



Effect of The Socio-Economic Characteristics of Rural Women on Their Poverty Status in Giwa Local Government Area of Kaduna State, Nigeria

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ABSTRACT

This study examined the effect of the socio-economic characteristics of rural women on their poverty status in Giwa Local Government Area of Kaduna State. The specific objectives of the study were to: identify the manifestations of poverty among the rural women, determine the level of economic poverty among the rural women and examine the effect of the socio-economic characteristics of the rural women on their poverty status. Respondents were chosen from four different wards, namely; Yakawada, kakangi, Galadimawa and Kidandan. Data were collected with the aid of structured questionnaire and analysed by the use of descriptive statistics, multiple regression analysis and Foster-Green and Thorbecke model of poverty measures. The study revealed that majority of the respondents were within the active age group of 31-40 years, majorly household heads with average household size of 15. Most women lacked formal education, owned an average of five (5) different economic assets and had an average of two(2) income sources. Physiological manifestation of poverty among the women included lack of income source, lack of asset and low level of educational attainment. A poverty line of ₦1,406.20 per month per adult equivalent was gotten. The head count ratio was 0.34 which implied that 34% of the sampled population live with a consumption per capita below the poverty line, while the severity of poverty ratio was 0.13 which implied that 13% of the population were the core poor. Age, marital status, literacy level, diversification of income and average annual income were statistically significant in their effect on the poverty level among the women while household size, ownership of asset and average annual income were not significant in their effect on the poverty level. The study recommended that policies should be fine-tuned to give special preferences to rural women especially on matters of empowerment.

Keywords: Poverty, Rural women

Introduction

The term woman, according to the British Broadcasting Cooperation (BBC, 2000) English dictionary, is 'an adult female of human being, the female of human race as distinguished from man'. Second, the term poverty is defined as 'the scarcity of human basic needs or inability of an individual or society to acquire human basic needs for existence (Olaitan, *et al.*, 2000). However, the definition of poverty upon which this work is based is that given by Hazell and Haddad (2001). According to them, poverty consists of two interacting deprivations: physiological and social. Physiological deprivation describes the inability of individuals to meet or achieve basic material and physiological needs which can be measured either as lack of income, which limits access to food and to education, health, housing, water and sanitation services or by the failure to achieve desired outcomes, such as a high quality diet rich in micronutrients, health status, educational attainment and the quality of health, water and sanitation services received, while social deprivation refers to an absence of elements that are empowering, such as autonomy, time, information, dignity and self-esteem. Lack of empowerment is also reflected in exclusion from important decision-making process, even when the outcomes are of considerable importance to the poor - for example, decisions about public investment in local community, management of common properties and priorities for agricultural research and extension. Literature and current realities increasingly prove that poverty is a woman's problem. For instance, it has been found that in the past decade, the number of women living in poverty has increased disproportionately to the number of men, particularly in the rural areas (United Nation, 2000). Women bear a disproportionate burden, attempting to manage



household consumption and production under conditions of increasing scarcity (United Nation, 2000). Poverty alleviation is therefore a major issue in women's forum. Likewise, women empowerment is a recurrent issue in poverty eradication fora. Within the framework of 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. Women are active in a variety of economic areas which they often combine, ranging from wage, labour, and subsistence agriculture to the informal sector. In Nigeria, they constitute up to 13% of those employed in the formal economic sector and make up a dominant percentage of those employees in the informal sector (Soetan, 2002). However, legal and customary barriers to ownership of/or access to land, natural resources, capital credit, technology and other means of production as well as wage differential contribute to impeding the economic progress of women (Soetan, 2002).

The poverty of women feeds a destructive spiral of material deprivation and environmental degradation. Therefore, something decisive must be done to contain this scourge. While gender issues in sectors such as agriculture, health, education, governance and environment have received reasonable attention, focus on gender and the rural economy are few. This work therefore explores the poverty level among rural women in Giwa L.G.A of Kaduna state. According to (Narayi *et al.*, 2000), most households are crumbling under the weight of poverty. While some households are able to remain intact, many others disintegrate as men, unable to adapt to their failure to earn adequate incomes under harsh economic circumstance, have difficulty accepting that women are becoming the main breadwinners that necessitates a redistribution of income within the households. The result is often alcoholism and domestic violence on the part of men and breakdown of the family structure. Women in contrast, tend to swallow their pride and go out into the streets to do demeaning jobs, in fact, to do anything it takes to survive (Narayi *et al.*, 2000).

