carpentry work. Later, I met a friend and told him to find me a security job, even if it is night guard. The carpentry job is not going well, I am just roaming around. If I get a job today, I might not get another one tomorrow.

Ayodele Ibiyemi: Did you have a workshop of your own then?

Mr. G.R.: I did. It was in front of the house there. Later, I got the security job. One of my friends asked if I can work as a security and he took me to one of his bosses behind Atingisi, around Owode there. He asked if I could work and I dropped my phone number and he promised to call me. Around 5 days later, he called me and asked where I am, I said I was at home. He said 'let us meet at First Baptist Church.' I even went to the Pastors School first because I didn't know the church but I didn't see anyone I know. Later, the boss met me and gave me the uniform. I began work on that same day.

Ayodele Ibiyemi: Why did you stop following the vehicles you were following?

Mr. G.R.: Ah, it was too dangerous. My wife would be shouting 'daddy, where are you?'

Ayodele Ibiyemi: Where were you following the trucks to?

Mr. G.R.: North, Hausaland. We usually left from Lagos. We would load goods like rice, flour, sugar. Later, we went to Abuja and even met thieves on the way.

Ayodele Ibiyemi: What are the conditions of the jobs that you have done?

Mr. G.R.: Let me not lie, my current job is good o. I am receiving mercy from the people. When I was following trucks,

I was exposed to mosquitoes. Now we have people giving me things many times and my job is not so stressful.

Ayodele Ibiyemi: Can you comment on your living conditions now?

Mr. G.R.: I am comfortable where I stay but may God build my own house for me. I stay in a family house because I cannot rent my own. I am comfortable but it is a family house.

Ayodele Ibiyemi: Who built it?

Mr. G.R.: My father built it. He is buried back there, with his mother.

Ayodele Ibiyemi: How many rooms do you use?

Mr. G.R.: I use only one room, with my family.

Ayodele Ibiyemi: Is there running water here?

Mr. G.R.: No o, but we have a well outside there.

Ayodele Ibiyemi: Who dug the well?

Mr. G.R.: it is our neighbours but we use it too.

Ayodele Ibiyemi: What of electricity?

Mr. G.R.: We have government electricity.

Ayodele Ibiyemi: What of the toilet?

Mr. G.R.: We have a toilet over there for all of us.

Ayodele Ibiyemi: What type is it?

Mr. G.R.: It is those old types, a pit latrine.

Ayodele Ibiyemi: How about feeding while at home and at

work?

Mr. G.R.: On a day like today when I am off duty, I eat well because my wife will cook for me. When I am at work, I sort myself.

Ayodele Ibiyemi: How do you sort yourself?

Mr. G.R.: I buy food because I leave home very early in the

morning. She arranges dinner before I return.

Ayodele Ibiyemi: But do you eat three times a day?

Mr. G.R.: By God's grace, I eat three times on most days

Ayodele Ibiyemi: How about the people at home? How do they feed?

Mr. G.R.: They manage themselves. Each person will arrange their own food.

Ayodele Ibiyemi: As you meet food at home, do you drop money for the food?

Mr. G.R.: Yes, I give them something. Sometimes, I buy fish or rice. When I get a gift at work, I give her part of it for the house. I collect rice, beans or other food on credit. When I get my salary, I pay back. I ensure that we are not hungry.

Ayodele Ibiyemi: What is your biggest challenge?

Mr. G.R.: Money, and peace. I need money. I am in good health but I need money.

Ayodele Ibiyemi: What are the challenges you have faced in the past?

Mr. G.R.: When I just stopped my carpentry work, things were tough. Eating was very hard for us. I struggled and begged all my friends for money. I sold everything I had in the house.

Ayodele Ibiyemi: Around what year was that?

Mr. G.R.: It is around the time I had my first child. Things were very tough.

Ayodele Ibiyemi: Why did you leave your carpentry job?

Mr. G.R.: I was not getting any job to do. Some people would call me to fix a broken door catcher and give me 100 Naira. Some others would even want me to do it for free. They would call me for minor repairs and not pay because we stay in the same area. Some would just dismiss it and say 'he is our friend's son.' Sometimes, I would be sleeping in the night and they would come to call me to open a door whose key they've lost. I would have to go so they don't think I am a bad person. They might not give me any money sometimes. If I refuse, they will tell my father that they sent me on an errand and I refused even though we are in the same area.

Ayodele Ibiyemi: How has your life changed since the time of Babangida?

Mr. G.R.: Things were tough at first but they became a bit better during Obasanjo's time. Better than Babangida. Now, since Buhari came, things have become very expensive. Things were fairly better during Babangida's time. Ajimobi that died, he made people suffer. It should not be like that.

Ayodele Ibiyemi: What can the government do to make things better?

Mr. G.R.: If things are easy for me and my family, everyone will be happy. We know how much we are buying a bowl of rice. They should just make sure we can buy things cheap, food especially. The money we get is not enough to buy anything again.

Interviewer: Utavie Jeremiah

Location: Okutukutu community Bayelsa State.

Place of interview: The interview took place at the residence of Pastor A W. I .in Okutuktutu community.

Date and time: The interview took place on Saturday, 24th July, 2021 at exactly 8:34am.

Language: Due to the commonality of the pidgin English, we used pidgin.

Yes, during the interview, his last son Alaowei was also present. He is 18 years old.

Interviewee: Pastor A. W. I.

Part 1

Family history

After the formal introduction of the interviewee and interviewer we started the interview proper with part 1 question

His parents were born in Otoun community in Southern Ijaw and Acade community in Sagbama Local governments area of Bayelsa State respectively.

He grew up to see the see his father in Otuan, while his mother came from Acade. She followed her aunty who married in Otuan as a child and she ended up marrying his father A. S. His mother's name is Mrs T.A. His father and mother are all late. Though his father was also married to two other women, making it three wives.

The late A. S. I. until his death was a palm wine tapper, though before he ventured into palmwine tapping he did local trading of wares along the communities in Southern Ijaw. While his mother late T. was a petty traders and farmer

Part 2

Personal History

How old are you?

I am 62 years old.

Where were you born?

I was born in Otuan community in the then Rivers State now Southern Ijaw local government area of Bayelsa State.

How many siblings do you have?

My father gave birth to 10 of us: Five males and five females

- 1 Age 70 yrs approximately.
- 2. Age 68 female
- 3. Age 68 yrs female
- 4. Age 67yrs male
- 5. 66 yrs male
- 6. 65 yrs female
- 7. 63 yrs female
- 8. 62 yrs male
- 9. 60 yrs male
- 10. 58 yrs female

He is the 8th child of his father.

Did you go to school?

Yes, i went to St Nathenials Primary school Otuan, after which I attended TTC, Teachers Training College Koluama, for the first two years, third year on practical teaching in community primary school Otuan and another two years to complete the 5years in Omoku in Rivers State.

Marriage and family

Are you married?

Presently as I am talking, I am a widower.

When did you get married?

I got married in 1979 to my first wife Madam D. A. in Otuan and unfortunately, I lost her to death in 2000 in Lagos State.

After which I remarried in 2013 to Madam M. A. from Kpansia, and she died last year 2020.

Where did you meet your wife/wives?

I met my first wife Madam D. in Otuan in Southern Ijaw and my second wife in Yenagoa, Kpansia to be precise.

