

## Breaking the Poverty Trap: Is Education the Solution?

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### ABSTRACT

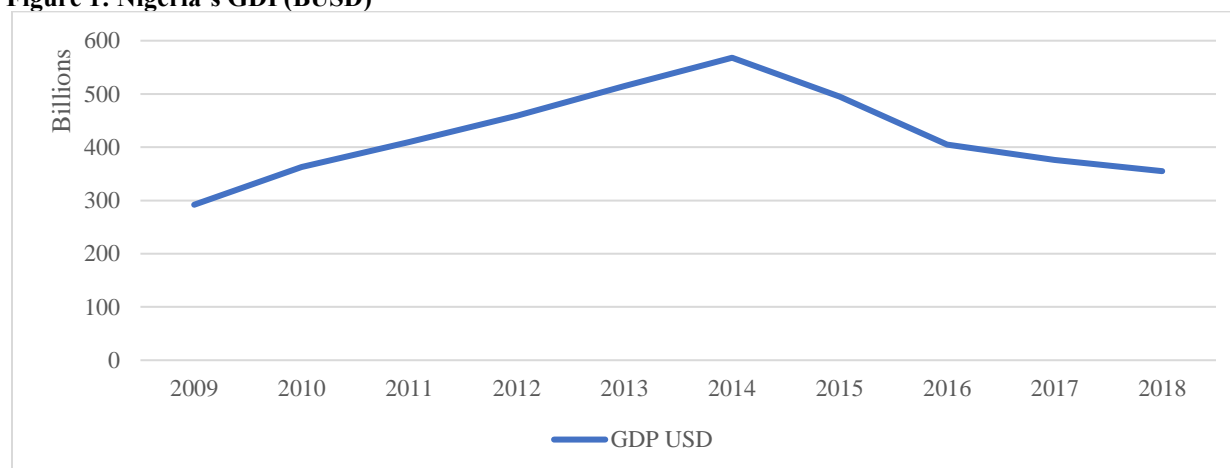
Nigeria has been adjudged the world's capital for extreme poverty, as an average of 5 people are dragged into extreme poverty every minute. With 94.04 million people living in extreme poverty as of May 2019, the country is not only ahead of India (which is in 2nd place) in percentage of total population, but also ahead in absolute number. Nigeria now accounts for 15.8% of the people living in extreme poverty worldwide. This study is an attempt to uncover the root cause of Nigeria's extreme poverty, and to recommend solutions to forge ahead in lifting the citizens out of poverty. Given that a well-educated and healthy workforce is important if the country hopes to reverse the trend of extreme poverty among its people and realign the economy with inclusive growth, the government needs to draw a drastic paradigm shift, by recognizing that education shouldn't be treated just like a place of learning, but rather as a strategic tool to regulate economic growth and sustainability.

## 1.INTRODUCTION

Much has been discussed, books and articles have been written on how to get Africa out of the poverty circle. This study is an attempt to help us understand where Nigeria stands, what the country must do, and how it can forge ahead in trying to lift its citizens out of poverty.

In narrowing our search on what the country is doing wrong as a nation, look at the growth recorded in the past years, you will notice that it is not inclusive. It does not reflect in the lives of the average citizens. Although available data shows that GDP was on upward trend over the years until 2014 before it took down slope and went into recession in 2017, poverty was rather growing over the years. This means that something is obviously wrong. Hence, what the country needs is human capita development for economic growth (Human Capital Group, 2018; World Bank, 2018).

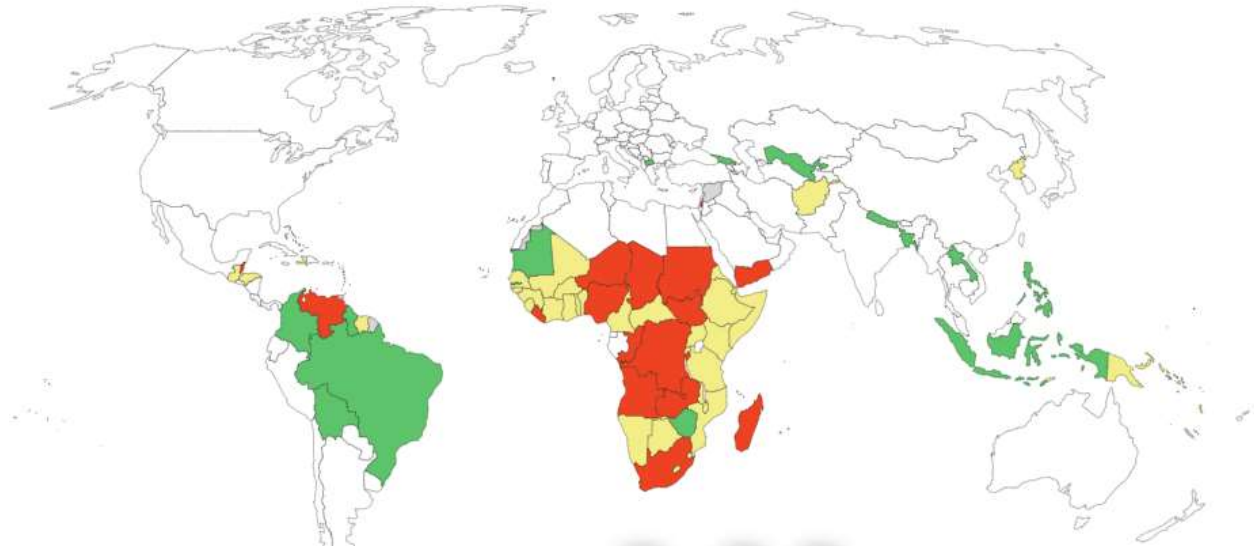
Figure 1: Nigeria's GDP(BUSD)



Source: (World Bank, 2019)

On average, 6624 people are added to extreme poverty daily – this people are living on less than \$1.25 a day; Thus, living below poverty line (\$1.90 daily). With 94.04 million people (47.7% of the population) living in extreme poverty as of May 2019, the country is not only ahead of India (which is in 2nd place) in percentage of total population, but also ahead in absolute number. After Nigeria overtook India in June 2018 to become the world's poverty capital, India has further reduced its number (71.5 million) by 44.4% to reach 39.7 million people or 2.9% of the population, from initial 5.3%. In the same period of time, Nigeria has dragged some more 7.04 million of its citizens into extreme poverty. Thus, the country now accounts for 15.8% of the people living in extreme poverty worldwide. The below figure shows a clear picture of where extreme poverty is concentrated around the world as of May 2019.

