AN EVALUATION OF THE IMPACT OF POVERTY REDUCTION STRATEGIES ON WOMEN IN KADUNA STATE

BY

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DECLARATION

I hereby declare that this thesis has been undertaken by me and that it is a record of my research work. It has not been accepted in any previous application for a higher degree.

_____	24/8/2011
MARTINA ADIRI	**DATE**

CERTIFICATION

This thesis entitle "An Evaluation of the Impact of Poverty Reduction Strategies on Women in Kaduna State" by Martina Adiri meets the regulations governing the awards of the degree of Master of Science in Gender Studies Ahmadu Bello University Zaria and is approved for its contribution to knowledge.

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DEDICATION

Dedicated to God Almighty for His faithfulness and Grace, which led to the successful completion of this project.

Thank you Lord.

ACKNOWLEDGEMENT

All thanks to my Heavenly father for His grace to complete this work despite all odds. I thank him for making the successful completion of this course in his time. God had worked mightily in my favour. May his name be praised forever, Amen

My sincere appreciation goes to my dear husband, Mr Mackosa Tanko Gwuazah for his encouragement, concerned and financial support. May God reward you abundantly, Amen. Also my thanks goes to my lovely baby "Marvellous" you are really a marvelous child, thanks for your patience in the course of this study.

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ABSTRACT

The study ascertained the impact of various poverty reduction strategies on women in three local government areas (Zaria, Kaduna North and Jema'a) in Kaduna slate. Data was obtained through the administration of 600 questionnaires to women with age range of 18-65 years. The aim of the study was to investigate and ascertain the extent to which these various strategies by the government have raised the consciousness, encourage, stimulate and improve the status of women towards improving their standard of living, their family and their communities. The evaluation was based on data generated on a micro-scale from both primary and secondary sources. The Analytical Technique involves graphical representation of data and the use of Chi-square to test the relationship between two variables .A Chi-square test carried out between level of awareness of poverty alleviation programmes and women participation shows chat awareness is not a yard-stick for women to participate in these programmes. It also revealed there is no association between Level of Education and Women participation. The results show more women participated in the urban areas, women have to belong to an organization to benefit. The patriarchal nature of our society hindered many women from

participating. Rural women participated minimally due to their ignorance of what these programmes are all about, and who it was made for. Many women and secondary school leavers benefitted in terms or skills acquisition. It was concluded that there should be fairness in designing poverty alleviations programmes and it must consider women's multiple roles, needs and aspirations.

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CHAPTER ONE

BACKGROUND CHARACTERISTICS OF RESPONDENTS

1.1 INTRODUCTION

The term poverty alleviation can be used interchangeable with poverty reduction. This represents the attempt to reduce the incidence of poverty in a country. According to Abubakar (2002), poverty alleviation is like giving a cancer patient panadol, which temporarily reduces pain, as long as the cure is not found, the pain will later bounce back, perhaps more vigorously (Abubakar 2002:136).

A compromise definition depicts poverty as a state where an individual is not able to cater adequately for his/her basic need of food, cloths, shelter and is unable to meet social and economic obligations, lack gainful employment, skills and self esteem; and has limited access to social and economic infrastructure, such as education, health, potable water and sanitation, and consequently, has limited chance of advancing his/her welfare to the limit of his/her capabilities (CBN, 1999). As such, poverty can be defined as condition in which one is in short of, or lack those basic necessities that make life worth living.

Women constitute half of the world's population and have contributed significantly to the well-being of the human race, yet the world's poorest people are women. Global evidence has shown that about 1.3 billion people are living in poverty i.e. those who earn less than $370 a year (World Bank, 1990). The global profile on poverty shows it to be more prevalent in developing than the developed countries.

In African countries and Southern Asia, women are said to account for more than 60% of agriculture labour force and contribute up to 80% of the total food production, yet receive less than 10% of the credit provided to small farmers (UNIFEM, 1997:7) vicious cycle of poverty among African Women continue due to lack of access to credit and employment.

National Economic Empowerment Development Strategies 2005 shows Poverty rate in Nigeria increase from 27 percent in 1980 to 66 percent in 1996, by 1999 it was estimated that more than 70% of Nigerians lived in poverty . With a Human poverty index (HPI) of 46.1 in 1998 an estimate of 50% of Nigeria live on less than one dollar per day .By 2015, it is estimated that between 30.1 million and 40.4million people would still be living in poverty(NEEDS,2005).

Poverty among women is associated with unequal access to productive resources and control of assets, together with poor health, lack of education, personal insecurity and limited participation in public health. Given the crucial role women play and will continue to play in the socio-economic development of the country, any effort at poverty eradication in Nigeria must target poor rural women specifically in development programmes (Oladipo, 1977).

Women in Nigeria control the informal sector of the economy. They remain poor for several reasons, but notably because, they do not have ready access to investment capital or are completely unaware of the procedure of securing such capital.

Single parent households especially female headed, face a lot of difficulties because they do not have two adults who can work and contribute to household task (Whitepaper, 1997). Economic

empowerment of women does not lie only in providing them with employment opportunities, since many are already in agriculture and other informal activities, there is need to encourage them to maximize their potentials in their chosen endeavour, for this, women capital may be a problem since the credit market requires some form of collateral, which most women do not have. Besides, women's small scale informal enterprises do not qualify them for considerations for large credit opportunities.

The regional imbalance of poverty as analyzed by the World Bank Report (1996), shows that Northern Nigerian has over one third of the total population of poor people, out of which almost half are living in extreme poverty. The report shows that Kaduna State has 45% of their population living below the poverty line as at 1992. Yet little research has been carried out on the actual situation of women poverty in the northern part of the country. Thus, there is inadequate information on the depth, extent and severity of poverty in northern Nigeria.

The Federal Office of Statistic (FOS, 1999) gave a "poverty profile for Nigeria". In the report, Kaduna had 67.7% poverty incidence as at 1996. This makes the state rank among the first ten poorest states in the country. The report revealed that in Kaduna state, the poverty Head Court as at 1996 indicate 44% of the population as non poor and 50% as poor. The most affected in this case are women.

The dictum "whoever takes the women out of poverty, takes the entire family out of poverty" must have had Nigeria in mind. Gender sensitive non-governmental organizations and government programnmes have taken upon themselves the task of helping women to overcome the problem of poverty in the hope that the

moment the women are taken out of the poverty, the whole family and nation is liberated.

In Nigeria successive governments over the years, have in recent times under various programmes tried to improve the standard of living of the people. Some of these programmes have targeted women specifically with the aim of empowering them and alleviating their poverty situation. These programmes include Family Economic Advancement Programme (FEAP), Better Life For Rural Women (BLFRW), Family Support Programme (FSP), National Poverty Eradication Programme (NAPEP), Women In Agriculture (WIA), Community Banks (CB), Peoples Bank (PB) etc.

These programmes set out to achieve similar aim, which include to encourage and stimulate women toward improving their standards of living, their family and environment. To encourage Nigerian women to work hard, thus dissuading them from being idle and being liabilities to their husbands and to also inculcate the spirit of self-development particularly the rural women in the areas of education, business, health, childcare, and agriculture and to create greater awareness among the populace about the plight of women.

The common factor in respect of these programmes is that they have as their objective the protection of the rights of women, enhancing their position and the development of women.

With all these specific tasks these programmes set out to achieved the following objectives. This study will focus on:-

i. Those poverty alleviation strategies targeted on women in Kaduna State.
ii. To assess the nature of women participation.

iii. How has these strategies improved the living condition of women?

Some non-governmental organization in the country, which are oriented toward empowering women at different levels, include:-
Country Women's Association of Nigeria (COWAN). National Council Of women's Societies (NCWS). International Federation of women Lawyers (FIDA). Women farmers of Nigeria (WOFAN) etc. Federal Government Initiatives Include, National Commission for Women (NCM), Better Life for Rural Women Programmes (BLRW), Agricultural Development for Projects (ADPS), Family Support Programme (FSP), Family Economic Advancement Programme (FEAP) etc.Kaduna state government strategies includes Millennium Hope Programme, Literacy and Vocational Training Centers, .People Banks and Community Banks, Skills Acquisition for Women. Women Economics Empowerment.

1.2 STATEMENT OF THE RESEARCH PROBLEM

Kaduna state is among the northern states in Nigeria and is listed as one of the states with a high rate of poverty among women. This is attributed to non-recognition given to women due to culture, norm, value, religion or sex. Women are deprived of their economic empowerment but used as an economic or sexual tool. Even in our present day some women in Kaduna state are deprived from getting western education and not given access to opportunities as regard to gender equity and access to investment capital; many are forced into early marriage.

The National Demographic Health Survey reports in 2003 shows males have higher literacy rate of 55.7% to 20.9% of women, and this has been attributed to numerous factors, which

include cultural problems such as early marriage, teenage pregnancy, domestic responsibilities, religious interpretation . No meaningful development can be achieved without the education of the citizens, therefore level, intensity and effectiveness of education among women in Kaduna State can affect the quality and productivity of the labour force, quality of childcare and reduction in her fertility rate. The imbalance in female participation in secondary and tertiary education is cited as an obstacle in reducing poverty.

Another issue is the increase patronage of the informal sector. Women in Kaduna state predominate in the informal sector because employment in the formal sector required some minimum level of education which many women do not posses. Informal sector can be easily combined with domestic responsibilities, and little capital is required to set up business in the informal sectors, thereby they earn their living primarily by selling their labour, and work long hours for low wages. By implication, this means women in Kaduna state would continue to be economically relegated. Capital is a major problem, since the credit market required some form of collateral which most women do not have, and the small scale informal enterprises do not qualify them for consideration for large loan. There is therefore need to strengthen strategies to open credit opportunities for women in Kaduna State.

The National HIV Sentinel Sero-prevalence Survey conducted in Nigeria in 1999, indicate Kaduna State as a "hotspot" in the Northwest geo-political zone of Nigeria. With prevalence level of 11.6% second to Benue State with 16.8% (Laah ,2003). Women in this regard are the most effected. The rapid spread of HIV and Aids in Kaduna State is contributed by sexual networking

practice such as polygamy, high prevalence of untreated sexually transmitted disease, low literacy, poverty, poor health etc. Therefore the needed resources are diverted for caring for themselves or relation thereby little is left for personal use. The gender divisions of HIV/AIDS prevalence in Kaduna State indicate that females are more affected with 52% to 48% for men(Laah,2003).

In the last 10 years Kaduna State had witnessed communal and religious crises which led to the destruction of live, properties and means of livelihood. These also effect and aggravated poverty level among women.

Little research has been carried out on the actual situation of women poverty in Kaduna state. Thus there is inadequate information on the depth and extent of poverty among women in the study area. This research is first attempt on the impact of poverty reduction strategies on women in Kaduna state. The research intent to fill the gap and assess the impact of these strategies on women and with all the attempt made by the Kaduna government, the research intend to find out if poverty level has decreased or changed among women. The research set out to assess poverty alleviation strategies targeted at women, focus on women participation,and find out if these strategies had provided opportunities for a lasting income generation to the women. The outcome of the research will help in quantifying the impact of these strategies on women in the state.

1.3 AIM AND OBJECTIVES

The aim of this research is to assess the impact of poverty reduction strategies on women in Kaduna state. This aim was achieved by the following objectives:-

i. To determine the level of poverty among women in Kaduna state.
ii. To identify poverty alleviation strategies that are targeted on women in the state.
iii. To assess the pattern of women participation on these programmes.
iv. To assess the impact of poverty alleviation strategies on the socio-economic well being of women in the state.

1.4 JUSTIFICATION OF THE STUDY

Poverty alleviation is an important criterion to be taken into consideration in raising the living standard of the populace and attaining sustained socio-economic development.

This study is of importance because by any measure Nigeria as a country is richly endowed in both human and material resources. In spite of this majority of the people still suffer under object poverty. Also despite various programmes undertaken by successive government to alleviate poverty, poverty has tended to deepen and expand over the years. Some of these programme were targeted at women.Examples, Better Life for Rural Women (BLFRW), the People Bank, Family Support Programmes (FSP). These are programmes initiated by government aimed at turning the table of pervasive poverty and enhancing the well being of women. The impact of these strategies varies, but they have

succeeded in generating more awareness about poverty and to some extent mobilize the poor for development. This research is si gnificant because to tackle the problem of poverty among women effectively we need to understand and know the nature of women participation.

1.5 RECONNAISSANCE SURVEY

Reconnaissance survey of the study area was taken by the researcher in order to be conversant with the study areas, to determine sample size, select the sampling frame or techniques to be employed in selecting the sampling communities and the research instrument for data collection and sampling population for the distribution of questionnaires.

1.6 SOURCES OF DATA

Two main sources of data was used for these study:-

1.6.1 **Primary Source:-** The primary data was obtained from the field with the aid of questionnaire. The questionnaires elicit information on the following.

a. Basic demographic data: Sex, age, marital status, number of children and level of education.

b. Information on standard of living, income size and gainful employment among women.

c. Information on poverty alleviation schemes that have been put in place and level of women participation.

Both the open-ended and closed-ended questions would be used. This is because in the later answer from the respondent are restricted by the extent of the response, while the open-ended

question allows the respondent to offer her response with no restriction.

Interview method was also used in this study to enable the researcher gather sufficient information on the opinion of the respondents. This method give room for first hand information and allowed for flexibility.

1.6.2 Secondary sources: - these include written literature in form of books, journals, magazines, maps relevant to the study and previous thesis. Information and materials was source from national population commission, women organization, poverty reduction institutions and non governmental organization.

1.6.3 Sampling Technique

In this study systematic and purposeful random sampling techniques will be adopted. Kaduna state is made up of 23 Local Government Areas. These local government areas are classified under three senatorial zones of Kaduna State (Kaduna North,Kaduna Central and Kaduna South) see Table 1.1

Table 1.1 Distribution of LGAs by Senatorial Districts

Kaduna North	Kaduna Central	Kaduna South
Ikara	B/Gwari	Jaba
Kubau	Chikun	Jama'a
Kudan	Giwa	Kachia
Makarfi	Kaduna N	Kagarko
Sabon Gari	Kaduna S	Kauru
Soba	Kajuru	Sanga
Zaria	Igabi	Zango kataf
Lere		Kaura

From each of the senatorial zones, one local government area is purposely selected as study area and for the application of questionnaire.

