INFLUENCE OF CLOTHING CONSUMPTION PATTERN OF WOMEN ON THE FAMILY STANDARD OF LIVING IN NASARAWA STATE, NIGERIA

BY

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A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER DEGREE IN HOME ECONOMICS

DEPARTMENT OF HOME ECONOMICS,
FACULTY OF EDUCATION,
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ZARIA,

AUGUST, 2018

DECLARATION

I declare that the work in this Dissertation titled **"Influence of Clothing Consumption Pattern of Women on the Family Standard of Living in Nasarawa State, Nigeria,"** was carried out by me in the Department of Home Economics. The information derived from the literature has been duly acknowledged in the text and list of references provided. No part of this dissertation was previously presented for another degree or diploma at this or any other institution.

Justina HABILA SODE _____ _____

Signature **Date**

CERTIFICATION

This dissertation titled **"INFLUENCE OF CLOTHING CONSUMPTION PATTERN OF WOMEN ON THE FAMILY STANDARD OF LIVING IN NASARAWA STATE, NIGERIA"** by Justina HABILA SODE meets the regulations governing the award of Masters of Education (M.ED) Home Economics and is approved for its contribution to knowledge and literary presentation.

Dr. M. F. Ahuwan Chairperson, Supervisory Committee	_____ (Signature)	_____ Date
Prof. P. E. Onuigbo Member, Supervisory Committee	_____ (Signature)	_____ Date
Prof. E. E. Adamu Head of Department	_____ (Signature)	_____ Date
Prof. Sadiq Z. Abubakar Dean, School of Postgraduate Studies	_____ (Signature)	_____ Date

DEDICATION

This work is dedicated to God Almighty for giving me the grace to make this study a success.

ACKNOWLEDGEMENTS

Many people have contributed in one way or the other to the success of this work. The researcher, therefore, acknowledges their immense contributions. Special appreciation goes to Dr. M.F. Ahuwan and Prof. P. E. Onuigbo, her supervisors, for their motherly advice as well as relevant academic contributions to the final shape of the work. Prof. S. L. Ajayi and Prof S. Maiwada who were the internal examiners are highly appreciated for carefully reading and offering guidance towards the success of this study. Dr. M. A. Abubakar deserves a special mention for being a tolerant mother. To share in the profound appreciation are her lecturers in the department for being accommodating and encouraging. They include: Prof. E. E. Adamu, Prof. A. Z. Mohammed, Prof. E. Ike and Prof T. O. Ojo. Other staff include: Mallam A. Buhari, Mallam A. M. Aminu, Mallam A. Maidama and Mr. Moses.

The researcher expresses her profound gratitude to her loving husband, Mr. Monday Falayi, for his understanding and standing by her all through the programme. To Bernice, her amazing and ever joyous daughter, who was born during the course of this study, she owes her a debt of gratitude for not making her studies difficult at the time, especially with the help of Sekyen. Also to share in the appreciations are: Mr John Obemeata the statistician, Mr. Isallah Haruna; her parents, Mr. and Mrs. Habila Sode, as well as her siblings and in-laws for all their support. Furthermore, she appreciates Mr Shachia Oryila for editing this work, my principal Mrs Amina Zubairu and others who helped in one way or the other.

Finally, the researcher appreciates the respondents despite all odds but spared time to respond to the questionnaire. May God bless you all.