How many children?

I have five children, four males, and a girl.

They were born in the following years: 1979, 1989, 1992, 1996 and the last 2003 child Alaowei.

Are your children in school?

I have one in school, in a public secondary school, while the rest finished their secondary school but no money to further their education. The last started in a private school but he is now in the government school.

3. Occupation history

What work are you doing?

I started as a teacher in the primary school Otuan and Amassoma communities for years and later left the teaching job due to incomplete papers (certificate). This made me to relocate to Lagos in 1982 where I learnt construction work through practical involvement with construction work.

I used to sell wares (used clothes) in my area in the late 1970's along the communities in Southern Ijaw LGA. I buy from Aba and resell.

But I am into construction work, I am a carpenter, bricklayer, a plumber and an iron bender.

Are you into farming?

I am into farming, I started farming in 2000 though not a commercial farm. It is for sustenance, to complement my income from other jobs.

The harvest is poor this year compared to other years. I don't know why because i am not an expert in soil science.

Do you have any other ways of making money besides farming?

I am a builder, plumber, carpenter and iron bender. I started construction work in Lagos in 1982 till today. It is from doing these jobs that I feed and care for my family.

I make up to one million naira approximately in a year. The construction industry is going down as in the last three years. We have less people building now.

Since I have experience in construction work, I often get daily jobs but not the contract like before.

When did you start farming?

I started farming in the year 2000 when I came to Bayelsa.

Where did you get your farm?

I get my farm along Amassoma road, Tombia and Okutukutu.

Do you own your farms, or are you renting, or there are other arrangements?

I get my farms from properties (land) in my care given to me by the owners to look after it.

For casual work on other people farm yes, but not for payment. I do it free to help especially the very elderly women like the woman outside.

What crops do you farm?

Cassava,

Sweet potatoes

Yam,

Pepper

Plantain etc

How much of each crop do you get in a year?

I don't get money from the farm; I give the produce to friends free during harvest.

Do you sell any of your farm produce?

No, I don't sell them.

How has your experience in farming changed since you first began to farm?

The farms are no longer that fertile compared to the early years of my farming. Like this year's harvest is poor and I don't know why because I am not soil scientist.

4. Living Situation

What is your living situation?

I own this building, it has water which I connected from my neighbour, but the tank is on my roof. We have an arrangement for water...For electricity, I depend on NEPA (PHCN) occasionally once in a blue moon.

It is four-bedroom apartment with three toilets, two rooms with toilets and one visitor's toilet.

What is your daily feeding like?

Well, for food, we eat food daily.

How many meals do you eat in a day?

Most days I eat three square meals.

What about feeding for your family?

For my children, some even eat up to four times daily. Well, the protein is not adequate but we eat at least.

5. Life challenges

One of my biggest challenges has been inadequate funds to care for my late wives during their respective illness. I did not have money to foot their medical bills. Also, money to further the education of my children.

Another life challenge I have is that an old man without a wife is disturbing, it is a problem to me.

I don't have the youthful strength anymore for construction work, so I now work slowly according to my strength.

How has your life changed since the time of Babangida?

No government has changed my life, but during the Babangida era, things (foreign items) were coming in through the seaports and things were easier compared to what is happening now.

There were job opportunities for skilled men and during his time I got more jobs.

A Day in the Life (As observed by Interviewer)

After the interview, as he mentioned that he assists the more elderly people in their farms, he was seen accompanying an elderly lady to the farm to harvest cassava from her farm.

Day 2

Sunday 25th July, 2021

As early as 6:31am I was at his house and met him preparing for Church service. And another of his neighbours came to give him an information for work or personal issues.

He is a part time pastor with the Deeper life Bible Church ...he worships at Agudama Epie, a community about 4 kilometres away from his house.

He closed church at 11:00am and got home before 12 pm. I saw two other persons who also visited about bricklaying job and a day was fixed when he is going to carry out the job.

By 12:42 pm, I accompanied him to his plumbing job at the house of the accountant, Deeper Life Camp Ground Okutukutu, to continue my observation.

We then left the Deeper Life camp ground vicinity back to his house 3:43 pm.

He got home and took his bath, also took late lunch and slept briefly. While he was sleeping church members also came to check on him, and his son told them his father is sleeping and they went back.

He woke up around 5:15pm and joined us for discussion. During the discussion, he brought out his current fear of being lonely. Also, those owing him after working and others that don't have money to complete their building work.

Since he is a widower and his girl child was not currently living with them, the last son Alawowei was in charge of cooking.

By 7pm, the ravaging mosquitos drove us inside and it was not convenient to continue the discussion because of the crowded

sitting room. Since there was no light at the moment, they were using a rechargeable lamp to illuminate the cooking and another torchlight for the sitting room.

INTERVIEW DATA

Interviewer's name-Dr. Adejoh Sunday

Place of interview the interview took place in Suleija at the Residence of Mr A. H. Suleja is a Local Government Area in Niger state. It shares border with Tafa Local Government and some part of Abuja. There are many workers in Abuja who reside in Suleja because of its proximity and affordability. It is a highly commercialised area.

Dates and times of interview the interview took place on the 1st September, 2021. I had two days' encounter with the interviewee. The first day was to familiarise and understand his routine. The second day, I conducted the interview and also went to see the block industry where he works.

Language of interview It was done mainly in Hausa language

Were other persons present during interview? Who are they? Yes. Some of his co-workers were there.

PART 1

1. Family history

Father- H. A.

Mother- H. A.

For each one, ask

Where were they born? Suleja, Niger State

When did they come to their present area of residence? My parents relocated from Bida to Suleja.

Why did they come to that area? In search for job.

What work does your father do? - My parents were into farming.

2.Personal history

How old are you? I was born in 1976 (45 years)

Where were you born? I was born in Bida, Niger state

How many siblings do you have? My parents gave birth to five of us. Two girls and three boys.

Did you go to school? I was not opportuned to go to school. Though my elder brothers went to school. I am the last child and my parent could not send me to school as age was not on their side and their resource had dwindled then.

Marriage and family:

Are you married? Yes, I am married

When did you get married? I got married when Obasanjo became president of Nigeria (1999).

How many wives do you have? I have one wife

Where did you meet your wife/wives? I met my wife here in Suleja.

How many children? (Details) I have 4 children. We have two boys and two girls. My first child is about 22 years old. We usually have between 2-3 years spacing of our children.

Are your children in school? (Obtain Details) As we speak my children are not in school. I really don't have the means for formal education. Though most of them started primary school before they dropped out since I could no longer pay their fees. Right now, they only go to farm and in the evening, they attend Islamic school around our neighbourhood. The proceeds from the farm are for subsistence use.

3. Work history

Are you working now? Yes, I am working in a block industry.

When did you first start working? I have been in this block job for quite some time now. This has been my work for about 15 years.

Obtain work history Before I started working in block industry, I was farming. We grow yam, maize, sorghum and pepper. Niger State is known for the farming of yam in large quantity.

Comments on working experience. I am working in a block industry. I have never worked in the civil service or the organised private sector. Though farming used to be my main work before I started block production. It is a small industry and we usually produce between 400-600 blocks per day.

