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Why Poverty Mentality Matters for Achieving the First Sustainable Development Goals (SDGs) in Nigeria

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Abstract

In the past two decades, the effort toward reducing poverty and its dimensions has increased in middle and low-income countries by introducing diverse social protection programmes. In Nigeria, for instance, various successive regimes have experimented with myriads of programmes targeted at poverty alleviation. Yet, in 2018, Nigeria was named the world's poverty capital, with about 87 million citizens living in extreme poverty. This data could be because economists, the World Bank, and other development organizations have stereotyped the concept of poverty as income, consumption, and wealth without paying attention to the "poverty mentality". As a result, governments often instinctively neglect the influence of the "poverty mentality" on the part of beneficiaries of poverty alleviation programmes when initiating social protection policy framework for the country. However, from the literature reviewed, a "poverty mentality" often leads to poor financial decisions and deadweight spending. Accordingly, this research article recommends a new international poverty order (NIPO) by dealing with multidimensional poverty and "poverty mentality" through investment education and value reorientation.

Keywords: *Investment Education; Poverty Alleviation; Poverty Mentality, Social Protection, NIPO*

INTRODUCTION

This study situates the first Sustainable Development Goals (SDGs), that is, "end to extreme poverty in all its forms everywhere", to make a case for "poverty mentality" when initiating social protection programmes. This universal call to end poverty in all its manifestations on or before 2030 was adopted by member countries of the United Nations in 2015 (United Nations Development Programme [UNDP], 2021). The SDGs ousted the Millennium Development Goals (MDGs), established in 2000 as part of a global initiative to combat extreme poverty and hunger, increase access to primary education for all children, and battle the scourge of fatal diseases. The MDGs, according to the UNDP (2021), produced impressive results, including the following: (1) more than one billion people have been lifted out of poverty since 1990; (2) child mortality has decreased by more than half since 1990; (3) the number of children who are not in school has decreased by more than half since 1990; and (4) HIV/AIDS has decreased by almost 40% since 2000.

Despite the MDGs' successes between 1990 and 2015, 736 million people lived in poverty on less than US$1.90 per day and lacked access to food and clean water (UNDP, 2021). Additionally,

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the regions of Southern Asia and Sub-Saharan Africa, which housed 80% of the world's poorest people, saw little economic advancement and were threatened by conflicts, food instability, and climate change. Thus, the SDGs were established as a comprehensive strategy to end multidimensional poverty by focusing on the most vulnerable, improving the supply of necessities, and assisting nations impacted by natural disasters and armed conflict (Henry, 2022). Nigeria, in 2015, adopted the SDGs and has continued to show commitment to achieving these goals by providing leadership and ownership of the implementation process. However, evidence abounds that the first Sustainable Development Goal (SDG-1) on poverty alleviation has shown plodding progress (Daka, 2020).

In 2015, the worldwide poverty line set by the World Bank was $1.90 per day, below which a person is deemed to be living in poverty (World Bank, 2016). The new standard is $3.2 per day for Nigeria and other lower-middle-income nations (Silver & Gharib, 2017). This poverty line is determined by the price of necessities, including food, clothing, and housing for one adult. Instinctively, economists and international development organizations like the World Bank, United Nations (U.N.), International Development Association (IDA), and Non-Governmental Organizations (NGOs), among others, have stereotyped poverty as a lack of income, consumption, and wealth. However, according to Giurge and Whillans (2019), it is necessary to challenge these constrained economic poverty measures by paying attention to non-economic indicators. So it is possible to say that non-economic characteristics like a "poverty mentality" may be crucial in changing people's economic well-being and societal advancement (Helliwell, 2006; Karademas, 2006; Stiglitz et al., 2009).

Henry (2022) defined "poverty mentality" conceptually as a mindset people adopt based on a firm conviction that they will never have enough money, food, and wealth. This fear-based thinking might result in making bad financial decisions. This explanation of the "poverty mentality" helps to elucidate why government social protection programmes to alleviate economic poverty in developing and third-world nations have not been successful. Social protection is government policies and programmes proposed for individuals and households to prevent and reduce poverty and social-economic uncertainties by enhancing livelihoods and a life of dignity. These programmes are interventions aimed at reducing social and economic risk and vulnerability and alleviating extreme poverty and deprivation (Food and Agricultural Organization [FAO], 2015; Federal Government of Nigeria [FGN], 2021).

