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RESEARCH ARTICLE

POVERTY INFLUENCE ON HOUSING CONDITION: A CASE OF ADO-EKITI, NIGERIA

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ABSTRACT

Nigerian cities are hubs of development producing abundant returns for urban Government and providing revenue for people to meet their wellbeing necessities. However, poverty has eaten deep into Nigerian housing situation both at city centers and the countryside area causing diverse health challenges while the poor are disproportionately situated in slumps areas. The urban poor in sub-Saharan Africa especially in the West African region experiences difficult time. This research work examined the impact of poverty on housing condition in Ado – Ekiti, Nigeria. The objectives of the study are to examine the socio-economic characteristic, type and quality of facilities provided, the existing housing condition (physical structure), the environmental quality and the relationship between poverty and housing in the study area. The data obtained from the survey were analyzed using descriptive analysis such as frequency tabulation to assess the impact of poverty on housing condition. Findings revealed that poverty results in the poor health of the residents due to exposure to pollution of different forms. It also has adverse impact on lives of people and housing condition. Among suggestions made were effective development control, provision of an effective loan scheme, effective urban renewal/development policy, and enforcement of sanitary inspectors (wole wole). If all these suggestions were adhered to, there could be tremendous improvement in the standard of living and housing condition in Ado – Ekiti, Nigeria.

INTRODUCTION

In time past, urban poverty was given a low priority in research and development agenda. This in recent years has changed with myriad of studies which defines, measures and analyze poverty level in different country (3,6,10,16,20). Poverty in whatever manner it can be viewed represents the greatest and most urgent problem facing our modern society. Scholars have reported the issues in different way bearing in mind the continuous widespread and increase in urbanization. The United Nations Organization in 2006 reported the variation in the urban growth, according to the report, as at the close of year 2000, about half of the world's population lived in urban areas compare to the 28% recorded in 1975, while the level of urbanization in developing countries in 1970 was 25%. In 1994, it increased to 37%, and has been projected to reach 57% in 2025 (United Nations Organization 2006). Must studies emphases poverty rate from the national level or from the angle of a spatial disaggregation, given a general category of rural or urban settlement with an adjustment of regional price difference (5,22,23,24). As essential as these studies can be, they appear to have little significance in tackling the poverty issues within individual city, most especially when housing is considered. Therefore, questions that are specific to individual area might not be properly answered like, the location of the poor settlement within city, the difference between the settlements, available services within individual subgroup,

whether the poor benefit from specific program or not, as well as the designing of policies and individual program that can effectively eradicate or reduce poverty, while giving opportunities for homeownerships. Given answers to such questions is critical especially for big, sprawling urban cities that accommodates different population and growing issues on poverty. More so, Poverty negates the development of any country. Therefore, effective housing development and ownership in a country like Nigeria cannot be discussed without tackling the poverty rate across the nation. Noteworthy is that Poverty in the country is a complex multidimensional problem which cast long shadows over several areas of existence, most especially in the aspect of housing. This been a global phenomenon differently affects continents, nations, and people in several depth and levels, at different times and phase of their existence. Poverty is a state or condition at which people lack the means to satisfy their needs and growth. According to the declaration of the central bank of Nigeria in 1991, poverty is a condition where individuals are incapable of catering adequately for their necessary needs like housing, food and clothing, as well as inability to meet economic, educational and social obligations, lack of job and self-esteem (7,26). This also includes dearth of supportive economic and social infrastructure like portable water, good health system, sanitations, and security. Nigeria is a vivid example of wealthy nations filled with poor populations as citizens lack the basic factors of living. The level of poverty been a public concern at the community, global and national level as now become a