These are Zaria, Kaduna North, and Jema'a(see Fig 1.1). In each of the local government area, two districts will be selected. The selection is done through a systematic sampling by drawing list of all the district in each local government as it appears in the National Population Commission (NPC) 1996 of Kaduna state(see Table 1.2).

Table 1.2: Selected District for Question Administration

Local government area	**Districts**	**District selected urban/rural**
Zaria	Zaria and Kewaye, waje, Gyellesu, wucicciri, dutsen Abba, Tukur-tukur	Waje (Urban) Tudun Wada, Tukur-Tukur (Rural) Kufena
Jama'a	Asso, Godo-godo, KafanchanGari,, KafanchanKewaye, Kagoma, Ungwan Fari.	Kafanchan Gari (Urban,) Asso (Rural
Kaduna North	Mando, Kawo, Ungwan Dosa, Badarawa, Malali, Ungwan kanawa, ungwan shanu, Abakpa, Ungwan Rimi Doka	Ungwan Kaji (Rural) Ungwan Rimi (Urban)

Source: Federal Republic of Nigeria Population

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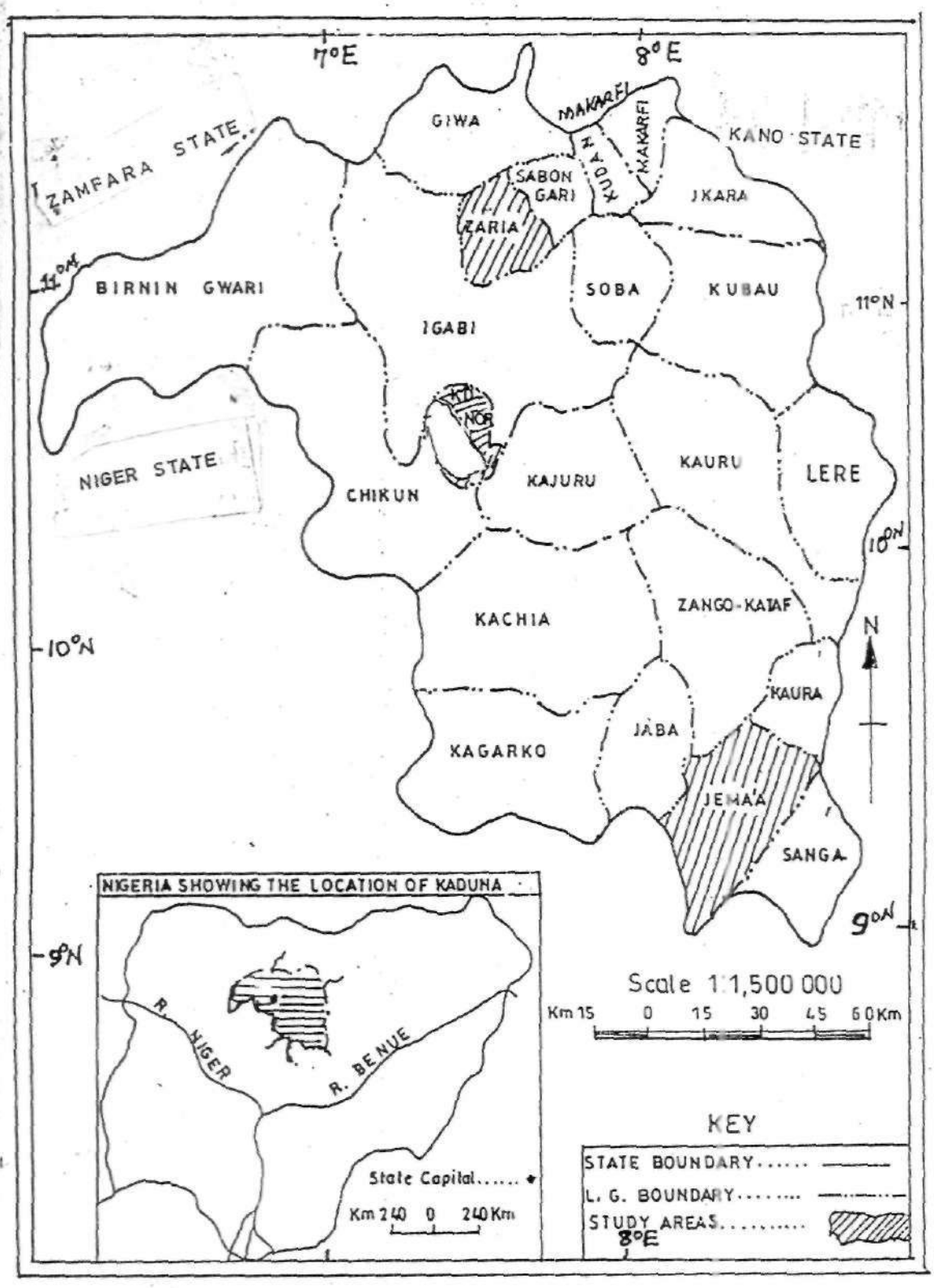


FIG.1·1 MAP OF KADUNA STATE SHOWING THE STUDY AREAS

The random sampling techniques was used to select urban and rural areas:- since some of the districts have more urban/rural communities. For district that have more urban settlements, close clusters were identified and used for the selection of the respondents, while districts with more rural settlements, villages will be identified and selected for the purpose of questionnaire administration at the household level.

A total of 600 questionnaires was assigned to the total population as it appears in the National Population Commission (NPC 2006). To calculate number of respondent for each area, the formula $^{n}/_{N}$ x total female respondent is used.

n = Population for each area

N = Total female population in the study area

Table 1.3 Distribution of LGAs by Sampled Population.

L.G.A	Total Female Population	Total Respondent Selected
Zaria	194,141	234
Kaduna North	171,431	206
Jema'a	133,068	160
Total	**498,640**	**600**

Source: National population Commission 2006

Table 1.4 Total number of population and respondents in each wards

L.G.A	Selected wards	Female population 2006 projection	Total female population
Zaria	Tudun Wada	16,448	225
	Kufena	685	09
Total		**17,133**	**234**
Kaduna north	Ungwan Kaji	161	03
	Ungwan Rimi	11,292	203
Total		**11,453**	**206**
Jama'a	Asso	301	30
	Takau	1,308	130
Total		**1,609**	**160**

Source: National population commission 2006

To arrive at the individual respondent in the selected towns/village the house were counted and numbered from the main street and every third household was selected for questionnaire administration. The questionnaires were administered to women with age range from 18 – 65 years. Also women organization and poverty reduction institutions that are situated in any of the district were interviewed.

The sample size is considered representative of the entire population. Findings from the study will be generalized for the population in making inference and valid research conclusions.

1.7 DATA ANALYSIS

The computer was utilized for data processing. The computerization of the survey questionnaire used for the study involved the coding of input to the questionnaire and the analysis of data.

Descriptive and inferential statistic was employed in the Analysis of the research findings.In descriptive Statistic tools like ,graphs, tables, figures, charts and percentages was used. Tables and figures are used to present information in summary form..

The chi-square (X^2) a non- parametric test was used to test the relationship between two variables. The x^2 was considered suitable for this because the data sets are nominal and ordinal. The x^2 helps to determine whether a relationship exist between two variable. Poverty Alleviation Programmes, Income level, Education, Religion and Level of Awareness are Independent Indices used, while the dependent variables are Women participation in the Study Areas.

Calculated as $X^2=\sum(f_o - f_e) / f_e$

Finally, information from the field survey is summarized in graphs, tables and figures.

CHAPTER TWO

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 CONCEPT OF POVERTY

Poverty cannot be described using only one or two variable. Rather, a great diversity in poverty manifestation is the rule and the many different definitions available reflect the heterogeneity which is found in real life. The diversity of definitions all shows that disciplines and different interests favor different definitions. However the choice of definition in this study will rather employ a holistic term.

Most poverty research is about the poor, i.e. their numbers, their characteristics, their modes of lives, and their spending patterns. In this context, the notions of marginality, participation, blockage and exclusion are significant for thinking about and studying poverty.

Again poverty can be analyzed in relation to society cultural, economic and political structures. Indeed this thinking is going to form the theoretical base of this study. In addition; the study will attempt to contextualize poverty by analyzing the role of institutions in creating sustaining and reducing or eradicating poverty.

Generally, poverty is defined in terms of deprivations, lack of amenities, lack of capability, insufficient consumption and inadequate income specifically, poverty is defined as a condition of deprivation which prevents an individual or household from attaining a minimum standard of living. In order words, poverty is

that condition where income is incapable of acquiring basic needs of survival (World Bank, 1994).

In an attempt to broaden this definition, Greenwald and Associate (1965) described poverty as a condition in which income is insufficient to meet subsistence needs, where subsistence needs is defined as, food, shelter, education, clothing, transportation and health care. Mabogunje, Onimode and Dudley (1975), also argued that beyond a person's mere 'lack' of certain basic subsistence needs, 'poverty is the physical, pathological and more importantly economic deprivation that denies an individual or household from attaining a minimum standard of living.

Poverty is indeed a multi-dimensional concept which is better described than defined. Following this, the poor have been identified as individuals or households who are unable to consume a basic quantity of clean water and who are subject to an unsanitary surrounding with extremely limited mobility (World Bank, 1994) .Added to this is an identification of the poor as a person who is deprived of the means of attaining self esteem and self actualization due to their limited access to food, clothing health care, shelter, education, social security and political participation.

2.2. ABSOLUTE AND RELATIVE POVERTY

Poverty can be defined in absolute and relative terms. Relative poverty is said to exist when the subject under consideration are poor in relation to others. In this case, poverty is comparative and subjective.

Absolute poverty is however a condition characterized by severe deprivation of basic human needs of food, safe drinking water, sanitation facilities, health, shelter, education and

information. It depends not only on income but also on access to social service (United Nations 1995).

The basic needs, absolute and relative poverty concepts are subsistence approaches to poverty. Their basic defects inform their difficult for specific empirical substantiation.

2.3. MEASUREMENT OF POVERTY

The first attempt to measure poverty was intended to identify poverty lines. It was only later that poverty profile and indicators came in to use. It was Sen (1976) who introduce the first axiomatically based measure of poverty. The measurement of poverty is therefore necessary in order to capture the actual effect of poverty in a particular society and it is a fundamental step in the formulation of anti-poverty policies and programmes.

Three major instruments have been identified in the measurement of the extent and effects of poverty. These are:-

(a) Defining a poverty line between the poor and the non-poor.

(b) Constructing a detailed picture of the characteristics of the poor by use of a poverty profile.

(c) Defining a poverty indicator that would determine the living standard and social condition of the individual or household.

2.3.1 Poverty line (PL)

It estimates the cost to the individual needed to escape the poverty situation. It is the first step in determining the extent of poverty and is based on a comprehensive data which gives an indication of the level of income from which point a categorization is made in to poor and non-poor. The world Bank (1993) shows that poverty line can be set in relative or absolute terms: whereas absolute poverty line is fixed along the living standard indicator being used over the

entire domain of the community under study. Relative poverty line assesses the position of an individual or household in comparison with the average income in the country. Poverty lines thus provide indices which help in the analysis of the extent and effect of poverty.

2.3.2 The Headcount Index (HDI)

This is used to measure the proportion of the population with a standard of living below the poverty line. It is the most common used index due to its simplicity and ease of computation and interpretation. Its short coming however is that it says nothing about the depth and severity of poverty (Ravallion and Bidani, 1994).

Under the HDI, a minimum income level is determined through a computation of the basket of basic needs.

2.3.3 Poverty Gap Index

The shortfall of the HDI is however taken care of by the poverty gap index (PGI). PGI measure the amount required to bring the poor above the poverty line. It provides us with information on the depth of poverty (Ravallion and Bidani, 1994).

2.3.4 Poverty profile

This is an analytical tool which can be used to summaries information on source of income, consumption patterns, economic activities and living conditions of the poor. It simply gives us a picture and characteristics of the poor. Data for analyzing poverty profile among a group or within a location is based on a comprehensive household survey.

In Nigeria, two poverty lines are set at one-third of the mean per capita household expenditure. The core poor consist of those household below the lower line. The non-poor on the other hand are those household above the two-third line, while the moderately are those household between these two lines.

2.4 CONCEPT OF POVERTY ALLEVIATION

These represent an attempt to reduce the incidence of poverty in a country. According to Abubakar, (2002) poverty alleviation can be considered as a capitalist approach toward solving the problem of poverty among people. Most capitalist states provide what essentially could be called palliatives for addressing phenomena instead of eradicating it.

2.5. LITERATURE REVIEW

A compromise definition depicts poverty as a state where an individual is not able to cater adequately for his/her basic need of food, clothes and shelter. He is unable to met social and economic obligation, lack gainful employment, skills, assets and self esteem, and has limited access to social and economic infrastructure, such as education, health, potable water and sanitation, and consequently, has limited chance of advancing his/her welfare to the limit of his/her capabilities (CBN, 1999). As such, poverty can be defined as condition in which one is in short of or lack those basic necessities that make life worth living.

The Millinium Development Goal 2004 shows that poverty rate in Nigeria increased from 27 percent in 1980 to 66 percent in 1996, by 2000 it was estimated that more than 70 percent of Nigerians lived in poverty. By 2015, it is estimated that between

30.1 m, and 40.4m people would still be living in poverty. The most affected are women.

Awosika,. (1986) observed that women make up about half of the total population, they form only 36 percent of the total labour force and majority of women are in the agricultural and informal sector, accounting for about 60 percent of Nigeria's farm labour and producing over 90 percent of the domestic food supply. Yet their nutritional status is below average, women constantly struggled to meet the cost of providing basic needs for their families.

Olajide in 1993 observed that poverty continue among women due to lack of baseline data and clear understanding of the issues, thereby poverty alleviation programmes have not been properly targeted and they have ended up benefiting the elite rather than the poor (Olajide, 1993).

Williams, (1990), Drabo and Yahie (1992), also hold the view that the poor, who are mostly women, are in widely dispersed areas in Nigeria, which makes them difficult to reach for implementing federal Government programmes thus, in the literature, NGO's like Farmers Development Union, Country Women Association of Nigeria etc. are seen as one practical measure to improve quality of life at community and grass root level.

