

INCLINATION TOWARDS POVERTY ALLEVIATION AMONG NIGERIAN WOMEN: AN EMPIRICAL STUDY OF WOMEN IN OGUN STATE, NIGERIA

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Abstract

This study investigates the inclination towards poverty alleviation among Nigerian women in Ogun State, Nigeria. Specifically, it aims to examine the relationship between poverty level and inclination towards alleviation of poverty. The influence of environmental factors and educational background on women's inclination towards poverty alleviation is also being examined. An empirical test carried out on the data gathered from questionnaires demonstrates that the two variables on the environmental factors are found to have statistically significant relationship on the inclination towards poverty alleviation. Findings revealed the significant effect of environmental and educational background on women's inclination towards poverty ($R = 606$; $R^2 = .581$; $F(2,941) = 37.169$; $P < .05$). The study also shows that women's entrepreneurial behaviour ($\beta = .249$; $t = 3.013$; $p < .05$) and their residential areas ($\beta = .433$; $t = 5.017$ $p < .05$) are potent predictors of women's inclination towards poverty alleviation among Nigerian. Recommendations and implications of the study were made.

Keywords: Inclination towards poverty alleviation; entrepreneurial behaviour; demographic characteristics; Environmental factors; Nigerian women

Introduction

Poverty is a concept that has defied universally accepted and objective definition or assessment because it is not only an expression of life situation, but equally a state of mind and a

perception of self in the complex web of social relation (Ekong, 1991). In general terms poverty is considered from two broad perspectives: relative poverty and absolute poverty. Relative poverty is associated with experiencing deviational outcomes from expectations and irrelevant comparison of one's material position with others mostly peers and age groups. Absolute poverty is a misery linked to an insufficient resource base, lack of income, narrow margin, high risk of failure, hunger, disease, etc.

Samuelson (1976) cited in Adawo (2011) mentions three kinds of poverty: (i) ancient poverty due to famine and inadequate production potentials; (ii) unnecessary poverty in the midst of plenty such as poverty due to only bad purchasing power behavior of the system; and (iii) poverty due to uneven and bad distribution of income and affluent total Gross Domestic Product (GDP).

Therefore, poverty means different things to different people. Some see poverty as “working for more than 18 hours per day and not earning enough to feed a household of four – the man, his wife and two children”. Others regard poverty “as the inability of a person to perform obligatory functions to the household in feeding, housing, education, clothing's and so on”. The reality is that, many in Nigeria never escape one form of poverty or other.

Available statistics indicate that poverty has become endemic in Nigeria and is on the increase. For instance, poverty increased from 18 million people in 1980, to 35 million people in 1985; 39 million people in 1992; 67 people in 1996; and 74 million people in 1999. At present, about two-third of the Nigeria's population (about 150 million) are poor. The latest Human Development Programme indicates that 70.8 per cent and 92.4 per cent of Nigerian population live below US\$1 (N117) and US\$2 (N234) a day respectively (UNDP, 2007). All these support the ranking of Nigeria among the world's least developed nations of the world (UNDP, 2007).

Out of these numbers of poor Nigerian, Nkamnebe (2012) confirm that women represent greater proportion due largely to their ascribed and acquired role, which is accentuated by socio-cultural orthodoxy with a concomitant vulnerability to deprivation, intimidation, and extreme suffering. He concluded that majority of these women are forced into the informal economy, which exacerbate poverty and vulnerability. Given the multidimensional role of women in the Nigerian culture, and by implication in the development process though not often acknowledged, the continued neglect of the women in Nigeria means postponing economic recovery in the country.