Figure 2: World Extreme Poverty Map

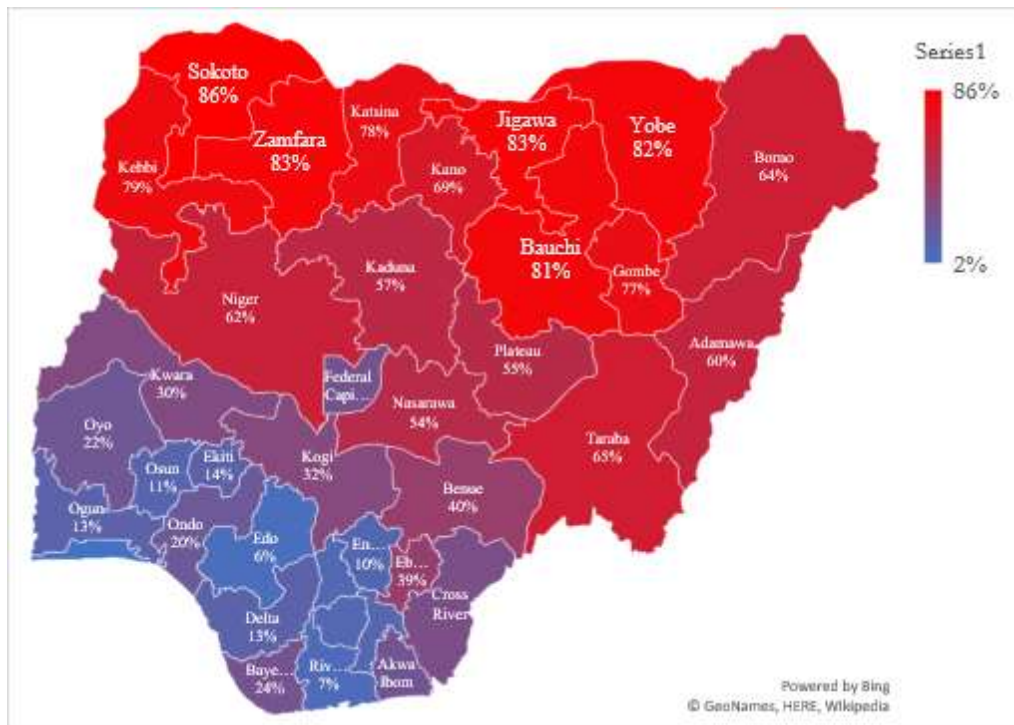


Source: (World Poverty Clock, 2019)

No extreme poverty recorded in countries shaded in white, while countries in green are those on-track for sustainable Development Goal (SDG) target, these countries will be able to escape poverty by 2030. Although those shaded in yellow are reducing poverty, they are actually off-track for SDG target, and so they will not be able to reach the SDG target at the current poverty escape rate. What this means is that, imagine if you can cover a distance by driving at 100km per hour to your destination, but if your car can only travel at only 65km per hour, you will still get to your destination but in a longer period. These countries will eventually eradicate extreme poverty but not by 2030 which is the deadline. Meanwhile, poverty is rising in countries in red. By using the same car analogy, the countries in red can be said to be on reverse gear. For instance, you start your driving in London and your destination is Liverpool, but you put your car on reverse gear, your point of arrival will definitely be Calais in France. By the time you make up your mind and return the gear to the appropriate one, you must have already added to the distance. With a moving escape rate of -4.6 as of May 2019, Nigeria is adding 4.6 people to the extreme poverty list every minute or 6624 persons per day, as suppose to the target escape rate of 15.6 people per minute. With an estimated population of 197.15 million inhabitant, 94.04 million people are said to be living in extreme poverty (World Poverty Clock, 2019), this is 47.7% of the total population, not to mention the people living within poverty line (\$1.90 per day).

Further study by OPHI (2018) indicates that Nigeria's poverty level is more concentrated in some states in the country than the other. The below figure is computed by subnational regions to show disparities in poverty within Nigeria.

Figure 3: Subnational Poverty Rates



Source: (OPHI, 2018)

Light red indicates a higher Multidimensional Poverty Index (MPI) and therefore greater poverty, while light blue indicates a lower MPI and therefore lower poverty. A person is identified as multidimensionally poor or MPI poor if they are deprived in at least one third of the weighted MPI indicators (Health, Education, and Living Standard). In other words, a person is MPI poor if the person’s weighted deprivation score is equal to or higher than the poverty cut-off of 33.33%. At an average of 41.22%, most citizens of Nigeria can be said to have been deprived basic necessity of life, thus MPI poor. The report also states that 44.5% of the people living in the rural area are severely poor. Lack of government welfare programs such as health, education, and raising living standard can easily be seen in the northern part of the country were Sokoto (86%), Jigawa (83%), Zamfara (83%), Yobe (82%), and Bauchi (81%) according took the led as the poorest states of the country.

It cannot be right that the continent that has allegedly the wealthiest resources of all the continents of the world is also the home of the poorest people on the globe. That disconnect is not a good disconnect, so the country needs to work to change that disconnect.