Developing countries like Nigeria have recognized social protection as a means of engendering citizens' rights to a life of dignity and promoting human and economic development (Federal Government of Nigeria [FGN], 2016). Social protection programmes provide a framework for addressing poverty, inequality, social exclusion, social and economic vulnerabilities, and other challenges to achieving sustainable development goals. The Nigerian national social protection policy is aimed at; (1) reducing the prevalence of poverty among the people vulnerable to being poor, (2) empowering the poor and people vulnerable to economic uncertainties, (3) enhancing human capital development to ensure a life of dignity, (4) provide a framework for managing social protection projects and programmes, (5) promote social cohesion, equity, and inclusiveness, (6) ensure Nigerians have access to essential social services and infrastructure, (7) provide social welfare and improve food security and nutrition, (8) create employment opportunities and sustainable livelihood, (9) protect Nigerians from external shocks that can make them fall into

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extreme poverty, and (10) promote synergy and coordination among social protection intervention agencies.

The Nigerian national social protection policy is categorized into eight thematic areas as; education and health services, social welfare and child protection, social housing, livelihood enhancement and employment, social insurance schemes, social assistance, traditional family and community support, legislation, and regulation. This policy framework birthed numerous social protection programmes aimed at alleviating extreme poverty. For instance, Nigeria's successive governments have used various approaches to lessen the country's poverty prevalence. These social protection policies in poverty alleviation programmes are categorized into military and democratic eras.

Table 1. Nigeria's Social Protection Programmes before 1999 (Military Rule)

Programme	**Abbreviation**	**Year Founded**	**Objective**	**Remark**
Agricultural Development Projects	ADPs	1972	To increase food production and raise the income of small-scale farmers	Operational
National Accelerated Food Production Programme	NAFPP	1972	To increase the production of food crops	Non-operational
Nigerian Agricultural and Cooperative Bank	NACB	1972	To finance and provide credit facilities to agricultural and allied industries.	Non-operational
River Basin Development Authorities	RBDA	1976	To develop water resources to boost agricultural production	Operational
Fertilizer Procurement, Distribution, and Pricing Policy	FPDPP	1976	To ensure farmers have access to subsidized fertilizers	Operational
Operation Feed the Nation	OFN	1976	To increase local food production and reduce imports	Non-operational
Green Revolution Programme	GRP	1980	To increase the production of food and raw materials	Non-operational
Directorate of Food, Roads and Rural Infrastructure	DFRRI	1986	To mobilize rural communities and development of rural areas	Non-operational

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Programme	**Abbreviation**	**Year Founded**	**Objective**	**Remark**
Nigeria Agricultural Insurance Scheme	NAIS	1987	To offer protection to farmers from the effects of natural disasters	Non-operational
Better Life Programme	BLP	1987	To improve earning opportunities and alleviate poverty and ignorance among rural women	Non-operational
National Directorate of Employment	NDE	1987	To combat unemployment and enhance employability through training	Operational
National Agricultural land Development Agency	NALDA	1992	To provide strategic public support for land development	Non-operational
Family Support Programme	FSP	1993	To increase the strength and resilience of families	Non-operational
Family Economic Advancement Programme	FEAP	1997	To alleviate poverty at the rural levels	Non-operational
Population Activities Fund Agency	PAFA	1990	To improve the quality of life and standard of living	Operational
National Primary Health Care Development Agency	NPHCDA	1990	To promote and implement quality and sustainable primary healthcare	Operational
Universal Basic Education	UBEC	1999	To eradicate illiteracy, ignorance, and poverty	Operational

Note: operational = still existing; non-operational = not existing
Source: Author's compilation

Table 2. Nigeria's Social Protection Programmes after 1999 (Democracy)

Programmes	**Abbreviation**	**Year Founded**	**Objective**	**Remark**
Poverty Alleviation Programme and Poverty Reduction Strategy Process	PAP/PRSP	2000	To eradicate absolute poverty by providing basic essentials like food, shelter, clean drinking water, education, health care, employment, and income-generating	Non-operational