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multidimensional issue, which continues to trend in scholarly works. For instance, research on the problem of poor communities and people as well as the impediments and solutions to improve such situation has led to the understanding of poverty as a complex set of deprivations (9,21,26). Eradiating poverty in anyway is a vital global challenge and a key priority of the United Nations' New Urban Agenda, owing to its effect on the sustainable development of most countries, their regions, and cities (18). According to (16), most Nigerians in recent times lives in a penuries state with very little percentage living in affluence. This situation indicates the inability of the economic operations in spreading available resources across the geographical zones. (6) then report such situation as a result of injustice, classical greed and selfishness which is beyond any economic principle. Life across the nation requires extra struggles for the lower income class before they can stand against hunger as well as overcoming total lack of health facilities and housing needs. The poor has no social welfare that can help in ameliorating their conditions, they mostly rely on friends, family, and religions settings for their survival. As it is believed that our background and place of upbringing determines our economic status owing to the diverse opportunities and constraints however, the situation in the country is significantly different from the situation of the poor groups existing in other country. The poor group in the urban areas bear a hug burden of environmental risk owing to the environment they are forced to reside in either in sprawling squatter settlement in cities or blighted urban areas such as Ado-Ekiti, Nigeria. Housing delivery and ownership does not keep pace with the continuous urban growth due to poverty thereby leading to congestion, slum, overcrowding and changes in housing patterns with an appearance of informal activities that seem to change community's land use patterns in the area. Hence, such changes affect infrastructural amenities, physical structures, the related socio- economic values as well as residents' being in their respective areas (6). The environment of the town vis-à-vis housing conditions keep deteriorating with evidence of facility overload, squatter houses, overcrowding, continuous slum creation and socio-spatial disorderliness. Hence, this study considers the effect of poverty on housing situation with major emphasis on the mentioned changes.

LITERATURE REVIEW

Poverty: Traditionally, there has been a connotation to the word poverty. Majorly those people often seen in the poverty line does not have a regular income or other economic resources require for them to sustain a decent life. Poverty has been assessed through monetary estimates which relates with people's income and consumption. The level of people's capacity to consume what is required for them to live determines if they are rich or poor. Base on continuous argument on the failure of economic approaches in capturing the level poverty experienced across the world, scholarly works have progressively sought to search other innovative way in conceptualizing and measuring of poverty. More so, Individual scholars have defined poverty in different way with no universally accepted definition, and a struggle in drawing the lines between the non-poor and poor groups. (2) defines poverty as people's lack of command on basic consumption needs. This mean the presence of inadequacy in consumption with a result insufficient, shelter, food, cloth, health facilities and so on. Inability to participate or meet up with other peer groups in the society can also fall under cause of poverty.

The World Bank Report of 2001 described poverty as the inability to provide for the needs of a minimum living standard. With the multifaceted character of poverty, it can be concluded that the assessment of poverty requires going beyond the material resources into analyzing individual's capacity to achieve a non-poor lifestyle. This involves assessing the economic situation and the level of opportunity available for people to provide or meet their needs like food, clothing, and especially a house that befits their level (4). Despite Nigeria being blessed with great resources like gas and solid mineral resources, agricultural products, human, and petroleum, poverty rate across the country contradicts the country's immense wealth. Household numbers in poverty line keep increasing. Noteworthy is that the educational level of households is low which also add to the cause of poverty. (8,11)described the attainment of an education as a key to dictating people's housing and living standards. Lack of job opportunities which creates urban poverty among the citizens contributes to citizens' inability to acquire a befitting academic qualification vis-à-vis the standard and quality of school operation, and employability. This is directly related to the poor conditions of housing units and environment within the urban centers. Hence, (12,25), upheld that the major causes of homelessness are inadequacy of affordable housing units, lack of support from government and poverty. An increase in the existence of low-income households compared with the availability of affordable houses will result to households' homelessness. Another cause of poverty affecting households is reported by (13,19), this includes family size, environmental, social, and emotional problems. This also relates with city's population explosion withing developing nations. Therefore, the interplay of a sliding pressure on lower income, social and emotional problem, and economic pressure in the presence of rapid urbanization will keep poverty at a high level. Several factors like structural adjustment programs massive rural-urban migrations and economic crisis have added to the unceasing number of urban poor and relate outcome of poverty. Urban centers and available resources keep depleting owing to pressure from influx of people, with more of such pressure on the cities within the 3rd world nations. Most of the cities have failed to support their population compare to the operation of developed nations. Hence, urban poverty is bane within the 3rd world countries, which needs to be seriously handled.