ABSTRACT

The study was carried out to investigate the influence of clothing consumption pattern of women on the family standard of living in Nasarawa State of Nigeria. In line with the above, four specific objectives, four research questions were raised and four Null hypotheses were formulated for the study. The study used a survey research design. The population of the study was three hundred and thirty-five thousand, nine hundred and eight (335,908) married women, while three hundred and eighty four (384) married women served as sample for the study across six Local Government Areas of Nasarawa State, Nigeria. The sampling technique used was stratified random sampling and purposive sampling. The instrument used for data collection was questionnaire. The method of data analysis for bio-data was frequencies and percentages, while a mean score of 2.5 and above was used to answer the research questions. Chi-square procedure was used to test all the null-hypotheses at 0.05 level of significance. Results of the test of null-hypotheses show that null hypothesis one, two, three and four were rejected. The findings revealed that clothing consumption pattern of women has significant influence on food adequacy in the family; clothing consumption pattern of women has significant influence on access to quality education of family members in the family; clothing consumption pattern of women has significant influence on access to quality healthcare in the family; and clothing consumption pattern of women has significant influence on accumulation of asset in the family. Consequently, the study concludes, among other things, that the clothing consumption pattern by women could have major impact on the amount of income available for food, education, healthcare and asset accumulation in the family since, in most cases; women control the family budget for food in the home. It is recommended, among others, that there is the need for improved scrutiny of clothing consumption and planning of expenditure in a way that would reduce its negative impact on food availability for the family.

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OPERATIONAL DEFINITION OF TERMS

Accumulation of assets: Refers to extra savings or investments which have a tendency to improve individuals' and families' economic condition in the future.

'Aso-eb: This is a Yoruba word signifying the same materials by celebrants and well-wishers during ceremonies.

Clothing consumption patterns: The process by which individuals identify, purchase and consume products and services to fit all their needs.

Food adequacy: Refers to the state in which people at all times have physical, social and economic access to sufficient and nutritious food that meets their dietary needs for a healthy and active life.

Married women: Women who are living with their husbands and children with or without other relations.

Quality Education: The process of having the best formal education at school and a reflection of educational attainment of the family, the number of early school leavers, self-assessed skills and participation in life-learning.

Regular household: Household members conducting themselves as a social unit by recognizing one of its members as the head as well as sharing a common catering arrangement.

Standard of living: This refers to the level of wealth, comfort, material goods and necessities available to a family.

CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

The only thing that is constant in life is change; these changes often exert tremendous influence on family life. In Nigeria, developments in recent times have shown that life was easy-going, and things were affordable as there was enough money to buy and enjoy all kinds of goods and services required by individuals and families. Individuals were used to impulse and credit purchase because monthly salaries were paid regularly and debts were always settled as agreed.

Today, the story has changed. It is no longer news that Nigeria's economy is in a recession and, even with the claim from the authorities that the country has exited recession, the economy has not fully picked up. Austerity measures are now trending at both personal and corporate levels. Growth is shrinking; inflation is now officially 17.1 percent; interest rate on lending is in double digits (Ojo, 2016). Over two million Nigerians have lost their jobs, while many of those who still work have either had their salaries slashed or hardly get them regularly (Business Hallmark, 2016). All these, however, translate to hardship especially for workers and their dependents at a time living condition is getting increasingly expensive. This experience is a signal that there is the need for adjustment and reorganization of family goals to achieve adequate standard of living. Family needs must be met despite the hardship. Some of these needs are primary, such as food, clothing, shelter, education and health, while others are secondary, such as long term goals. Care must be taken not to place too much value on a particular need in such a way that it affects another or family needs and wants.

The family can be conceptualized in numerous ways; underlying each is a fundamental idea about the structure of the family and its function in society. Some define a family purely in terms of sharing a household, a collection of individuals living together. Others define the family based on kinship. Family is generally recognized as an element of a broader kinship network that links ancestors and descendants of a person. Family is defined in censuses and surveys as two or more persons related by blood, marriage, adoption, and living in the same residence (Fields and Casper 2001). These persons interact with each other in their respective positions as husband and wife, father and mother, son and daughter, brother and sister who share and maintain a common culture. In Nigeria, there are different types of families, such as the nuclear, polygamous and extended families. The nuclear family is made up of the father, mother and their children. The polygamous family compromises the husband, two or more wives and their children, while the extended family comprises the husband, wife, children and their other relations. Women are very important to a family success because they contribute a lot in all aspect of their family lives.