Women and poverty rate in Nigeria

Women are at the center of poverty in Africa and Nigeria in particular. Women specifically find it more difficult, if not impossible, to have access to loans from financial institutions, in which their male counterparts can easily get the same help. Because they are increasingly economic actors and heads of households as well as mothers, their poverty slows down global economic growth. FOS survey (2005) reported that most of women headed households are low-income small-scale farmers, fisherwomen or petty traders. Only a minimal number of them are engaged in professional pursuits. Lawanson (2012) citing Buvinic (1997), adduced the following to be causes of poverty among women

- a. Women earn less than men do. Statistics show that worldwide, women earn 30 – 40% less than men do. Though women do over 67% of the world's work, they earn only 5% of the world's income and own less than 1% of the world's real estate.
- b. Much of women's work goes unpaid. In fact, women perform 67% of all unpaid work; particularly care giving, worth \$11trillion dollars globally per annum.
- c. Women face job discrimination and segregation. They consistently find themselves in low-status, low-paying jobs with few opportunities for advancement. They are over represented among part time workers and informal sector operators. Moreover, the kind of paid work that women are more likely to be involved in pay less than the jobs that are predominantly male oriented.
- d. Women live longer than men. In fact, in countries like Canada, it was discovered that over 50% of the women aged over 65 live alone and in penury, because they have no pensions.
- e. 68% of single parent families are headed by women (Hartlauer, 2003). They are the abandoned wives, young widows, refugee women with children, and victims of teenage pregnancies. In some countries, wives maintain households. As these figures increase globally, so does the incidence of women's poverty.
- f. Women lack the resources that might help them overcome poverty. These include access to education, social equality, paid employment land, capital and credit facilities.

Poverty affects Nigerian women more than men due to the influence of culture and the gender inequality in all aspect of the economy. It is evident that some women are extremely poor especially in rural and urban areas of Nigeria despite various poverty alleviation programs by various governments in the country. This is realized in their limited level of participation in decision making, limited or no control of resources, high levels of illiteracy and working in low paying jobs.

Inclination towards poverty alleviation and Nigerian Women

The poverty situation in Nigeria is galloping. Despite several attempts by successive governments to ameliorate the scourge, Eze (2009) explains that the level of poverty is geometrically increasing (Okpe & Abu, 2009). According to the meta-analysis done by Oshewolo (2011) the fight against poverty has been a central plank of development planning since independence in 1960 and about fifteen ministries, fourteen specialized agencies, and nineteen donor agencies and non-governmental organizations have been involved in the decades of this crusade but about 70 percent of Nigerians still live in poverty (Soludo, 2003). Observers have unanimously agreed that successive government's interventions have failed to achieve the objectives for which they were established (Adesopo, 2008; Omotola, 2008; Ovwasa, 2000). The failure to effectively combat the problem has largely been blamed on infrastructural decay, endemic corruption, and poor governance and accountability (Okonjo-Iweala, Soludo & Muhtar, 2003).

Today, the majority of micro-finance clients worldwide are women, and this is especially true for programs targeting the very poor (Cheston, 2004). Women are said to be highly motivated savers and repay their loans at a higher rate than men. Therefore, they value savings services, tend to be more careful about investing than men, with the result that their businesses do not usually grow as fast as those of men, but tend to be around for longer time. Cheston opined that most of what we know about business growth is based on how women invest working-capital loans.

Evidence from literature supports that women are part of the missing link in the development quagmire, confronting the least developed economies to which Nigeria belongs (Eneh & Nkamnebe, 2011). This assertion is buttressed by the fact that women account for over half of the food produced in the developing countries, consists of the fourth of the industrial labour force in addition to fetching most of the household's water and fuel wood and being responsible for children and household chores (Anyawu, 1994). Despite all these crucial roles, it is however discovered that women entrepreneurs have low business performance compared to their male counterparts (Akanji 2006).

Bogunjoko (1999) affirms that everywhere in the world, women have been actively involved in the activities such as farming, food processing and preservation, informal education and other numerous domestic chores that help to sustain the family, the community and the nation at large. This was confirmed by (Adawo, 2010) that active farmers in Nigeria are mostly active young women in rural areas who produce 63% of the food we consume. It is evident that in United States and Japan, women enjoy a higher rate of employment than men though the average income per annum in the two countries is poorer than that of their men counterparts.

In view of the foregoing, there is an urgent need to empirically assess the inclination towards poverty alleviation among Nigerian women in Ogun State, Nigeria.