Moshen(1991), was on a different view. He observed that 70% of women of 25years of age and above in Africa and Southern Asia are illiterates. Women often do not have the skills for formal employment, and therefore, earn their living primarily by selling their Labour, and work long hours for low wages. Their lack of

collateral limits their ability to obtain institutional credits and other modern inputs and adopts new innovations.

Data on education showed a disparity between educational attainments of females compared to males. Women's educational level can affect the quality and productivity of the labour force, quality of childcare and reduction in her fertility rate. Lack of access of women and children to basic amenities increases the incidence of mortality, which in turn increases the desire of larger families as a means against social insecurity and old age, leading to a spiral vicious cycle of poverty.

According to the (NPC and UNICEF 2001), women in Nigeria are more likely than men to be poor. They also have fewer options than men for escaping poverty. These are due to traditional property rights and inheritance practices, widows are more vulnerable to poverty than widowers, partly because they have less formal education than their male counterparts. Women generally benefit less from using employment to fight poverty.

Afonja (1996), observed that poverty is pronounced among the non-literate, household headed by older people, wage earners, self employed and those in communities with poor access to social service.

In Nigeria, poverty was seen as a rural phenomenon in the late 1970s and 1980s. The World Bank saw poverty oriented projects as a rural development project.However the long held assumption about poverty as a rural phenomena in developing countries has change. Urban poverty in Nigeria became endemic in the last three decade due to rural urban migration and the continued breakdown of infrastructural facilities in cities and urban centre (Abiodun, 1998).

From other literature, no study has been conducted on the impacts of poverty alleviation strategies on women and the extent of poverty among women in Kaduna State; because of this gap the researcher intends to carry out study in such area.

2.5.1 Approaches to Poverty Alleviation in Nigeria

In Nigeria the state institution does not provide condusive conditions for poverty eradication, but poverty alleviation. Attempts at tackling the problem of poverty among women and in Nigeria have been going on for a long time.

In an attempt to address poverty, attempts to provide rural areas with infrastructural facilities as in the urban cities were made. It should be noted however that the theoretical premise of this infrastructural approach to poverty alleviation is predicted on the modernization theory or what some people refer to as trickle down approach. Consequently upon the use of the modernization theory, government attempt to achieve its objectives through the establishment of various kinds of agencies. Initially, it was thought that agricultural development could be synonymous with poverty alleviation, hence emphasis was placed on agricultural production. In this regards we had the operation feed the nation advocated by the government of Obasanjo in 1977. This was followed by the Green revolution approach by President Shehu Shagari in (1979) as well as the operation back to land programmes by President Buhari in 1983.

Other programmes geared toward the alleviation of poverty among women in Nigeria was, the better life programme (BLP) for rural dwellers, in general and rural women in particularly initiated by the wife of former president Mrs. Maryam Babangida in 1985

This programmes was aimed at harnessing the creative energies of women for higher and achievable goals both as individuals and as groups. The programmes has the following strategies, women co-operation society for credit delivery and saving, food storage, processing, preservation, packaging e.t.c. development of cottage industries, rural banking and literacy programmes.

Since alleviation of poverty has remained the focus of Nigeria's economic policy, and since women constitute a vibrant productive force in the economy, BLP aimed at stimulating and motivating women in rural areas towards achieving a better and higher standard of living and thus improving and enriching family life (Awoseyila, 1990). The family support programme (FSP) later replaced the BLP in 1993 with little change in content and thrust.

Family economic advancement programme (FEAP) aimed at boosting the productive capacity of rural areas by given credit facilities to support in establishment of cottage industries to raise their income and reduce poverty. It was introduced by former wife of Head of State Mrs. Maryam Abacha. The National Poverty Eradication Programme (NAPEP) was established in (2000) by the Olusegun Obasanjo administration. The National Poverty Eradication programme consists of schemes, and projects that are aimed at eradicating absolute poverty among Nigerians.

These programmes have been classified into four schemes. These are youth empowerment scheme (YES), the Rural Infrastructure Development Scheme (RIDS), the Social Welfare Service Scheme (SOWESS), and the National Resources Development and Conservation Scheme (NARDCS).

Despite the introduction of these programmes in Nigeria, poverty has continued to grow and the standard of living has

continued to decline. Bardhan (1996) has argued that even when the state allocates a significant part of it budget for anti-poverty programmes, often very little reaches the real poor. He argues that this anomaly occurs because there is no organized pressure from the intended beneficiaries the poor and the programmes are administered by a distant, uncoordinated and corrupt bureaucracy which is unaccountable to the rural people and insensitive to their needs. It appears that no anti-poverty programmes can succeed without the active and vigilant participation of the poor, who must be empowered to demand the benefits of the programme as part of their minimum social and economic rights.

2.5.2 Women and Poverty in Kaduna State

The Millinium Development Goal Report of 2004 revealed that by 2015, about 130 million Nigerians will be living below poverty line of these 130 million poor Nigerians, about 65% or 84 million will be women.

The regional imbalance of poverty as analyzed by the World Bank Report (1996), shows that Northern Nigeria has over 1/3 of the total population of poor people, out of which almost half are living in extreme poverty.

The Federal Office of Statistic (FOS, 1999) gave a poverty profile of Kaduna State as 67.7%. The poverty head count as at 1996 indicate 50% as poor. The most affected in this case are women.

The National Demographic Health Survey of 2003 shows males have a higher literacy rate of 55.7% to 20.9% of women in Kaduna State. This has been attributed to numerous factors, which include cultural problems such as early marriage, teenage

pregnancy, domestic responsibilities, religious interpretation. No meaningful development can be achieved without the education of the citizens; therefore level, intensity and effectiveness of education among women in Kaduna state can affect the quality and productivity of the labour force; quality of child care and reduction in her fertility rate.

Another issue is the increase patronage of the informal sector. Women in Kaduna State predominate in trading, seamstresses, food selling etc. because employment in the formal sector required some minimum level of education which many women do not posses. Informal sector can be easily combined with domestic responsibilities, and little capital is required to set up business in the informal sector thereby they earn their living by selling their labour and work long hours for low wages. By implication; these mean women in Kaduna State would continue to be economically relegated. For these, capital may be a problem since the credit market requires some form of collateral which most women do not have, and the small scale informal enterprise do not qualify them for consideration for large loan. There is therefore need to strengthen strategies to open credit opportunities for women in Kaduna State.

The National HIV Sentinel Sero-prevalence Survey conducted in Nigeria in 1999, indicate Kaduna State as a "hot-spot" in the North West Geo-political Zone of Nigeria with prevalence level of 11.6%, second to Benue State with 16.8% (Laah, 2003). Women in this regard are the most affected. The rapid spread of HIV and AIDS in Kaduna is contributed by sexual networking practice such as polygamy, high prevalence of untreated sexually transmitted diseases, low literacy, poverty, poor

health etc. so needed resources are diverted for caring for themselves or relation, thereby little is left for personal use. The gender division of HIV/AIDS prevalence in Kaduna State indicates that females are more affected with 52% to 48% for men.

In the last 10 years Kaduna state had witnessed communal and religious crises which led to the destructive of live, properties and means of livelihood, these also affect and aggravated poverty level among women.

2.5.3 Poverty and the Gender Dimension

Studies have indicated that universally, poverty is predominantly gender bias. For instance, a recent study by UNIFEM (1997) shows that women earn only 10% of the world's income and own less than 10% of the world's property. The study also indicates that the absolutely poor, 900m (more than 70%) are women. Again more than 60% of the more than 1 billion world adult population that are below the poverty line are women (UNIFEM Micro credit Summit quoted in Odejide, 1970.

In Nigeria, there is not yet a gender specific data on the spread and severity of poverty. What is available however is a gender disaggregated data (FOS, 1999) based on Female Headed Household (FHH) and Male Headed Household (MHH).

The absence of gender consideration in many studies of poverty means that gender differences in the experiences and incidence of poverty are yet to be adequately documented. Though there is a growing range of literature on poverty and the dearth of literature gender poverty interface is an indication that the two have not been adequately delineated and analyzed.

Truly, the relationship between gender and poverty is a complex and rather controversial issue which has recently generated a lot of debate and interest (Cagatay, 1998; Razari, 1998; Odejide, 1997).

This controversy need not continue for too long, considering the emerging new approaches to the conceptualisation of poverty and the recent popularization of a participatory approach to poverty assessment. The approach shows how women are poorer in a multiplicity of dimensions and how their experience of poverty differs from that of men.

Other ways of problematizing poverty – gender linkage need to be further explored and elaborated. This process should explain how the trajectories that lead to poverty and the anti-poverty policies and programmes become a gendered phenomenon. Therefore a gendered understanding of poverty will raise some issue on the specific poverty antidote required for men as differently for women.

A look at the dynamics of the relation between poverty and power in Nigeria shows that the unequal access to power arises from the relative social deprivation of the group under focus. Consequently, the mass poverty experienced in Nigeria has a higher configuration of women thereby pushing them to a relatively inferior and disadvantage position on the political power scale. So they remain the poorest of the poor in Nigeria.

2.5.4 Millennium Development Goals and Poverty Dimension

The Millennium Development Goals (MDGs) set a powerful agenda for a global partnership to fight poverty, offering a shared vision of a better world by the year 2015. After the global women's conference in Beijing in 1995, the government agreed at the millennium summit on the importance of "promoting gender equality and empowerment of women as an effective way to combat poverty, hunger and disease and stimulate development that is sustainable (United Nation, 2000).

One of MDGs goals is to halve the proportion of people living below poverty line i.e. less than one dollar a day by 2015. Women are still the world's poorest. To empower women to meet up with the challenges of extreme poverty, the issue of girl child education, her access to employment and improving her sources of income need to be addressed. Also the provision of productive resources such as land, fertilizers, provision of credit facilities which increase agricultural productivity (World Bank, 2000). Given equal access to resources and human capital, women farmer can achieve much or higher yield to that of men (USAID Newsletter, 1997).

2.6 URBAN/RURAL WOMEN IN DEVELOPMENT

Women features far more prominently in the informal activities in urban areas, these sector includes a wide range of activities which fall outside the boundaries of social and Labour legislation. These activities include small scale manufacturing,

self-employed such as stall holders, or they engaged in personal services such as seamstresses, domestic servants, hairdressers, food sellers etc. The reasons for this varied and each has a different weight at different stages in the life cycle (Effa, 1999).

Women in developing countries, including Nigeria, with the advert of Western education women in urban areas have been playing a great role in national development. They are found in fields as medicine, law, politics, administration, teaching, and engineering etc. statistics taken in 1999/2000 indicates women share of paid employment in industries and civil service is low compared to the men (61.28% to 79.99%, NEEDS, 2004).

The economic crises and structural adjustment policies introduced in Nigeria have had a dis-proportionate impact in the urban poor. The estimated poverty level in Nigeria urban areas had risen from 17.2% in 1980 to 1996 (FOS, 1996).

Recent researchers in 1990 have revealed great extent and depth of poverty in the urban areas in the third world. In Nigeria, urban poverty extends beyond lack of income. Despite the fact that most women in urban areas are into formal sector, poverty among women in urban areas has specific spatial form i.e. in form of concentration in specific locations with its environmental dimension associated with terms as 'slum', 'ghetto' 'shanty town' etc. These terms describe areas of the city identified by their advanced stage of physical degradation and occupied by individual experience various forms of social deprivation in terms of unemployment and adequate welfare services.

Two third of the world 8.76 million illiterate are women,with many living in rural areas. It was estimated that 30% of the food for family consumption in Africa is provided by women.Rural women provide 60-80 percent of agriculture labour force carrying out activities like planting, transplanting, weeding, hoeing, fertilizer application, harvesting, threshing, winnowing, transporting, preserving and marketing of the produce (Oladipo, 1997).

In Nigeria, according to Agbale (1988), as far back as 1929, rural women had proved their potential as vital factors in the social, political and economic development. It was noted that the major obstacle to development cannot be eradicated without the full participation of women. Development planners are now becoming aware of the work carried out by women and agreed that development programmes should consider the roles and needs of women. It is therefore a welcome relief that both international and private development agencies, government and community groups have made support for women in development a top priority, such programmes have implication for all aspect of agricultural development including related issues such as nutrition, population planning, land and legal reforms and education.

2.7 CONCLUSION

Much of the focus on the status of women in Nigeria and many of the development projects that have been designed in recent years to serve the needs of women include FEAP, BLRW, WIA. Abolition of poverty cannot be achieved until men and women have equal access to the resources and service necessary to

achieve their individual potentials and fulfill their obligations to household, community and the society.

Effective poverty reduction requires policies which recognize women's multiple roles. Reorganization of women's informal and unpaid social as well as economic work when designing poverty programmes will help in improving their livelihood.

The foregoing review of literature shows that women are involved actively in all categories of socio-economic and political development, even though, development programmes have marginalized them and are mostly male biased. Therefore, this research is worth investigating to see whether poverty reduction strategies targeted on women in Kaduna State had been effective on their status and socio-economic well being.

CHAPTER THREE

BACKGROUND OF THE STUDY AREA

3.1 HISTORICAL DEVELOPMENTS

Before Sir Lord Lugard came into Kaduna, the town had served as a trading station and a labour camp with a few scattered Gbagi small farm steads. In 1912 Kaduna state was selected by Lord Lugard as the most strategic place for her administrative and military headquarters for the new protectorate of Northern Nigeria. The major factors that determined his choice of location:-

i. Was the location on River Kaduna a tributary of River Niger.

ii. Kaduna is slightly fast free from the influence of the Northern Emirate.

iii. Kaduna was then served by the newly constructed railway line (1911) stretching from Lagos to Kano with the west and linking the Northern with the East as well.

iv. Finally, it has a field administrative and military center.

In 1976 General Murtala Muhammed administration created seven new states in Nigeria. The North Central State with capital at Kaduna, was renamed Kaduna state. It was made up of two colonial period provinces of Zaria and Katsina. In 1991, the number of states in the country was increased from twenty-one to thirty. Katsina province became Katsina sate, while the old Zaria province became Kaduna state. There are twenty-three local governments area in the state.