## 2. LITERATURE REVIEW

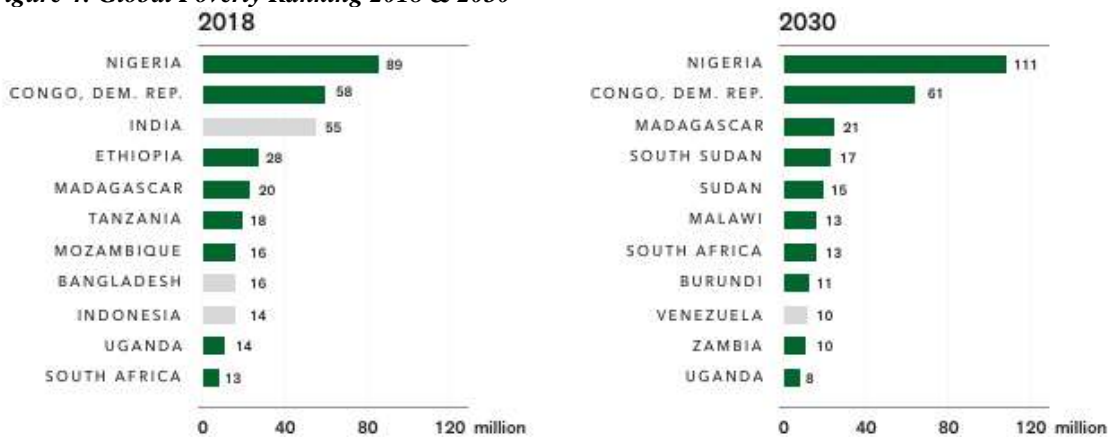
A new poverty narrative was reported in June 2018, hence the start of a landmark moment in understanding global poverty dynamic.

Looking at poverty trends worldwide, World Data Lab now estimates that on New Year’s Day 2019, just under 600 million people across the world (excluding Syria) will live in extreme poverty. By 2030, this figure is expected to fall to some 436 million (Kharas, Hamel, & Hofer, Rethinking global poverty reduction in 2019, 2018), the same year poverty was expected to end according to (United Nations, 2015) SDG agenda. A great divergence between stagnation in Africa and outstanding progress in most other parts of the world, notably in India makes the SDGs somewhat untenable, as poverty reduction rates are anticipated to keep slowing down significantly over the next decade, hence creating a backlog. We will have to speedily step up the pace of progress to get rid of this backlog of some 98 million people still trapped in extreme poverty today, in order to reach the SDG agenda by 2030. The new target rate has therefore increased to 1.7 people per second through 2030 (World Poverty Clock, 2019), since we have fallen so much

behind in poverty reduction on a global scale. The projections of (Kharas, Hamel, & Hofer, *Future Development: The start of a new poverty narrative*, 2018) shows that by 2020, the pace could fall to 0.9 people per second, and to 0.5 people per second by 2022.

In contrast to other regions where countries are striving and developing programs aimed at poverty reduction, the entire Africa, especially sub-Saharan Africa are not doing enough, and as a result are off-track for ending extreme poverty. Nigeria: the poverty capital of the world, will be home to 111 million people living in extreme poverty by the year 2030 should it fail to change the current trajectory. And nine out of the top 10 countries on the Global Poverty Ranking by 2030 will be from the Africa continent.

**Figure 4: Global Poverty Ranking 2018 & 2030**



Source: World Data Lab projections (base case)

Looking at how countries got themselves into the poverty trap – a mechanism which makes it very difficult for people to escape poverty. This trap is created when an economic system requires significant of various forms of capital to earn enough in order to escape poverty. When individuals lack this capital, they will also find it difficult to acquire it, thus creating a self-reinforcing circle of poverty. Many people in the developing nations are likely to be stuck in the trap unless some other intervention occurs. What this intervention looks like are highly contested among academics, politicians, and even business experts. But one thing is for sure, poverty trap is real, and it creates major problems for billions of people, not to mention our entire global economy. The poor are kept enslaved in the vicious cycle of poverty due to a number of major poverty traps elements, such as Family child labour traps, Illiteracy traps, Debt bondage traps, Undernutrition and illness traps, Low-skill traps, High fertility traps, Subsistence traps, Farm erosion traps, Common property mismanagement traps, Criminality traps, Working Capital traps, and Mental Health traps.

We can argue that poverty is not the fault of the poor, as Smith (2005) from his book “Ending global poverty: A guide to what works” gave confirmation that not only is poverty not the fault of the poor, neither are the things such as high fertility, the underlying cause of poverty which are usually blamed on the poor — they are rather a result of poverty. Countries with high number of extremely poor often lack six major types of capital ranging from: human capital, business capital, natural capital, knowledge capital, infrastructure, and public institutional capital. Recent study by (Wang & Wang, 2013) had pointed searchlight on the role of other factors, such as barriers to healthcare, in sustaining the poverty trap for a society. The research found that countries with poorer health conditions tend to be mired in a cycle of poverty as compared to others with similar educational attainments. A study from researchers from University of Gainesville in Florida also found that people living in areas with limited animal, crop, and human disease were able to lift themselves out of the poverty trap when compared with people living in rampant disease areas (Ngonghala, et al., 2017). A model was developed by (Barrett, Carter, & Chavas, 2018) to illuminates more commonly debated poverty trap mechanisms such as financial market failures, risk and undernutrition as well as their interaction with less frequently discussed mechanisms, such as mental health, aspirations and desires. Weak economic performance due to high dependence on exports of raw materials could also explain the increasing extreme poverty rate. This makes less developed raw material export dependent countries highly vulnerable to fluctuations in the international market, especially with the erosion of primary commodity prices in recent years.

