

Contribution of Women to Household Expenditure in Rural Communities of Ughelli North Local Government Area of Delta State, Nigeria

Abstract

This study looked at the contribution of women to household expenditure in rural communities of Ughelli North Local Government area of Delta State, Nigeria. The study was carried out using the following objectives To: find out the socio-economic characteristics of women, identify the different income generating activities they are engaged in, determine their income level, determine their areas of contribution to household expenditure and determine their annual average contribution to household expenditure.

Three clans were randomly selected from the seven clans of the study area The clans included Ughelli, Ogor, and Orogun. Forty households were randomly selected from each clan making a total of one hundred and twenty households from which 120 women were interviewed using well structured questionnaire and interview schedule. Fifteen of the questionnaires were not retrieved, which left a total of 105 which was used for the analysis. Data collected were analyzed using frequency counts, means and percentages. The study result showed a mean age of 45 years, 45,7% had secondary education, 61% were married with an average family size of 7. Their main income source was farming (69.5%). About 43% earned an average cash income of ₦ 25,000 per annum. The total average income of respondents was ₦ 8,692,000. All of them contributed to food, clothing, education and health care except house rent to which just 12.4% contributed. The highest area of contribution was to food to which their total average yearly contribution was ₦ 2,125,000 which is 31.6% of their total annual contribution to household expenditure. Their average contribution was ₦ 6,735,135 which is 77.5% of their total average income. The study showed that the women use most of their cash income on their family needs. What they contribute in relation to the household size is inadequate to meet family needs. Therefore it is likely that the men contribute substantially to the family needs or some areas of need are neglected

Key words : contribution, household, expenditure

Introduction

Women contribute to household expenditure through engaging in income-generating businesses. According to World Bank (2007), female borrowers use their income to contribute to household expenditure rather than to buy goods for themselves and women main objective of taking loan is to contribute to their household livelihood. Women play multiple roles as generators of family's income, whether on household farms, businesses or as wage labourers, such work is essential for family survival (Peter, 2002).

Women in rural communities also play an essential role in the four (4) pillars related to food security: food availability, accessibility, utilization and stability (Food Agricultural Organization, 2012). Resourceful women in rural communities contribute in a multitude of ways through different livelihood to lift their families and communities out of poverty. They work as unpaid and paid workers on the farms, they are traders and service providers, as leaders, and as caretakers of children and the elders (FAO, 2011). Women are found in nearly every sector of

the economy where they derive income for the survival of their household. They are reported to engage in more multiple income-generating activities than men (Omiye, 200).

According to Zelizer (2011), men spend more of their income on items for their own consumption, including alcohol, cigarettes, high status consumer goods and even female companionship. Women are more likely to send their income on household needs specially for their children. These include food, health care, education, clothing and personal care product. Studies have shown that in developing countries that women more than men spend their income on goods for their household. This is true in developed and developing countries alike (Haddad, 1999). In United Kingdom for example women are responsible for more than three quarter of household expenditure. Usually when women have control over a couple's saving account, expenditure shifts towards the purchase of family durable goods such as washing machines kitchen appliances, foodstuff and apparel (FAO, 1998).

Women have been found to control their family's nutritional status through food preparation, and processing of food product. Through daily use of the available resources provide quality and quantity food (Hyder, 2005). Research in Africa, Asia and American has found that improvements in household food security and nutrition are associated with women access to income and their role in household decisions on expenditure. A women tend to spend a significant higher proportion of their income than men on food for the family (Prakash 2003). Nutrition improves as women income increase. Child nutrition is better in household run by women than household run by men. Income manage by women has a fivefold impact on food expenditures compare to when men are the source of income. Women tend to invest in food which results in better health for the family. There is overall health improvement in household where women earn more than half of family income (Rahama,2009).

In the study area the major income generating activity of women is farming and farm related income generating activities. Research findings reveal that African women perform about 90% of the task of processing food crops, provision of household water, fuel wood, 80% of the work of food storage and preservation, transportation from farm to village, 90% work of harvesting and marketing. They are also involved in cash crop cultivation. (Saito, Spurling and Mekonnen, 1994). The amount of income generated does not always determine the contribution to household concerns. Income generated can be channeled to other personal concerns other than household expenditure. This is why this study was carried out to determine the areas of women contribution to household expenditure in rural areas of Ughelli Local Government Area.

The following objectives were used for the study. To:

1. find out the socio-economic characteristics of women
2. identify the different income generating activities they are engaged in.
3. assess their income level
4. establish their areas of contribution to household expenditure
5. determine their annual average contribution to household expenditure

Material and methods

This study was carried out in Ughelli North Local Government Area of Delta State. It is in Delta Central Senetorial District and is one of the largest Local Government area in Delta State with an

area of 818km² and a population of 321,028 people according to the 2006 population census. It is located in the tropical rainforest zone of Delta State in the South-South geopolitical zone of Nigeria. Its headquarters is Ughelli.

Three clans were randomly selected from the seven clans of the study area. The clans include Ughelli, Ogor, and Orogun. Forty households headed by male were purposively selected from each clan making a total of one hundred and twenty households from which 120 women were interviewed using well structured questionnaire and interview schedule. Fifteen of the questionnaires were not retrieved, which left a total of 105 which was used for the analysis.

Data collected were analyzed using descriptive and inferential statistics; frequency counts, means and percentages were used to achieve the following objectives; socioeconomic characteristics of respondents, income-generating activities, areas of contribution, yearly average income and yearly average household contribution.

Result and discussion

Socioeconomics characteristics of the respondent.