3.2 LOCATION OF THE STUDY AREA

Kaduna state lies between latitude 9^0 02" and 11^0 32" north of the equator and between longitude $6^0$15" and $8^0$50" east of the

prime meridian. Kaduna state is bounded to the north by Katsina , Zamfara and Kano state to the west by Niger State, to the East by Bauchi state and to the South by Plateau, Nasarawa and the Federal Capital Territory, Abuja (Fig 1.1) as shown in chapter one.

The state has a land area of about 43,460km^2, which makes it the largest in the northwest geo-political area and has about 4.7 percent of the Nigerian land area (NPC, 1998). The longest distance by road from North to South is about 290km^2 and from East to West is about 286km^2 (Kaduna State Ministry of Finance and Economic Planning, 1996). It has three major urban areas Kaduna, Zaria and Kafanhan, which are accessibly by different classes of roads, railway lines and Airports. The state consist of twenty three local government areas with Kaduna north and Kaduna south forming the metropolises, which is the capital of the state.

3.3 PHYSICAL SETTING

3.3.1 Relief and Drainage

Kaduna state contains a striking range of natural environment. The topography varies from the Kudaru ring complex Hills in the East, to the wide valley plains of the River Kaduna in the West.

The geology of the area consist of Precambrian rocks of the basement complex. The present topography constitutes a rolling lowland plain generally below 610 meters above sea level. This is not unconnected with the prolonged denudation of the basement complex rocks, which underlie the area. The area consists of older granite, schist and quartzites in different composition. The land

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gradually slops down towards the west and the southwest and is drained by two dominant rivers i.e. river Kaduna and Gurara.

The relief inwardly influences the drainage pattern, in the southern parts of the state most of the area lies within the Mada, Okawa and Gurara river system. The Okawa and Mada flows into the Benue, while the Gurara flows into the river Niger. There are other smaller rivers that drains the areas some which include river Gwalake, Ninack, Anvuyeh, Abari, Akwa among other. These rivers are seasonal with low regime during dry season.

In the Northern part of the state River Galma is the major drainage system.The Galma and its tributaries are largely ephemeral in character and their flow regimes are highly irregular, major tributaries of the Galma includes Kubani, Saye, Tubo and shika rivers.

3.3.2 Climate

Kaduna State has a tropical continental climate with marked seasonal variation. The area is influenced by two distinct air masses that have much effect on the climate. The north easterly trade winds, which are usually dry and dusty, are pronounced between November and March. This period is refered to as harmattan. The second type is the moisture-laden tropical maritime air mass that originates from the Atlantic ocean and bring rain with it. The variations in the on-set of rainfall are attributed to the fluctuations of the boundary between these two air masses.

Rainfall is heavy in the southern part of the state and reaches an average of over 500mm per month between April and September. In the extreme north the monthly average is 146mm, while Kaduna town it reaches a monthly average of 361mm.

(Ministry of Finance and Economic Planning 1996). The pattern of temperature and rainfall determine the types of crops, animals and food production. The first rain of the year is usually experienced in the state in March/April and usually falls in thunderstorm showers. The rain reaches its peak in August (Mamman, 1994).

The air temperature varies with season. The highest temperature are recorded in April while the minimum are usually recorded during the harmattern that is December – January.

High evaporation during the dry season, however, creates water shortage problem especially in Igabi, Giwa, Soba Makarfi, Ikara and Zaria Local Government Area.

3.3.3 Soil

The soil in most parts of Kaduna state fall under the ferruginous tropical soil. Most of the soils contain between 30 – 40 percent clay at a reasonable depth, because of intensive leaching. The soils in the upland areas are rich in red clay and sand but poor in organic matter. Researchers have noted that the nutrients holding capacity of this soil is not known to support intensive agriculture for long periods without the application of fertilizers and or manure. Some areas have permanently water logged soils (Fadama). The Kafanchan area is studded with series of swampy areas that almost dry up between January and March. The plains in Kaduna state have under gone considerable changes over the years due to combined actions of both physical and chemical weathering.

3.4 VEGETATION

Kaduna State lies within the northern Guinea Savanna ecological Zone. The vegetation is typically of woodland type and

deciduous in character, shedding their leaves annually during the dry season in order to conserve water (Hopkin, 1965). The dorminant tree species include *isoberline, doka, bridelis, terminalia, acacia, vitrex etc.* Grasses and shrubs occur in tussocks and the predominant family is the *androgeneae.*

The southern most part of the state has more rainfall, with an average of 1500-2000mm per annum, thereby giving it a more dense vegetation. However, human occupation and rapid increase in population have had significant impact on the natural vegetation. Efforts have been made by individual and government to replace the destroyed natural vegetation with trees like mango, cashew, guava trees, gmalina among others.

3.5 POPULATION GROWTH AND DISTRIBUTION

The major ethic groups that make up Kaduna population are Atyab (Kataf), Bajju (Kaje) Gong, Hausa, Fulani, Gbagyi, Karni Kong, Ikulu, Kadara, Kagoro, Kuturmi, Jaba, Moroa, Attakar Fantsam and Ninzam. The population of Kaduna State in 1991 was 3,935,618 (4.4 percent of the national total) and with a growth rate of 3.8 per annum. The recent 2006 population census shows Kaduna State to be 6,066,562.

Over the years the population of Kaduna has been expanding especially in the urban centers. Young able labourers in large numbers from rural villages migrate to towns to learn specific trade or acquired special training in masons, technicians, carpenter, motor mechanics etc, during the dry season and back to rural agriculture field during the wet in the state. The concentration of government employment opportunities and infrastructures in the

town attracted a lot of people from other parts of the country to Kaduna.

The changing economic and commercial status of the town also attracted investors and other professionals. As the cities grow either as a result of in-migration or natural increase or a combination of both, other very distinct forms of living and working structures emerge. There are bound to be development in commercial, social and industrial activities.

The relatively high growth rate of 3.8 percent implies that if present level of mortality and fertility remain constant and there is no serious disaster to either make people leave the state (as we observed during the religious crises of 2000) or come into the state, the population of the state will double in 25 years (Mamman, 1994).

Birth rate is still very high and total fertility rate (TFR) is 6.8 above the national median of 5.8. Although studies have shown that the total fertility rate (TFR) is declining in Kaduna State (Laah 2003), population is still expected to increase. The age distribution shows that more than half of the population is in the age group 0 – 19 years (over 65 percent is in the age group 0-24). The pattern of age distribution in the state is consistent with past survey and census. Indices show that Kaduna State is fast growing, but the concentration of the population is not evenly spaced. The three main towns i.e. Kaduna, Zaria and Kafanchan have over 60 percent of the total population of the state. Kaduna town is growing at about 10 percent per annum (NPC, 1998) which makes it one o f the highest rates of urban growth in Nigeria.

3.6 SOCIAL INFRASTRUCTURES

3.6.1 Education

Kaduna State again enjoys the leading position in educational development in the entire region north of the Niger Benue valley. Prior to the acceptance and liberalization of formal western education by the government of the northern region, the efforts of voluntary agencies (Church Mission Groups) in establishing school at both primary and secondary level, gave the present Kaduna State an enviable advantage of early education infrastructure.

Most of the present primary and secondary schools in all the southern and in Sabon Gari LGAs were founded by mission voluntary agencies (e.g. S.I.M, ECWA in Kwoi, Zonkwa and Kagoro ; Anglican and Baptist in Kaduna, Makera/Tudun Wada, Sabon Gari, Kafanchan, Saminaka and Kaura LGAs) it is this early start that account for Kaduna's relatively high level of literacy in the then northern region. This suggests that about 70–75 percent of children of school age are receiving formal primary education in the state. About a third of that end up in the estimated sixty – eight secondary school (Federal, state ad private agencies) with large average enrolment of between 300 – 500.

There is a wide range of tertiary institution established to provide high skilled manpower needed by the state. Twelve out of seventeen are located in Zaria and include the famous Ahmadu Bello University Complex, Federal College of Education, Nuhu Bamalli Polytechnic, College of Aviation Technology, National Institute for Chemical Research and Technology (all in Zaria); the command and staff college Jaji, Federal Polytechnic, Federal School of Forestry, National Water Resources Institute, and a

college of Agriculture and Animal science in Kaduna, and host of others.

3.6.2 Health Care Delivery

Federal, state and local governments and the organized private sector provide healthcare services in Kaduna State. Apart from a large and fully equipped government hospitals located in Zonkwa, Jama'a, Kaduna town and Kafanchan. There are many Primary Health Centers (PHC) located in virtually all the local government areas with emphasis on preventive-community health care and environmental and personal hygiene. Local government and private owned ones are also found in most of the towns.

3.6.3 Water Supply

High evaporation during long dry season poses serious limitation on available water resources, the two large river systems, the Kaduna and Gurara, that run through the state provide opportunities for good sources of water supply but many of the tributary streams dry up during the dry season. Even so, the wide alleviated valley bottom lands in many medium drainage basin (Example. Galma, Tubo, Karami, Sarkin Pawa and Damari) favour extraction of ground water from shallow aquifers and boreholes from deep ones. Presently, there are five completed large and medium dams and water intakes at Zaria on Galma and Kubanni rivers, at Kangimi on Karami River at Birnin Gwari on Kusheriki River at Kaduna on Kaduna River. Also one or two boreholes in every LGA have been completed and are in operation to complement water supply for domestic use.

3.6.4 Transport and Communication

Kaduna State is served with 2,820km stretch of trunk "A" Federal well surfaced roads radiating from Kaduna city in five cardinal directions – westwards to Tegina, Northeast ward to the federal capital territory. The state government has also constructed good tarred surface roads comparable to the trunk "A" totaling 1,200km, and several other road development projects are still going on. Apart from motor roads, railway and air transport has linked the state to every corner of the country. This welcome progress brings the state closer to foreign investors. Indeed, business in any part of Kaduna state from any part of the federation can be reach within an hour or two. Also, a modern telecommunication system connects Kaduna State with all other states and the outside world. Nigeria telecommunications corporation (NITEL) MTN, V-Mobile, M-tel, Glo, provides twenty-four hours automatic telephone exchange services inform of telex and fax.

3.7 SOCIO-ECONOMIC ACTIVITIES

Most of the inhabitants of the study area are agriculturalist. There are basically two system of arable cropping. The rain fed arable cropping which is dominant in the southern part of the state. It is labour intensive and cultivation is done manually by the use of crude implements. The major crops grown are mostly food crops like maize, yam, millet, cassava, cocoyam, sorghum, rice, acha, and few cash crops like soya beans, groundnut, cotton and ginger.

Irrigation agriculture is also practiced along flood plains and fadamas in smaller quantities. This is due to variation in the seasons. Food crops such as maize, rice among other also grown

through irrigation agriculture. Vegetables such as spinach, garden egg, okro, pepper, tomatoes among others are also cultivated.

Domestication of animal is also another economic activity within the area. Animals reared include pigs, goat, sheep, chicken, cattle (owned mostly by the Fulanis) and dogs among others.

The landscape of Kaduna State is dotted with several abandoned large and medium scale industrial enterprises especially in the main urban centers of Kaduna and Zaria. The location of industries in Kaduna is heavily lopsided in favour of two local government namely Kaduna North and Kaduna South LGAs. At least 65 percent of industrial establishments are located there.

Kaduna State is ranked among the state in Nigeria with the highest concentration of industries. The state has a dozen textile industries and the multi-purpose Kaduna refinery and petrochemical company (KRPC), international Brewery and Beverages industries, Peugeot Automobile of Nigeria, Nigerian Brewery Plc, Sun seed oil industry and several others. These industries have stimulated the commercial activities of the state, thus making it a major player in commerce.

This has led to high influx of people into Zaria and Kaduna towns to engage in various economic activities like industrial, commercial, administrative, educational and other tertiary activities. This has led to the growth of schools, hotels, banks, markets, roads networks, health centers, post offices, electricity etc.

Minor economic activities as weaving, blacksmithing, lumbering, mining, bee keeping and fishing are also carried out.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

This chapter analyses the result of the data obtained after the information in the questionnaire was coded and analysed on statistical package for social scientist (SPSS). This allowed for the description of variables through frequency distribution and presentation of result in percentage. The discussion are based on the findings of the field research. The general characteristic considered are demographic, social and economic. The implication of these general characteristics is to ascertain women participation, involvement, understanding and man power supply towards these programmes.

4.2 GENERAL CHARACTERISTICS OF THE RESPONDENTS

Information on some characteristics of the respondents such as age, educational qualification, religion, marital status, tribe, number of children and occupation were obtained from the administration of a sample of six hundred (600) women in Kaduna State.

4.2.1 Age Distribution of Respondents

Age distribution as shown in Table 4.1 reveals that the age group of 21 – 30 years has the highest proportion of respondent 33.3 percent, followed by 28.9 percent for the age group of 31 – 40 years. About 19.9 percent falls between the ages of 41-50 years, 15.5 percent are below 20 years and 2.4 percent are 51 and above years. In general the result indicates that women in the study area are predominately young with great potential to contribute to national development.

Table 4.1 Distribution of Respondents by Age

Age Groups	Frequency	Percentage (%)
20 and below	90	15.5
21 – 30	194	33.3
31 – 40	168	28.9
41 – 50	116	19.9
50 and above	14	2.4
Total	**582**	**100.0**

Source: Field Survey, 2008

4.2.2 Educational Qualification of Respondents

Table 4.2 shows the distribution by education. In all 2.4 percent have no any form of education, 11.9 percent had attained primary/Koranic form of education, 34.9 percent had only secondary school education, 42.6 percent have acquired tertiary education, those with university education is 7.6 percent.

Table 4.2: Education Qualification of Respondents

Level of Education Obtained	Frequency	Percentage (%)
No Education	14	2.4
Primary (Koranic)	69	11.9
Secondary	248	34.9
Tertiary (polytechnic, N.C.E and School of Nursing	266	42.6
University	44	7.6
Others	05	0.9
Total	**582**	**100.0**

Source: Field Survey, 2008

From the survey, it shows a high level of education among the women in the study area. This improvement on the educational attendment of women is due to enlightenment on the importance of girl's education. Education is an important factor in women participation in any developmental program.