In finding solution for poverty trap, progressively targeted cash transfers remain the dominant policy response to chronic poverty in developing countries. This made (Araujo, Bosch, & Schady, 2018) to ask whether cash transfers can help households escape an intergenerational poverty trap. They concluded that any effect of cash transfers on the intergenerational transmission of poverty in Ecuador is likely to be modest. So, it is safe to say that rather than a token of cash transfer, individuals in poverty must be given sufficient aid so that they can acquire the critical mass of capital necessary to raise themselves out of poverty. Jeffrey Sachs recommended in his book “The End of Poverty” that as a way of combating the poverty trap, aid agencies should function as venture capitalists that fund start-up companies (Sachs, 2005). This is because escaping poverty trap is more than meeting today’s need, but it is the ability to have a buffer to meet future unexpected need or present investment for future turnover. Ikegami, Carter, Barrett, & Janzen (2018) develops a dynamic stochastic model of consumption and asset accumulation by households to explore alternative social protection policies that might have larger poverty impacts over time for the same public expenditure. Other authors have also recommended solutions on escaping poverty trap and eradicating poverty altogether. These solutions include a systematic increase in the productivity of the labour force (Diao, Harttgen, & McMillan, 2017), and building state capacity (Asadullah & Savoia, 2019). Meanwhile, Nirit Ben-Ari urges less developed countries to consider more restrictive international trade policies, rather than the kind of sweeping trade liberalization advocated by the International Monetary Fund and donors (UNCTD, 2002).

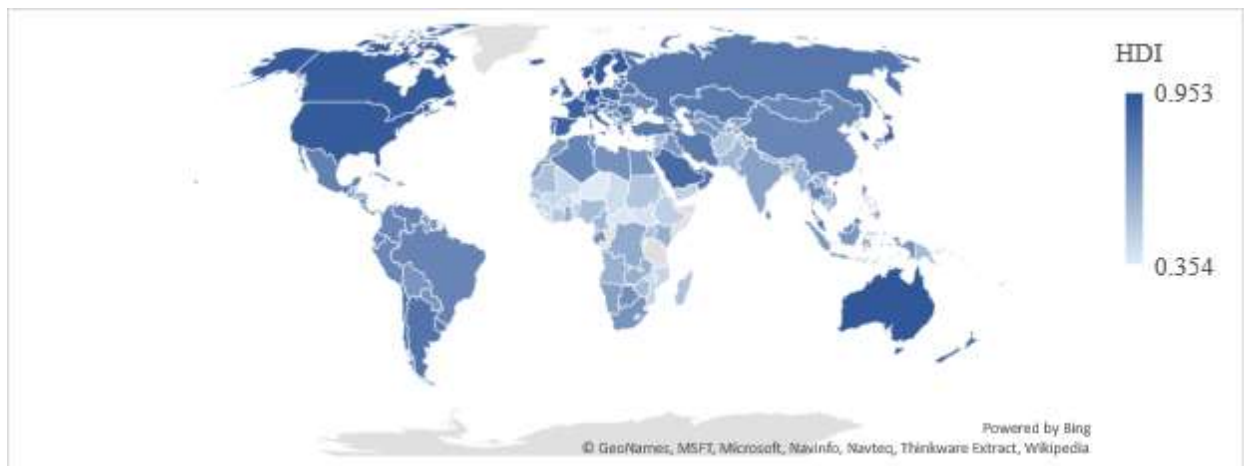
Direct policy interventions are required in fighting poverty; however, governments in sub-Saharan Africa lack data and administrative know-how required for reliably identifying their poor citizens, thus anti-poverty programmes in countries such as Malawi, Mali, Niger and Nigeria miss many of their poorest households.

### 3. EMPIRICAL ANALYSIS

#### 3.1 Poverty Trap

Poverty creates isolation, mistrust, distrust, and disconnection; thus, keeping people in poverty trap. Nigeria got into the poverty trap by not investing in human capital development. By comparison, even though the country is the most populous country in Africa, it invested the least in education as a percentage of GDP. Thus, registering per capita human development (0.53) below that of Sub-Saharan Africa average (0.54).

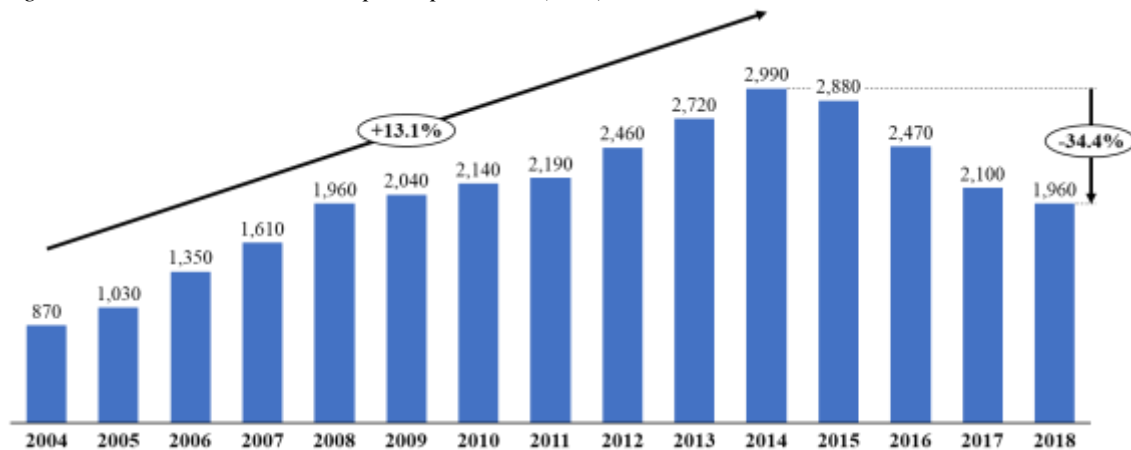
Figure 5: Human Development Index 2017



Source: (UNDP, 2018)

This low ranking reflects the low Gross National Income per capita \$1,960 (World Bank, 2018). Even though the GNI had grown at a compound annual growth rate of 13.1% from 2004-2014, available data shows a downward sloping at 34.4% CAGR from 2014-2018. This contrast should stimulate debate about government policy priorities.