4. Living situation

What is your living situation? With the current situation in our country one cannot say he is living well. It seems things have gone from better to worse. Times are hard. Even the block industry is experiencing low patronage accessioned by the economic hardship in Nigeria. We no longer have good life because we cannot afford basic human needs.

Do you own or rent the accommodation you are staying in now? The accommodation I stay is not mine. I am only a tenant there. It is a two bedroom apartment.

Does it have water, electricity, other amenities? We don't have both light and water. We get water from the boys who push trucks. Sometimes we spend more than 1000 naira per day on water procurement. It's not just our house; the entire neighbourhood doesn't have pipe borne water. We don't know what we have done to government to deserve this.

What is your daily feeding like? How many meals do you eat in a day? What about feeding for your family? There are days I don't make money and as such we don't get to eat well. Our feeding is very poor for obvious reasons. Some days we hardly feed, sometimes we skip meals. Eating thrice a day is now a thing of the past.

5. Life challenges

What are the biggest problems you face in your life? (Get as many details of previous challenges and present ones as you can)- My greatest challenge is that the present condition of our country has made things difficult for me and my family.

How has your life changed since the time of Babangida? - My living condition during Babangida down to Obasanjo, Yar'adua and Goodluck cannot be compared to what I now experience. Life was much better for me then than now. Life was easy and cheap. People were willing and ready to extend hands of friendship and assistance to us. Life is now very tough and difficult for most Nigerians. Inflation is now unimaginable in Nigeria especially food inflation. A measure of rice can hardly take us anywhere as a family yet the price is very high.

What do you think can be done to improve your life situation? Government should address the rate of inflation in Nigerians.

PART 2 – A DAY IN THE LIFE (As observed by the Interviewer)

"Sometimes I wake up confused because of the ways things are in our country. However, I start most days with my ablution and Morning Prayer then I set out for the day hoping that I will be favoured. I don't do clubbing neither do I go to gardens [drinking spots] at night".

I observed that the interviewee spends most of his time at the block industry whether working or not. It is not every day that they produce blocks. Sometimes they spend days nurturing the block already produced. The raining season also favours them sometimes as they don't need to water the blocks themselves. He seems to be a person with few friends. He goes from his house to the block industry and from the industry back to his house.

Interview data for Mrs F.

Interviewer's Name: Idris Isa Mamza

Location of interview: Mirnga

Place of interview: Place of work and Household

Dates and Time: 17/09/2021, 9:30am Language of interview: Hausa Language.

Person present: Camera Man

PART ONE - 1 - Family History

Idris: What is your father's name?

F.: His name is Malam Usman

Idris: Where was he born?

F.: He was born in Nguma

Idris: Where is Nguma?

F.: Nguma is a village in Mandaragurau district under Biu Local

Government area.

Idris: is he living there?

F.: No, he is living in Potiskum where I was born, in Yobe State.

Idris: What took him there?

F.: He was a civil servant, then North Eastern State and

transfer took him there.

Idris: what is the nature of his work?

F.: He was a driver with Ministry of Works.

Idris: Is he still working up to now?

F.: No he has retired.

Idris: What does he do for a living now?

F.: Farming only.

Idris: What is the name of your mother?

F.: Her name is Hauwa.

Idris: Where was she born?

F.: She was born in Liya a village close to my father's village.

Idris: How did your mother leave her home village?

F.: It was when she married my father that she left her village.

Idris: What does your mother do for a living?

F.: She does nothing apart from being a house wife.

PART 2 - PERSONAL HISTORY

Idris: How old are you?

F.: I am 38 years old.

Idris: Where were you born?

F.: I was born here in Potiskum, Yobe state.

Idris: How did you came here?

F.: It is as a result of marriage.

Idris: Do you have any siblings? Male or Female and how old are they?

F.: Yes I have only one male, i.e. my brother.

Idris: Did you go to school?

F.: Yes I attended Dashu primary school 1990 - 1995, and Government Girls Secondary school Potiskum 1995 - 2000 and also College of Education Waka-Biu in 2006 - 2009

Marriage and Family

Idris: Are you married?

F.: Yes, I am married.

Idris what is the name of your husband?

F.: His name is Malam B.

Idris: What is his occupation?

F.: He was an Arabic teacher as well as farmer.

Idris: Is he teaching up to now?

F.: No, he has retired as a teacher.

Idris: When do you get married?

F.: We got married in 2002 after finishing my secondary school.

Idris: Where did you meet you husband?

F.: Before my father retired, he used to come to his village and farm. So the year he retired, he carried us all (the family) to his village where we spent the whole year and that is how we met with my husband.

Idris: How many children do you have?

F.: I have six children, four females and two males.

Idris: Are your children in school?

F.: Yes, my first daughter has finished her basic studies with A.B.U. Zaria and is waiting for her result. The second daughter is writing her WAEC this year and the third daughter is in SS-1 with Command Science Secondary school girls Mirnga. However, my fourth daughter is in JSS-1 with Excellent Academy (private), stadium road Biu. The fifth boy is in primary 4 and the last boy is in nursery 3 all in the same school.

PART - 3 OCCUPATIONAL HISTORY

Idris: Are you working?

F.: Before my husband retired, I used to do poultry and sell soup ingredients and local snacks for children, and volunteer teaching.

Idris: What happen after the retirement of your husband?

F.: The poultry stopped and I was left with selling beverages and local snacks making.

Idris: Do you have machine that helps you in your activities?

F.: No, I don't have any.

Idris: Do you work alone or with others?

F.: My children help me in doing it.

Idris: When do you start selling beverages and local snacks?

F.: Since the time I got married.

Idris: What do you think can be done to help you?

F.: If the government can help me with soft loan, I will continue with my poultry raising.

PART 4 - LIVING SITUATION

Idris: What is your living situation?

F.: We thank God, but honestly life is so miserable, more especially when my husband retired.

Idris: Does your family own or rent where you are living now?

F.: We are renting.

Idris: Does it have electricity, potable water and other social amenities?

F.: There is no water but we do fetch pump water from our neighbours. There is also electricity and we have television.

Idris: How is your feeding and the family like?

F.: Well before the retirement of my husband, we do have three square meals, but things changed when he retired, now mostly two square meals.

Idris: What do you mean by the volunteer teaching you talked of before?

F.: It is because I teach free, no allowances no nothing at all.

Idris: Which class do you teach?

F.: I started with primary III but now I teach primary VI.

Idris: Which subjects do you teach?

F.: I teach Hausa Language.

Idris: What is the benefit of this volunteering teaching?

F.: One thing, it keeps me aware of my teaching subjects, another thing it serves as an opportunity for government employment if they happen to lift the ban.

Idris: Will I have an opportunity to see you teaching in your class with your pupils?

F.: You can come at any time provided it is on working days.

PART 5 - LIFE CHALLENGES

Idris: What are the biggest challenges to your life?

F.: For everybody living in Borno State and its neighbouring states like Yobe, Adamawa and Gombe, the problem is insecurity, i.e "Boko Haram" and the kidnapping issue. We have been praying for it to end. Another problem is lack of employment, I have ten years now with my NCE doing nothing apart from what I mentioned to you before.

Idris: What is the government doing with regard to the problems you have mentioned?

F.: Well, it is doing its best, the only thing there is the need for improvement. However, with regard to unemployment, we know the government focus is mainly on the insecurity, so we pray for things to take shape so that the ban on employment will be lifted.

