

## DESIGNING PRODUCTIVE ACTIVITY FOR THE TEENAGERS, YOUTHS AND CARING FOR THE ELDERLY IN NIGERIA: A STEP FOR POVERTY ALLEVIATION

<sup>1</sup> Kalu .E.Uma & <sup>2</sup> H.O.R Ogwuru, <sup>3</sup> Rose D.Onwusogbulu

<sup>1</sup> Federal University Ndufu Alike Ikwo, P.M.B 1010, Abakaliki, Ebonyi State, Nigeria,  
[kaluskyebng@yahoo.com](mailto:kaluskyebng@yahoo.com)

<sup>2</sup> Abia State University, Uturu, P.M.B 2000, Uturu, [profeca@yahoo.com](mailto:profeca@yahoo.com)

<sup>3</sup> Federal Polytechnic, Oko, Anambra State, Nigeria, [eckrosie@yahoo.com](mailto:eckrosie@yahoo.com)

### Abstract

The paper focused on the need to go beyond the routine concept of poverty alleviation and create opportunities capable of engaging the teenagers, the youths/adults in productive activity; and also the need for adequate care for the elderly as a panacea for poverty alleviation. Many hawkers and thugs in Nigeria are teenagers who are school dropouts due to parents' inability to fend for them due to poor living standard. Many retirees who were self-employed have no support from any quarters, and there is no social provision put in place to assist them at their non-productive periods. This situation raises the dependency ratio of the population thereby culminating to increased poverty. It is the conviction of authors that apart from creation of employment opportunities for the unemployed, it is absolute relevant to design programmes that will enable students, undergraduates, school dropouts to earn income and support themselves so as to reduce social vices and over dependence on the few income earners. It is our conviction that the multifaceted poverty nature in Nigeria requires attacking it from all perceivable angles. Among the way forward articulated are: putting up policies aimed at designing programmes capable of engaging willing teenagers on few hours of production; provision of education incentives and credit facilities for indigent students; urgent need for adequate diversification of the economy, and raising the industrial base of the country.

**Keywords:** Alleviation, Caring, Designing, Elderly, Poverty, Productivity

### 1. INTRODUCTION

The country Nigeria is faced with myriad of problems as a developing country and has made different policies and embarked on varieties of programmes aimed at alleviation of poverty, nevertheless poverty has remained in spite of all efforts. Really, Nigeria is one of the largest producers of crude oil, and has been a mono-cultural economy depending so much on oil sector for sustenance of the economy. Diversification is yet to be vigorously pursued. Arjan, et al (1997) point out that the leaders of the country gave much attention to oil, which constitutes the major exports and source of revenues. This action is at the expense of the main stay of the economy and largest employer of labour— agriculture.

However, the first large oil capital inflow in 1973 brought a dramatic positive impact on most economic indicators: real per capita income, private consumption and real wages rose sharply; but between 1980 and 1985, economic conditions deteriorated, resulting from oil shock, mainly because of the decrease in the international price of oil. Although, Nigeria oil wealth has financed many developmental infrastructure, but the country is counted amongst the world poorest economies in consideration of various economic indicators such as per capita income, unemployment level of human and material resources, inadequate infrastructure, poor living standard, among others. Consequently, poverty is estimated at 70% which

means that a large proportion of Nigerians are poor out of over 162 million inhabitants as estimated by The World Bank in 2012. It is quite disheartening and unbelievable that notwithstanding the high degree of resources endowment by nature, the country remains among the poorest economies and yet claimed to be the giant of Africa [FGN (2004); Ogwumike (2002); Uma et al (2013)].

Igbuzor (2004:63) points out that the problem of poverty in Nigeria is complex, multidimensional and multi-faceted and necessitates renewed reflection, perception and rethinking of the public policies put in place to tackle poverty. Actually, it is demoralising and disappointing to note that notwithstanding of the different numerous policies, programme and actions made over the years by the federal, state and local governments to surmount poverty in Nigeria, the situation is continually worsening. Given a human poverty index (HPI) of 46.1% in recent past, Nigeria has become one of the poorest countries in the world (Sultana, 1999:16).