Purpose of the Study

The main purpose of this study is to assess the inclination towards poverty alleviation among Nigerian women in Ogun State, Nigeria. This study will establish the relationship between poverty level and inclination towards poverty alleviation, as well as entrepreneurial behaviour among Nigerian women. The study also aimed at establishing the influence of environmental and educational background on women's inclination towards poverty.

Hypotheses

In order to achieve the purpose of this study, the following hypotheses were stated and tested at 0.05 level of significance

1. There is no significant relationship between poverty level among women, entrepreneurial behaviour and their inclination towards poverty alleviation.
2. There is no significant influence of environmental and educational background on women's inclination towards poverty.
3. There is no significant relative influence of entrepreneurial behaviour and residential area on women's inclination towards poverty alleviation.

METHODOLOGY

Research Design

The study adopted a descriptive survey research design of ex-post-facto type. This is so because this method enabled the researchers to carefully analyze the sampled population with a view to assessing their inclination towards poverty alleviation.

Participants

The sample was selected using multi-stage sampling technique. First, 3 Local Government Areas out of the 9 Local Government Areas in Ogun East Senatorial District were selected using the simple random sampling technique. Secondly, from the selected Local Government Areas, a sample of 946 participants comprising of 50 full housewives, 108 market women, 117 farmers, 320 traders/

partisans, 120 teachers, 75 civil servants and 156 others (bankers, workers in product manufacturing industries etc.) were selected through random sampling technique. The age range of the participants was between 23 and 63, while the mean age was 29.27 years with a standard deviation of 11.38. Further descriptive analyses revealed literate participants to be 389 (41.1%), illiterates are 559 (58.9%); while those participants from rural areas are 337 (35.6%) and those from the urban centres are 609 (64.4%).

Research Instrument

One main instrument was used for data collection. A 30-item self-developed questionnaire was used to explore the opinion of the women on the variables of the study. The instrument titled “Women’s inclination towards poverty alleviation (WIPA)” adopted the likert rating scale pattern. In this regard, the respondents were requested to record their responses on a four-point continuum of the scale ranging from strongly agree to ‘strongly disagree’, with a weighted point of 4 to 1 respectively. The instrument has two sections: Section A, and B. The section A focused on demographic data of the respondents such as age range, occupation, among others, while section B deals with issues relating to the variables of the study.

Validation of Instrument

The instrument was validated by giving it to experts in Test and Measurement to examine and assert its suitability and appropriateness regarding the item content and purpose of study. A reliability test using spilt-half method was also carried out to determine the reliability of the instrument. The results produced a reliability coefficient of .79

Procedure

The researchers with the help of five other assistants administered the questionnaire on the participants. The data collection lasted four (4) weeks. The completed inventories were thoroughly checked to ensure that they were properly filled. All the inventories were returned. Thus, 100% success of inventory administration was recorded. Analysis was carried out using the Pearson Product Moment Correlation Coefficients and Multiple Regression statistics. Results were tested for at the 0.05 level of significance.

Results

Table 1: Correlation matrix of the Relationship between poverty level among women, entrepreneurial behaviour and their inclination towards poverty alleviation

Variables	Poverty level	Entrepreneurial beh	Inclination towards alleviation
Poverty level	1.000	.438*	.667**
Entrepreneurial behaviour	.438**	1.000	.508*
Inclination towards poverty alleviation	.667**	.508*	1.000

** Correlation is significant at the .05 level (2-tailed)

* Correlation is significant at the .01 level (2-tailed)

The results in Table 1 indicated that there is a significant relationship among the variables of the study. A significant high relationship was observed between poverty level and entrepreneurial behaviour ($r=.438$) and inclination towards poverty alleviation ($r = .667$). Also, positive relationship was observed between inclination towards poverty alleviation and entrepreneurial behaviour (.508). The findings imply that women's inclinations towards poverty alleviation, poverty level and entrepreneurial behaviour are positively related to one another.