Figure 6: Gross National Income per capita trend (US\$)



Data Source: (World Bank, 2019)

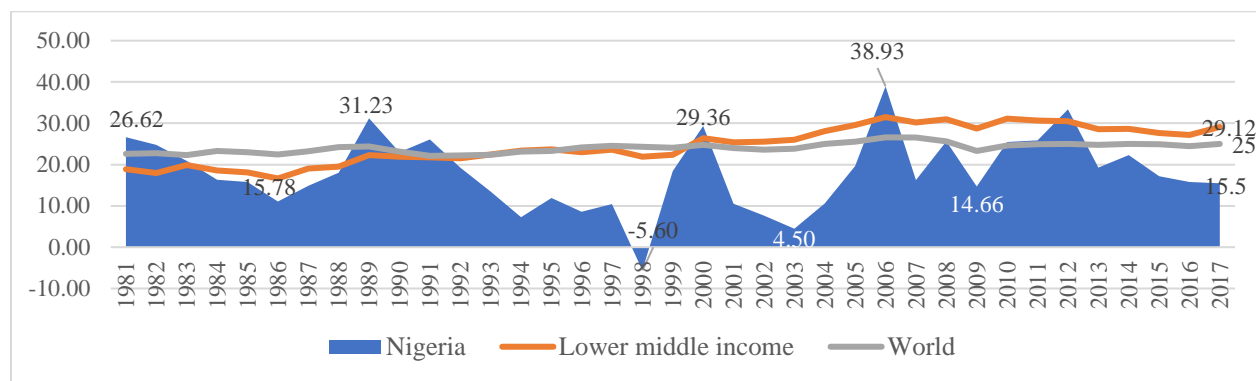
The moment Nigeria moved away from public school (Government-funded) system to private school (Self-funded) dominated system was the time the economy started nose-diving. The private schools began to champion the education of most citizens because these citizens no longer have access to merit goods. The 2018 approved budgetary allocation to the education sector, relative to the size of the budget is dreadful at 7.14% (Budget Office of the Federation, 2018). This is against the 15% to 20% recommended by UNESCO (Daudet & Singh, 2001) should the country hopes to reverse the trend of deterioration. The 2018 budget of education should be in the region of ₦1.8trillion (\$5.98 billion) – not the dreadful ₦651billion (\$2.1billion). Meanwhile, the fund allocated to the Universal Basic Education (UBE) only accounts for 20% of the fund approved for the Ministry of Education.

Given that merit goods are those goods that the government gives to the society irrespective of whether they can provide it for themselves or not, should the government choose not to provide it for free to the society, the product will either be under-consumed or be paid for by the individual consumer. Either of the two situations have social and economic consequences for the country. The inability of poor families to self-fund education has cost the low human capita development in the country. What the government has succeeded doing is creating a class warfare. Education would have eliminated such warfare since it produces social inclusion. Through government funded education, a child from a poor family background would have had the “privilege” to seat side by side with a middle class or rich family’s children in the school. So, the child from poor family background would have had to learn from the children of family with higher disposable income that have access to other nongovernment funded educational material. Consequently, the incentive to work hard would have propelled the poor pupil and student to excel. But what the country has now is a private school system that is for the rich and public-school system for the poor, and the kids of people below poverty level not even having access to either of them.

We live in a world of apparent inequality, where 1% of the world’s population controls 50% of its wealth and yet there are 94.04 million (47.7%) Nigerians (World Poverty Clock, 2019) who live on about a dollar a day, making daily choices between food and medicine, between shoes and paying fees to go to school. Choices that defy the very definition of a life of basic human dignity.

In May 2018, global food prices increased by 1.2%, reaching their highest level since October 2017. This upward trajectory is having a disproportionate impact in Africa. With a decreasing gross national income, and an increasing share of household income spent on food following an upward trajectory of food expenditure, Nigeria is now leading the world in terms of high food expenditure with a staggering 56.4% of household income spent on food in 2015 (Gray, 2016), thus the household ability to save is decreasing.

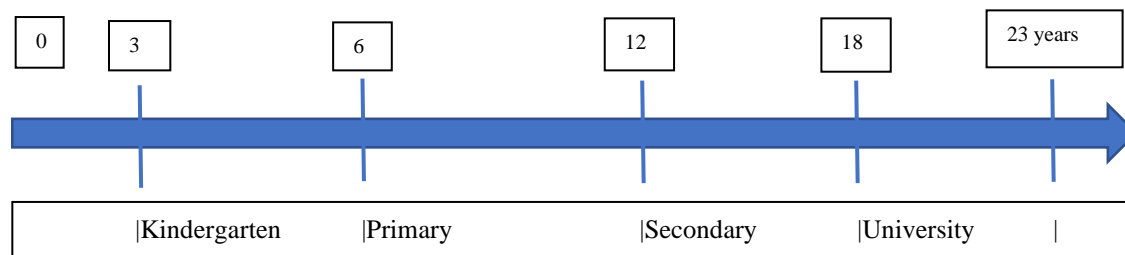
Figure 7: The Gross Annual Savings as a % of GDP



Source: (World Bank, 2018)

Nigeria’s average gross annual savings in 37 years (1981-2017) is 17.97%, this is against World average of 24.03% and 24.65% in Lower middle-income countries where Nigeria is classified by the World Bank. By definition, the annual household expenditure which should not include education and health expenses is about 82.03% of annual income. By dividing the total cost of formal education of the children in a family by the total household annual income, and multiple it by 100, we would determine the percentage of household income that goes into educating the children. The next phase of this analysis will show why most Nigerians cannot get out of poverty trap unless drastic, dedicated, and intentional policies are implemented.