Relative poverty which shows the living standard in a given society was 54.4% in Nigeria in 2004 but rose to 69% in 2010. The North-West and North East geopolitical zones have the highest rates which were 77.7% and 76.3% respectively while the South-West geopolitical zone had the lowest rate of 59.1%. At the state level, Sokoto had the largest relative poverty of 81.2% while Niger had the lowest at 33.8%. In the case of measurement of the minimal requirements needed to take care of physiological needs such as food, clothing, health-care and shelter referred to as absolute poverty, it was 54.7% in 2004, but rose to 60.9% in 2010. The North-West and North East had the highest level at 70% and 69% respectively, while the South West had the least at 49.8%. Sokoto had the highest at 81.2% at state level while Niger had the least. Besides, 51.6% of Nigerians were living below US \$1 per day in 2004, but it increased to 61.25% in 2010 (Kale, 2012).

Disgustingly, the country has been making budgets and allocations every year on issues bothering on economic, socials and political aimed at reducing poor living standard. However, the rise in poverty every year is highly worrisome. This situation has made it difficult to swallow hook line and sinker of the high growth rate of the country's gross domestic product reported recently, since it has not reflected on the living standard of the people. It is obvious that economic indicators may enlarge but it is not a sufficient condition for development. Development involves both changes in economic and non-economic factors. A lot is really happening in the country, but the rising population is yet to feel the impact, mainly because of high level of unemployment, harsh environment, corruption and high dependency ratio. All these retard productivity and adversely damnify the living standard of the few income earners.

The Index Mundi (2013) estimation of the population of Nigeria is 174.5 million. The population growth rate of the country is 2.54% and the age structure of the population is as follows: 0-14 years is 43.8%, 15-24 years is 19.3%, 25-54 years is 30.1%, 55-64 years is 3.8% while 65 years and above is 3%. Total dependency ratio is 89% made up of youth dependency ratio 83.8% while elderly is 5.2%. In view of the population structure of the country, it is absolutely necessary that efforts are geared towards instituting programmes capable of ensuring adequate care and provisions for the youths and ageing population. Practical poverty reduction can be taken in parts involving short term target for real attainment. The large chunks of the population of Nigeria are the children, teenagers and the youths. If poverty in Nigeria must be addressed, it is imperative that the leaders have to restructure the economy in such a way as to ensure proper engagement of the teenagers, the youths and the adults in productive ventures. In addition, the caring of the elderly should not be left to the few adults who are faced with myriad responsibilities. The insight and expectation is to reduce the high dependency ratio and also the encouragement of production and income generation of young adults as a way of reducing poverty.

Nigeria as a country has large work force which ranges from 18 years to 65 years and 70 years in some occupations. Those in schools who are not ready for employment are not included in the work force. However, they are the major part of the population structure, which depend absolutely on parents and guardians with little or no support from the government or private industries inform of education allowances, credit facilities and/or temporary jobs. To all intent and purposes, apart from irregular schools due to incessant industrial strikes, Nigeria has not design productive activities or allowances capable of assisting this group of the population to earn a stipend and reduce pressure on guardians' paltry income.

One may be compelled to asks: (i) what are the economic benefits of designing productive activity for teenagers and young adults? (ii) can taking care of the ageing population capable of alleviating poverty in Nigeria?

In this study, the main objective of this study is to examine how establishment of productive activity for the teenager, the youths and practical caring of the aged is a factor in poverty alleviation. On this note, it

is our aspiration to streamline this paper thus: section two is demography and national development; section three is the usefulness of caring for the aged and practical actions to promote teenagers and youths' production while the last section is the way forward and the conclusion

## 2. DEMOGRAPHY AND NATIONAL DEVELOPMENT

It is necessary to give sufficient attention to demographic development since it usually have a widespread economic effect with respect to size, that is, growth and population aging. Aging population affects an economy in so many ways, in terms of impact on labour markets, demand situation, saving rate and capital formation and accumulation. Considering the fact that aging will increase the relative size of the dependent population and eat a large chunk of national income in form of transfer payment which is sharing of national output to working group and non working group, efforts are required to address this so as to guard against the shock and debility associated with such situation. This calls for adequate and realistic planning in time. Besides, fast growing population has also a great measure of impacts that may be positive or negative depending on the policy, programmes and strategies put in place. In Nigeria the growth rate of the population from 15-64 years is alarming and a large proportion of this group is highly dependent on the few working classes.