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Programmes	Abbreviation	Year Founded	Objective	Remark
			opportunities to rural dwellers	
Nigeria Agricultural and Rural Development Bank/Bank of Agriculture	NACRDB/BOA	2000	To provide finance and credit facilities to agricultural and agro-allied industries	Operational
National Poverty Eradication Programme	NAPEP	2001	To distort intergenerational transfer of poverty through skills acquisition and training for self-reliance	Operational
National Housing Fund Scheme	NHFS	2002	To allocate funds for the provision of affordable housing	Operational
National Economic Empowerment Development Strategy	NEEDS	2003	To lay the foundation for sustainable wealth creation, poverty reduction, employment generation, and value reorientation	Non-operational
Seven-Points Agenda	SPA	2007	To improve power and energy, food security and agriculture, wealth creation and employment, mass transportation, land reform, security, and quality education	Non-operational
Youth Enterprise With Innovation in Nigeria	YOU-WIN	2011	To encourage entrepreneurship among youths and reduce unemployment by providing grants to small-scale businesses	Non-operational
The Transformation Agenda	TAN	2012	To reposition the country's drive to development by focusing on key sectors, infrastructure, and policy reforms	Non-operational
The Subsidy reinvestment and	SURE-P	2012	To cushion the effect of the partial removal of the fuel	Non-operational

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Programmes	Abbreviation	Year Founded	Objective	Remark
empowerment program			subsidy, reduce poverty and unemployment	
Youth Empowerment and Social Support Operations	YESSO	2013	To increase access of poor and vulnerable youths to employment through life skill training, reorientation, and public workfare	Operational
Anchor Borrowers' Programme	ABP	2015	To increase agricultural productivity and improve capacity utilization of processors by creating a link between large-scale processors and smallholder farmers	Operational
N-Power	NP	2015	To address the challenges of unemployment and increase social development	Operational
Government Enterprise and Empowerment Programme	GEEP	2016	To provide no-cost loans and reduce the cost of starting a new business venture and existing small-scale businesses	Operational
Home-Grown School Feeding Programme	HGSFP	2016	To strengthen communities by increasing enrolment and completion of primary school, reduce the incidence of malnutrition and empower women	Operational
Unconditional Cash Transfer	UCT	2020	To provide no-strings-attached cash to those in the lowest income group, reduce poverty, improve nutrition and self-sustainability, and support development through increased consumption	Operational
Presidential Youth Empowerment Scheme (P-YES) in 2020	P-YES	2020	To empower youths through creating opportunities and enabling an environment for wealth creation	Operational

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Programmes	Abbreviation	Year Founded	Objective	Remark
National Youth Investment Fund	N-YIF	2020	To boost economic activities by providing financial support to youths in business	Operational

Note: operational = still existing; non-operational = not existing
Source: Author's compilation.

Tables 1 and 2 present different social protection programmes implemented before and after 1999, the year they were launched, and their primary objective. It is imperative to note that some of these programmes are still ongoing in Nigeria. These initiatives were created to give Nigerians who would benefit from them the financial means to start small enterprises and build a value chain of employment opportunities for others. Despite this, most Nigerians experience multifaceted poverty; therefore, numerous programmes to reduce it have not had the desired impact. For instance, in 2018, the World Poverty Clock named Nigeria the world's poverty capital, with about 87 million people living in multidimensional poverty, compared with India's 73 million (Uzoho, 2021). In addition, data from the Nigerian Living Standard Survey (NLSS), which was conducted by the World Bank and the National Bureau of Statistics (NBS) in 2020, 40 per cent (83 million) of Nigerians, live in multidimensional poverty. It is predicted that this number will rise to 45 per cent (90 million) in 2022. Thus, this research article aims to draw the attention of governments of third-world countries and development organizations like the World Bank to the imperative of "poverty mentality" when implementing social protection programmes. These acts might exacerbate poverty and raise its prevalence. This research article makes the case that policymakers should take the impact of the "poverty mentality" into account because it can seriously impede the socio-economic growth of any country.

The remaining sections of this study are organized as follows: literature review, research method, findings, and discussion, conclusion, and limitation & further research.