Materials and Methods

Area of Study

The study was conducted in Kaduna state, Nigeria. The state is in the Northern part of Nigeria and is located between latitudes 10.20N to 10.33N and longitudes 7.45 to 7.75E. It shares common borders with Abuja in the south-east, and six other states namely; Katsina, Kano, Zamfara in the north, Nassarawa and Plateau in the north-east and Niger in the North-west. The hottest months are March -April while the coldest are December-January. Rainfall is heaviest in the south and decreases northwards with an annual mean rainfall varying from 942mm to 1000mm. The rainfall lasts from May till October. The people of the state are mainly engaged in agricultural production activities with the main crops being maize, sorghum, Millet, Rice, Cowpea, Groundnut, Yam and sugarcane. The national population commission puts the projected population of the state for 2010 at 6,066,562 people (NPC 2006). Kaduna state has a land area of about 46,053kilometers square. Giwa Local Government Area is situated in the plain of the northern part of Kaduna state. It lies between latitudes 11.20 and 11.52N and longitudes 7.0 and 7.5 E (statistic year - book of Kaduna state, 2005). It is located north ward of Zaria in the transitional zone between northern Guinea and Sudan savannah. The Area is bounded on the north by Funtua and Malunfashi Local government Areas of Katsina State. On the eastern part, it is bounded by Sabon Gari and Zaria local government areas, while on the western part, the area is bounded by Birnin-Gwari Local Government Area. It is also bounded by Igabi Local Government Area of Kaduna state on the southern part. Giwa Local Government Area has an estimated population of 286,427 (National Population Census Commission, 2006), which has been extrapolated to 319,878 people and comprises 11 political wards namely, Shika, Kadage, Giwa, Kakangi, Panhauya, Yakawada, Gangara, Idasu, Danmahawayi, Kidandan and Galadimawa. The predominant language spoken in the area is Hausa and over 96% of the population are Muslim. In all these villages, farming is the major occupation among the men while the women mainly engage in weaving, knitting, petty trading and rearing of animals. The population of male is 144,218 while females are 142,209 (NPC, 2006). Farming is traditional in nature, while agriculture forms the principal occupation of the populace. Other non-agricultural activities engaged in by men are blacksmithing, leather work, mat making and trading, while the women also engage in technical handcraft and trading. The major crops grown in the area are maize, sorghum, millet, cowpea, Soya bean, rice and groundnut. The wet season usually begins in April/May to October, while the dry season starts from November/December to March /April. Annual rain fall in the area ranges from 1,000mm to 1,300mm with average rainfall of 1,100mm (Statistical year - book of Kaduna state, 2005)

Results and Discussion

Table 1: Distribution of Respondent according to Age

Age	Frequency	Percentage
21-30	45	36
31-40	59	47.2
41-50	16	12.8
>50	5	4
Total	125	100%

Minimum age: 23 years, Maximum age: 55 years, Mean age: 34 years

Source: Author's field survey data, 2010

The role of age of women was very critical in their economic productivity. The result of the analysis as shown in table 1 revealed that many of the respondents (47%) in the study area were within the age of 31-40 years. This implied that a large number of the respondents were young, active and energetic and were more likely to be more economically active and productive thereby impacting positively on their poverty level. This result is in agreement with the findings of Ogunhari *et al.*, (2007) in their work on the economic efficiency of small scale food crop production in Nigeria in which they observed that rising age of farmers (after the peak productive age) would lead to a decline in their level of efficiency.

Table2: Marital Status of Respondents

Marital Status	Frequency	Percentage
Single	5	4.0
Married	49	39.2
Widowed	44	35.2
Divorced	27	21.6
Total	125	100%

Source: Author's field survey data, 2010

A number of studies have emerged linking the issue of female headship with increasing poverty (Buvinic, 1990). The reason for this has also been connected with the higher dependency ratio of children these female household heads had. The result of the analysis presented in table 2 showed that about 4% of the respondents were single, 39% were married, 35% were widows while about 21% were divorced. The analysis of the marital status of the respondents therefore showed that majority of the women (57%) were household heads but because they were highly productive, given the fact that most of them belonged to an active age group, were more likely to stay above the poverty line. This finding contradicts the discovery of Buvinic, (1990) in his work on the feminization of poverty where he stated that female headed households are poorer because of higher dependency ratio of children.