4.2.3 Occupation of Respondents

Majority of the respondents are civil servants constituting 42.3 percent, This is due to their educational attainment, 27.3 percent are business women who are involved in trade like buying and selling farm products, selling of textile materials, petty trading and other forms of informal activities. Housewives constitute 17.2 percent of the respondents, they are mainly involved in caring for children, preparing food, gathering firewood, fetching water and other domestic chores. Women farmers constitute 4.8 percent and are actively involved in farming, food processing and keeping of animals. The 8.4 percent are students and secondary school leavers(See Table 4.3).

Table 4.3 Distribution by Occupation of Respondents

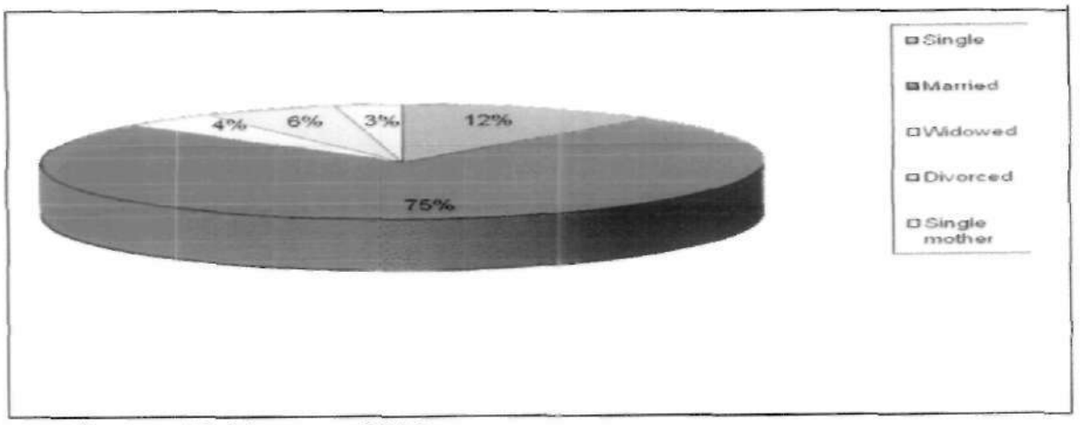
Occupation	Frequency	Percentage (%)
House wives	100	17.2
Civil servants	246	42.3
Business women	159	27.3
Farmer	28	4.8
Others	49	8.4
Total	**582**	**100.0**

Source: Field Survey, 2008

4.2.4 Marital Status

Over 74.8 percent of the respondents are married women, while 11.8 percent are single, with 6.0 percent divorced, 4.3 percent are widowed and 3.0 percent are single mother. The high percentage of married women may be due to the cultural and religious belief which encourage early marriage. See figure 4.1

Fig 4.1 Respondents Distribution by Marital Status



Source: Field survey 2008

4.2.5 *Distribution by Religious Affiliation*

Muslims are the most dominant religious groups representing 50.9 percent of the total sample population. 48.6 percent are Christians and 0.5 percent are traditional practitioners. (See Table 4.4)

Table 4.4 Respondents Religious Affiliation

Religion	Frequency	Percentage (%)
Christianity	283	48.6
Islam	296	50.9
Traditional	3	0.5
Total	**582**	**100.0**

Source: Field Survey, 2008

4.2.6 Ethnic groups of respondents

The distribution of respondents by ethnic groups show that Hausa speaking tribe constitutes the largest group with 44.2 percent. The other ethnic groups which includes Kagoma, Ninzom, Kataf, Bajju, Igala and Jaba. constitute 37.8 percent, Igbos constitute 13.7 percent and 4.3 percent by Yorubas. These shows the heterogenous nature of ethnic groups in Kaduna state. (See Table 4.5)

Table 4.5: Composition of Respondents by Tribe

Tribe	Frequency	Percentage (%)
Hausa	257	44.2
Igbo	80	13.7
Yoruba	25	4.3
Others	220	37.8
Total	**582**	**100.0**

Source: Field Survey, 2008

4.2.7 Distribution by Number of Children

The distribution by number of children per respondents shows women with three to four children have the highest proportion of 31.3 percent, those with five to six children constitute 25.6 percent, 16.0 percent have more than six children, while 8.9 percent have one to two children. The 18.2 percent include the single women and students. On the whole, the survey shows an average incidence of families and a stable birth rate. This can be attributed to family planning and the use of contraceptives(. See Table 4.6)

Table 4.6: Percentage Distribution by Number of Children.

Children	Frequency	Percentage(%)
None	93	16.0
One-two	52	8.9
Three-four	182	31.3
Five-six	149	25.6
More than six	106	18.2
Total	**582**	**100.0**

Source: Field Survey, 2008

4.3 POVERTY ALLEVIATION PROGRAMMES AND WOMEN'S PARTICIPATION

When the government realized the negative effects of the vicious circle of poverty, it intensified effort on existing programmes and also introduces new ones. The measures ranged from the provision of financial resources, to involvement in direct production. Efforts to make the contribution of women in Nigeria noticeable and quantifiably accepted have resulted in poverty reduction strategies / projects. Programmes are linked to the Millennium Development Goals of eradicating poverty by half the proportion by 2015.

4.3.1 Level of Awareness of Poverty Alleviation Programme

The level of awareness of poverty reduction programme by the respondent was based on reply to the question "have you heard or know of any poverty alleviation program that has been put in place in Kaduna state? ". Table 4.7 shows that 73.1 percent of the

women in the urban area have heard or are aware of poverty alleviation programmes while only 37.8 percent were aware in the rural area. In the urban area 26.9 percent against 61.3 percent from the rural area are not aware of any programme.

Table 4.7 Awareness on Poverty Alleviation Programmes

	Urban		**Rural**		**Total**	
Response	No. of Respondent	Percentage	No. of Respondent	Percentage	Total Number	Percentage
Yes	245	73.1	60	37.8	305	62.2
No	90	26.9	95	61.3	185	37.8
Total	**335**	**100.0**	**155**	**100.0**	**490**	**100.0**

Source: Field Study, 2008

Poverty Alleviation Programmes that had been implemented in the study area shows that 29.0 percent of the women know about the Better Life for Rural Women, 13.5 percent are aware of Family Support Programmes, 14.5 percent knew of Peoples Bank (Micro Credit), 24.5 percent know of the skills acquisition centers, Family Economic Advancement Programme (FEAP) recorded 9.2 percent, while 2.8 percent know of other forms of poverty alleviation programme in their locality like Women Economic Empowerment a subsidiary of the millennium Hope, I care women and youth initiative. (see figure 4.2).

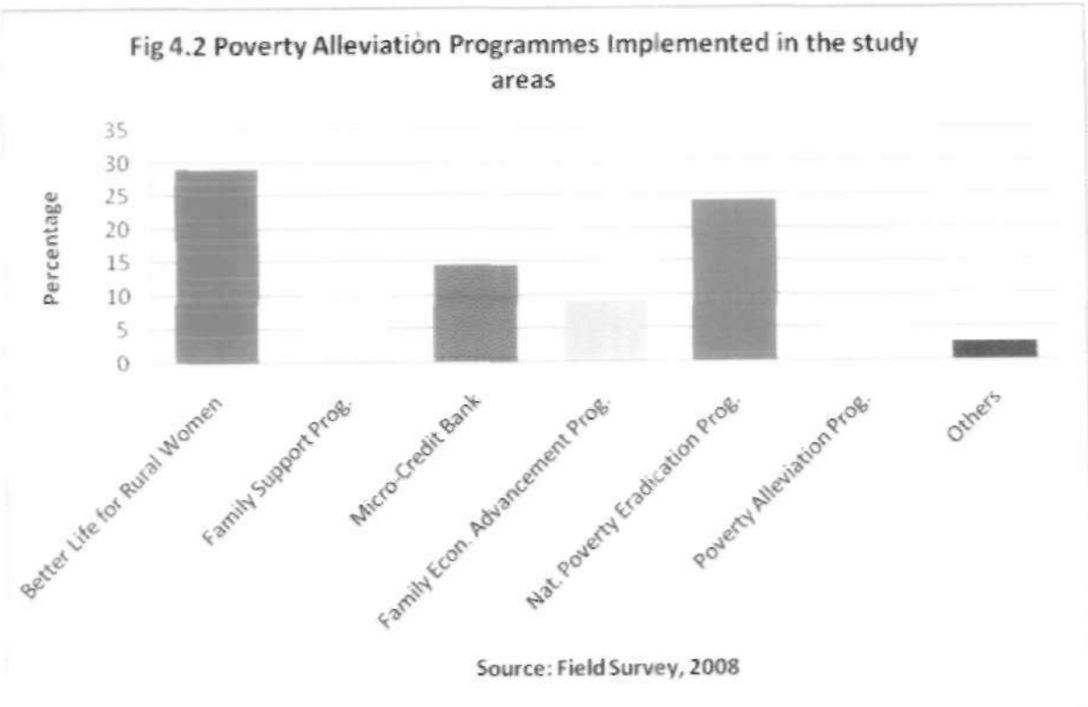


Table 4.8 shows 58.9 percent of women from urban centers had benefited from poverty alleviation programs against 21.3 percent from rural areas. In all 51.7 percent of the total respondents have not benefited in any way. Despite the fact that many of the respondents were aware and can mention at least one poverty alleviation programme but had not participated in any of them.

Table 4.8 Beneficiaries of Poverty Programmes

	Urban		**Rural**		**Total**	
Response	No. of respondent	Percentage	No. of respondent	Percentage	Total number	Total percentage
Yes	231	58.9	33	21.3	264	48.3
No	161	41.1	122	78.7	283	51.7
Total	**392**	**100.0**	**155**	**100.0**	**547**	**100.0**

Source: Field Survey, 2008

4.3.2 *Women Organization In The Study Area.*

For effective enhancement of development and women's participation in the various poverty alleviation programmes, women are made to form organization which will serve as a medium through which active participation would be co-ordinated.

Most of the women in the study areas were able to benefit from programmes or projects through various local organizations. This organization encourage individual participation. Participation devoid of an organizing structure are often short lived.

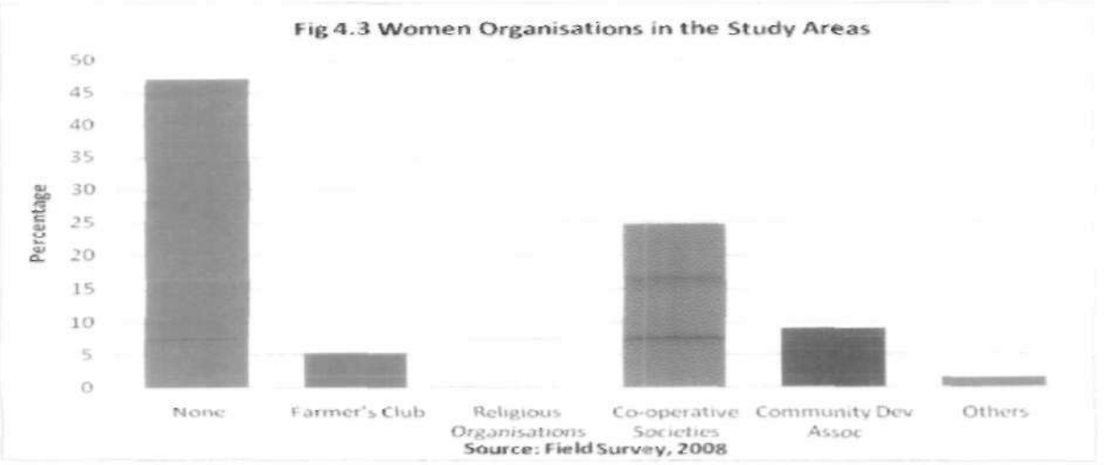


Figure 4.3 shows that 47.0 percent of the women in the study areas don't belong to any organization. Reasons include strict resistance of some husbands over their wives involvement in activities outside their marital homes. They were to stay at home cook and inculcate in their children the virtues of life and another reason was lack of interest. The figure also reveals that 24.7 percent of the sampled women belong to co-operative societies, 12.7 percent belong to religious organization. The women community development organization constitute about 9.0 percent, these organization are common in most rural areas, 5.2 percent belong to farmers club and 1.5 percent of the women belong to

other organizations such as market women committee, family grouping and clan grouping.

Investigation was also carried out on the main objective of the various women organization, 33.5 percent of the women did not response because they don't belong to any organization; and some belong to religious groups which bring women together for religious fellowship. 26.8 percent of the women stated the objective of their organization is to empower women in different skills for self sufficiency. About 21.8 percent said their organization help to improve their welfare, 10.8 percent were given enlightenment / awareness on opportunities and facilities available to them in their local government areas, such as free health care, credit delivery, fertilizers and equipments. Table 4.9 shows that 8.1 percent stated that their organization inculcates the spirit of self development, particularly the rural women in the areas of education, business and recreation.

Table 4.9: Objectives Of Some Poverty Alleviation Programmes

Objectives of programmes	**Frequency**	**Percentage (%)**
To improve the welfare of women	127	21.8
To inculcate self development	47	8.1
To empower women in different field	150	25.8
To enlighten women on facilities and opportunities available to them	63	10.8
Others	195	33.5
Total	**582**	**100.0**

Source: Field Survey, 2008

Government and non-governmental organizations are essential bodies to help women on their development process. The state government has established Ministry of Women affairs, youth and social development to create awareness among the populace on the plight of women, their needs, what can be done to alleviate their predicament and improve their life. The Ministry is also responsible for the training and organizing of skill acquisition, workshop, equipping training centers, training of literacy classes, teaching personal hygiene and the setting of cottage industries which will empower the women economically. From the survey, it shows many women are unaware of the functions of this ministries and what it has to offer. The government ministry has to seriously educate, sensitized and mobilized women to enable them offer their opinion, ideas and take decisions that directly affect them.