Household and Income: Housing is a key charge on household income, a means of income-like flow of benefits for families as well as a cash income that contributes to family's material living conditions. The link between income, housing and poverty deserves a recognition, as they all have a considerable effect on living conditions, as well as policy implications. Income is a core concept often used in poverty indicators and related analysis. Although some scholars maintained that it is not an incomplete measure of family or individual living standard especially with regards to those at the bottom end of the distribution, as some the measurement use in calculating the class of people who falls below the threshold differs according to the income concept used (15). The income of households directly dictates the capacity of individual household to pay house rent or outrightly purchase their desired house. It has been globally declared that houses can be seen affordable when 30% maximum of household gross income is spent on housing occupation. Housing costs that exceeds 35% of household income is then tagged not affordable (1,17). It then cannot be denied that household income mostly influenced housing affordability of families vis-

à-vis their capacity to meet their other life’s necessity like education, health etcetera. poverty in relation to Nigeria Housing conditions is endemic, real and very devastating as citizens income does not measure up to the consistent growth of housing needs (14). Rent and Housing price keep increase with no increase in salary. A larger portion of the citizens have no income that can pay their feeding, health, housing, and educational bills. Life generally across the nations involves daily struggles against hunger, health, security of lives and lack of adequate or standard house. Hence, the poor, and most low-income class depends on gifts from friends, relatives, private loans etcetera for sustenance. The outcome of this, however, is a severe limitation on the prospect of social and economic development. The situation of housing across Nigeria has majorly related to non-affordability of a decent home by the urban poor and the low-income class. Poverty to this class of people is perceived as a continuous hunger, residing in poor housing conditions without portable kitchen, water, toilet facilities and necessary security measures. The absence of this deprives individuals from attaining their desired goals as well as putting a risk on their well-being.

RESEARCH METHODOLOGY

Both primary and secondary data were used in this work. Primary data was derived from survey to identify areas where urban poverty is most dominant, viable information were elicited from the respondent through an in-depth structural interview, structure questionnaire and Reconnaissance survey

which entails the structural composition of the area which includes physical and socio – economic study of the study area. Due to the wide range covered by Ado Ekiti, some core areas were selected as sample size, research was centered on seven areas, which are predominantly high density and low-income zone. 15 household was randomly selected from each area, with a total of 105 household been administered questionnaire. 70 questionnaires were retrieved and found useful, descriptive, and simple statistical analysis was adopted. Also, with the aid of personal observation alongside the questionnaires, the following were observed as the factors influence poverty on residents’ housing condition in the study areas.

Data Presentation and Analysis: One hundred and five (105) questionnaire were administered on household; seventy (70) were returned and found usable and analyzed, representing 67% of questionnaires administered. On the socio-economic characteristics of the respondents, the field survey shows that 13.2% of respondents were male and 11.5% of respondents were female in the high income area while the low income earners have the higher percentage of both male and female with 36.1% and 39.2% respectively. The survey conducted shows that ages below 15years has 9.2% while ages between 31 to 45years has the greater percentage of 30.3% of the respondents followed by 16 to 30years with 25.3% of the respondents followed by 16 to 30years with 25.3% of the respondents, 46 to 60years with 21.5% of respondents, 61 years and above with 13.7% of the respondents.

Table 1. Income of Respondents

Income per month ₦	High income	Percentage (%)	Low income	Percentage (%)	Number of respondents	Percentage (%)
Below 7500	2	2.9	15	21.4	17	24.3
7,500-15000	4	5.7	19	27.1	23	32.9
15000-30000	5	7.1	10	14.3	15	21.4
31000-60000	6	8.6	4	5.7	10	14.3
60000 and above	3	4.3	2	2.9	5	7.1
TOTAL	20	28.6	50	71.4	70	100

Source: Authors’ field survey 2019

Table 2. Respondents Length of Staying in The Study Area

Length of staying	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
Less than 1 year	6	8.6	12	17.1	18	25.7
1-5 years	7	10	22	31.4	29	41.4
6-10 years	4	5.7	9	12.9	13	18.6
11 years and above	3	4.3	7	10	10	14.3
TOTAL	20	28.6	50	71.4	70	100

Source: Authors’ field survey 2019

Table 3. Respondents Reasons for Staying in The Study Area

Reasons for staying	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
Cheaper rent	3	4.3	26	37.1	29	41.4
Closer to relative kinsman	5	7.1	8	11.4	13	18.5
Closer to work	12	17.1	16	22.9	28	40
TOTAL	20	28.5	50	71.5	70	100