Generally, the less-developed countries are characterized by large size, growth, composition and low efficiency of population. For instance, Nigeria has high birth rate 38.8%, high population growth rate which is 2.54% where as population growth rate is falling in many other countries, and so there is problem of over- population with over 174 million, high dependency ratio as total dependency ratio in Nigeria stood at 89%. This means high proportion of the total population is unproductive and dependent on few work class. There exists low expectation of life that is currently 52.46%; low literacy rate, which at present for the entire population is 61.3%; predominance of rural population as a large chunk of the population lives in the villages devoid of infrastructure and essentials of living, coupled with serious problem of unemployment and mal-nutrition (Index Mundi, 2013). All these in different ways affect development and contribute greatly to high poverty rate.

Population study is very vital for development. Youths need strengthening to take their position as important assets in the development of a nation. A fall in the number of children and a rise in the share of the youths and working-age adult tend to reduce dependency ratio and give room for economic growth, and as age structure mature, then many quickly join the work force. This attainment has to do with sound policies which ensure that when young people transit to the labour market, they must have been sufficiently equipped with education and also the existence of job opportunity (Bloom et al, 2003; Madsen et al 2010). In Nigeria, lack of quality education and job opportunities have compelled many youths to accept varieties of crimes as means of survival, and also menial jobs which cannot enable enough income generation.

In Nigeria, majority of the elderly 65 years and above are not cared for as nothing in the government policy meant to support non-government retired employees. Pension issue is only for government workers. Nevertheless, the way pension is managed in Nigeria is highly dissatisfactory.

Nabalamba and Chikoko (2011) point out that there are many reasons why the proportion of the population 65 years and above is growing in Africa. Really, aging is associated with long-term physical and mental disability, and a good number of other bodily discomforts which definitely requires more personal care. Unfortunately, a greater percentage of socio-economic indicators for the elderly in Africa are relatively low, and in some countries of Africa, the rates of poverty among this elderly people are higher than the national average. In some families, the elderly are at the heads with numerous responsibilities, thereby heightening poverty level. Dishearteningly, aging issues do not exist or are very vague in most policy dialogue, and as such no priority attention in terms of budgetary allocation with associated handicaps, hence, bringing about increasing weakness and disregard of the aged in Africa (Madsen et al, 2010).

Studies have shown that the tendency of conflict erupting in countries with high youth proportion of the population is higher than where there are fewer youths, especially in less-developed countries (Brakat and Urdal, 2009). This is undisputable and plausible considering the Nigerian case that has over 30% of youths and over 19% teenagers and young adults. These classes of people are easily influenced and enchanted by situations and so react sharply. The Niger Delta Militia, rioting students, the Boko Haram terrorists are good example. Apart from school and vocational training of these part of the population structure, regular engagement of the youths and the teenagers in productive activity will play significant

role to raise aggregate income of the country.

International conferences held by United Nations Conference on Environment and Development (UNCED) and International Conference on Population and Development (ICPD) at different periods of time focused on human being to be on the priority position for development. This is basically to promote the well being and living standard of the people in harmony with nature. This intention lays emphasis on coming up with policies that will encourage increased sustainable pattern of production and consumption regarded as the basis for green economy, and relevant policies aimed at addressing the changes in population (UNFPA, 2012). This is in consideration of enormous growth in world population. It presupposes that the power holders have the responsibility to make policies capable of incorporating the dynamics of the population with programmes required to sustain and give support to all and sundry. It also includes provision of physiological needs of man such as food, shelter, clothing and healthcare, among others.

Studies have shown that the choices and opportunities of a societal member contribute to population changes, which are attended to by relevant positive actions by resource managers. Attention of various international agencies focused on man and his right-based policies and programmes, which includes access to sexual and reproductive health, education above primary level, especially, the girls and giving women opportunities to be part and parcel of decision making and resource control. The intention of girls and women empowerment is associated with the right knowledge to function, understand bodily function with respect to access to sexual and reproductive health care and family planning so as to guard against teenage pregnancies, reduce infants, child and maternal mortality; and assists to reduce fertility (UN, 1994; The Royal Society, 2012; UNFPA, 2010).