Figure 8: Education Expenditure Timeline: Merit Goods Years (UBEC)



Considering the above timeline, there is a duration of 20 years to invest in education from the kindergarten to university education level of one child. In a family of more than one child if there are 2 years between the children, it will take 22 years to invest in the education of two children. The household years of education investment will increase to 24 years for three children, and 26 years for four children. If you get married at the age of 30 and started having children at 31 years old, you are less likely to get out of poverty trap before you are 57 years old.

Using the current world average, a family would need to invest 25% of annual income to escape poverty. In analysing the chance of an average Nigerian to escape poverty, data derived (column 2 & 3 of below table) from the result of a survey conducted by (Oseghale, 2018) is used for the analysis. The below table shows the percentages of household annual income that is spent on the education of the children of sampled household.

Table 1: Lack of Education Investment Leads to Poverty Trap

S/N	Family size	Expenditure on education as % of annual income	Family’s ability to save
1	Father + Mother + 1 Child	10% to 12%	5.97% to 7.97%
2	Father + Mother + 2 Children	15% to 20%	-2.03% to 2.97%
3	Father + Mother + 3 Children	25% to 28%	-10.03% to -7.03%
4	Father + Mother + 4 Children	35% to 38%	-20.03% to -17.03%

Depending on the household income, the education of a child will cost the family 10% to 12% of the annual income. So, using the average Gross Annual Saving figure (17.97%), a family will only be able to save 5.97% to 7.97% of their annual income – don't forget that we haven't considered the cost of health spending. And the world average savings rate is 24% to 25% – education and health are considered as merit goods. From the second child, the family annual income will either be saving 2.97% of the household annual income or be at deficit of -2.03%. From the third, a family is definitely at annual income deficit. With average expenditure of 35% to 38%, any couple that decided to increase the number of their children to four, will be living behind poverty line. This analysis revealed that the inability to save is what is reinforcing poverty in Nigeria. Corruption comes in the mix when families started looking for desperate means to increase their income to cover the income deficit. Some will transfer some of their burdens to external family member, while others may find other legitimate means of making extra cash, thus reducing the level of productivity put on the primary job. All of these put together can explain why productivity is reducing and poverty line is extending across family line. Therefore, the child of a poor man is most likely going to be poor except there is a drastic paradigm shift.

Because 95% of our life is coming from the programs of life that we get in the first 7 years of life, there is a lot of learning involved in having a functional society. There are hundreds of thousand rules that children must learn to be a functional member of our society. They observe and just download all the rules in their first 7 years of life. Those that are born into a rich and well-established family could be as stupid all their whole life and still become rich, but those that come from poor family will not make it even though they struggle their whole life in trying to get rich. This is because such person from poor family background does not have access to opportunities, and even if he does, he would still not be well equipped to take advantage of such opportunity. These unconscious behaviours are gotten from their families. So, rich kids will be making the right moves unconsciously, but the poor kids will not have the knowledge to conquer their environment. According to Dr. Bruce Lipton, every day only about 5% of our life which is creativity, issued consciously (Lipton, 2017). We know that the conscious mind is creative and can learn in any numbers of ways and get some awareness. Subconscious mind however learns through Hypnosis – which is the first 7 years, and Repetition – practice what you would like to become. Some called the latter “Fake it till you make it”. For a child from a poor family to use the 5% consciousness, there is a need to go against the odd by using continuous practice. To draw a drastic paradigm shift, the government needs to support the poor and extremely poor family, by first recognizing where the country is struggling – which is access to quality educational system. This is a tool for economic sustainability and resonance, government needs to recognize that it shouldn't be treated just like a place of learning, but rather as a strategic tool to regulate economic growth.

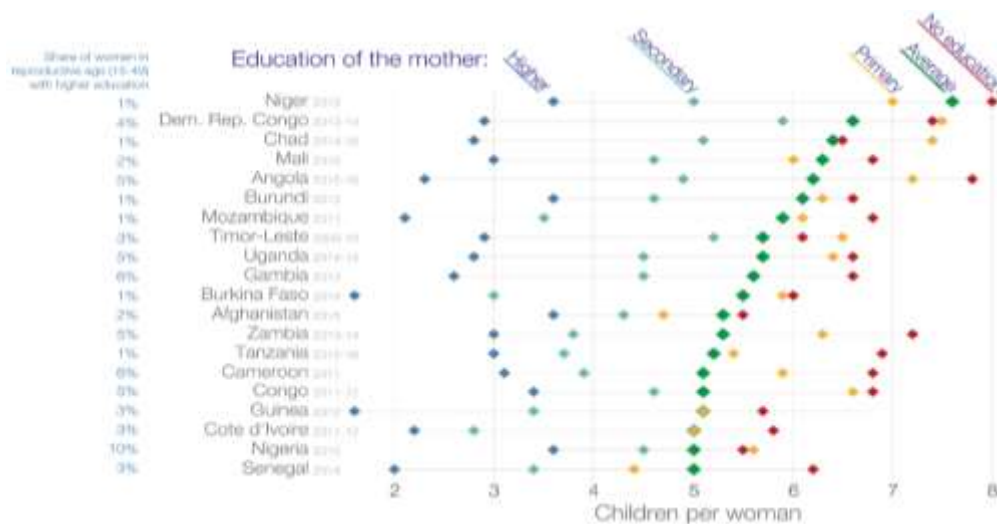
### **3.2 Low Girls' Education**

Apart from the moral or cultural values attached to child bearing, people now decide to have children based on economic factors (Stober, 2015). The choice for having a child thus becomes a question of opportunity costs, and education changes them. Although Nigeria has recorded increasing primary school enrolment in recent years, net attendance is however only about 70%, the country still has 8.6 million out-of-school children (World Bank, 2018) - the world's highest number. About 58% of out-of-school children are girls, many of those who do enrol drop out early (UNICEF, 2018). Low perceptions of the value of education for girls and early marriages are among the reasons.