LITERATURE REVIEW

Numerous ideas have been put out in economics and sociology that pinpoint various causes of poverty, with particular emphasis on income, consumption, wealth, and social relationships. Some of these theories, as identified by Ndiyo (2021), are presented without claiming to be exhaustive:

Vicious Circle of Poverty Theory

Ragnar Nurkse propounded the vicious circle of poverty in his book titled "Problems of Capital Formation in Underdeveloped Countries", published in 1965 (Shamim, 2022). Nurkse sees poverty as a phenomenon enforced by low income, low savings, low investment, low capital formation, low productivity, and low employment (Hashim et al., 2016). This circle is likely to continue in perpetuity, except if there is an intervention from outside. The poverty cycle is sometimes called the development trap when applied to developing countries. The reasons for the vicious circle have been classified into; supply-side causes, demand-side causes, and imperfect

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market causes. The supply side causes indicate that less developed countries are underdeveloped because their productivity is too low, and they cannot drive capital formation.

Similarly, the demand causes low purchasing power due to low income. Finally, an imperfect market condition occurs because resources are underdeveloped and citizens are economically backward. This imperfect condition limits the optimal utilization of natural resources. This theory explains why Nigeria cannot attain the first sustainable development goal of eradicating extreme poverty. Productivity is low in Nigeria because investment is low, resulting in low savings. This theory has been criticized because development in LDCs is hampered by a lack of capital and poor decision-making ability.

Culture of Poverty Theory

Oscar Lewis advanced this hypothesis in his 1959 book "Five Families: Mexican Case Studies in the Culture of Poverty." This theory was developed by observing the behaviour of poor people in New York, Puerto Rico, and Mexico (Mandell & Schram, 2003; Sameti, Esfahani & Haghighi, 2012). According to this notion, widespread poverty could cause people to create a culture or subculture to adapt to their circumstances. In other words, people raised in poverty unconsciously developed attitudes and skills in consonance with the kind of life they share with those around them (Bradly, 2018; Addae-Korankye, 2019). Thus, a continuous exhibition of such attitudes and skills makes poor people endure the culture of poverty. In Nigeria, it is evident that people from a low-income family background tend to remain economically poor, except if there is an intervention from outside. For stance, parents that have not gone to school may not have the courage to send their children to one.

However, according to Small, Harding, and Lamont (2010) culture of poverty theory has been criticized due to its many theoretical inconsistencies. In addition, this theory has been criticized for its assumption of fixed and unchanging poverty culture wherein no amount of intervention can change the attitudes of poor people (Bradly, 2018). This reasoning implies that poverty is caused by individuals rather than social or economic conditions.

Poverty Individualization/Democratization

This theory was developed by the German Sociologist Ulrich Beck in his book titled "Risk Society: Towards a New Modernity", published in 1992. This theory was presented based on the German experience and criticizes the culture of poverty theory. Beck argued that individual attitudes are less traditionally connected to values and norms and are not dependent on some collective identity relative to social class. This claim asserts that the individual community has replaced the class system and that everyone must construct their existence and life biography (Leibenstein, 1957). In addition, Beck asserted that some people would only experience poverty as a passing state in the short, medium, or long term. Leisering and Leibfried (1999) expanded the individualization theory by dividing Beck's theory into democratization, demoralization, and biographisation. This theory corroborates that poverty is multidimensional and complex in its measurement and conceptualization. It encompasses economic, cultural, social, and psychological indicators. Thus, attaining the first sustainable goal of eradicating poverty might not be possible before 2030. This theory has been criticized that more individuals will be invaded by poverty

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because everyone cannot be prone to poverty. However, some individuals experience poverty more than others in real life.

Monetary Theory of Poverty

Booth and Rowntree propounded the monetary theory of poverty in the 19th and 20th centuries. This approach to poverty is the most widely employed theory to measure and study poverty among economists because it is consistent with neoclassical microeconomic theory (Soria, 2007). Poverty in this approach connotes a shortfall in a family or personal income and consumption falling below a certain threshold of resources (UKEssays, 2018). The instruments for measuring poverty under this approach are the poverty line and the necessities of life. The poverty line sets a certain threshold below which people are called poor (Sameti et al.,2012). For instance, the less than 1 U.S. dollar a day proposition by the World Bank and International Monetary Fund (IMF).

On the other hand, the basic necessities criteria or unfulfilled basic needs index identifies goods and services needed to sustain one's life. The approach perceives income or consumption as equivalent to economic well-being. In Nigeria, there has been a continued decline in citizens' standard of living due to a fall in personal income and consumption patterns. Thus, achieving the sustainable development goal of eradicating poverty might be a mirage. This theory has been criticized for being too myopic to fit the real-life situation because social relations and welfare considerations are left out. This shortcoming has made the poverty line condition a misleading instrument for measuring poverty.