The result on table 1 on socio economic characteristics showed that the minimum age was 32 years and maximum age was 59 years, while the mean age was 45 years. Almost 60% fell between 42 and 51 years. They were all within the range of active members of working population. Respondents were young enough to engage in income-generating ventures to support their families. The result on educational level of respondents showed that (48%) had secondary education and only (8%) had tertiary education. Most respondents were married (61%) with an average family size of 7. Their main income source was farming (73%).

Table 1: Socio economic characteristics of respondents

Variables	Frequencies	Percentages	Mean
Age			
32-----36	14	13.3	
37-----41	14	13.3	
42-----46	36	34.3	
47-----51	21	20.0	
52-----56	15	14.3	
57-----59	05	4.8	
Total	105	100	45
Educational level			
Non formal education	29	27.6	
Primary education	20	19.0	
Secondary education	48	45.7	
Tertiary education	08	7.7	
Total	105	100	
Marital Status			
Single	10	9.5	
Married	64	61.0	
Widowed	13	12.4	
Divorced	18	17.1	
Total	105	100	
Household size			
4----5	25	23.8	
6----7	39	37.1	
8----9	32	30.5	
10—11	07	6.7	

12---13	02	1.9	
Total	105	100	07
Sources of income			
Farming only	28	26.6	
Farming and trading	45	42.9	
Trading only	21	20	
Employment only	07	07	
Employment and trading	04	04	
Total	105	100	

Respondents income level

The result on Table 2 on respondents annual income showed that the minimum income level per annum was ₦ 10,000-40,000 and the maximum was ₦210,000- 250,00 . A good number of the respondents were low income earners with (42.9%) with an average income of ₦ 25,000 per annum which is about ₦ 2,000 (approximately \$9) monthly. This confirms the report by United Nations Children Fund (UNDP, 2005) which reported that 70.8% of Nigerians live on less than \$1 a day. This is however their cash income since their main contribution is through their farm income especially in the area of food. In most cases like in this study it was not captured.

Table 2: Respondents income level

Annual Income level (in ₦)	Frequency	Percentage %	Total Average Mean income (in ₦)
10,000-40,000	45	42.9	1,125,000
41,000-80,000	18	17.1	1,089,000
81,000-120,000	10	9.5	1,005,000
121,000-160,000	15	14.3	2,107,500
161,000-200,000	11	10.3	1,985,500
210,000-250,000	6	5.7	1,380,000
Total	105	100	8,692,000

Areas of contribution to house hold expenditure

The area of women contribution is shown on table 3. This indicated the areas that women contributed in the rural households in the study area. It can be seen that all the women (100%) contribute to all main areas of household expenditure except rent. It is pertinent to note that all the women contribute to food despite the fact that most of their farm proceeds are consumed by the family. The result agreed with what was reported by Zelizer (2011) in her research on, "The gender of money". She said that women spend their income to purchase goods for their household especially food, clothes, education and healthcare.

Table 3: Areas of contribution to house hold expenditure

Areas	Frequency	Percentage
Food	105	100
Health care	105	100
Clothing	105	100

Education	105	100
House rent	13	12.4

Amount contributed to household expenditure.

The distribution of respondents by average amount contributed to different household expenditure is shown on table 4. It can be seen that the highest average contribution of respondents is to food (₦ 2,125 ,000) which is 31.6% of the average total household expenditure (THE). This is from their cash income. It is pertinent to note that the contribution of rural women to food is largely through their farm income since the primary occupation of 73% of them is farming. As a result of this, their farm harvest is gear primarily towards satisfying the family food needs. It is only after that, that they sell the surplus to meet needs in other areas of house hold needs or buy those food items that they do not produce. The lowest average contribution is on rent (₦ 135) which is less than 1%. This may be because in must rural households men provide shelter for their family. Also in most cases every man lives in his own house but where he has not been able to build his own house he lives in the family compound. Renting of accommodation is a new phenomenon in rural Nigeria especially in the study area where the settlement pattern is clustered.

Considering the very low income of women in the study area vise a vise the average household size of 7, it is most likely that men contribute substantially to family expenditure.

Table 4: Amount contributed to different areas of household expenditure.

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Items	Contribution to each item											
	1,000-10,000		11,000-20,000		21,000-30,000		31,000-40,000		41,000-50,000		Mean total contribution	% of ATC
	F	%	F	%	F	%	F	%	F	%		
Food	14	13.3	54	51.4	23	21.9	05	4.5	09	8.6	2,125,000	31.6
Education	30	28.6	34	32.4	25	23.8	10	9.5	01	.9	1,680,000	24.9
Health care	46	43.8	34	32.4	12	11.4	13	12.4	-		1,495,000	22.2
Clothing	35	33.3	49	46.7	21	20	-	-	-		1,435,000	21.3
House rent	06	5.7	07	6.7	-		-				135	0.00
Total											6,735,135	100

ATC – AverageTotal contribution

SUMMARY/ CONCLUSION

The study revealed that women in the study area were engaged in different income generating activities were they earned various sums of money every year. All of them contributed to food health care, education and clothing. The income of women was found to be very relevant for meeting their household expenditure. Most of their income was geared towards meeting their family needs. It is obvious that most of the income of the women in rural areas in Ughelli Local Government Area is sent on household needs. The more income they are able to generate the more money they are likely to spend to meet their family needs. Though women contribute a lot of their income to meet the family needs, but the income of women is too small to cater for the

family needs in relation to family size. Therefore it is most likely that the men contribute reasonably to the family income.

RECOMMENDATION

It is recommended that there should be a deliberate gender policy to mainstream gender into agriculture to remove bottle necks that limit the production level of women and increase their ability to generate more income. This is because it will improve the quality of lives of rural families.

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