Actually, the situation of family planning in developed countries is far from what is obtainable in less developed countries. In Nigeria for instance, efforts are on ground to empower girls and women of all ages in issue of reproductive health care and family planning, but high level of illiteracy, culture and poverty, especially in the Northern part of the country has imposed a lot of constraint. You see a family of over twenty members without any reasonable care by the parents, and there is no law limiting the number of children any couple can have. Some give birth every year and reluctant to adopt birth control and family planning on culture and superstitious belief, which does affect active participation in economic, social and political matters, and thereby adversely affecting living standard. Besides, early marriage among many cultures in the country has helped to increase number of infants. The uncontrolled birth rate in the country has helped significantly to raise the age structure 0-14 years to 48.3% in 2013, putting the dependency ratio of this group to over 70%. Suffice it to state that poverty in Nigeria is encouraged by high birth rate not associated with corresponding resources need.

A change in the structure of a family brings about changes in the pattern of behaviour with respect to economic and social life. A large family has more responsibility in terms of education, feeding and clothing of family members. On the other hand, when there are fewer children to care for cum elderly parents, it means more expenditure and more work by the working family head to sustain the family. Invariably, saving pattern has to change, which retards the propensity to invest. The aggregate behavioural change of households on more children and aging parents who may not have engaged in productive activity or have wealth accumulation as is the case in some families in Nigeria lowers consumption and inability to finance health problem. However, aging population is associated with decline in fertility which results to increase in female labour supply and increase in life expectancy, which will change savings incentives (Bloom, Canning, and Moore 2007; Bloom, Canning, Fink, and Finlay 2009; Bloom, Canning, Finlay, 2010).

### **3. THE USEFULNESS OF CARING FOR THE AGED**

In actual fact, the importance of taking adequate care for the elderly cannot be over emphasised given the relief of emotional and financial burden to the family and the aged. Besides, the economic benefits associated with this is that the working class are given chance to attend to other responsibilities in immediate family, reduce pressure on income and able to save for future investment.

Globally, ageing population is increasing rapidly to the extent that adequate care is imperative to guard against excessive burden to the working class' economic status. Joabert and Brandshaw point out that aging population was initially experienced by the developed economies but now, it has become a global phenomenon happening in countries of the world, and as such adequate attention has been given to it in developed nations. Unfortunately, it is yet to be an important issue in the less developed countries,

specifically in Nigeria where there is no provision of health or physiological allowance for elderly who were not government employees. Nigeria for instance, over the years has trifled with pensioners' funds and in most cases one may not be paid this pension as at when due, thereby bringing about the deterioration of the lives of the elderly members of the country; whereas, many have meritoriously served the country.

Although, Nigeria has pension scheme put in place to support the aged after retirement, but this category of workers (government employees) who benefit from it are a small proportion of the large number of the elderly in the country. Many have been subsistence farmers who have little or nothing to sustain themselves. Any non-government employee that is aged 65 and above, who has no working class offspring or relation to care for him, is left to gradually die due to no provision of aged welfare packages and homes in Nigeria. In some cases, you see this category of people on the streets begging for support.

Aging is associated with varieties of ailments as their body decline in vigor. Most families that have aged parents lack the means to give and sustain the heal-care of this people. Many countries have put programmes on ground to address this issue. For instance, there exist aged homes in some developed countries where they are sufficiently cared for. This is advantageous for both the society and the families of the aged.

In many advanced economies of the world, the worries over ageing population are the societal social security system and the nature of resources allocation required to meet their needs. Other issues of interests and uncertainties are how, who and who should raise the needed support, considerations are given to the available pension funds, retirement policies, social welfare support, health insurance/medical aid funds, and health-care provision because such packages exist in developed nations. The gradual process of preparation which gives room for planning, policy development and effective allocation of resources strategy experienced in developed nations has helped significantly to reposition debilities that suppose spring up from taking care of population ageing. But in developing countries, the rate of ageing is faster with little or no sufficient in-built mechanism to address the situation. The fire brigade approach to ageing population in some developing countries does not allow enough planning, policy development and resources allocation. Consequently, many aged must have gradually translated before meaningful action is taken (Joabert and Brandshaw, No date); UN, 2002; Kinsella and Velkoff, 2001).

This critical situation is one the reasons why many Nigerians prefer having many children as their own source of social security at old age. But the economic condition of the country often time debar these parents from giving sufficient training to the children, and some would become societal nuisance.