Table3: Respondent's Distribution according to Household Size

Household Size	Frequency	Percentage
0-5	73	61.4
6-10	52	38.6
Total	125	100%

Minimum household size: 1, Maximum household size: 9, Mean household size: 5

Source: Author's field survey data, 2010

For the purpose of this study, household size was defined as the number of household the respondent fed and took care of. The result of the analysis presented in table 3 showed that 61% of the respondents have a household size of 5 while about 39% of the women had household size of 6-10. From the result of the analysis, majority of the women

(61%) had only 5 member of household to feed and take care of which is a relatively small number. This implied that expenditure on food and other household necessities may be minimal, considering the household size the women had to fend for. This will consequently impact on the poverty level in a positive way.

Table 4: Respondent’s Distribution according to Educational Status

Highest Level of Educational Attainment	Frequency	Percentage
No formal education	81	64
Quaranic education	12	9.6
Primary school education	20	16.8
Secondary school education	8	6.4
Tertiary education	4	3.2
Total	125	100%

Source: Author’s field survey data, 2010

One function of education according to Duke, (1990) is that it helps to improve the quality of human beings as productive agent. The result of the analysis presented in table 4 showed that about 64% of the respondents had no formal education, 9% had Quaranic education as their highest level of educational attainment, about 16% had primary school education and about 6% had secondary school education while about 3% had tertiary education as their highest level of educational attainment. The analysis therefore indicated that majority of the women (68%) lacked formal education. This indicated that these women may lack the knowledge and skills necessary for maximum and enhanced productivity which is critical for poverty alleviation. This finding confirmed what Baden (1997) in his work on population issues which he observed that traditionally in Nigeria, women lacked access to education, a condition which militates against their attainment of educational qualification.

Table 5: Respondent’s Distribution according to Ownership of Asset

Number of Asset	Frequency	Percentage
1-10	76	60.8
11-20	27	21.6
21-30	10	8.0
31-40	7	5.6
>40	5	4.0
Total	125	100%

Minimum number of asset: 1, Maximum number of asset: 42, Mean number of asset: 3

Source: Author’s field survey data, 2010

The result of the analysis presented in table 5 showed that about 61% of the respondents had asset number ranging from 0-10 , 21% had 11-20 number of assets, 8% had 21-30, 5% had 31-40, while 4% had above 40 assets. The assets included livestock, farm equipment (ox plough and work bull), bags of grains, houses, lands and vehicle (motor cycle and bicycle) which were all in good condition. The analysis of the ownership of asset of the women revealed that the rural women had assets which could be used to produce more wealth and/or could easily be converted in to cash if the need ever arises. This implied that the women had properties of value that they could fall back on in times of economic crisis, thereby preventing them from falling below the poverty line. This finding contradicted the findings of (Baden, 1995) who claimed that women lacked access to productive resources such as land and other assets.

Table6: Number of Income source(s)

Number	Frequency	Percentage
0	2	1.2
1	22	17.8
2	82	66.1
3	17	13.7
4	2	1.2
Total	125	100%

Minimum income source: 0, Maximum income source: 4, Mean income source: 2
 Source: Author's field survey data, 2010

Income diversification refers to the act of diversifying one's income sources. The result of the analysis as shown in table 6 revealed that about 1% of the respondent had no income source, 17% had 1 income source, 66% had 2 income sources and 13% had 3 income sources while 1% had 4 income sources. The major economic activity engaged in by the women included trading, livestock rearing and sewing. Out of this number, 81% of the women said that their monthly income was enough to take care of their monthly expenditure. The analysis of the sources of income of the women revealed that majority of the women (98%) were economically active as they had at least one source of income, a condition which would likely impact positively on the poverty status of the women.

Manifestations of Poverty among the Rural Women

Going by the definition of poverty by Hazell and Haddad, (2001) (upon which this work is based) which says that poverty consists of two interacting deprivations: physiological (basic material and physiological deprivations) and social (absence of elements that are empowering), the manifestations of poverty discovered among the women would be categorized under these two deprivations.

Physiological Deprivation Aspect of Poverty

Lack of income source

Income affords an individual the ability to meet basic material and physiological needs such as food, clothing, shelter, healthcare services and other economic needs. As shown in Table 6, the analysis of the sources of income of the women revealed that majority of the women (98%) were economically active as they had at least one source of income. Therefore, poverty in form of lack of income source manifested only among a minority. Based on this criterion majority of the rural women in the study area could be said not to be poor.

