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# **Analysis of the socioeconomic factors affecting women's contribution to household welfare in Mubi North Local Government Area of Adamawa State, Nigeria**

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## **Abstract**

This study set out to analyse socioeconomic factors which affect women's contribution to household welfare in Mubi North, Nigeria. Primary data was used. The instrument of data collection was a structured questionnaire. Fifty women were randomly selected for the study from 50 households in the study area. Analysis of data was done by the use of descriptive statistics and multiple regression analysis. The results revealed that most respondents (92%) were married. Mean age was 42 years, while mean household size was eight persons. Most respondents were formally educated (70%) and all the respondents were engaged in at least one economic activity. Women's income contribution to household welfare was below 30% for 90% of the respondents. Most respondents always contributed to household food, as well as children's clothing and educational needs in that order while contributing much less frequently to health care and house rent. The significant factors influencing women's contribution to household welfare in the study were age and income. It was recommended that rural extension workers should equip rural women with enhanced understanding of household nutrition requirement and the importance of children's education to enable them contribute more effectively to household food security and children's education.

**Key Words:** Women, rural, Contribution, Household, welfare

## **1. Introduction**

The welfare of the rural poor is far worse than that of the urban poor in terms of the personal consumption levels, access to education, sound health care, availability of potable water and sanitation, housing facilities, good road network and communication; it is almost always characterized by high levels of deprivation and powerlessness; these characteristics form the hub of inadequate well-being of households (Olawuyi and Oladele, 2012). Everyone has the right to a standard of living adequate for the health and well being of himself and of his family, including food, clothing, housing and medical care

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One of the most widely recognized contributions of women's work has been its positive impact in reducing poverty (IFAD, 1998) through contributions to household needs for food, clothing, housing, health care and education. According to Kristof (2009), when women work, they are far more likely than men to spend their income on improving their children's welfare needs (food, education, healthcare, clothing, and housing and the like). The employment of women leads to improvement in family care, health, nutrition, and housing. This ultimately leads to the wellbeing of household members (Singwane, and Gama, 2012).

Analysing how men and women allocate their incomes, studies in Ghana have found that women spend the largest proportion of their income on food for their families, followed by health expenditures and expenses of other household items and inputs. In Ghana, rural women often compliment their farm income with non farm income. Processing gathered products is a common income-generating activity in the north. The rest of women's non-farm income usually comes from processing and selling small quantities of crops, petty trading, handicrafts and brewing beer (non-Muslims). In recent years, more women are also entering seasonal or long-term migration to earn income. This used to be a matter of shame, but attitudes about it have now changed. Not only does migration take pressure off the family food supply, but it also results in occasional remittances (IFAD, 1998). The contribution of women to household welfare will depend on the specific setting and their socioeconomic characteristics. This study intends to investigate socioeconomic factors that influence women's contribution to household welfare in Mubi North LGA of Adamawa State.

## 2. Methodology

### 2.1 Study area.

Mubi is one of the 21 local government areas of Adamawa state Nigeria. It is divided into two main parts; mubi north and mubi south Local Government Areas (LGA). Mubi lies between latitude  $9^{\circ}50'N$  and  $10^{\circ}50'N$  and longitude  $10^{\circ}10'E$  and  $13^{\circ}50'E$  (Ministry of land and survey, Yola, Adamawa state). Farming is the major occupation of the people in the area. The major crops grown are rice, cowpea, maize, sorghum, millet, groundnut, sweet potatoes and sugar cane. The major tribes found in mubi are: Fali, Gude, Marghi, Fulani, Hausa, Higgi, and Kilba. Among these people, women often married early and husbands were usually responsible to meet all household needs, while women only contributed to household welfare in the areas they chose to and to the extent they wanted.