The level of women education in the society is therefore one of the most important predictors for the number of children families have. If we are to set the biological clock at age 40, then we should most likely be expecting women with master's degree to have the maximum of 3 children. This is because sacrifices must be made to accommodate the wanted lifestyle and career prospects. These individuals are also consciously aware of the financial implications of raising a child.



Figure 9: Number of Children, By Mothers' Educational Level in Countries Where Women Have 5 Or More Children On average

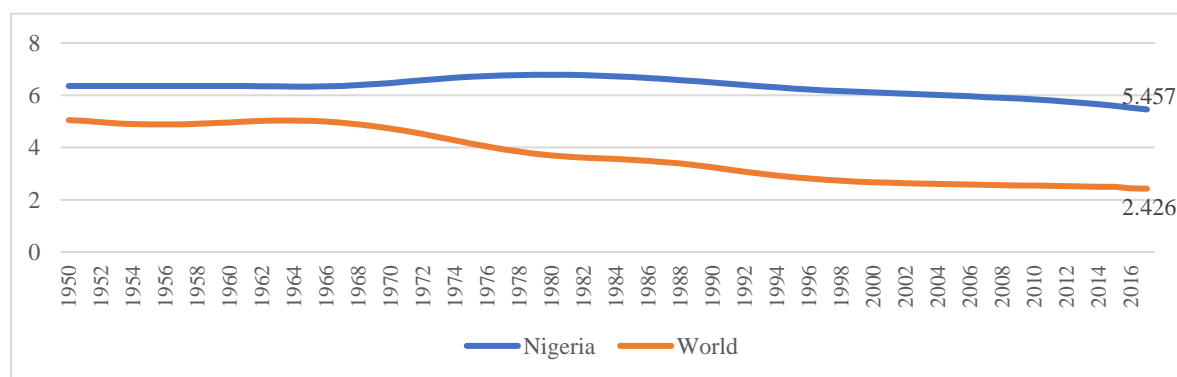


Source: Adapted from (Roser, 2018)

But the story will be different for a girl that dropped out of education system at the High school (secondary school) level. The chances of getting married and having children at earlier age is very high. Add that to less labour market opportunities, the likely number of children she will give birth to might double that of a master's degree holder as revealed in the above figure. With this high chance of early marriage (say at 20 years old), she is therefore left with a window of 20 years to keep having children unlike the girl that is opportune to further her education to master's degree level. Given that a master's degree is a full-term study in Nigeria, the holder of such certificate is less likely to be working while studying. Everything being equal, she will be finishing her study not earlier than the age of 26 (also accounting for the National Youth Service Corps Year), and left with 14 years between getting a job, getting married and start having children.

Since the opportunity costs of raising children are mostly born on the mother's part, as it is generally accepted in many societies for mothers to spend more time with their children than fathers will do. Improving the educational level of women will lead them to wanting fewer children. The opportunity costs of better educated women are higher, that they are less likely to want many children: Women who are better educated must turn down more opportunities than women who are less educated and so the 'prize' they must pay for having children is higher. The shift from agricultural sector dominated economy to manufacturing and service-based economy made it possible for women to end men's competitive advantage in the labour market as women's labour force participation rate increases. This is evidence as average children per women decreased significantly at global level and marginally in Nigeria (see fig. 10).

Figure 10: Average Children per Women as of 2015



Data Source: (UN Population Division, 2017)

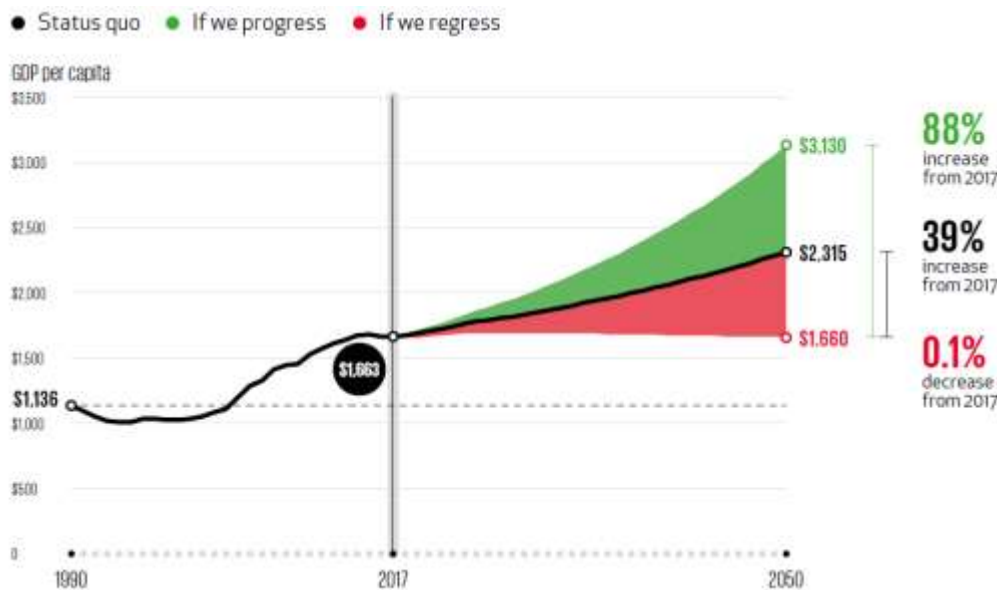
The correlation between women's education and fertility has been demonstrated by several researchers. Osili & Long (2008) analysis on the introduction of universal primary education in Nigeria reveals that increasing female education by one year reduces early fertility by 0.26 births. Another study (Chicoine, 2012) concerning a policy change in Kenya, suggests that extending primary school by one year from 1985 onwards led to postponement of marriage, greater control over their fertility decision, hence a smaller number of children per woman.

Given that fertility rates tend to be high where women have a lower social status and few opportunities outside the household. Increasing access for female to further their education will decrease early marriage, and economic burden arriving from large number of children.