Classical Deficiency Theory of Poverty

Sen Amartya postulated the classical individual deficiency theory in 1985 to provide a framework that can be employed to analyze inequality, individuals, poverty, and groups' well-being (Sameti et al., 2012). This approach attributes poverty to the failure of an individual to make good choices and work hard. According to Daana (2018), this approach blames poverty on a "lack of certain genetic features, intelligence and even punishment from God for sins committed in the present or former life". This theory is rooted in the laissez-faire principle wherein people are responsible for the result of their economic decisions. Thus, government intervention in people's economic life will result in more poverty. For instance, Idoko (2021) opined that more than 76 million (38 per cent) Nigerian adults out of an estimated 200 million people are illiterates despite increasing efforts to improve literacy levels in the country. This might hinder the realization of the first sustainable development goal of eradicating poverty. However, this theory has been criticized because it might take longer to build skills and knowledge; therefore, time, money, and other resources are sacrificed during training.

Neoclassical Progressive Social Theory of Poverty

The neoclassical progressive social theory of poverty was developed as a criticism of the classical individual deficiency theory of poverty by Rank Mark, Yoon Hong-Sik, and Hirschl Thomas in 2003 in their research article titled "American Poverty as a Structural Failing: Evidence and Arguments". Rank et al. (2003) viewed poverty beyond individual deficiency and attributed it to social, economic, and political distortions that restrict opportunities and resources to produce

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wealth and surmount poverty. This explains how economic and social systems, especially capitalism, created an army of the unemployed population to keep the wage rate low in the 19th century (Ndiyo, 2021). It was stated that even when people put in much effort and have great attitudes, they can fall into the poverty trap of broken social and economic structures. As a result, poverty is ascribed to a social, economic, and political arrangement that disadvantages the poor regardless of their convictions. For instance, the Nigerian government has embarked on various macroeconomic reforms to redistribute income. However, these reforms have made more people fall into the poverty trap and dampened the chances of achieving the first sustainable development goal of eradicating poverty. This theory was criticized because it concentrated on social, economic, and political structures as the cause of poverty, forgetting that the system causes behaviour and individual behaviour is the primary cause (Brady, 2018).

Geographical Disparity Theory

John Kenneth Galbraith propounded the geographical disparity theory of poverty in his thesis titled "The Position of Poverty", published in 1969 as a theory of inequality. This theory attributed poverty to geographical dispositions. It emphasized that poverty occurs when people, cultures, and institutions in specific locations lack what it takes to generate adequate income, well-being, and power to assert redistribution (Omideyi, 2007). This theory is also discussed within the economic agglomeration proposition, which reveals the concentration of industries in a particular location and attracts auxiliary services and markets (Danaan, 2018; Omeje, Chukwu & Isiwu, 2022). This concentration attracts more industries, while impoverished areas spawn more poverty (Addae-Krankye, 2019). In Nigeria, for instance, the geographical concentration of industries in the Southern region has aggravated the incidence of poverty in the Northern region. This explains why the Northern region is the world's poverty capital, with millions of people feeling economically poor. However, scholars have criticized this theory's disbelief in poverty alleviation programmes and that such intervention can cause more problems.

Cyclical Interdependence Theory

The cyclical interdependence theory is rooted in Myrdal Gunner's work in his book "Economic Theory and Underdeveloped Regions", published in 1957. This approach was developed as a theory of "interlocking, circular, interdependence within a process of cumulative causation", explaining economic development and underdevelopment. Myrdal argued that community and personal welfare are traceable to a flow of negative consequences where one problem might generate multiple difficulties and result in poverty. According to Calahorrano and An de Meulen (2015), the interdependence theory posits that lack of employment opportunities could lead to emigration, a decline in tax revenue, poorly trained workforces, poor school systems, closure of business, affect the ability of firms to adopt advanced technology and attract new businesses. These problems will create unemployment and deepen the vicious cycle of poverty. The theory further observed that unemployment creates low income resulting in low savings, spending, and consumption. Addae-Korankye (2019) opined that individuals cannot start their businesses and even embark on training leading to no expansion, market dwindling, disinvestment, and deficient opportunities. For instance, the unemployment rate in Nigeria is estimated to be 33 per cent (Sasu, 2022). This statistic is worrisome and has severe implications for achieving the first sustainable

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development goal of eradicating poverty. However, this theory was criticized for conceiving poverty as a trait that affects individuals and families without acknowledging the numerous criticisms of individualism (Rank, 2005; Brady, 2018).