Those who are within the age 25-64 years have consumption level below income, but at age 65 and above, consumption exceeds labour income owing to the circumstances of the aged. The young may get support from intra-family transfers. The support needed by the aged is often complex coming from the family, personal savings, pensions, and social security transfers (Bloom, Canning, Finlay, 2010). Although this varies to a large extent amongst countries, but in Nigeria adequate provision and support is not yet on ground. The designed pension for a small proportion of the government retired elders is often time not provided when needed, and many aged giving up the ghost out of frustration. A situation where a retired local or state civil servant would wait for years before gratuity or pension is paid is inhuman treatment of resource controllers to man. This necessitates a thorough reform in programmes and introduction of policies capable of having support for all aged in the country as a step to ameliorate living standard.

Actually, this group of the population should not be ignored rather be adequately taken care of by providing enabling environment and adequate welfare packages will enable them live up to their life span. The elderly are quite experienced and are capable of guiding, directing and offering of their wisdom when necessary. In some cases, some are retired but not tired as they are still active and useful. Many elderly witnessed important events in the past and can give vivid accounts when the need arises. In a similar vein some elderly play significant role in entertainment industries when properly care for. This implies that much can still be tap from the elders in Nigeria if they are not left to rot in their respective homes.

### **3.1. PRACTICAL ACTIONS TO PROMOTE TEENAGERS AND YOUTHS' PRODUCTION**

Coenjaerts et al (2009) have shown that the youths are confronted with specific obstacles in the labour market, and besides, their level of unemployment rate is considerable higher and working

condition far worse than the elders bringing about economic and social costs for the society. This necessitates instituting special attention to integrate the teeming youths in the labour market. Besides, the teenagers who are even larger than the youths in number needs be integrated in the labour market in such a way to enable them earn income to help themselves and reduces burden on parents.

Disgustingly, in Nigeria today, there are no provisions or in-built mechanism capable of absorbing and keeping the youths and teenagers actively engaged in productive ventures from time to time. Owing to lack of compulsory education and support for indigent pupils and students, many teenagers and youths are out of school. Besides, lack of job opportunities for graduates of various levels of education who wish to work but inability to secure any, has made many teenagers and youths to see schooling as a waste of time and therefore, prefer quick income yielding activities such as trading and engaging in menial jobs. These classes of people are energetic and willing to engage in activities that can yield income required to improve their lives, but such is not available. Many parents are not financially fit to take care of their wards in terms of education or vocational training due to lack of meaningful source of income. Consequently, you see teenagers in Nigeria hawking in the streets, highways and parks. Some opted for robbery, prostitution and various other forms of crime, which culminated into broad social problems.

The Industrial Training Fund for undergraduates established by the federal government has not been able to take care of all who are qualified. The level of industrial needs capable to engage those who wish to engage in productive activity is lacking. Uma et al (2013) posit that economic growth of a country really depends on the extent of economic activities taking place in the region. Economic activity for each economy is anchored on the role of various sectors, especially the industrial sector and government interventions. Increased Industrial activity in any country has the power to raise the use of resources of the country such as idle land, physical/human capital and raw materials which brings about growth linkages of other sectors and yield positive changes capable of repositioning the real income of the people.

Under engagement of the youths retard aggregate productivity of labour and can trigger psychological disequilibrium, emotional trauma, social exclusion and poverty. The non sufficient engagement of the teenagers may give rise to conflicts which generates a high social cost to the society. As pointed earlier, countries with predominantly young population as witnessed in Nigeria often are without decent jobs, deficiency of education and prefer violence in resolving conflicts.

Vacation jobs for students on holidays are no longer in vogue in Nigeria. Unemployment allowances and credit facilities for citizen interested in education attainment and entrepreneurial venture are not in place. When one is unemployed, parents devoid of means of sustenance of wards, and government not having programmes to address the deficiency of parents, presupposes that the depressed individual has to device any means, possibly against the society for survival. This accounts for increased crimes and frauds among the youths and teenagers. Poverty among this class of people is circumstantial and can be addressed with proper policies and programmes on ground. So, in the bid to ameliorate poverty in Nigeria, it is absolute necessary to design adequate policies, programmes and strategies that will engage teenagers and youths in productive activity.