Table 7: Ownership of assets

Assets	Frequency	Percentage
No asset	4	3.2
Livestock	60	48
Farm equipment	5	4
Bags of grains	33	26.4
House	15	12
Land	18	14.4
Motorcycles/bicycle	4	3.2

Multiple responses exist

Source: Author's field survey data, 2010

Lack of asset

The result of the analysis presented in Table 7 shows that about 3% of the women had no asset of any form, while 97% of them owned assets such as livestock, farm equipment, bags of grains, house, land and vehicle (motorcycle and bicycle). Majority of them (43%) owned livestock (such as sheep, goat and cattle), 3.6% owned farm equipment, about



24% owned bags of grains, while about 11% owned houses. About 13% of the respondents owned land, while about 3% owned motorcycle and/bicycle. All the women who owned asset(s) claimed that their assets were in good condition. The analysis of the ownership of asset of the women revealed that the rural women had assets which could be used to produce more wealth and/or could easily be converted in to cash if the need arises. Based on this criterion therefore majority of the rural women in the study area can be said not to be poor. This contradicts the findings of Baden, (1995) who claimed that women lacked access to productive resources such as land and other assets.

Social Deprivation Aspect of Poverty

Exclusion from important decision making process

Poverty among the rural women also manifested as exclusion from important decision making process both at a personal and communal level. This condition made the women voiceless and powerless at home and in the institutions of the state. The result of the analysis showed that 66% of the respondents said they were excluded from important decision making process in the home and in the community, even when the outcomes were of considerable importance to them. Examples of such decision making processes in the home, according to the women included marrying off of the children by their spouse without seeking the opinion of the woman. The communal exclusion stated by the women included decisions such as the relocation of the only standard hospital with maternity facilities from the close proximity of the women to a so called permanent site without considering the opinions of the women or how a pregnant woman experiencing complications would cope in the event of an emergency. Another example of this communal exclusion cited by the women is scenarios where their opinions did not count or where they could not contribute their quota in certain communal issues like settlement of dispute among community members.

About 34% of the respondents said they were involved in decision making process in the community in which they lived. Such decision making process in the community they said, included sampling the opinion of the women about which public investment project meant for them is most pressing or of more priority to them. Exclusion from important decision making process is a strong indicator of poverty because it is a state of social deprivation. This finding corroborates the findings of the World Bank, (2001), which stated that poverty has various manifestations which include the risk of people, most especially women and the minorities, being socially excluded. The analysis therefore shows that majority of the women (66%), had no opportunity to contribute to matters concerning them at home and in the community as they would have loved to.

Maltreatment of the rural women

Victims of ill treatment, whether it is domestic violence or ill treatment in the hands of local authorities stand the risk of losing their dignity and self esteem. This in itself is a social deprivation and hence an indicator of poverty as observed by Hazell and Haddad, (2001). The study revealed that the women also received one form of maltreatment or the other both at home and in the community. The result of the analysis showed that about 90% of the respondents said they have been maltreated either in their homes or in the community, while only 10% of the respondents had not received any form of maltreatment. The maltreatment in the home among others included domestic violence from spouses or relatives in the heat of an argument or the use of abusive and derogatory words on them.

Ill-treatment from the community included gender biases such as the exclusion or the sidelining of women from certain communal benefits meant for empowerment in line with poverty alleviation programmes. A good example given by the women is the case of not having access (due to siphoning by more influential persons) to donations by the government in kind and in cash given to boost small and medium scale enterprises among the women. This finding corroborates that of United Nations for Poverty Alleviation, (1995) in which it was observed that rural women remain the poorest as discrimination cuts off their escape route from poverty.

4.3 The level of Poverty among the Rural Women

In estimating the poverty indices, this study measured the wellbeing of the women by their total consumption-expenditure and by their household size using the adult equivalent scale. Having established the individual member of the household consumption expenditure, one third (1/3) of the mean consumption expenditure of the whole sample under study was used to establish a poverty line at N1, 406.20 per month per adult equivalent as shown in column III in Table 7. From this, the p-alpha (poverty index) class of poverty measures was used in determining the headcount, depth and severity of poverty among the women as indicated in columns VI, VIII and IX of Table 7.

The poverty measures indicated in Table 7 shows that only 34% of the women out of the 125 sampled women were classified to be living below the poverty line, while 66% of them were above the poverty line. The poverty head count, depth and severity were, 0.34, 0.21, and 0.13 respectively. This means that 34% of the sampled women lived below

the poverty line of N1, 406.20 per month, while 21% of the expenditure is required to bring individuals within these 125 households up to the poverty line. The poorest households accounted for 13% of the households.