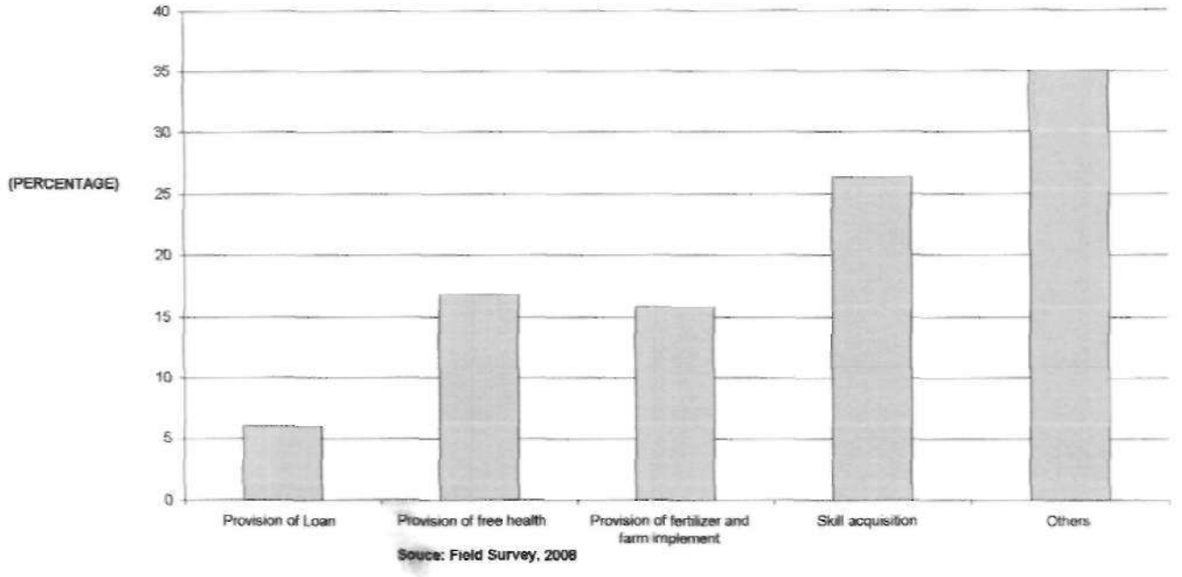
4.3.3 Nature Of Work In The Women Organization And Forms Of Assistance

Nature of work in most of these organizations was examined. Majority of the women who constituted 35.0 percent of the respondent did not respond to this question because they don't belong to any organization and therefore ignorant of any form of assistance such as Agricultural credit, marketing facilities and fertilizer. Therefore, they had never benefited in any form. Some of the women in rural areas are aware of these programmes in some major towns, but these centers are too far away from them and therefore any form of assistance is narrowed and not equally distributed for the rural women, 26.3 percent of the respondents

said their organization impact vocational skills to women. These vocational training centers trained women in different field such as knitting, tailoring, bead making, baking, soap, pomade and candle making and hair dressing. At the end of the training some are given loan or equipment like sewing machines, hair dryers, grinding machines and computers, to start a business.

Many of the women complained of inadequate capital to invest and other complained they are completely unaware of the procedure of acquiring loans 16.3 percent had benefited from free health care, free ante-natal, free malaria drugs and free lectures on family planning, child-Immunization and personal hygiene, 15.7 percent and 6.0 percent of the women that belong to co-operative society receive assistance in form of fertilizers, loans, seedling and other farm implements at subsidized price. This low percentage shows that the programme had not really achieved its aim. The forms of assistance is narrow and not equally distributed because one have to belong to an organization or club (see figure 4.4).

FIG. 4.4 TYPE OF ASSISTANCE TO WOMEN IN THE STUDY AREA



Souce: Field Survey, 2008

4.3.4 Government Projects To Assist Women In The Study Areas

The dominant type of project carried out by government to alleviate poverty is empowering women through vocational skill training where women are taught different skills. Free health care are also available in rural and urban centers. These clinics have improved health care facilities to assist women in terms of drugs, immunization, ante-natal and post-natal care, counseling and family planning.

Equipment such as processing machines are also supplied in the study area with reference base on what is produced in each local government. This is to empower women and alleviate poverty. How ever the number of machines supplied is not proportionate to the number of women in each local government See table 4.10

Table 4.10 Types of machines supplied to the study area (2008)

S/No	L.G.A	Types Of Machines	Remarks
1	Zaria	Ground Nut Processing Plant	Supplied
2	Jama'a	Cassava Processing Plant	Supplied
3	K/North	2 no. Maize grinder	Supplied

Source-Ministry of Women Affairs

Income generating tools/ equipment are to be procured by the Ministry of Women Affairs and Social Development for distribution to the 23 Local Government Areas across the state. This is to improve Women Development Centers in the Local Government Areas to meet their needs and aspiration of the people. For the study area the followings are to be procured: see Table 4.11

Table 4.11 Tools/Equipment to be procured by the government in the study areas

Local Government Areas	Tools/Equipment
ZARIA	3 Model FFC 45 Disk Mill 4 No G/Oil Extraction Machines 1 Oil Filter 1 Tricycle Galvanized Steel Tank Qty
KADUNA NORTH	3 Model FFC45 Disk Mill 2 No G/Oil Extraction Machines 2 Oil Filter 1 Tricycle
JEMA'A	1 No G/Nut Extracting Machine 4 Cassava Processing Plant 2 Model FFC- 45 Disk Milling 1 Oil Filter 1 Tricycle

Source –Ministry of Women Affairs Kaduna

As of the time of compiling this data money has not been released for the purchasing of these tools/equipment. Delay in fund allocation for projects can hinder women participation.

Most of the women in Urban centers had enjoyed or received fertilizers, loans and equipment such as grinding machines, sewing machine, knitting machines and hairdryers. An adult literacy and computer centers was established to assist women.

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Table 4.12 some projects and its impact on women in the study areas

S/N	Project	Objectives	Impact	Beneficiaries
1	Installation of machine Multipurpose center Kaduna	Empower Women Kaduna metropolis	Create job opportunity to women the state	Women
2	Maggi forum in conjunction with Nestle Plc	To enlighten women on how to cook nutritional foods	Women can cook Nutritional local foods	Women and Girls
3	Intervention On HIV/AIDS	To create awareness	Those affected Know how to take Care of themselves	Women and Girls living With the virus
4	Distribution of fertilizer to women at government approved price	To enable women Farm more	Women have Fertilizer on their farms	Women Groups and Women farmers
5	Training women in Various skills acquisition	Reduce poverty and be self-reliant	Acquired skills on various trade	Women with HIV/AIDS
6	Loan	Provide capital to ena women Establish business	Disbursement of loan through women organization	Women and School dropout
7	Gender budgeting activity For women	To check rural/urban migration	Visit site of cottage industry	Women and Girls

Source: Ministry of Women Affairs

Most of the programmes and projects as shown on Table 4.12 are carried out to augments and alleviate poverty among women, but only few women have benefitted. A lot of sensitization workshops and seminars to enlighten women on this programme have to be done.

For poverty Alleviation programmes to be relevant, it must embrace or involve the grassroots where majority of the women are living in poverty. Most of the rural areas had not really benefited from substantial projects. The forms of assistance / projects are not evenly distributed among the rural and urban centers. For that reason 51.7 percent of the respondents cannot give their view on the purpose of providing projects to their locality because they have not seen any nor benefited from any, those include rural women and those in pudah, and 27.8 percent view the projects in their locality as a means of

helping women to be self employed and less dependant on their spouse. Some localities where women are secluded after marriage and there is considerable control by their husbands, such women remain Indoors to sell their goods or set up stalls in their own neighbourhood. A total of 12.4 percent view government projects as a means of receiving assistance for economic self-sufficiency. Such assistance are in form of fertilizers, seedlings, equipment and loans, and 8.1 percent view the programmes in their locality as a means of improving quality of health care among the citizens. See Table 4.13

Table 4.13: Opinions on the Poverty Project.

Response	Frequency	Percentage (%)
Help to improve quality of health care	47	8.1
Economic self sufficiency	72	12.4
Help women to be self employed	162	27.8
Others	301	51.7
Total	**582**	**100.0**

Source: Field Survey, 2008

The success of poverty Alleviation strategies is for the targeted population getting to know about these programmes and the level of mobilization. Women are said to be more effective in mobilizing other women. Table 4.14 shows about 45.7 percent of the respondents get to know or hear about the programmes/project in their locality through friends 35.9 percent knew about it on radio and television. 2.6 percent knew about it on Newspapers, 15.9 percent constitute those that get to know through their religion group/fellowship and those who are totally ignorant of those projects/programmes.

Table 4:14: Source of information on Poverty Alleviation Programmes.

Response	Frequency	Percentage (%)
Friends	265	45.7
Print media e.g. Newspaper	15	2.6
Electronic media e.g. Radio / T.V	208	35.9
Others	92	15.9
Total	**580**	**100.0**

Source: Field Survey, 2008

From the survey, major source of imformation on poverty alleviation programmes is from friend and close associates. Women in this case mobilise their fellow women.

4.4 LEVEL OF WOMEN PARTICIPATION

Table 4.15 shows the level of women participation in these poverty reduction programmes. Most unemployed graduates and secondary school graduates seize the opportunities to learn skills and trade to enable them to be self-employed. About 20.6 percent in urban areas and 14.0 percent in rural areas believe that women participation had been very encouraging, 12.0 percent of the total population rated women participation as good and 20.8 percent rated the participation as poor. About 18.9 percent constitute fair level of participation and 30.4 percent had no idea thereby did not response.

Table 4.15: Level of women's participation in the study area

	Urban		Rural			
Women participation	freq	%	freq	%	Total no.	Total %
Very encouraging	70	20.6	34	14.0	104	17.9
Good	50	14.7	20	8.3	70	12.0
Fair	95	27.9	15	6.2	110	18.9
Poor	55	16.2	66	27.3	121	20.8
Others	70	20.6	107	44.2	177	30.4
Total	**340**	**100.0**	**242**	**100.0**	**582**	**100.0**

Source: Field Survey, 2008

The general level of women participation in urban areas can be said to be fair compared to rural women. See table 4.15

4.5 IMPACT OF POVERTY REDUCTION STRATEGIES ON WOMEN

Recently, there has been an increase in the number of women targeted initiatives with the aim of improving their standard of living and that of their families. Some of these programmes are aimed at providing education and training; others provide good health care, better housing and rural infrastructure. The main objective of such programmes is to encourage and stimulate women towards improved standards of living so that they can contribute effectively and be self-reliant. From all indications, these initiatives by the government have produced varied results and temporary impact 33.8 percent of women

joined the various organization in less than five years, while 14.5 percent joined between five to ten years, only 0.5 percent are over 20 years. Majority of the respondent that constitute 43.3 percent have not joined and some are still deciding whether to join or not. Among those that joined and are benefiting, rated the impact of these programme as very good, 31.3 percent rated it to be fair. 10.7 percent constitute those still managing even after joining the programme, 1.7 percent of the respondent joined the programme and had not enjoyed in any form, while 35.0 percent do not respond and those that had no idea what these programmes are all about. See table 4.16

Table 4:16: Assessment on Poverty Alleviation Programmes by women in the study area.

Response	Frequency	Percentage (%)
Very good	124	21.3
Fair	182	31.3
No difference	10	1.7
Still managing	62	10.7
Others	204	35.0
Total	**582**	**100.0**

Source: Field Survey, 2008

In the study areas poverty alleviation programmes have not achieved it's desire target. Most women have not felt the impacts even though they are aware of it. Most of the projects and facilities are located in urban centers. Rural women have to travel to the nearest district or town in order to benefit. Thus, most of them find it unworthy considering the cost of transportation, accommodation, feeding and time. As such they preferred spending their time, money and energy on their farms and homes which they considered more

profitable. Therefore majority of the women in most of the rural areas did not involve themselves actively.

4.6 PERCEPTION OF POVERTY REDUCTION STRATEGIES

Generally from what most women hear and understand about the different Initiative by the government to alleviate poverty they view it as a means of attaining self reliance and to eradicate poverty. Since the inception of poverty alleviation programmes it has been the talk of the media which says a lot on some of these programmes and to sensitize the public to appreciate the initiative by the government to raise the standard of living. What are the women perceptions on these programmes?

Table 4.17: Can these programmes eradicate Poverty among women?

Response	Frequency	Percentage (%)
Yes	201	34.5
No	91	15.6
Don't know	75	12.9
Not really	73	12.5
Others	142	24.4
Total	**582**	**100.0**

Source: Field Survey, 2008

Table 4.17 shows clearly 34.5 percent of the women believed that these initiative by various governments are means of eradicating poverty, if it is well co-ordinated and implemented, 15.6 percent says no, these programmes are for the elites and those in government, 12.9 percent cannot say what the programmes are all about 12.5 percent believed it was not really made to alleviate poverty, but to make a name for those initiating it while the remaining 24.4 percent include

those that did not respond and those who had no idea on poverty alleviation programmes.

Women who after joining the programme have their income level and standard of living improved and are able to meet most of their basic needs constitute 50.8 percent of the respondents, 7.6 percent are not able to meet most of their basic needs and their income level had not changed. 1.9 percent can not say if their income had improved or not, 37.9 percent almost met their basic needs and their living standard is fair, 1.9 percent of the women did not respond. See table 4.18

Table 4.18: Income Level among Women after Joining P.A.P

Response	**frequency**	**Percentage**
Yes	134	50.8
No	20	7.6
Don't know	05	1.9
Fairly	100	37.9
Others	05	1.9
Total	**264**	**100**

Source: field survey 2008

This shows that this programme, if well implemented and there is much enlightenment it can improve women's standard of living and income level.

4.6.1 Rating poverty alleviation programme performance in the study area.

Table 4.19: Rating Poverty Alleviation Programmes

Response	Frequency	Percentage (%)
Very good	55	20.8
Good	60	22.7
Fair	104	39.4
Poor	25	9.5
Very poor	2	0.8
Others	18	6.8
Total	**264**	**100.0**

Source: Field Survey, 2008

From the table above, it is obvious that majority 39.4 percent of the respondent who had participated rated the programme in their locality as fair, 22.7 percent rate it good, while 20.8 said it performance had been very good, 9.5 and 0.8 percent of the respondents rate it poor and very poor respectively, 6.8 percent did not respond. From all indications Poverty Alleviation Programmes is commendable and can lead to income generation to women if it is sustained and funded.