Idris: Has your life changed when Buhari came into power?

F.: In reality when Buhari came into power the activities of the "Boko Haram" started to ease and the introduction of the "N-power" programme seemed to supplement the "Sure-p" of Goodluck. More so there is the increase in wages and that brought life to the civil-servants and life was so lively throughout the end of his first tenure. However, things started to get worse in his second tenure, the first and second batch of the 'N-power' stopped unlike the "Sure-p" of Goodluck which is still going on and people are still benefiting. The kidnapping problems keeps on escalating. Oh, Allah listen to our prayers, forgive our sins and bring peace to our land.

Idris: What do you think can be done to improve your life?

F.: The government should improve on the security challenges, boost the agricultural sector and improve on the health care delivery. It should provide soft loan to the masses and small enterprises.

A DAY IN THE LIFE

Idris: What do you do the moment you wake up in the morning?

F.: Nothing too much. After setting my prayers and having breakfast, the children go to school and I leave to my school. However on the weekends we wash our clothes and prepare the soup beverages and the local snacks for sale.

Interview data for Mrs. J.C,

Interviewer's name: Utavie Jeremiah

Location of interview: Akenfa 2, Yenagoa Local government

area.

Place of interview: The interview took place in her residence

(her room) behind new market Akenfa 2

Dates and Times: 25 and 26 August 2021, 7;59 am and

6:48am the following day

Language of interview: pidgin English

No other person was around during the interview, but someone helped take the photograph showing us and he left immediately after the taking photograph.

Part 1

Family history

What is your father's name?

"My father name na John I."

What about your mother's name?

"Is my mother's name also important, but she is dead for long oh. Her name is T. T. I."

Where were they born?

My father was born in Otuodo in Ogbia local government area.

While my mother was born in Otuodo, but she is from Ayama in Ogbia local government area also.

What work does your father do?

"My father na all weather oh, he was doing everything, I used to follow him to the bush too!".

He was a canoe carver, hoe handle carver, a carpenter, fisherman, farmer, my father did all types of work those days in the village.

Does your mother do any work? What is it?

My mother was a farmer and also did trade by barter in Brass, she takes food to Akasa and exchanged for fish while she was alive.

Personal history

How old are you?

I was born in 1972, i.e., 49 years.

Where were you born?

I was born in Otuodo in Ogbia local government area.

How many siblings do you have?

I have 4 siblings including me 5 and their ages I can't really tell but....

- 1. Male 68
- 2. Male 67
- 3. Female 50
- 4. Female 43

(Though from the interview she was only approximating the ages of her siblings.)

Did you go to school?

"Na primary school I go, Otuodo community primary school. I ended in primary school because I became pregnant.

Marriage and family

Are you married?

I was married but we are now divorced. We divorced in 1992 and 1993.

Did you have co-wives then?

No, I didn't

Where did you meet your husband then?

I met him in Ogbia township.

How many children do you have?

"I get three children" 2 boys and a girl.

- 1. 39- or 36-years Male, a graduate who works with the state government
- 2. 32 years Male, secondary school certificate holder and a Police officer with the Nigerian Police Force.
- 3. 30 years, female also a secondary school certificate holder.

Even the ages of her own children she can't tell and unfortunately none was around for me to ask. Therefore, the ages too were all approximated.

Occupational History

Are you doing any activities to make money?

I am a farmer, also do occasional trading especially on Monday market days, I buy fruits and vegetables to resell. But I am more of a farmer, I am a cassava farmer.

From the interview, she does not own the land which she is farming but has a special arrangement with the owners. She parts with some produce during harvest as payment to the owners of the land.

Where do you sell your products?

I sell them at the market, Akenfa market here, and some customers come to the house and buy either fufu or garri (bye products of cassava).

Do you have any equipment or device that helps you in your work, like grinding machines etc)?

No, I don't have such machines. I pay to grind my cassava. Though I buy chemicals, herbicide to kill weeds in my farm

Do you work alone in the farm?

I do work alone in the farm most times but my children help me during harvest like this period.

How long have you been doing this work?

I started 2017.

What do you do with the income you make?

Sometimes I dey carry pay house rent, dey use dey eat, buy clothes and feeding. I also use it to help the church.

Comments on working experience.

She started as a trader, buying and selling from Ogbia to Nembe and Brass. But due to the increasing rate of piracy she stopped trading.

In 2011, she got a job with the state government (Environmental Sanitation Authority) as a road sweeper and was retrenched the following year by the Dickson Administration. After that she has been doing one form of trading (buying and selling) to support herself like going to Ahoada area of Rivers State to buy corn for resale.

It was in 2017 she started farming full time.

What do you think can be done to help you in your work?

I need more money to hire labourers during farming and get bigger lands for farming.

Living situation

What is your living situation?

My living situation is very bad; things are not ok as you can see.

Does your family own or rent where you are staying in now?

I am renting this one room apartment.

Does it have electricity, other amenities? If not, where do you source these?

There is no light, the house is not wired, there is no water also. For water I buy water or few times get from my sister who also sells water. Like charging of phone, I charge my phone at my sister's place.

What is your daily feeding like?

I eat depending on the time, if I am fasting, I eat once or if not fasting 3 times or twice.

What about feeding for your family?

I stay alone, they are also on their own, so I don't feed them anymore.

Life Challenges

What are the biggest problems you have in life?

Previous challenges

- Lack of Education
- Loss of job

Present challenges

- Health challenge, I have rheumatism
- Payment of house rent
- Not being married currently
- Lack of personal accommodation.

How has your life changed since the time of Babangida?

I was young, so I can't tell oh oga. "My life don change to bad."

What do you think can be done to improve your life?

- Money to expand my farming business
- · Get employment

A Day in the Life (As Observed by Interviewer)

We started session exactly 6:48am the following day, as she has earlier told me, she will be going to the farm to harvest cassava.

She returned from the farm some minutes past 2 pm instead of the earlier plan of 12 pm. Two of her children accompanied her. The cassava was immediately processed for grinding right from the farm and it will be fried on Saturday 28 August 2021.

However, she brought just a handful of cassava tubers for the preparation of a local delicacy called tapioca.

Due to the heavy rains, she was cold hence I allowed her to quickly take her bath. 3:24.pm she prepares lunch and eats with her visiting children, a boy and the girl.

4:02 pm, they finished and left for their house. From my observation the girl was also living close to the mother in the same street in Akenfa 2 community.

4:10 pm, she pleaded with me to allow her to rest (sleep) as she was preparing for a night vigil at her church. I returned by 6:15 pm to observe and capture the moments before she goes to her night vigil but she was still sleeping.

She harvested about 124 kg of cassava for garri processing which the mill will handle for her before she fries it. Again, from the interview she said she farms alone but day two saw her children assisting her to harvest the produce.

Interviewer's name: HAJIA AISHA IBRAHIM YAKUBU

Location of interview (Name of settlement) HILIN GAWA

Place of interview (describe where the interview took place)

GIDAN MALAM IBRAHIM

Dates and times of interview

Answer: 07/08/2021 time 10am

Language of interview:

FULANI LANGUAGE

Were other persons present during interview? Who are they? Her husband and family.

1. Family history

Father's name: MALAM M.

Mother's name: H.

Where were they born?