The few industries in Nigeria do not have clear programmes for assisting and empowering the youths. Scholarships established by philanthropists put in place in many advanced economies for willing scholars are yet to be emulated by Nigerians. Many wealthy Nigerians prefer short term investment which cannot employ many persons. Government emphasis on investment over the years has not brought about the required level capable of absorbing even a small proportion of those who need jobs. Consequently, unemployment has been rising, especially among the youths.

Attending to one's physiological needs and mental empowerment to operate significantly to improve living standard depend on income. Improvement on level of awareness, knowledge and understanding involves income. Many youths and teenagers are seriously interested in development of their talents but the existing Nigerian environment devoid of suitable incentives has been a constraint.

#### **4. SUGGESTIONS FOR A POSITIVE CHANGE**

In actual fact, every pinpointed problem has various alternative solutions. It is a matter of picking from many existing options. The issue of proper engagement of the teenagers/youths and caring for the aged in Nigeria is attainable considering the enormous socio-economic benefits expected from it. Really, it is a matter of adequate design of policies, programmes and strategies. It may start gradually with few Local Governments Area out of the 774 base on articulated programmes and with time be extended to others.

Be that as it may, changing the existing trend calls for the following:

(i) Putting up policies that will direct the various tiers of the government to design programmes capable of engaging interested teenagers on part-time work and provision of education incentives and credit facilities for indigent students.

(ii) It is absolute necessary to increase agricultural practice and the establishment of agro-industries in Nigeria. Nigeria is very fertile for various forms of agricultural production. Channeling more resources by various tiers of the government in this area has numerous advantages of employment opportunities for the teenagers/youths and also increases productivity of this sector for consumption and export, and reduction of excessive importation of food.

(iii) Policies for the aging population need be designed. Welfare packages and social security for every aged person in Nigeria is needed now. Old peoples' homes are needed in all the 774 local government areas of the country. This, apart from being a source of employment creation, it will provide cares for the elderly. This establishment and funding may be a collaborative venture involving industries, philanthropists and the government. This in actual fact will reduce excessive dependency on workers and invariably improve living standard.

(iv) There is urgent need for adequate diversification of the economy and raising the industrial base of the country. Uma et al (2013) point out that reduction of cost of governance is imperative and selfish interests of power holders have to be eradicated in Nigeria, with the intention to revive our industries. It is seriously needed so as to have opportunity for creation of part-time jobs, holiday jobs and training of the teenagers and youths. This will to a large extent, succinctly play unimaginable role in poverty alleviation in Nigeria.

(v) Nigerians should also emulate the activities of some other good hearted individuals in other countries by instituting varieties of scholarships and programmes that will support the poor. This is a period of re-orientation, rethinking and taking action by the wealthy Nigerians who live flamboyantly while a large chunk of the population is deficient of all it takes to escape from poverty. Establishment of education foundation and scholarships by the well-to-do and industrialists is a way of saying God thank you and contributing to positively to life.

(vi) More efforts are needed to encourage foreign inflow of investments in Nigeria. Besides, security of lives and property need be addressed so as to encourage existing investors and attract foreign investors who have sufficient capital.

## 5. CONCLUSION

This paper has unraveled the fact that designing programme capable of sufficient engagements of the teenagers/youths and provision of welfare packages for the aged is a *sin qua non* for reducing poverty level in Nigeria. This is on the ground of its ability to increasing aggregate economic activity, income generation and reduction of over dependence of the teenager, youths and the aged on the few work force. It is the conviction of the authors that proper targeting, adequate attention, timely planning, relevant policies aimed at the demographic structure, especially the aged will play unqualified and unquantifiable role in tackling poverty situation in Nigeria. Training and retraining of those with basic education for efficient productive activity, as is obtainable in Japanese industries is needed in Nigeria. The country has all it takes to achieve greater economic repositioning for better welfare of the people. It is a matter of political will, will power, acceptance for change, taking decision, execution, implementation and monitoring of decision.

## REFERENCES

Arjan de Haan, Lipton, M, Darbellay, E, O'Brien, D, Samman,E (1997), *The Role of Government and Public Policy in Poverty Alleviation in Sub-Saharan Africa*, (Kenya: AERC)

Barakat, B and Urdal, H (2009). 'Breaking the Waves? Does Education Mediate the Relationship Between Youth Bulges and Political Violence?' Policy Research Working Paper Series 5114, Washington, DC: The World Bank.