Table 4.20: Chi-Square Test for Rating Poverty Alleviation by monthly income after joining the programme Rating Poverty Alleviation Programme

Monthly Income	Very Good	Good	Fair	Poor	Very Poor	Total
Less 1000	10	18	33	3	-	64
1000-2000	1	17	16	10	5	49
2000-3000	4	5	48	-	-	57
3000-4000	-	3	11	-	-	14
4000-5000	-	7	2	-	-	9
Total	**15**	**50**	**110**	**13**	**5**	**193**

	Value	df	Asymp. Sig. (2 Sided)
Pearson Chi-Square	49.976	16	.000
Continuity Correction			
Likelihood Ratio	54.435	16	.000
Linear-by-linear Association	.011	1	.915
Tabulated Value	26.30		
No. of Valid Cases	193		

a.18 cell (72.0%) have expected count less than two 5. Minimum expected count is 22

Table 4.20:- shows the Chi-Square Test for income per month for those that joined Poverty Alleviation Programme and rating Poverty Alleviation Performance. The Chi-Square Test in respect to income shows computed X^2 value 49.976 at 16df is greater than the tabulated value of 26.03. This shows a significant difference in income level by performance is rejected. Despite the facts that increment in terms of profit have not improved significantly.

Table 4.21 Chi-Square Test for women participated by education

Level of Women Participation

Level of Education	V. Encouraging	Good	Fair	Poor	Others	Total
No. Education	2	-	-	7	1	10
Primary/Koranic	11	5	13	5	3	37
Secondary	17	12	33	6	10	78
Tertiary	12	6	12	-	-	30
University	5	11	5	1	-	22
Others	8	5	1	2	-	16
Total	**55**	**39**	**64**	**21**	**14**	**193**

	Value	df	Asymp. Sig. (2-Sided)
Pearson Chi-Square	12.397	3	.006
Continuity Correction			
Likelihood Ratio	13.023	3	.005
Linear-by-linear Association	10.307	1	.001
Tabulated Value	7.82		
No. of Valid Cases	193		

a.3 cell (37.5%) have expected count less than 5. The minimum expected count is 90

A Chi-Square analysis carried out at 0.05 probably level show there is no association between education and women participation gives a calculated chi-square value X2, df 12.379 using degree of freedom of 3, and tabulated value was 7.82 indicating a rejection. Therefore there is no association between education and level of participation see Table 4.21.

Table 4.22. Chi-Square Test for Religion and Awareness of P.A.P.

Do you know any P.A.P.

Religion	Yes	No	Total
Christianity	70	14	84
Islam	62	44	106
Traditional	1	2	3
	133	60	193

	Value	**df**	**Asymp. Sig. (2-Sided)**
Pearson Chi-Square	9.670	4	.046
Continuity Correction			
Likelihood Ratio	9.582	4	.048
Linear-by-linear Association	6.270	1	.012
Tabulated Value	9.49		
No. of Valid Cases	193		

a.6 Cell (60.0%) have expected count less than 5. The minimum expected count is 23

Chi-Square analysis carried out at 4 df shows religion influence women awareness. Table 4.22 Shows computed X^2 is more than the table value, although the difference between the calculated (9.670) and observed (9.490) is not much, the significant difference in awareness by religion is rejected. In other words there is a significant difference in awareness by religion.

Table 4.23 Relationship between Awareness of P.A.P. and Women Participation

Awareness on Poverty Alleviation Programme

Beneficiaries	Yes	No	Total
Yes	132	50	182
No	162	149	311
Total	**294**	**199**	**493**

	Value	df	Asymp. Sig. (2-Sided)
Pearson Chi-Square	6.331	3	0.97
Continuity Correction			
Likelihood Ratio	7.408	3	.060
Linear-by-linear Association	4.548	1	.033
Tabulated Value	4.93		
No. of Valid Cases	493		

There is no significant difference between level of awareness of P.A.P. and benefitting. Table 4.23 Shows tabulated value of 7.82 is more than the calculated X^2 value of 6.331 at 3df. This shows that more knowledge of these programmes is not a yard-stick for benefiting. Women in the study areas have head of P.A.P. and can mention one of programme but had not benefited.

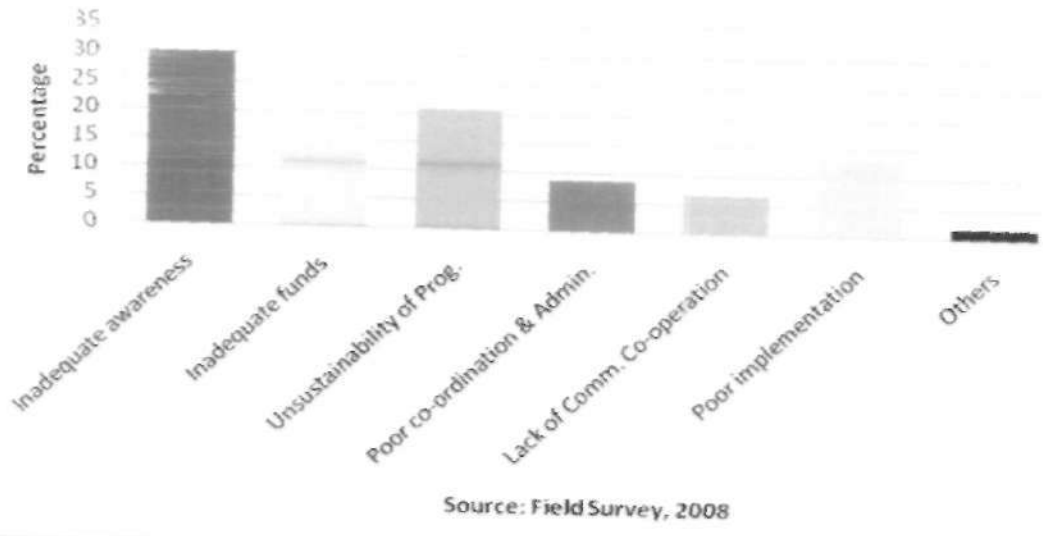
4.6.2 Problems faced with poverty alleviation programmes

The problems of poverty alleviation programme in the study areas that make it not to achieve its good objectives are shown in (figure 4.5), 30.2 percent of the women mostly in rural communities complained of inadequate awareness 20.8 percent associated the problems to unsustainability of the programmes. Take for example the Better Life Programmes which credible

objective is to support a multitude of programmes targeted at rural women which include agricultural and extension service, education, vocational training, cottage industry e.t.c. did not really achieved it objectives because it was replaced with family support programme 17.8 percent of the respondent attributed the problem to inadequate funds. Financial back up or requirement which served as oil in lubricating business, especially informal sector is inadequate, 13.7 percent associate the problem to poor implementation, 8.8 percent believe the problem lies in the poor co-ordination and Administration.

According to some respondents most of the administrator have more personal interest than the plight of women some lack training and managerial skills in what ever is in their custody, 6.8 percent attribute the problem to lack of co-operation from the community, especially rural women whose live is involved in farming in all its ramification from dusk to dawn and they are unconcerned by modern development, while 1.8 percent constitute those who attribute it to self interest especially free medical care, most women no longer get drugs free in most health centers, money meant for the purchase of drugs are diverted into the pockets of some individuals responsible for the purchase of drugs and those that did it respond to the question.

Fig. 4.5 Problems faced with Poverty Alleviation Programmes in the study areas



Source: Field Survey, 2008

4.7 MANAGEMENT OF POVERTY REDUCTION ORGANIZATION

The officials of most of the poverty alleviation organization in the study areas described the major roles their organization play in order to reduce poverty among women, 40.0 percent of these organization were involved in training women in skill acquisition and other means which include giving agricultural materials such as seedling, fertilizers, food processing machine, they are also taught methods of food storage, food preservation and given health care service, 10.0 percent of the official describe their organization as mainly providing literacy class for adult and giving out loans to women. See Table 4.24.

Table 4.24: Roles of organization in alleviation poverty among women

Response	Frequency	Percentage (%)
Providing loan	2	10.0
Training women in skills	8	40.0
Literacy class	2	10.0
Others	8	40.0
Total	**20**	**100.0**

Source: Field Survey, 2008

The officials also explain constraints that impede the smooth operation of these programmes in their respective organization, 50.0 percent of the officials blamed these on inadequate fund. The populations of women are more than what is provided, thereby making fund provided insufficient to meet with the demand of women and maintenance of the organization. The officials urged for increase budget to meet up with increase population of beneficiaries. About 20.0 percent associate it to mis-management of fund by some officials,

poor governance of such poverty institution and corrupt practice among some officials and staff. Most women do not benefit from loans in other to start up their own business. Most of the funds are diverted into the pockets of some officials and some individuals within and outside the poverty organization. They sabotage and divert fund and materials supplied by the government thereby crippling the programme, and 25.0 percent of the officials blame it on poor awareness. According to them various plans and programmes had failed because the poor are not well informed, these programmes are hijacked by the rich thereby depriving the poor. The low literacy among women made them not to have better understanding of their right and what is obtainable to alleviate their right and what is obtainable to alleviate their suffering particularly in the north and 5.0 percent contribute it to lack of co-operation from the target population. There is a poor response especially from rural woman in the participation of these programmes. As such more efforts and work have to be put in by local government area co-ordinators and community representative.

Table 4.25: Constraints impeding smooth operation of programmes in the study areas

Response	Frequency	Percentage (%)
Inadequate fund	10	50.0
Corrupt practice	4	20.0
Lack of co-operation from the target population	1	5.0
Poor awareness	5	25.0
Total	**20**	**100.0**

Source: Field Survey, 2008

4.7.1 Forms of financial support for organisations

Table 4.26: Sources of aid for women organizations

Response	Frequency	Percentage (%)
Government	4	20.0
Levy from members	5	25.0
Launching and ceremonies	2	10.0
Donation	7	35.0
Others	2	10.0
Total	**20**	**100.0**

Source: Field Survey, 2008

Table 4.26 shows the various means these poverty reduction organization set up for women received financial support. From the table it is obvious that 35.0 percent of support comes from donation. These financial support are given mostly by non-governmental organizations, important personalities, or group of persons may promise to supply necessary material for a needed project. These contributions and donations are given mostly during lunching and ceremonies and 25.0 percent is gotten from levy made by the women, especially in rural areas. Women contribute a fixed among on weekly or monthly basis. In this way capital is generated internally for small projects in their locality. These levies are usually small amount to enable members pay-up. About 20.0 percent of the officials said they receive financial support from the government while 10.0 percent received their support from lunching and ceremonies and other means include union outside the organization, individuals and banks.

The degree of contact between the officials of poverty reduction organization in the study areas in order to discuss problems and prospects effecting their organizations show 45.0 percent meet occasionally, that is once in every two to three months, 40.0 percent

constitute those who have never met with other officials while 15.0 percent said they meet regularly that is at least once a month.

Table 4.27: Contact between officials in the study areas

Response	Frequency	Percentage (%)
Very regular	3	15.0
Occasionally	9	45.0
Never	8	40.0
Total	**20**	**100.0**

Source: Field Survey, 2008

It is obvious from Table 4.27 that the degree of contact between officials of organizations and officials of poverty Alleviation programmes in the study area is rather low. This can affect the running of these organizations.

4.8 IMPACT OF POVERTY PROGRAMMES ON RURAL AND URBAN WOMEN

The issue of poverty alleviation drawn from many studies had shown that more attention should be paid by governments in the local, state and federal levels to reduce poverty both at the rural and urban areas. The fact is that poverty should not be looked at as a rural or urban phenomenon. This means that every national or state programme on poverty reduction has to have both rural and urban components and needs, which of course vary greatly from one area to another in order to carry everyone along.

For example urban areas may experience various forms of social deprivation in terms of unemployment, inadequate welfare service, poor housing, inadequate water supply and inadequate power supply for their business. For the rural areas these are among the least they may need. Their greatest needs might be in the supply of fertilizers, loans, health care facilities and infrastructure. Project/programmes initiated by the government which had narrow

goals, must end up broadening as more of women needs are unfold, thereby giving them a wider area for mass participation.

Some of these projects/programmes cannot reach some women due to their geographical location and distribution. From the field research it has shown that women in the urban centers have wider choices and chances to participate on these programmes than the rural women, because they have easy access to local Authorities and officials of these programme than the rural women.

Rural women participation is also minimal due to ignorance, unequal distribution of these projects, uneasy accessibility of these projects, geographical location as mentioned earlier. Thus these programmes had little impact on them.

The rural women are in most cases ignored when decisions are taken on the way forward in poverty reduction unlike the literate urban women who have a better chance of airing her view on any matter affecting her well-being. Women participation is necessary because when we look at the developed countries, their women are carried along in every area of human endeavours because they are part of the society, and that is why there is development. Nigeria can also do the same by empowering and carrying everyone along so that no group is left out in decision making process. The impact of these programmes varies greatly between urban and rural women in the study areas.

In terms of health care service, the rural areas in the study areas have inadequate and sub-standard clinics. Their health workers in such clinics are un-skilled and don't even know the basics. Some of these rural areas don't even have a clinic considering women large number and diverse needs with the prevalence of so many diseases, coupled with pregnancy related disease affecting them. Unlike urban centers that have private, state and federal hospitals at their disposal.

In the study areas, rural women try within their capability to develop self-help projects such as market sheds and building of wells to assist themselves and their communities unlike urban areas where women always look upon the government or authorities to provide all their needs.

Education has been known as one of the sectoral components of rural modernization process. Education is necessary for mass literacy and impactation of basic skills and knowledge through formal or informal approach, with the view of raising the level of awareness and production of the people. Rural women had not benefited from Adult Education in all the villages in the study areas. Most of the Adult literacy centers are found in major towns. A lot of effort had to be made to established adult literacy classes in rural communities.

Most of the rural areas in the study areas had benefited from infrastructural facilities such as Health centers, secondary schools, boreholes and good tarred feeders road linking them to main towns and neighbouring village. More roads are still under construction and some are due for completion as of the time of these study. As most of the women in the rural areas are farmers they can easily transport their farm products to markets and this can better enhance their productivity which can subsequently raise their income level and alleviating them from poverty. Likewise all the urban areas in the study areas have such infrastructures.

In the urban areas, women joined organization to acquired farm equipment, loan and fertilizers from the government at subsidized rate. In the rural areas credit facilities, farm equipment, and fertilizers, even when it is available it becomes a male monopoly. The women traditionally are not allowed or have no right to take leadership or engage into any activities, or even dispose their own farm produce,

without permission from their husbands or a male family member. The male are always there to collect anything on their behalf. Even though most of the farm work is carried out by them.