Source: Authors’ field survey 2019

Table 4. Household Size of Respondents

Household size	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
1-3	12	17.1	10	14.3	22	31.4
4-6	5	7.1	12	17.1	17	24.3
7-9	3	4.3	22	31.4	25	35.7
10 and above	-	-	6	8.6	6	8.6
TOTAL	20	28.5	50	71.4	70	100

Source: Author’s field survey 2019

Table 5. Household Type of Respondents

Household type	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
Rooming apartment	2	2.9	26	37.1	28	40
Single room apartment	3	4.3	10	14.3	13	18.6
Flat	10	14.3	5	7.1	15	21.4
Duplex	5	7.1	2	2.9	7	10
Traditional compound	-	-	7	10	7	10
TOTAL	20	28.6	50	71.4	70	100

Source: Author's field survey 2019

Table 6. Age of Building

Age of building	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
0-10 years	11	15.7	6	8.6	17	24.3
11-20 years	4	5.7	7	10	11	15.7
21-30 years	3	4.3	11	15.7	14	20
31-40 years	2	2.9	14	20	16	22.9
41 and above	-	-	12	17.1	12	17.1
TOTAL	20	28.6	50	71.4	70	100

Source: Author's field survey 2019

Table 7. Condition of Building

Conditions of building	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
Poor	14	70.00	30	60.00	44	62.85
Fair	4	20.00	13	26.00	17	24.29
Good	2	10.00	7	14.00	9	12.86
TOTAL	20	100	50	100	70	100

Source: Author's field survey 2019

Table 8. Condition of Environment

Condition of environment	High income	Percentage (%)	Low income	Percentage (%)	Number of respondent	Percentage (%)
Poor	11	55.00	28	56.00	39	55.72
Fair	8	40.00	18	36.00	26	37.14
Good	1	5.00	4	8.00	5	7.14
TOTAL	20	100	50	100	70	100

Source: Author's field survey 2019

The research work in the table above shows that low income area has the higher percentage of 10% of respondents who have been staying in the study area for over eleven years and high income with 5.7% of the respondents for 6 to 10 years. This table shows that low income area has the highest percentage of household size which is 31.4% of respondents with between 7 to 9 persons per room. While in the high-income area, the household size is between 1 to 3 persons per room with 17.1% of the respondents. The table above shows that the housing type commonly found in the low-income area is majorly rooming apartment. 37.1% of the respondents stay in this type of house, while majority of the respondent of 14.3% stay in flat in high income area. This table indicates the ages of the buildings and shows that the buildings are old with some between the ages of 21 to 30 year and 31 to 40 years especially in the low-income area. This table reveals that buildings in both low- and high-income area are very poor with 60.00% and 70% of the respondents respectively. An indication that shows that the condition of building in Ado-Ekiti City is poor generally. This table shows that the condition of the environment in both high- and low-income area is very poor with 55.00% and 56.00% respectively. This shows that the condition of housing in all the core area of Ado-Ekiti is in deplorable state overwhelmed with abject poverty and characterized with slum, blight, overcrowding and congestion.

SUMMARY OF FINDINGS

Based on the study outcome, it can be stated that:

- There exist several capable individuals across the areas living in poverty due to lack of employment.

- The population in the areas continues to increase due to the economic standard and operations in the town compared to neighboring towns and villages. Such increase without proper support for people's living standard negatively affects their occupancy ratio, while subsequently affecting their housing condition.
- The level of education attainment is also a key problem in the areas. Most of the respondents across the low-income areas holds a secondary education certificates compare to those residing in high income area with mostly post-secondary education certificates. This offers them opportunities for high income jobs compare to the lower certificates' holders. Therefore, the poverty level in low-income areas is higher than any other area.
- Majority of residents within high-income area are government employed, while the residents in the low-income area predominantly traders and artisans. Such factor has a drastic measure on their level of income and standard of living.
- Poverty within the low-income area is more obvious than that of high-income area. Noteworthy is that most of the low income area residents wishes to change their accommodation and locational status but, are deterred owing to their poverty level since a mainstream of them are self-employed and their income, with a low income to meet their daily needs not to talk of changing accommodation.
- It was also observed that the occupancy ratio in the low-income areas are very high, with a result of congestion and several disease breakouts, This also

affect the surrounding environment, as the rate of waste generation is often high with less attention given to it. When a house is densely populated, there will be a pressure and intensity in using several facilities; this will result in facilities' breakdown and in turn negatively affect the fabric of their buildings.