The poverty line of N1, 406.20 per month gotten in this research is similar to that of Adebayo (2004) that is, N1, 274.90 per month in Ijumu Local Government of Kogi State. However, the percentage of the poor observed in this research (34%) is quite low when compared with that gotten by Adebayo, (2004) that is 77%. This is probably due to the fact that the expenditure pattern (from which the relative poverty line was established) of the women in Giwa Local Government area was generally low (probably due to the low cost of living obtainable there as compared to that of the people of Ijumu Local Government Area of Kogi State). This made it possible for most of the women in Giwa Local Government to make it above the poverty line.

Also, the use of these three measures of poverty clearly indicates that the rate of poverty amongst the rural women in the study area is relatively low when compared with the total population of the people that are poor in Nigeria (72%) as provided by the World Bank African Development Indicators of the year 2005. This also could be due to the fact that an absolute poverty line was used in determining the poor by the World Bank (a method that does not take into cognizance differences in expenditure or income pattern) as compared to relative poverty line used in this study which pays attention to differences in household consumption and expenditure pattern.

Table 7: Foster-Green and Thorbecke Poverty Measures for the Rural Women

I	II	III	IV	V	VI	VII	VIII	IX
Y(N)	ME(N)	Z(N)	TEP(N)	AEP(N)	HCR =P ₀	PGR	PD =P ₁	PS =P ₂
527,350	4,218.8	1,406.20	23,011	535.13	0.34	0.62	0.21	0.13

Source: Author's field survey data, 2010

Key to the Table:

P-alpha (poverty index) class of poverty measures was used in determining the headcount, depth and severity of poverty among the women as indicated in columns VI, VIII and IX of table 4.8.

Y= Total expenditure per household equivalent. This was gotten by first dividing each household expenditure by the household size raised to the power of 0.7 being the adult equivalent scale expressed thus; $Exp/n^{0.7}$. The result revealed that expenditure per house hold equivalent was summed up to give N527,350.

ME= Mean household expenditure was gotten by calculating the average of the total expenditure per household equivalent (527,350/125) to give N4,218.8 as shown in column II. The total no of respondent was 125.

Z=Poverty line was gotten by finding 1/3 of the mean household expenditure thus; $1/3(4,218.8)$ gave N1,406.20 as shown in column III.

TEP= Total expenditure of the poor was gotten by computing the total expenditure of all those below the poverty line to give a total of N23,011 as shown in column I.

AEP= Average expenditure of the poor was gotten by dividing the total expenditure of the poor by the number of those below the poverty line thus (N23,011/43) to give N535.13 as shown in column V.

HCR=Head count ratio was gotten by dividing the total number of poor household (q) by the total number of sample population (n) thus; $(43/125)$ to give 0.34 or 34% as shown in column VI.

PGR=Poverty gap ratio was gotten by calculating the difference between the average expenditure of the poor and the poverty line and expressing it as a function of the poverty line thus; $(N1, 406.20-N535.13)/N1, 406.20$ to give 0.62 or 62% as shown in column VII.

PD=Poverty depth was gotten by multiplying the head count ratio by the poverty gap ratio thus; (0.34×0.62) to give 0.21 or 21% as shown in column VIII.

PS= Poverty Severity was computed by multiplying the head count ratio by the poverty gap ratio raised to the power of 2 thus $0.34 \times (0.62)^2$ to give 0.13 or 13% as shown in column IX.

P₀= Head count Poverty Index,

P₁= Poverty gap (Depth),

P₂=poverty Severity

Table 8: Estimated Regression Coefficients for Poverty Level

Independent Variables	Regression Coefficient	T-Value
Constant	1.4767 (0.5834)	-2.531*
Age(X ₁)	2.2765 (0.3780)	6.022*
Marital Status(X ₂)	-1.1610 (0.1278)	-9.082*
Household Size(X ₃)	0.15821 (0.1898)	0.8334
Literacy Level(X ₄)	-0.33382 (0.1306)	-2.557*
Ownership of Assets(X ₅)	-0.13598 (0.9358)	-0.1453
Diversification of Income(X ₆)	-0.36207 (0.1852)	-1.955**
Average Annual Income(X ₇)	-0.37311 (0.8122)	-0.4594
R ² =0.727		
R ² =0.7109		
N=125		

*=Significant at 1% level of probability, **=Significant at 5% level of probability, Figures in parenthesis are standard errors