In conclusion, the benefit of these programmes as said earlier varies, but the most important point here is women generally should be given increase access to opportunities available for them as this will go a long way to addressing the deep-seated inequalities in the .distribution of equipment /facilities in the rural and urban centers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

This research is about the impact of poverty reduction strategies on women. The study has highlighted the fact that women's activities and participation cannot be treated in isolation, but as a national issue. Women are the major victim of poverty in Nigeria. The increasing level of poverty in the country led to the introduction of programmes such as community banks, family support, national poverty eradication programmes, etc. with the advent of democratic government in 1999, measures were adopted to streamline poverty related institutions, review past poverty reduction strategies and harmonize sectoral efforts to reduce the level of poverty.

5.2 MAJOR FINDINGS

The study further revealed the nature and pattern of women participation on these programmes. Rural women participated minimally due to their ignorance of what these programmes are all about, and who it is made for. High tendency of traditional believes and patriarchal nature of our society also hindered many women from participating. Some women still believed they were meant to be home makers, and were not to be heard in the public because they were men's properties; thereby hindering them from having impacts of these strategies. Few civil servants and most secondary schools leavers and drop outs benefited from skill acquisition strategies and many women are susceptible to financial denial.

5.3 CONCLUSION

Poverty is an adversary that no society can afford to ignore or underrate. It still remains one of the greatest challenges facing many communities today. Going by what has been discussed, it is imperative as a way of conclusion to say that majority of women in Kaduna state have not been liberated by poverty alleviation strategies.

The goals of most of these programmes includes improving the standard of living, minimizing poverty, increasing access to information, employment and reduction in social and economic inequality. And women as a group deserve special attention and the consideration of their problems. Women's low social and economic status keep fertility high and their contribution to development is not felt much. Recognising their contributions is essential to reducing poverty and accelerating development.

Training women on various skills so that they could be self employed and at the same time, be able to take proper care of their family and perform basic responsibilities expected of them as mother, and other challenges like disease and gender inequality. Women should be supported and empowered by direct emphasis on productive activities through workshops. Women should be encouraged to focus on small-scale enterprises, local production of essential food nutrients and trade activities.

There should also be gender equality i.e. fairness of treatment in designing poverty alleviation programmes and which must recognize women's multiple roles, needs and aspirations.

Finally expanding women's access over income and productive resources contributes to reduction in poverty, mortality and nutrition security.

5.4 RECOMMENDATIONS

From the findings of this research and the conclusion therein, the following recommendation are made:

The policies of our government in the north must be redirected to reflect and encompass adequate economic measures just to encourage our small entrepreneurs who are mostly women who constitute the informal sector with a view to developing and enhancing their business.

Among the factors that discouraged the rapid growth of the informal sector is the financial backup or requirements which served as oil in lubricating business. If the informal sector is encouraged to develop, there is the general belief that the country's economic base is laid with concrete and solid foundation.

There should be need to identify the need and priorities of each groups or class of people in the society and different programmes fashioned to meet their needs. Programmes should be made to conform with each locality and environment.

The establishment of micro finance banks in this part of the country is not given the prominence it desires. According to Other Financial Institution Department (OFID), 898 micro finance banks are currently operating in the country's financial system; surprisingly, out of this figure, the north has the following numbers. North central: 78, North West: 44, north east: 33, total are 155. The rest were located in the south. 205 micro finance banks operate in Lagos, along which represents 22%. Central Bank

of Nigeria, through the OFID had stopped giving license for micro finance banks in Lagos because majority of the active poor in the northern parts were totally unbanked, in which Kaduna state is among. This is a good indicator to address issues on whether we want to eradicate poverty in the north, in line with the millennium development goals, or allow it to live with us.

Kaduna state government can dedicate parts of its budget to promoting micro finance resources for the poor people to create jobs.

Social and cultural barriers militating against women participation should be removed; this will increase women's access to financial services.

On completion of any training, the participants should be presented with empowerment tools which would assist them in the skills they had acquired, this will support them without any recourse to begging.

Massive sensitization campaign should be put in place on the need to remove gender disparity in micro finance especially to women in rural communities who are major victims of denials. Loans should enhance women participation and emancipation.

It has been an established fact that free and qualitative education provides the surest and quickest sustainable way out of poverty. A population that is not educated is condemned to perpetual under utilization of its potentials. Governments and organizations can harness our population by educating and training our women to acquire various skills in agriculture, vocation and its related fields.

Adult education centres should be established in different rural communities to facilitate proper training of women in order for them to be carried along in any development programmes. Also

the education of the girl child by parents and government has not been sufficient enough to improve the women's position in the society.

Women education should be made possible at subsidized rate, as this will produce the necessary enlightenment that will liberate them from ignorance and uplift them to their leadership position.

Workshops, seminars and conferences should be organized especially in rural areas to create awareness on skills acquisition for women. Women on their part should encourage each other and rally round one another to ensure they achieve the goals set up by these programmes.

The regeneration of our industries especially rural cottage industries most be pursued with vigour and commitment. The time for paying lip services to critical developmental issues has gone. Women should be introduced to the use of appropriate technology which will greatly help in reducing the time and efforts spent on non productive tasks.

There should be proper awareness for women participation. Government should intensify the dissemination of information pertaining any development programme meant for women. Information is supposed to flow from the grassroots, up the ladder to the state chairperson of any organization.

Finally there should be continuity in any developmental programme, proper monitoring to make sure these programmes reach the poor women, check and balance corruption among officials of these programmes. These recommendations if properly scrutinized and implemented will go a long way in averting the current rate of poverty among women.

APPENDIX A

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APPENDIX B

QUESTIONNAIRE ON EVALUATION OF THE IMPACT OF POVERTY REDUCTION STRATEGIES ON WOMEN IN KADUNA STATE.

I am a postgraduate student of the department of geography Ahmadu Bello University Zaria. The questionnaire below has been designed to elicit data towards the writing of a master thesis in partial fulfillment for the award of Master of Science (M.Sc).

This research is aimed at evaluating the impact of poverty reduction strategies, on women in Kaduna state.

Please note that all information provided will be treated with all confidentiality.

Yours faithfully
Martina Adiri

SECTION A: General information on the respondents

1. Name of the district

.....

2. Name of village or town

.....

3. How old are you?
   - i. 20 and below [ ]
   - ii. 21 – 30 [ ]
   - iii. 31 – 40 [ ]
   - iv. 41 – 50 [ ]
   - v. 50 and above [ ]

4. What is your highest educational qualification?
   - i. None [ ]
   - ii. Primary (Koranic) [ ]
   - iii. Secondary [ ]
   - iv. Tertiary (polytechnic, NCE etc) [ ]
   - v. University [ ]
   - vi. Others (specify) [ ]

     .....

5. What is your occupation?
   - i. Housewife [ ]
   - ii. Civil servant [ ]

iii. Business woman [ ]
iv. Farmer [ ]
v. Others (specify) [ ]
.....
...

6. Marital status
   i. Single [ ]
   ii. Married [ ]
   iii. Widowed [ ]
   iv. Divorced [ ]
   v. Single mother [ ]
7. What is your religion?
   i. Christianity [ ]
   ii. Islam [ ]
   iii. Traditional [ ]
   iv. Others (specify) [ ]
.....
.....
8. What is your tribe?
   i. Hausa [ ]
   ii. Igbo [ ]
   iii. Yoruba [ ]
   iv. Others (specify) [ ]
.....
.....
9. How many children do you have?
   i. None [ ]
   ii. One – Two [ ]
   iii. Three – Four [ ]
   iv. Five – Six [ ]
   v. More than six [ ]

Poverty alleviation programmes and women's participation

10. Do you know any poverty alleviation programme that has been put in place in Kaduna state?

i. Yes [ ]
ii. No [ ]

11. If yes, which poverty alleviation programme has been implemented in your locality?
    i. Better life for rural women [ ]
    ii. Family support programme [ ]
    iii. People's bank (Micro credit) [ ]
    iv. Family Economic Advancement Programme [ ]
    v. National Poverty Eradication Programme (NAPEP) [ ]
    vi. Poverty Alleviation Programme (PAP) [ ]
    vii. Others (specify) [ ]
    .....
    .....

12. Are you a beneficiary of any of the programme?
    i. Yes [ ]
    ii. No [ ]
13. How did you benefit?
    i. Loan facility [ ]
    ii. Skill acquisition [ ]
    iii. Equipments [ ]
    iv. Others (specify) [ ]
    .....
    .....
14. Which women organization do you belong to?
    i. None [ ]
    ii. Farmers club [ ]
    iii. Religious organization [ ]
    iv. Co-operative society [ ]
    v. Community development organization [ ]
    vi. Others (specify) [ ]
    .....
    .....
15. What are the main objectives of your organization?
    i. To improve the welfare of women
    [ ]

ii. To inculcate self development
[ ]

iii. To empower women in different categories
[ ]

iv. To enlighten women on opportunities and facilities available to them [ ]

v. Others (specify) [ ]

.....

.....

16. What is the nature of work in your organization?

i. Provision of loan to women [ ]

ii. Provision of free health care [ ]

iii. Provision of fertilizer and other farm implements [ ]

iv. Skills acquisition e.g. Knitting, tailoring etc [ ]

v. Others (specify) [ ]

.....

.....

17. What projects have been put in place by your organization or government to assist women?

Project	Location
i.	i.
ii.	Ii.

18. What in your view is the purpose of this project(s)?

i. Help to improve the quality of health care [ ]

ii. Economic self sufficiency [ ]

iii. Help women to be self employed [ ]

iv. Generate money for the government [ ]

v. Others (specify) [ ]

.....

.....

19. How did you get to know about the poverty alleviation programme in your area?

i. Friends [ ]

ii. Print media eg. Newspapers etc [ ]

iii. Electronic media eg. Radio, TV, GSM [ ]

iv. Others (specify) [ ]

.....

.....

20. How can you assess the level of women's participation in your area?

i. Very encouraging [ ]
ii. Poor [ ]
iii. Fair [ ]
iv. Others (specify) [ ]

.....

.....

21. How many women have you introduced to these poverty alleviation programmes?

i. None [ ]
ii. 1 – 5 [ ]
iii. 6 – 10 [ ]
iv. 11 – 15 [ ]
v. 16 – 20 [ ]
vi. 21 and above [ ]

Impact of the programme on women

22. When did you join the poverty alleviation programme?

i. Less than 5 years ago [ ]
ii. 5 to 9 years ago [ ]
iii. 10 to 14 years ago [ ]
iv. 15 – 19 years ago [ ]
v. Over 20 years ago [ ]

23. How can you assess the impact of these programmes to your wellbeing?

i. Very good [ ]
ii. Fair [ ]
iii. No difference [ ]
iv. Still managing [ ]
v. Others (specify) [ ]

.....

.....

24. How much were you earning before joining the programme?

i. Less than 1000 [ ]
ii. 1000 – 2000 [ ]
iii. 2000 – 3000 [ ]
iv. 3000 – 4000 [ ]
v. 4000 – 5000 [ ]
vi. 5000 and above [ ]

25. How much is your monthly income per month now?
i. Less 1000 [ ]
ii. 2000 – 3000 [ ]
iii. 3000 – 4000 [ ]
iv. 4000 – 5000 [ ]
v. 5000 and above [ ]

26. Why did you involve yourself in these programmes?
i. To earn some more money and solve my problems [ ]
ii. To help my husband in housekeeping expenses [ ]
iii. To reduce idleness [ ]
iv. To empower myself [ ]
v. Others (specify) [ ]

.....
.....

27. Do you see these programmes as a means of eradicating poverty among women?
i. Yes [ ]
ii. No [ ]
iii. Don't know [ ]
iv. Not really [ ]
v. Others (specify) [ ]

28. Have your income level and standard of living improve after joining the programme?
i. Yes [ ]
ii. No [ ]
iii. Don't know [ ]
iv. Fairly [ ]
v. No difference [ ]
vi. Others (specify) [ ]

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.....

29. Are you able to meet most of your basic needs?

i. Yes [ ]
ii. No [ ]
iii. Almost [ ]
iv. Others (specify) [ ]

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.....

30. How would you generally rate the performance of poverty alleviation programmes in your area?

i. Very good [ ]
ii. Good [ ]
iii. Fair [ ]
iv. Poor [ ]
v. Very poor [ ]
vi. Others (specify) [ ]

.....
.....

31. What are the problems faced with poverty alleviation programmes in your locality?

i. Inadequate awareness [ ]
ii. Inadequate funds [ ]
iii. Unsustainability of the programmes [ ]
iv. Poor coordination and administration [ ]
v. Lack of community cooperation [ ]
vi. Poor implementation [ ]
vii. Others (specify) [ ]

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32. What advice would you give for the improvement of poverty alleviation programmes in your locality?

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SECTION B: Officials of poverty reduction organization

33. What projects have you put in place in your area?

	Projects	Location
i.		
ii.		
iii.		

34. What role is your organization playing to alleviate poverty among women?
    i. Providing loans [ ]
    ii. Training women in skills acquisition [ ]
    iii. Literacy class [ ]
    iv. Others (specify) [ ]
    .....
    .....

35. What constraints or obstacles impede the smooth operation of the programmes in your area?
    i. Inadequate funds [ ]
    ii. Corrupt practice among staff [ ]
    iii. Lack of cooperation from the target population [ ]
    iv. Poor awareness [ ]
    v. Others (specify) [ ]
    .....
    .....

36. How do you generate financial support for your organization?
    i. Government subvention [ ]
    ii. Levy from members [ ]
    iii. Launching and ceremonies [ ]
    iv. Donations [ ]
    v. Others (specify) [ ]
    .....
    .....

37. How regular do you meet with other similar organizations?
    i. Very regular [ ]
    ii. Occasionally [ ]
    iii. Never [ ]

iv. Others (specify) [ ]

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38. Which is the best contribution government can make towards poverty alleviation programmes in your area?

i. Self help projects organized among the pople

[ ]

ii. Projects originating from government headquarters before coming down to the women

[ ]

iii. Combination of self help and government initiated projects

[ ]

iv. Others (specify) [ ]

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39. What advice would you give on the improvement of poverty programme in your locality?

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Thank you.