NIGER STATE

When did they come to their present area of residence?

4 years ago

Why did they come to this area?

Due to fighting and so many attacks which led to the stealing of their cows and other animals.

What work does your father do?

He is a Fulani Herdsman

Does your mother do any work? What is it?

The same business with my father

2.Personal history

How old are you? 40 years old

Where were you born? NIGER STATE

How many siblings do you have? Two males and three females, and I am the youngest among them.

Did you go to school? NO

Marriage and family:

Are you married? YES

Do you have co-wives? How many? NO

Where did you meet your husband?... NIGER STATE

How many children do you have? 7, three boys four girls.

Are your children in school? No only one of them but I wish all of them can be opportuned to go to school.

3. Occupational history

Are you doing any activities to make money? Selling cow milk and cowmilk butter. This is the most difficult business I have ever experienced in my life. All of my family depend on the daily profit of the business before we eat.

Where do you sell your products? I walk around the town to sell.

Do you have any equipment or devices that helps you in your work? NO

Do you work alone, or with others? Do your children help you with the work? The grown ones help me.

How long have you been doing this work? Since the time we came 4 to 5 years ago.

What do you do with the income you make? We use it to eat and buy clothes and other house expenses.

Comments on working experience.

What do you think can be done to help you in your work? I want you to help me develop the business to cow milk oil (Fulani butter) business and I want you to help me bring back my son that is in Lagos so I can give him the business to run for us. I really want him with us but we don't have capital to give him to do the business.

4. Living situation

What is your living situation? Very difficult we eat once or twice a day.

We don't have food to keep for tomorrow. Every day we have to go and get what to eat or give to the children

Does your family own or rent where you are staying in now? No, it's not our own and we don't have any arrangements, we only staying because the owner did not come to build it. Once they want to use their land we have to give them their land and this can come any moment.

Does it have water, electricity, other amenities? If not, where do you source these? No water no electricity, we don't even have a home talk more of other things, we don't have anything.

What is your daily feeding like? How many meals do you eat in a day? What about feeding for your family? Like I said, we only eat when we sell the cow milk. We eat twice, sometimes once and only if we have, sometimes the children will sleep like that with hunger.

5. Life challenges

What are the biggest problems you face in your life? My major problem is financial challenge. We don't have a house, no school for the children, no proper feeding, no clothes. I can spend one year with one pair of shoes. We are always in old clothes. If I can remember there was an Ed el Kabir celebration when even clothes, my children don't have. No shoes to go to witness the occasion that time. My husband felt so bad due to the situation that he can't afford anything because of our poverty.

What do you think can be done to improve your life? I want you to help me get a house, give me capital, to build my business which I can use to help my family go to school or build business for them.

PART 2 – A DAY IN THE LIFE (As observed by interviewer)

From the beginning they wake in the morning the interviewee will go to the farm where she can get the cow milk and get it prepared for market. From there she will go to the market and make sales. Sometime like afternoon hours she will rush back to the house with the first sales she made to use it buy food for the children and go to the kitchen and prepare the food. After that she goes back to the market and continues to sell the milk until evening when she gets back to the house and prepares another food if they have good market. If not, they will go to bed to sleep till the following morning. That is how these people live.

Interview with Malama K. M.

My name is Rahmat Ummi Yusuf, today being the 14th day of September 2021. I am here in Zangon Shanu to conduct an interview with Malama K. M.

- Q. We will like to know your name?
- A. My name is K. M.
- Q. What is your father's name?
- A. His name is S.
- Q. What do your father come from?
- A. He is from Zamfara state.
- Q. Where does he reside?
- A. He reside in Zamfara.
- Q. What is his source of income?
- A. He sells medicinal herbs.
- Q. What is mother's name?
- A. Her name is H.
- Q. Where is she from?
- A. She is from Katsina state.
- Q. Where did your parent meet?
- A. In Katsina, he was there to sell his product.
- Q. Where did they reside?
- A. They reside in Zamfara.
- Q. Does your mother have any business?
- A. Yes, she sells oil and flour at home.
- Q. How old are you?
- A. Am 30 years old.

- Q. Where were you born?
- A. I was born in Zamfara.
- Q. Do you have siblings?
- A. Yes, I have siblings.
- Q. What is their names and age?
- A. Aisha 20 years, Dayyaba 19 years, Bintu 21 years, Basiru 15 years, Aminu 13 years, Rabiu 12 years, Surajo 13 years, these are my younger siblings, my elder siblings are Rabi, I don't know their age because they are older than me.
- Q. Did you go to school?
- A. Yes, I attended Islamic school but not elementary school.
- Q. Why didn't you attend elementary school?
- A. Our father then didn't take modern education seriously, all they are after is to send us to Islamic school, and I am now regretting not attending.
- Q. Are you married?
- A. Yes, I am married.
- Q. When did you get married?
- A. I got married 15 years back.
- Q. How many children do you have?
- A. I have 5 children.
- Q. What is their names and age?
- A. Zainab 14 years, Usman 13 years, Rukayya 10 years, Maryam 7 years, Fatima 4 years, Amatullah 1 years.
- Q. Do you have a co-wife?
- A. No, I don't.
- Q. Where did you meet your husband?
- A. We met in Zamfara.
- Q. Are your children in school?

- A. Yes, Zainab and Usman are in school while Rukayya, Maryam and Fatima are not in school they only attend Islamic school.
- Q. What class are they?
- A. Zainab is in primary 6 while Usman is in primary 5.
- Q. Why are the others not in school despite their being of school age?
- A. It's a matter of living situation, we have gotten them the birth certificate, remains the passport photograph and school uniform. The priority is for you to be able to feed them and not that of school. We hope when schools reopen, we will be able to enrol them by God's willing.
- Q. Which school do you they attend?
- A. They attend LEA Zongo.
- Q. Which work does your husband do?
- A. Retailing provision and manual labour like in Rahusa Blocks industry.
- Q. Do your husband partake in manual labour outside the block industry?
- A. Yes, he does.
- Q. Why did you leave your home town for Zaria?
- A. He loves the environment here, so we left with hope of finding a means of income and for our children to live a life that is different from that of the rural area.
- Q. Are you doing any activity to make money?
- A. Yes, as I told you I grind and also sell bread.
- Q. Where do you sell your product?
- A. I grind at home, as for the bread I do keep it beside a neighbour's shop.
- Q. Who buys the bread from you?
- A. I do that myself, after Asr prayer I will go and buy it.
- Q. Do you work alone or with others?

- A. My children sell the bread for me while I am home attending to the grinding.
- Q. What do you do with the income you make?
- A. As said earlier living situation is not easy. At times you will be given what will not be enough or you will not even be given you will have to put your own quarter to be able to feed the children. So I take from it to be able to complement what was given.
- Q. How long have you been in business?
- A. I have been grinding for at least 7 months, for the bread I started this month of September. The capital I used to start the bread business is not much. I can afford to buy N1000 to N1500 worth of bread.
- Q. Do you own the grinding machine or is rented?
- A. It is mine.
- Q. Does anybody assist you in grinding?
- A. Yes, my husband assists me, if he is at home but for the children no, because they don't know how to grind but with time I will teach them.
- Q. What are the challenges you face in business?
- A. There are days that I can't afford to fuel the machine, or change engine oil. Before we buy engine oil at N400 but now it's N800 and since the money is not saved they are used as they come.
- Q. What do you think can be done to help you in your work?
- A. I would want you to help me with generator to help me continue my business to grind both dry and paste and any other thing that will help in business.
- Q. Does your family own or rent where you are staying?
- A. It's not a rented house, a good Samaritan let us stay pending when he will need it.
- Q. How many rooms are there in the house?
- A. There are two rooms.