Bloom, D, Canning, D and Sevilla, J. (2003). *The Demographic Dividend: A New Perspective on the Economic Consequences of Population Change*. Santa Monica: RAND.

Bloom, D. E., Canning, D and Moore, M.(2007) . A Theory of Retirement. PGDA working paper no. 26. Boston: Program on the Global Demography of Aging, November.

Bloom, D. E., Canning, D, Fink, G and . Finlay, J.E. (2009). 'Fertility, Female Labor Force Participation, and the Demographic Dividend'. *Journal of Economic Growth* 14: 79– 101

Bloom, D.E , Canning, D, Finlay, J.E (2010). 'Population Aging and Economic Growth in Asia', In the Economic Consequences of Demographic Change in East Asia, NBER-EASE 19, 61-89, University of Chicago Press ([www.nber.org/chapters/c8148](http://www.nber.org/chapters/c8148))

Coenjaerts, C, Ernst, C, Fortuny, M, Rei, D & Pilgrim, I. M (2009) 'Youth Employment' In Promoting Pro-Poor Growth; Employment, OECD.119-130

FGN (2004), *National Economic Empowerment & Development Strategy*, (Abuja, National Planning Commission)

Igbuzor, O (2004), 'Poverty Eradication and Public Policy in Nigeria' in Alternative Poverty Reduction Strategy for Nigeria (Lagos, *Centre for Democracy & Development*)

Index Mundi (2013). 'Nigeria Demographics Profile 2013' retrieved on January 12, 2014 from [http://www.indexmundi.com/nigeria/demographics\\_profile.html](http://www.indexmundi.com/nigeria/demographics_profile.html)

Ogwumike, F. O. (2002). 'An appraisal of poverty reduction strategies in Nigeria', Central Bank of Nigeria Economic and financial review, 39(4).

Kale, Y. (2012). 'Nigerian Poverty Profile Report2010-NBS', retrieved January 10, 2014 from [www.proshareng.com](http://www.proshareng.com)

Kinsella ,K, Velkoff V.A (2001). An Ageing World: 2001. International Population Reports. Washington: US Department of Commerce, US Census Bureau..

*Nabalamba, A and Chikoko, M (2011). 'Aging Population Challenges in Africa. African Development Bank, 1(1), 1-19*

Joabert, J and Brandshaw, D (No Date). Population Ageing and Health Challenges in South Africa, retrieved on January 20, 2014 from <http://www.mrc.ac.za/chronic/cdlchapter15.pdf>

Madsen, E. L, Daumerie, B and Hardee, K (2010). *The Effects of Age Structure on Development*, Population Action International Policy and Issue Brief, Washington, DC, [www.populationaction.org](http://www.populationaction.org).

The World Bank (2012). 'Nigeria: Development Indicator,' [www.worldbank.org](http://www.worldbank.org), retrieved on May 11, 2013.

The United Nation Population Fund (2012). *Population Matters for Sustainable Development*, New York: UNFPA (<http://www.unfpa.org/public/cache/offonce/home/publications>) The Royal Society (2012). *People and the Planet*, London.

Uma, K.E, Eboh, F.E, Obidike, P.C & Ogwuru, H.O.R (2013). 'Poverty, Underdevelopment and Emerging Economies: Nigeria in Focus,' *Global Journal of Management & Business Research, 13(6), 36-44*.

Uma, K.E, Eboh,F.E, Obidike, P.C and Ogwuru, H.O.R (2013). 'Resuscitating Industrial Productivity for Sustainable Economic Growth: Nigeria in Focus,' *American Journal of Social Sciences and Humanities, 3(5), 244-256*, <http://www.ajsih.org>

UN (1994). Report of the International Conference on Population and Development, Cairo, 5-13 September 1994, A/CONF.171/13, 18 October 1994, New York, NY

UNFPA (2010). Impacts of Population Dynamics, Reproductive Health and Gender on Poverty, UNFPA Concept Paper prepared for the United Nations Summit on the Millennium Development Goals (New York, NY, September 2010), New York, NY.

United Nations (2002). *World Population Ageing: 1950-2050*. New York: Population Division, Department of Economic and Social Affairs, United Nations.