Social Exclusion/Cumulative Disadvantage Theory

The concept of social exclusion came into use in France in the 1970s when the government used it to depict a growing problem group of people living on society's margins (Quirke, 2014). However, Rene Lenoir expanded the concept of social exclusion in his book "Les Exclus" which means "the excluded", published in 1974. Social exclusion is a multidimensional observable fact that connotes instances where a person or group of persons are denied the chance to participate in a civic obligation whether they crave to partake or not (Silver & Miller, 2003; Sameti et al., 2012). This theory analyses poverty as denying someone or a group the opportunity to participate and the right to use economic resources. Furthermore, Berafe (2017) sees the concept as a process by which a particular group of persons is systematically disadvantaged due to discrimination against them based on their religion, race, ethnicity, gender, disability, age, and migration status, among others. Thus, poverty within social exclusion is seen as non-participation in producing goods and services, consumption, social interaction, and political activities within a particular society. The symptoms of exclusion are unequal access to resources, denial of opportunities, and unequal participation. In Nigeria, for instance, the gap between the 'haves' and the 'have not' keeps widening with no hope of narrowing soon. The poor are socially excluded on many fronts and might have serious implications for achieving the sustainable development goal of poverty reduction before 2030. However, this approach has been criticized for not having a conceptual definition due to its complexity and problems. According to Atkinson (1998), the concept can mean "all things to all people". Similarly, it was criticized for negative ideas and value-burdened concepts mirroring the prejudice of the middle class (Randolph & Judd, 1999).

These economic and sociological theories of poverty have been their guiding principles, simply the ideas of consumption, income, wealth accumulation, and interpersonal relationships. However, putting these theories to the test in the context of the Nigerian situation has revealed that poverty has many more dimensions than the standard economic definition.

RESEARCH METHOD

This research article relied on empirical and theoretical literature from journals, online newspapers, and personal observation. This study employed the triangulation technique by involving multiple observers to reduce observation bias. This study aims to draw the attention of governments and development agencies like the World Bank to the imperative of a "poverty mentality" toward achieving Nigeria's first sustainable development goals before 2030. This mentality needs to be addressed to reverse the culture of poverty in third-world countries through a new international poverty order. Paper selection process is presented in Figure 1.

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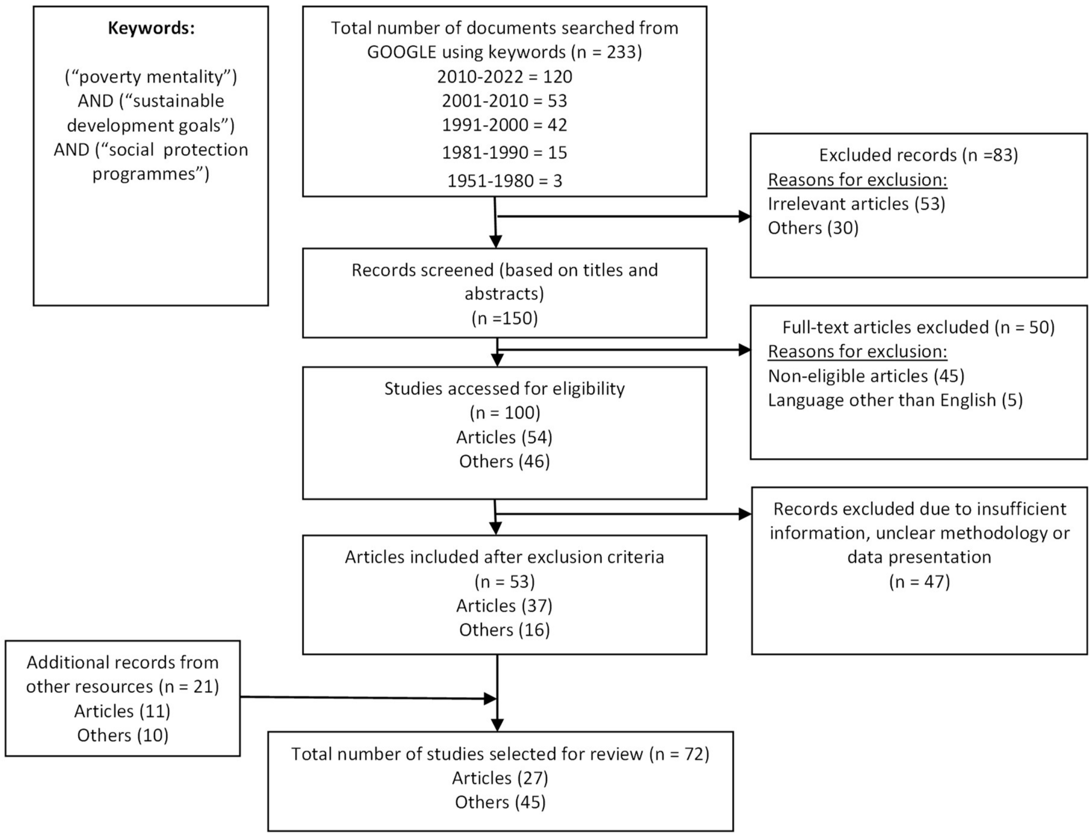