- Q. How many of you per room?
- A. The children use one room while we use the other.
- Q. Where do you get water from?
- A. We get it from a neighbour's house who supplies us from his borehole through an outside channel.
- Q. Do you have electricity?
- A. No, we don't.
- Q. How many meals do you afford to cook daily?
- A. Once or twice daily. If we cook in the afternoon it will serve as breakfast and lunch and when it's not enough to serve as 2 meals we skip one. There are days that we cook once.
- Q. What do you afford to cook?
- A. Rice, spaghetti or tuwo because that is the major food eaten around.
- Q. What are biggest challenges you face in your life?
- A. First is a house of our own, I need help to have our own house.
- Q. What next?
- A. Food, because some days we don't eat even once. Next my children's education, they don't go to school because we can't afford it.
- Q. What do you think can be done to improve your living situation?
- A. If there is the means I need assistance to own a place to live, my children's education, and also food.

A DAY IN A LIFE

- Wake up by 7am.
- I grind by a 7am.
- Cook breakfast at around 8am.
- Bathe my kids at around 9am.
- Go to buy bread at around 10am 11am for the kids to sell.
- I will be at home from 12pm 6pm grinding.
- I will retire by 9pm

Field Notes on Land-Grabbing in Adamawa and Taraba States

Note from Adam Higazi: All the interviews were carried out by Eggi Umar Abdullahi in May and June 2022, in Fulfulde and Hausa. These are typed notes of the original written notes that he made, with additional context added where needed. In some places we also include a basic discussion of findings. These are all records of conversations from the field, mostly summarised in note form, but in a few places we write in the first person, translating what the respondent said.

Golontoß al, Kilange ward, Song LGA, Adamawa State – 17 May

This village is located along the main road between Song and Gombi, in Adamawa State. Like most other villages it is a mixed community, multi-ethnic. The host community are the Hwana (or Hona). There are also Fulbe, Marghi, Kamwe (origins in Michika), Karekare, and Babur.

The Fulbe were said to be the most populous and the village head is a Pullo, but he is under suspension. He was suspended by the Hakimi of Zumo because he refused to cooperate on the issue of land-grabbing in the area. He is about 75 years old, with a white beard. In our meeting in Golontoß al two of the men representing the farmers were Christian and two were Muslim. It is not a religious issue, as all are impacted by the land-grabbing.

The Hakimi of Zumo is a very powerful man with the title Sarkin Baka, who is the head of the vigilantes/hunters in Zumo. People are afraid of him. He is in charge of all the land-grabbing, selling the land to big farmers and businessmen. The Hakimi suspends any village head or community leader who refuses to cooperate. Sarkin Baka sells the land with the permission of the Hakimi and enforces whatever the Hakimi wants. No one can challenge him, as the Sarkin Baka can even eliminate opponents. The village head asked the Hakimi where their own people will farm if they sell all the land to these

wealthy people. That question was what led the Hakimi to suspend him.

The Boko Haram insurgency and war in the north-east led to an influx of IDPs from conflict-affected areas into Song LGA, increasing the size and population of Golontoß al. Neighbouring LGAs and bordering states have been heavily impacted by the violence, and many people fled from Michika, Madagali, Biu, Damboa, etc. This led to a high demand for farmland around Golonto6 al.

It was narrated that a man called Alhaji Yunusa, a businessman and local politician from Gombi town, came to Golontoß al two years ago and seized their farmlands. The farmers had inherited this land from their parents and grandparents. Another respondent estimated that Alhaji Yunusa has grabbed about 80% of their farmlands and now rents their land out to migrant farmers, mainly IDPs from Boko Haram affected areas. The IDPs were desperate and needed land.

This really affected the host community and has made it very difficult for them to survive. The representatives we interviewed (all our respondents) agreed that the land was sold to Alhaji Yunusa by Jibrilla Isa Waade²⁹, popularly known as Sarkin Bakan Zumo.³⁰ He was selling the land under the instruction of the District Head of Zumo (the Hakimi).

In response, the indigenous farmers went to the Hakimi, because he had taken their land and suspended their leader. They went there to ask the Hakimi the same question: how are they going to survive without their farms? But the Hakimi refused to see them in person. They reiterated that the Sarkin Baka of Zumo is the most powerful person in the area – he has armed men under his command and he can do what he wants, because he has the support of the district head. Nobody can challenge him and he is perceived to be dangerous. The Ardo requested that we should not expose his name, because the

²⁹ Fulfulde: Waade (noun): Death. Source: Mukoshy, I.A. (2014) A Fulfulde-Enalish Dictionary. Ibadan: HEBN Publishers.

³⁰ Zumo is the district headquarters and is located in Song LGA. Reportedly Sarkin Baka's parents were Bachama by origin but he grew up in Zumo; his father was in charge of the horses of a previous district head in Zumo.

Sarkin Baka could kill him if he hears he has reported this issue.

If the local farmers want to farm, they will now have to rent their ancestral land from Alhaji Yunusa, the new owner. He has the papers (R of O – right of ownership - probably obtained from the local government).

There was tension in the area during fieldwork and there were signs that this issue could lead to violence.

Chukkol, near Song town, Song LGA, Adamawa State

We had three respondents in this interview, but they refused to reveal their names due to the sensitivity of the topic. The three men were all farmers.

An individual holding an important position in the Federal Government has grabbed a large area of land, in different locations, all over Adamawa State. For example, in Chukkol village, 3-5km from Song town, he has displaced a large number of farmers and pastoralists. Most of the people there are afraid to even say anything on this issue, because he is very influential, with informers who report anyone who complains or leaks information. It was said he takes serious action against anyone who complains.

No one can say how he got this land. The local people just saw his equipment in the area and witnessed their farms and grazing areas being fenced off as he was building poultry structures there. In the beginning, the local people decided to protest, but the individual deployed the Mobile Police against them. No one can even go close to the area now, because they are afraid of being arrested. So they gave up. They have lost the farms they inherited from their parents. Now they do not know what to do, because they do not have the power to fight this man.

For the pastoralists, most of them left. They are mobile and had to relocate and look for another area with available land. But the farmers are in a stage of confusion – now they have lost their land they do not know what to do.

Y oolde Paate, Yola South LGA, Adamawa State, 20th May 2022.

A separate source on the same individual mentioned in the previous report, recorded in the field in Y oolde Paate³¹, Yola South LGA, Adamawa State.

This was recorded completely independently, in a different location to the Chukkol case (Song LGA) documented above. The same individual is implicated in another land-grabbing case in Yola South.

The influential individual has taken a tract of land from pastoralists, in Yoolde Paate, Yola South LGA, Adamawa State. The affected area was formerly a forest reserve, but it has now been taken over and partitioned by elites of Adamawa State. Previously it had accommodated a large number of pastoralists, for decades.