### 2.2 Data collection and analysis

Primary information was obtained through the administration of structured questionnaire and personal interview schedule. The tools used for data analysis were descriptive statistics and inferential statistical tools. The descriptive statistical tools used were frequency distribution, percentages and mean. Multiple regressions were used to determine the effect of socioeconomic characteristics of women on their contribution to household welfare. The multiple regression model was implicitly expressed as follows:

$$Y = F(X_1, X_2, X_3, X_4, X_5, X_6, X_7, u_i)$$

Where Y= Contribution to household welfare (Amount contributed)

$X_1$ =Age (years)

$X_2$ =Sex (dummy variable, 1=female, 0= male)

$X_3$ = Marital status (dummy variable, 1=married, 0=not married)

$X_4$ = Level of education (Number of years spent in formal education)

$X_5$ = Occupation (Number of economic activities engaged in)

$X_6$ = Household size

$X_7$ = Annual income (Naira)

$u_i$  = Error term.

Various functional forms (linear, semi log, double log, and exponential functions) were tried and the most suitable functional form was selected based on statistical, *a priori* and econometric criteria. Double-log was found to be the most suitable functional form because it gave the highest  $R^2$  value and highest number of variables that were significant. The double log model was expressed as;

$$\ln Y = \beta_0 + \beta_1 \ln x_1 + \beta_2 \ln x_2 + \beta_3 \ln x_3 + \beta_4 \ln x_4 + \beta_5 \ln x_5 + \beta_6 \ln x_6 + \beta_7 \ln x_7 + u_i$$

## 3. Results and discussion

### 3.1 Socioeconomic characteristics of respondents

The socioeconomic characteristics of respondents in this study indicate that majority of the respondents were 40 years and above with a mean age of 42years indicating that most of the respondents were in their middle ages.

About 92% were married with average household size of eight persons per household. Seventy percent respondents had various levels of education implying that most were literate. This characteristic is expected to affect decision making and development among the respondents. Majority of the respondents were farmers (56%) and mean income among respondents was ₦343, 000 per annum.

### 3.2 Contribution of women to household welfare

Analysis of Table 2 shows that 90% of the women in the study area always contributed to the provision of food to their households implying that the majority of women in the study area always contributed their resources to making food available in the household. Four percent of women never contributed to providing food. The Coefficient of Variation (CV) for food was the highest indicating that there was considerable difference between the number of women who always contributed to food and the others who did not. Women gave more attention to food needs beyond their contribution to other welfare needs of the household in the study. In the study area, clothes for children were not bought all year round for most respondents. Most respondents bought clothes for their children occasionally, especially during festivities. About 72% of the women contributed to providing clothing for their children always meaning most regularly, while 4% seldom contributed to providing cloths for their children. Furthermore, large number (64%) of the respondents contributed to educating their children to different degrees while 22% never contributed to that aspect. Table 1 indicated that 30% of respondents had no formal education, a situation which makes women uninterested in educating their children due to their ignorance

of the importance of education. Due to the fact that house rents were mostly taken care of by the men, 76% of the women never contributed to house rent, while 2% rarely contributed. In the case of health care, 66% of the women contributed to that health care at different levels while 34% never contributed to health care bills. Non contribution to health care bills may not always be because of unwillingness or inability to contribute by respondents but because family members were more often than not in good health, thus, the need to meet household health care needs among women was determined both by frequency of occurrence and the need to contribute available income to ill health.

### 3.3 Women's income and household welfare

Table 3 revealed that 90% of the respondents contributed less than 30% of their income to household welfare needs, the modal class of contribution being between 10 – 19% of respondents' income which was contributed by 42% of the respondents. Only 10% of respondents contributed above 30% of their income to the basic welfare needs of their households. This is a further indication that most women in the study area were more of supporters of the major family need provider (usually the husband), hence did not spend all their earnings on meeting basic welfare needs of their households.

### 3.4 Socioeconomic factors that affect women's contribution to household welfare needs

Analysis of Table 4 indicated that the  $R^2$  value was 0.51; this meant that only 51% of variations in the contribution to household welfare were due to the changes in the stated socioeconomic characteristics. Other factors outside of the specified socioeconomic factors also caused variations in respondents' contribution. The age of the respondents was significant at 5%, meaning that age is one of the factors that determined contribution of women to household welfare. The implication of this is that as the women grew older, they become more established in whatever occupation(s) they do and earn more money which made them more capable of contributing to household welfare. It can also be seen on Table 4 that annual income of women significantly determined women's contribution to household welfare at 1%. Income was significant because as women's income increased, their contribution to household welfare also increased.