Note: others = non-articles
Source: Author's Compilation

Figure 1. Paper Section Process Flowchart

FINDINGS AND DISCUSSION

I have observed that most beneficiaries of social protection programmes indulge in deadweight spending, such as getting married to several wives and purchasing cars, among other things, since they have a "poverty mentality" (Rothstein, 2017; Walton, 2018). These acts exacerbated poverty and raised its prevalence. This observation is in tandem with the findings of Ewhrudjakpor (2008), who concluded that poverty remains a prime killer in Nigeria and that various government programmes and reduction strategies have no practical outcome on alleviated poverty. On the other hand, Kura, Viswanathan and Ishak (2019) attributed the failure of social protection programmes on poverty alleviation to political instability, poor macroeconomic management, bad governance and weak administration. This failure is in addition to institutional corruption that affects social protection programmes' planning, execution and implementation. Kura et al. (2019) study, however, only emphasized the government's failure without looking at the mentality of the beneficiaries of social protection programmes.

Similarly, Ezeanyeji et al. (2020) found that microfinance banks' operations do not contribute to poverty alleviation significantly in Nigeria. Similarly, the Nigerian government has successfully

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formulated and implemented different social, political, and economic programmes to alleviate poverty (see Tables 1 and 2). These programmes are drafted to improve the standard of living of Nigerians. Aibieyi and Dirisu (2010) opined that each of the social protection programmes is an improvement on the former both in ideology and scope but lacks the needed commitment on the part of the initiators and beneficiaries to make such effort count towards eradicating poverty in all its dimension. Unfortunately, efforts toward poverty alleviation in Nigeria have not yielded significant results. This is because the government has unconsciously neglected the poverty mentality on the part of beneficiaries when implementing social protection programmes.

Similarly, economics and sociology theories of poverty provide the framework for understanding the concept but do not account for the mentality of the government's beneficiaries of social protection programmes. This research article makes the case that policymakers should take the impact of the "poverty mentality" into account because it can seriously impede the socio-economic growth of any country and frustrate the efforts to achieve the first sustainable development goals (SDGs) of eradication in Nigeria before 2030.

CONCLUSION

The "poverty mentality" has been neglected over time as empirical data and macroeconomic policy initiatives have concentrated on economic poverty (consumption, income, and wealth). However, persistent observation has shown that financial assistance recipients of social protection programmes to reduce poverty engage in poor financial decisions, often leading to deadweight spending. According to this article, the government's efforts to reduce multidimensional poverty in Nigeria in accordance with the SDGs are significantly threatened by the "poverty mentality". Therefore, policymakers should pay as much attention to this pervasive and unstable situation as they do to economic poverty. Therefore, this study suggests a New international poverty order that addresses both economic poverty and "poverty mentality" through value reorientation and investment education before increasing economic well-being.

LIMITATION & FURTHER RESEARCH

The limitation of this study is characterized by its methodology, that might have influenced the conclusion derived from personal observation. Therefore, further research on the imperative of poverty mentality for achieving the first sustainable development goals (SDGs) should be empirical and fact-based by interacting with beneficiaries of social protection programmes through questionnaires or interviews. This procedure will enable researchers to obtain data on the extent to which "poverty mentality" has impeded the effectiveness and efficiency of social protection programmes that alleviate poverty.

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