- Poverty in low-income area had impacted negatively on their building structures.

Problem Identification

During the fieldwork, some problem was identified, which includes:

1. **Environmental Deterioration:** The environmental deterioration involves the rate of solid waste creation whose disposal is a key problem in the study area particularly the low-income area with absolute populated environment.
2. **Overcrowding:** Due to people's inability to pay high house rent, the number of persons residing in a room across the low-income areas keep increasing with no measure put in place by the authority. This further deteriorate the existing facilities such as conveniences, and creating other economic and social problems
3. **High Level of Illiteracy:** It was discovered that many of the resident of low-income level in the entire town does not have adequate educational qualification which also play a key-role in the amount of income they earn and their housing affordability.
4. **High Level of Unemployment:** unemployment rate in the entire states is relatively high which makes residents to opt for less lucrative jobs, thereby affecting their ability to meet daily needs.
5. **High rent in some areas:** The random increase of rent has limits low-income class to substandard environment with little or no infrastructural facilities to support their living.
6. **Presence of too many illegal structures:** worthy of note is the presence of illegal structures across the state, mostly in the low-income area. Some houses are built on water passage, which causes flood during raining season and makes the environment unfit and highly dangerous to residents' health.

Conclusion

The outcome of the study indicates that problems such as environmental deterioration, overcrowding, illiteracy, unemployment, excessive rent and erection of illegal structures all contribute majorly to form the adverse impact poverty on the areas' housing condition. These factors all carry a high weight and percentage in the statistical findings. Hence, this could endanger the people's health conditions as they are exposed to diverse forms of pollutions. The influence of such factors in stimulating a low living standard to include emotional intelligence of residence cannot be ignored. Some necessary recommendations are given in tackling some of the identified problems with the motive of probably alleviating poverty both within and outside the area, and drastically reduce its impact on the living and housing condition in the society. It is then assumed that an effective adherence to the recommendations by the authorities concerned will assist in

minimizing poverty impact on housing conditions across the areas and similar areas in the country.

Recommendations

Poverty been a major stumbling block to the economy of the country needs to be controlled as much as possible. To douse the misnomers of poverty on housing condition, the following are hereby suggested:

1. There should be an effective development control to help in stopping the growing trend of substandard building developments. Authorities should specify the required standard of houses that is expected to be built to include the necessary facilities that is expected to be in such houses.
2. Provision of Effective Loan Scheme is also essential. The construction of standard and appropriate housing unit necessitates a lump sum of capital which deters people from investing their desired houses, as their income/resources are mostly limited. Government should support by establishing loan scheme that would help the citizens own a house.
3. The Implementation Urban Renewal concept/ Workable Urban Development Policy should be considered essential, as the study discovered that the poor physical state of most houses is because of the reflection of poverty with no help coming from the government. It is therefore suggested that urban renewal concept like rebuilding, renovation and conservation be extended to those places by the government.
4. Provision of Site and Service Scheme whereby land can be acquired and well serviced with basic infrastructures all over the states is very paramount towards poverty alleviation. Factors like access to good roads, and well layout of the environment etcetera should be considered before such site is being sold to prospective housing developers. This would help in ascertaining a well layout residential areas and provision of basic amenities. To efficiently implement this, public private partnership principles could also be introduced in the scheme.
5. Need for the Enactment of Rent Control Edict is also emphasized, as rent in some areas tagged as low-income is still relatively high for this income class, this study reveals that one basic reason that forces people to live in substandard houses was as a result of demand for exorbitant rent by the shylock landlords. It is therefore opined that government establishment of rent control across the state with a fine to be imposed on whoever violates such laws would go a long way in ameliorating the problem.
6. The enforcement of Sanitary Inspectors (Wole Wole) on weekly basis is highly recommended like the operation in the past. Such program had great impact in the living environment of people in the past. if there could be a re-introduction of same program with full enforcement, there will be improvement in the environment, while people's living condition will be greatly enhanced.

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