From the analysis, it can be seen that marital status, number of years spent in formal education, number of economic activities engaged in and household size of the respondents did not significantly affect women's contribution to household welfare. Although these variables were not significant, the negative signs on household size and number of economic activities engaged in were unexpected. It is expected that contribution should increase with increase in these variables but the results implied that as these variables increased, women's contributions were going to reduce. This outcome may be related to the culture in the study area.

### 3.5 Conclusion and recommendation

The study observed that majority of the respondents in the study were married with children. All respondents had a source of income which meant that they had capacity to contribute to their household welfare. Although all respondents contributed to meeting their household needs especially with regards to household food as well as children's clothing and education; majority of the respondents only contributed between 10 – 30 % of their income to meeting these needs. The major determinants of the respondents' contributions were their age and their income. Respondents in the study were not under any compulsion to contribute to the specified household welfare needs because provision of these needs was a gender role allocated to men in the study area. Most women however contributed to meeting these needs to various degrees, depending on gaps left in meeting these needs by the husbands, and the income available to the women. The study revealed the very prominent role women played in contributing to household food security more than any other need of the household. The contribution of women to meeting welfare needs that were not necessarily their gender role will contribute to improving rural wellbeing and reducing household poverty. It was recommended that rural extension workers should equip rural women with enhanced understanding of household nutrition requirements and importance of educating children to enable them contribute more effectively to household food security and children's education.

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**Table 1: Socioeconomic Characteristics of respondents (n= 50)**

Characteristics	Frequency	Percentage (%)	Mean
<b>Marital Status</b>			
Married	46	92	
Unmarried	4	8	
<b>Age (years)</b>			
20 - 39	20	40	42.22
40 - 59	23	46	
≥ 60	7	14	
<b>Household Size</b>			
≤ 5	14	28	7.98
6 - 10	25	50	
11 - 15	11	22	
<b>Educational level</b>			
No formal education	15	30	
Primary	10	20	
Secondary	15	32	
tertiary	9	18	
<b>Primary Occupation*</b>			
Farming	28	56	
Civil Service	15	30	
Handicraft	12	24	
Handicraft	22	44	
<b>Income (₦'000)</b>			
≤ 200	20	40	343,000
201 - 400	15	30	
≥ 400	15	30	

Source: Field Survey, 2010

Welfare issues	Frequency of contribution (%)				Mean	CV	SD
	Never	Rarely	Frequently	Always			
Food	4	-	6	90	25	1.74	43.41
Children's education	22	-	14	64	25	1.51	27.54
Children's clothing	-	4	24	72	25	1.32	33.05
House rent	76	2	4	18	25	1.20	30.08
Health care	34	20	26	20	25	0.27	6.63

**Table 2: Frequency of women's contribution to household welfare n = 50**

Source: Field Survey, 2010

**Table 3: Percentage of respondents' income contributed to household welfare**

% of income spent on		
Household welfare		
	Frequency	Percentage
<10	14	28
10 - 19	21	42
20 - 29	10	20
30 - 39	3	6
40 -49	1	2
≥50	1	2

Source: Field Survey, 2010

		Unstandardized		Standardized		T	Sig.
		Coefficients		Coefficients			
		B	Std. Error	Beta			
1	(Constant)	.080	.741			.108	.914
	Age of respondents	1.236	.469	.441		2.636	.012**
	Marital Status of respondents	-.064	.080	-.091		-.802	.427
	number of years spent in formal education	.050	.032	.181		1.551	.128
	Number of economic activities engaged in	-.061	.272	-.026		-.224	.824
	Household size of respondents	-.116	.352	-.051		-.329	.744
	Annual income of respondents	.470	.122	.473		3.863	.000***

**Table 4: Effect of socioeconomic characteristics of women on their contribution to household welfare**

Source: Field survey, 2010

a Dependent Variable: Contribution of women to household welfare

\*\*\*significant at 1%, \*\*significant at 5%.  $R^2 = 0.51$

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