According to a pastoral leader in Y oolde Paate the land was allocated to elites by the Yola South Local Government Chairman, who is the brother of a former political office holder. The forest reserve is under the control of the local government.

Nearly all of the forest reserve has now been taken over by elites (an estimated 85% has gone). Some of it is now cultivated, but some is just fenced and not being used. The land obtained by the official was estimated at 30-40 hectares. He has fenced that land and installed a gate that is guarded by security. It is not being farmed, but its value is in its proximity to Yola town.

Pastoralists were settled there for many years before the land was sold and they were evicted. Initially, the pastoralists used to graze their animals in the forest reserve during the rainy season. However, the former Lamido of Adamawa, Lamido Aliyu Mustapha (the father of the current Lamido), gave them permission to settle there. The pastoralists established permanent camps and later, in the 1980s, a nomadic school was built for them within the reserve at Y oolde Paate, at the

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³¹ Fulfulde: Yoolde: 'an open stretch of land above the level of the surrounding country, a plain'. Mukoshy, I.A. (2014) *A Fulfulde-English Dictionary*. Ibadan: HEBN Publishers. The official place name might be rendered Yolde Pate.

start of the nomadic education programme under Professor Jibril Aminu, who was Minister of Education.

Another respondent, said that the establishment of these large farms in the forest reserve has made it very difficult for them to graze their animals in the area. Most of the pastoralists have been displaced: an estimated 70% left. Most of them left Nigeria, moving to Cameroon and the Central African Republic. Those who decided to stay now find it impossible to keep even small herds of cattle in Y oolde Paate, an area they have been living in for decades. This has increased the poverty level within their communities.

The land-grabbing in Yoolde Paate has also generated insecurity in the area. Pastoral youths dispossessed of grazing land in some cases went into the hills and formed gangs which now kidnap farmers and other herders. Malam Umaru was one of the victims – he was kidnapped and had to pay a ransom. He recognised the child of one of his neighbours in the gang. Later, that boy was killed in a joint operation carried out by vigilantes and the military after an influential person was kidnapped.

Mbela, Pella District, Hong LGA, Adamawa State – info recorded 18 May 2022

We received a report about the situation in this area from a respondent from Mbela, but the conversation took place in Song, on 18th May 2022. A cattle dealer and community activist. He also works for Miyetti Allah Kautal Hore.

An individual who formerly held a high office in the Federal Government has a large tract of farmland that he allegedly grabbed from within a grazing reserve. This has reportedly turned out to be a source of violence every year in that axis. The individual has vigilantes who guard the farm and there are regular clashes between them and pastoralists who 'encroach' onto the farm. There are deaths each year among the herders and in some instances also among the vigilantes. The only reason this is happening is because the farm was established in a grazing reserve.

Our respondent said that he has spoken to the individual about the problem, but he said the politician is not ready to listen to anyone's complaints. He also contacted the chairman of Hong Local Government and the traditional rulers in the area, but they all said it is not within their power to do anything about it because this man is powerful. Even the security agencies are not ready to take any action because of his influence. The pastoral community did all they could to resolve the issue peacefully but their efforts have been unsuccessful. According to our respondent, if something is not done this could become a big source of violence in the area. It is already causing clashes but there is a risk that it could escalate.

6. Bole Dundere – a cluster of mainly permanent pastoral camps, Yola South LGA, Adamawa.

Focus Group Discussion in Bole Dundere, with farmers and pastoralists at the same time. It is a cluster of pastoral camps of different Fulß e clans. There are villages around that are non-Fulß e.

Some of the pastoral clans have lived in the area for more than 40 years, while nomadic pastoralists were grazing there for even longer.

Bole Dundere is inside the forest reserve described above in Yola South LGA. Yoolde Paate is in the same forest reserve. The forest reserve was totally controlled by the Lamido of Adamawa, Aliyu Mustapha, before coming under the control of the local government.

The overall pastoral leader in the area is from Boodi'en clan. His father was permitted to settle there and graze his cattle in the area by the then Laamido Aliyu Mustapha of Yola, about 40 years ago. They were grazing in the area on a seasonal basis from more than 50 years ago, and then they were given permission to establish permanent settlements there from 40 years ago.

They have a nomadic school in Bole Dundere, established in the late 1980s around the same time as the nomadic school in Y oolde Paate (also in the forest reserve).

They were staying there without their presence being challenged until 2003 when Atiku Abubakar decided to establish his university in the area. He reportedly took over 30% of the land to build the American University of Nigeria in Yola (formerly named ABTI American University). That displaced about 70 households, but most of them relocated to other parts of the forest reserve, to areas that were not taken over by the university. Most of the reserve was still left for the pastoralists at that time.

Some years later, other parts of the forest reserve were taken over by elites from Yola. They were interested in the area because it is close to the main town. They cleared trees and established farms there.

The wife of a powerful politician took a sizeable area of land, estimated at 15% of the area, to create a farm. But she is not farming that area herself – it was distributed to small farmers who rent the land. The farmers reportedly pay 16,000 naira per hectare – a token amount payable as recognition of Hajjiya's ownership of the land. The problem for the pastoralists is that this has introduced farming into the area. Their grazing land is now cultivated.

After the land had been taken, the then LGA chairman of Yola South allocated most of the remaining land of the forest reserve to elites in Adamawa State. It was estimated that 90% of the remaining land in the reserve was grabbed in this way.

The local government chairman, when he was allocating land to these people, went to the community too and made an offer to them. The following information is taken from a paper stipulating the land allocation given to each pastoral community settled in the forest reserve:

- Bolen Fulani got 8.72 hectares
- Namtari got 5.7 hectares
- Garandiya got 25.35 hectares
- Yokasala got 11.98 hectares
- Saare Alhaji Saidu got 5.72 ha

The above are all clusters of pastoral camps in the forest reserve with numerous households in each. This is all the land that was left to the pastoralists in the reserve, which stretches from Yola South to Fufore LGA. The vast majority of land in the reserve was taken over by politicians on an individual basis. The pastoralists said that due to their population they had to share what they were left with and many did not even get enough space to build a house or place to live. They now have to rent farms from the politicians who took the land. In the case of one individual, it was said that he is allowing the communities to farm his land without them paying him rent.

One of the grievances of the pastoralists is that the local government sold the land without their knowledge. It all occurred in an untransparent way and without consultation. If they had been consulted they said they would have bought the land themselves, to maintain the area for grazing. The community that got 25 hectares did so because they had a connection to someone in government who leaked the planned land-grab to them and enabled them to buy land. They now use that land for grazing for their small ruminants and milking cows. Other communities did not have that advantage and got less land.

It was estimated by the pastoral leaders that after the local government sold off the forest reserve, about 70% of the resident pastoral population in the reserve were displaced. Most of them left to Cameroon and CAR. Those who are still there in the small areas left for them now find it difficult to keep even milking cows at home. Some do, but some do not have enough land to graze even a small number of cattle on. Any larger herds must now be grazed elsewhere.

Their poverty level has increased. Most of them now live hand to mouth because even if they have cattle, the animals are now being grazed mainly in Cameroon – often illegally within National Parks. They do not have easy access to their cattle, for example to sell an animal if there is an urgent need for money. The herds are several days journey away from Yola, across the border. There are also risks to selling animals in Cameroon and coming back to Nigeria with the money; there

have been numerous cases of people from their communities doing this and then being robbed *en route*.