Table 2: Model Summary of the multiple Regression Analysis of the significant influence of environmental and educational background on women's inclination towards poverty

	R	R ²	Adj. R ²	SE	Change Statistics				
Model					R ² Change	F Change	d f 1	d f 2	Sig. F Change
Predictor Variables	.606	.581	.581	10.191	.581	37.169	2	941	.017

a. Predictions: (Constant), environmental and educational background

b. Dependant Variable: Inclination towards poverty

The results in Table 2 revealed a significant influence of environmental and educational background on women's inclination towards poverty ($R = 606$; $R^2 = .581$; $F(2,941) = 37.169$; $P < .05$). This revealed that environmental and educational background accounted for 58.1% of the variance on women's inclination towards poverty. This finding rejected the hypothesis, which stated that there is no significant influence of environmental and educational background on women's

inclination towards poverty. Thus, environmental and educational backgrounds are good predictors of women's inclination towards poverty.

Table 3: Coefficients of Relative contribution of entrepreneurial behaviour and residential area on women's inclination towards poverty alleviation area on women's inclination

	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	SE	Beta		
(Constant)	17.444	3.008		6.746	.000
Entrep. Behaviour	.113	.027	.249	3.103	.000
Residential Area	.289	.051	.433	5.017	.000

towards poverty alleviation Dependent Variable: inclination towards poverty alleviation

The results in Table 3 revealed the strength of causation of the predictor variables on the criterion variable. The most potent predictor of women's inclination towards poverty alleviation among the predictor variables of the study is the area in which the women lives in terms of ($\beta = .433$; $t = 5.017$ $p < .05$). Entrepreneurial is the next potent factor ($\beta = .249$; $t = 3.103$; $p < .05$). The null hypothesis of no relative contribution of the predictor variables to the criterion variable was rejected by this finding.

Discussion of Findings

Findings of the first hypothesis revealed women's inclinations towards poverty alleviation, poverty level and entrepreneurial behaviour are positively related to one another. It can be deduced from the outcome of this finding that within the framework of alleviation of poverty through social change and sustainable development, women constitute a veritable instrument in the transformation of resources within their environment into productive output for sustaining both family and society. This finding is in tune with Lawanson (2012) that no meaningful d

velopment can occur without the empowerment of women. The findings also lend credence to the issue of re-awakening and empowerment among women (Lawanson, 2012; Eneh & Nkamnebe, 2011), whereby they account for over half of the food produced in the developing countries, consists of the fourth of the industrial labour force in addition to households' works (Adawo, 2010; Akanji 2006; Anyawu, 1994).

The second hypothesis revealed environmental and educational background accounted for 58.1% of the variance on women's inclination towards poverty. The implication of this finding is related to the issue of cultural relegation on women as second citizens with unequal access to education, job opportunities, and even loans to fund their entrepreneurial projects and activities. The finding of this study is line with the position of Adesopo, (2008); Omotola, (2008); Ovwasa, (2000) that successive government's interventions to alleviate poverty in Nigeria especially among women have failed to achieve the objectives for which they were established. This is not only because of infrastructural decay, endemic corruption, and poor governance and accountability (Okonjo-Iweala, Soludo & Muhtar, 2003), but because of socio-cultural constraints militating against women, and weak policy support (Nkamnebe, 2010)

The third hypothesis stated "there is no significant relative influence of entrepreneurial behaviour and residential area on women's inclination towards poverty alleviation". The result indicated a significant relative influence. This result is in support of Lawanson (2012) and Adawo, 2010 that entrepreneurial behaviour of women is good but they are limited by resources; and for an average Nigerian, and that poverty is more endemic in the rural areas and still demonstrate no hope of escaping extreme poverty (Oshewolo, 2011).

Conclusion and Recommendations

With the findings of this study it could be concluded that Nigerian women have nurtured various innovative measures to overcome this barrier. And that social-culturally induced barriers which comprise of such factor as family and cultural expectations, multiple roles in family and society, inflame of spouse, family and culture itself have limited their power and zeal of empowerment. It should be noted, however, that Nigeria and its cultures is built on the belief that men are superior to women, and women tend to accept their role of home makers. This makes women to limit themselves to undertake risky ventures. Also, environmental factors, literacy and location to a large extent influenced Nigerians' women's inclination towards poverty.

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