### 3.3 Poor Quality of Education

Children have become more of an economic drain rather than an asset. This is essentially because in the current high-skilled economy we require an enormous investment in education over many years that only pays off with a long-term delay. This is a strong reason why government must bear the education expenses of its citizens. But the Nigerian government effort is however not encouraging, with a Teacher-to-pupil ratio of 1:40 (UNESCO, 2017) which is higher than the desirable goal of 1:10 or a world average of 1:24. A lower teacher-to-student ratio is important if Nigeria hopes to compete in the knowledge-based economy and improve its quality of education. This is because the magnitude of Sub-Saharan Africa's economic growth depends on human capital investment. With a GDP per capita of \$2,028 (World Bank, 2019), Nigeria can be said to be somewhat making progress if we are to follow the below forecast.

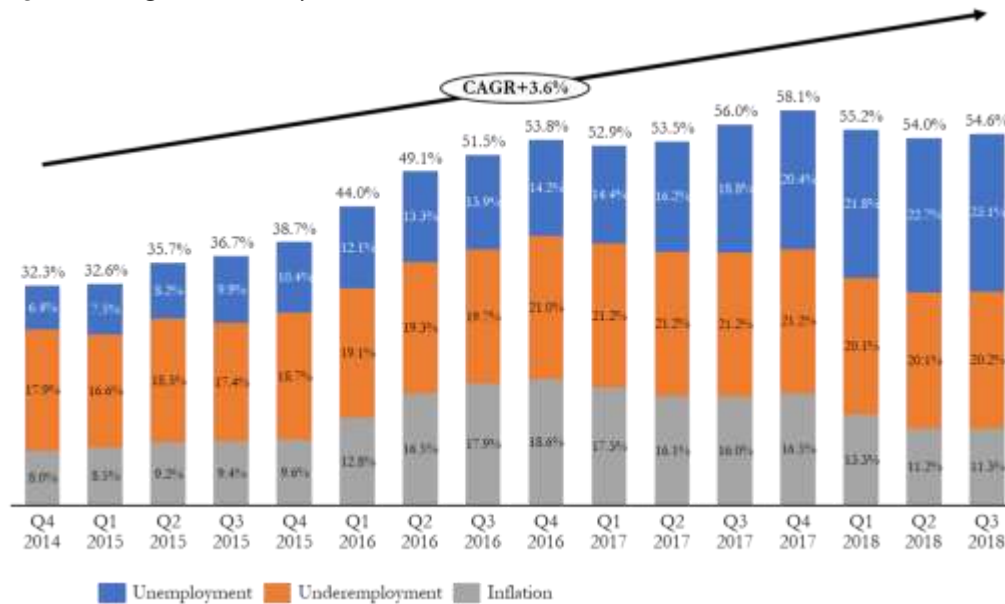
Figure 11: Sub-Saharan Africa's Economic Growth Depends on Human Capital Investment



Source: Adapted from (GoalKeepers, 2018)

This could be construed as good news, but such progress, although reasonable, doesn't imply that the end of poverty is in sight everywhere given that the GDP per capita was \$3,223 in 2014. This cannot be disconnected from why Bill Gates criticized the Nigerian government that its economic blueprint does not address Nigerians' needs (The Premium Times Nigeria, 2018). His argument was based on the (GoalKeepers, 2018) report which states that by 2050, more than 40% of the extremely poor people in the world will live in just two countries: Nigeria and Democratic Republic of the Congo. Some people might argue that this should not be a news because most Nigerians' livelihood has become false-off given the upward trend of the misery index. Thus, declining economic activity, underutilization of unemployed people and rising prices, which discourages rational consumers from spending reduction in consumption.

Figure 12: Nigerian's Misery Index



Data Source: National Bureau of Statistics 2019

This worrisome trend made Bill Gate to urge the government to immediately invest in human capital to attain its destined potential. Nigeria can chart a new course by investing in young people “If young people are healthy, educated and productive, there are more people to do the kind of innovative work that stimulates rapid growth.” Human capital investments in Sub-Saharan Africa could increase the size of the economy by nearly 90% by 2050 (GoalKeepers, 2018). The Bill and Melinda Gates Foundation has also walked the talk by investing over \$1 billion in Nigeria's health care system. They also believe that a well-educated and healthy workforce is important if Nigeria hopes to reverse the trend of extreme poverty among its people and realign the economy with inclusive growth.

## 5. CONCLUSION

The quality or the competitive advantage of a country is determined by its people. Nothing else really matters. So, it is the citizens, together, that drive the future of the country. Therefore, it is vital that every Nigerians get the opportunity to develop their potential. The fastest way to lift people out of poverty is to improve their productivity. What education does is that it takes a person from a mere human being and citizen of a country and turns them into human capital. So, education is the single most important tool for achieving social and economic mobility. Therefore, countries that do not have raw materials such as crude oil, copper, steel, and other commodities can build a world-class economy.

Investment in education is important, but more important is the structure and conditions of education. The government needs to reconsider the system and structure of education, and the issues surrounding them. The country needs to improve the quality of its teachers, revamp its curriculum at all educational levels to more relevant subjects and courses, that are connected to the dynamics of the new economy. The government also needs to look at the issues of the governance of education in terms of quality monitoring processes.

The country needs to start educating for character, aptitude, and its needs as the world is transitioning into a knowledge-based economy. The wave of artificial intelligence and automation are now threatening labor intensive jobs where Nigeria should have had competitive advantage. Thus, the country will have to improve the quality of education and increase access if it hopes to compete in the increasingly competitive world. This is because a country's economic growth is considered to be directly correlated with the number of people with higher education. But let us not forget that an economy is the sum of its entire people. If more Nigerians realize their potentials, Nigeria's economy

will be stronger, if Nigerians follow their dreams and develop their skills, they will become the wheels of an economic engine with 196 million components. This is why an economic development strategy should put people at its core.

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