Source: Author's field survey data, 2010

The regression result as shown on table 8 indicated that about 72% of the variability in poverty level was accounted for by the explanatory variables included in the model. Age(X₁), marital status (X₂), literacy level (X₄) and diversification of income(X₆) were found to be statistically significant at different levels of probability while household size(X₃), average annual income of respondents(X₇) and ownership of asset (X₅) were not significant. The coefficient of age was positive and significant at 1% level. The positive sign indicated that the poverty levels of the women increases with increase in age, owing possibly to the fact that the younger women were more active, energetic and could engage in more income generating activity than the older ones. The coefficient of marital status was negative and significant at 1% level. The negative sign indicated that the more the women moved from a single life to a married life, the less exposed they were to poverty. This could be attributed to the fact that the married women could likely be enjoying the financial support of their spouse thereby maintaining their position above the poverty line. The coefficient of literacy level was negative but significant at 1% level. The negative sign indicates that the poverty levels of the women increased with decreasing educational status. A possible explanation could be that with increased level of educational attainment, the quality of the women as productive agents was improved, thereby lowering their poverty level. The coefficient of income diversification was negative and significant at 5% level. The negative sign suggested that increase in income diversification led to a decrease in the poverty levels of the respondents. Diverse income source implied that the economic risk of the women would be spread, so that they can cope well with any shock that may arise as a result of an unforeseen economic crisis, thereby keeping them above the poverty line. Household size, average annual income and ownership of assets were also found to be statistically non-significant at different levels of probability. The coefficient of household size was positive and not significant. The positive sign suggests that increase in household size led to an increase in the poverty level of the respondents. A possible explanation could be as a result of the fact that larger household implied more mouths to feed and fend for. The coefficient of ownership of asset was negative and not significant. The negative sign indicated that the more assets the women owned, the lower their poverty levels were. This could be due to the fact the assets could be used to produce more wealth and also converted into cash if the need arises, thereby serving as a financial backup for the respondent. The coefficient of average annual income was negative but not significant. The negative sign is an indication to the fact that the more

the annual income the respondents earned, the lower their level of poverty was. This could be attributed to the fact that the respondents could afford to meet their basic necessities of life with more annual income.

Summary

The study was designed to examine the effect of the socio-economic characteristics of rural women on their poverty status in Giwa Local Government area of Kaduna State. The perspective from which this work looked at poverty was based on the definition of poverty given by Hazell and Haddad (2001) where poverty was seen to consist of two basic interacting deprivations; physiological (material and physiological needs) and social (elements that are empowering). One hundred and twenty five women were randomly selected in the study area. The data used were of primary source which were collected by interview schedule with the aid of structured questionnaires. The analytical tools employed included Descriptive statistics, Ordinary Least Square (OLS) Regression analysis and Foster- Greer and Thorbecke poverty measures. Majority(47%) of the women were of age group 31-40, and were majorly household heads with an average household size of 5 and had at least a source of income. Majority of the women lacked formal education and had an average of 5 assets with well diversified income sources. Result of the regression analysis showed that age, marital status, literacy level were significant at 1% level of probability while diversification of income was significant at 5% level of probability. The result also indicated that 34% of the sampled population lived below the poverty line of N1, 406.20 per month while the poverty depth and severity were 21% and 13% respectively.

Conclusion and Recommendations

This study revealed that the rural women in the study area are to a greater extent, sociologically poor but economically poor to a lesser extent as was seen in the manifestations of poverty which had a greater percentage of the respondents manifesting non-economic poverty indicators. Also, economic wellbeing alone is not enough to exclude an individual from being classified as poor if other non-economic poverty indicators exist. The poverty level (34% poor) was not high due to the fact that most of the women in the area owned assets that were in good condition. They also had diverse sources of income like paid employment, trading, rearing of livestock and sewing. But on the whole, poverty in terms of social deprivation was found to be on the high side (90% of the women). Therefore, interventions are urgently needed to address the low level of educational attainment and the deprivations as a result of social exclusion observed in the area. With a high level of education and financial empowerment to boost small scale industries, the level of poverty (Physiological and social deprivation) of the women in the area would be brought to the barest minimum. The women claimed to be victims of social exclusion in the community in which they lived; therefore the National Orientation Agency should create awareness among the people on the need to adopt the participatory approach of solving problems in the study area. This would allow for the involvement of the women (in important decision making processes especially on matters bordering on their welfare). To mitigate the level of economic poverty observed among the women in the study area, soft loans (loans with low interest rate) should be made available to the women to enable them expand their business ventures or start new ones. This could be achieved through the formation of cooperatives by the women.

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