The poverty level among their female children is very high. Previously most were gaining an income from selling yoghurt but now there is no milk at home to sell because they had to take their cows out of the area. Women and girls do not go with the cattle, which are often being grazed within national parks. The herders could be arrested by park rangers at any time, so it is just the young men who are going with the cattle. Women often stay for months without seeing their husbands – three, four or five months.

The young women and girls from Bole Dundere settlement are preparing (in Fulfulde) cobbal (Hausa: fura) or dakere (Hausa: dambu) to sell in Yola, but they do not have yoghurt (kossam / nono) to go with it. Instead, they go to the Sullubanko'en (Sullubawa) women in Yola who have yoghurt and ask for some of their yoghurt to sell. The girls from Bole Dundere sell the nono from the Sullubawa with their own fura and then they give the money from the yoghurt back to the Sullubawa women after selling it, keeping only the small profit from the fura.

The women and girls are more affected by the economic situation than the men. Their income is extremely low – most do not make more than 200 naira for a day's work, as they are selling only fura. That is completely different to their previous situation when the cattle were with them in the camp, or at least their milking cows, and they could make around 4,000-5,000 naira per day selling fura da nono (kossam e cobbal). Due to their new vulnerability, women and girls are now exposed in town to prostitution and sexual violence and there have been cases of unwanted pregnancies. This is painful for the society and to individuals, bringing shame to families. This is caused by a combination of impoverishment and the absence of young men within the camps.

TARABA STATE

Mayo Kam grazing reserve, Taraba State - 2 June 2022

This is a large grazing area that was used by a significant number of pastoralists and their animals. It was seized and shared by both local and traditional leaders and political leaders in Taraba State.

The Emir of Muri, Abbas Tafida, has the single largest portion of land in Mayo Kam grazing reserve. He has heavy agricultural vehicles and equipment there and has cleared the land for farming. He is the first-class traditional leader in Jalingo, the most senior emir in Taraba.

A former governor of Taraba State, also took a large piece of land in the grazing reserve. His farm is not functioning right now.

A politician in Taraba State, also grabbed a large portion of land within the Mayo Kam grazing reserve.

According to a pastoral community leader, the establishment of large farms by these individuals has created a big problem for thousands of pastoralists who were grazing their livestock in the reserve.³² The Emir of Muri (based in Jalingo) is farming most of the land that he took. But others, such as the late Danbaba and Victor Bala Kona rent out the land to small farmers. This gave opportunities to more farmers to start cultivating there and led to a further loss of grazing land. As elites are taking large tracts of land, it is not possible to stop smaller farmers from moving into the remaining areas. It was estimated that 85% of the grazing area has been taken over by farmers – mainly by elites, but that also encouraged others to move in.

There had been pastoralists living in Mayo Kam grazing reserve, but as most of it was converted into farmland they had to move their cattle out of the area. It was estimated that 200 households have relocated, mainly to southern Taraba. (Some have probably gone to Gashaka Gumti National Park, but we could not confirm this.) Some have reportedly crossed the

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³² He said thousands, but we cannot verify the exact number of pastoralists impacted. In any case it suggests that a large number have been impacted. This is because the majority of Mayo Kam grazing reserve has been converted from grazing land to farmland by these individuals.

border, leaving Nigeria for Cameroon and the Central African Republic.

Those who decided to stay in Mayo Kam are more farmers now than herders. There are also large numbers of farmers coming from further north and settling in the grazing reserve. Most of them are Fulani but they have few cattle and they are coming to farm, not to graze animals. "If you keep your cattle in the area now you will keep having problems with farmers especially with the small farmers who are renting land from these big men. To avoid that, we have removed most of our cattle from the grazing reserve, to maintain peace in the area. This has drastically affected our quality of life and increased our poverty. For a Fulani man to live without his cattle is like being in prison. Cattle cover a lot of things in our lives. Our children have difficulty in getting even a small amount of milk for their consumption, talk less of selling it, which previous brought income for the family." Today, both the children and the women depend on the men completely.

He said they have sold most of their cattle to solve their family problems, but it is impossible to solve their problems long-term by selling the animals. Women play a vital role in the pastoral economy by selling milk, and with the disappearance of that income the pressure is too much for the men. As they are compelled to sell more cattle to meet household expenses, their poverty and vulnerability increases.

The community leader reported that many marriages are breaking up because the men are absent. The areas of southern Taraba where the men are herding the animals are not very secure, so they leave their families, including their wives, in Mayo Kam. They do not see them for months and so the women feel abandoned. This is causing many marital problems.

A 28-year-old pastoral woman confirmed this. She said that life is very difficult for most of the women because they feel abandoned by their men. She said that her husband is with one of their sons with the cattle and they have been away for more than three months. The boy is only 11 years old and the father needs to be there, due to the insecurity in the area. Her main worry is about her son and husband's safety. It makes it

hard for her to sleep at night. She also expressed unhappiness because they are not too far away – they are in Kurmi, in the same state – but her husband does not visit. She would want him to visit to see her and their other children, even if it was only for two or three days.

This supports what the community head was saying, that most of the young women do not like it this way. They prefer to be with their husbands and children. This is a big change in pastoral practice, as before they used to move around together. Now due to insecurity and due to displacement caused by land grabbing households split up, with the cattle being herded by men and boys and the women and other children staying in a permanent camp. When Mayo Kam was intact, they could stay together there with their cattle for the whole year, or most of the year. If the cattle were moved between grazing areas, it was for a short duration and usually within the local area. There were always milking cows at home, but now even that is impossible because the land has been taken away from them.

Eggi also interviewed a local farmer in the area. The farmer, who is a Christian, said they have no problem with the big farmers – they are rather happy with them. The elites who have established farms in Mayo Kam grazing reserve have given other farmers the opportunity and security to farm within the grazing area. Before the coming of these big farmers, it was impossible to come into this place for farming. The Fulani would push their cattle onto any farms that was established there and destroy all the crops. There would be nothing a farmer could do in that situation because they would tell you it is a grazing reserve. But with these people now, they are big men and the herders are afraid to touch their farms. They could easily take anyone who destroys farms now to Jalingo and lock them up. That has really taught them a lesson. Whenever anyone touches their farms now, they take them to the local police or local vigilantes and make them pay for the destruction. This really helps save our farms from these wicked people (who destroy farms without reason). So, we are fine now and this is a good development. We are praying for more big farmers to come around so that we will be safe to carry out our farming activities.

THE FACE OF POVERTY IN NIGERIA

This book seeks to penetrate the statistics on poverty to shine a light on the individuals – women and men, in urban and rural areas, in all parts of Nigeria – who are actually experiencing it. We document in their own words how they live, their problems, and their strategies for coping with often impossible situations.

We hope that their narratives will enable policy makers to develop sustainable solutions that are grounded in local realities rather than imported policies that further entrench underdevelopment.

In addition, we examine some of the causes of poverty in the country such as the neo-liberal economic policies imposed by the World Bank and IMF since the 1980s, pervasive corruption, failed government policies, gender discrimination and climate change to see the impact of these factors on the poverty situation.

Finally, we seek to draw some lessons from the experiences of those we interviewed and indicate what these mean for the future of democracy in Nigeria.

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