A “woman” is a female human being, though the word is usually reserved for an adult, with the term girl usually used for a female child or adolescent. The term woman is also sometimes used to identify a female human, regardless of age. Therefore, a woman can be one who is married, unmarried, single, divorced or a widow. Women assume the bulk of household and child-care responsibilities regardless of whether they work or not. They tend to do “inside” or “wet “ jobs such as cleaning the bathroom and doing the laundry; fathers tend to do “outside” or dry jobs such as mowing the lawn and taking out the garbage. Women perform important responsibilities. Women today, not only perform crucial responsibilities at home as a housewives, they also pursue various outdoor responsibilities as career women. These internal and external functions are foundations for women, especially for those who

have career tasks. As a result of this, women have to show management skills maintaining the delicate balance between home and her place of work.

Women use more than 50% of their time for collection of firewood, drinking water and other household activities. Apart from this, women produce goods and services for households as seen in developed countries (UNDP, 2005). Women are the breadwinners in many households, in contrast to the common perception that they are economically dependent on their male counterparts; if their work is monetarized, they earn more and contribute to significantly household economic security which helps families to maintain good standard of living as women are mostly concerned about the welfare of their family members. In a family where the husband is a breadwinner, he sometimes gives part of his income to the wife based on family budget to meet the family needs. Whether or not the wife implements the planned budget or not affects the family standard of living.

The standard of living of a family refers to the level of wealth, comfort, material goods and necessities available to a family. Standard of living includes factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability of housing, amount of leisure time, affordable access to quality healthcare, quality and availability of education, life expectancy, incidence of disease and safety (World Bank Group, 2016). In essence, standard of living refers to the financial health of a population, as measured by per capita income and consumption of goods and services by individuals or households. It is the necessities, comforts and luxuries which a person is accustomed to enjoying. In other words, the standard of living of the people means the quantity and quality of their consumption. Factors determining standard of living of a household are: income, availability of quality education, quality and affordable housing, affordable access to quality healthcare, incidence of diseases, economic and physical safety, and availability of employment, poverty rate and life expectancy. Individuals' and families'

consumption patterns affect family standard of living. They influence the ways and patterns in which individuals and families use their resources to acquire the goods and services they use.

The acquisition of goods and services, as noted, reflect individual and family consumption. By definition, consumption means the goods, their uses and services consumed. According to Nikhilesh and Firat (2018), consumption patterns refer to expenditure patterns of income groups across or within categories of products, such as food; beverages and tobacco; clothing; gross rent; fuel and power; furniture; furnishing and household equipment and operation; medical care and health expenses; transport and communication; recreation; entertainment; education, and cultural services. Consumption involves the use of resources without which consumption becomes impossible. To achieve adequate standard of living, individuals and families need to manage their resources effectively through setting goals that can be achieved through careful planning and implementation.

Resources can be defined as assets that people have at their disposal to satisfy their needs (Encyclopedia.com, 2003). Such resources include material resources such as money, and goods, available to the family, human resources such as: abilities, knowledge and skills. Material resources are the mostly used resources in the family especially money. Some goods in the family can as well be converted to money to meet family goals. Income which is important in meeting family needs comes in different forms, such as salaries, wages, and profit from businesses, interest, gift, pension, sales of family goods and others. These incomes may come from either the wife or husband in a family, or from efforts pulled together as a family. It is used on daily bases to satisfy family needs through careful planning and implementation for maximum standard of living.

Food consumption in the family can be influenced by income, level of education, size and pattern of assets, time use, information and social barrier (Mor and Sethia, 2014).

Clothing consumption, on the other hand, is influenced by income, family composition, size and family life cycle, social class, race, and location. Importance of household income as a determinant of household expenditure has been proven many times by several researchers (Viljoen, 1998). It is important to examine how these factors influence the clothing consumption pattern of women in Nasarawa State.

Today, different people patronize apparels for fashion to show case personality of people in societies. Although, clothing performs various social and cultural functions, people have different motivational factors, including sex, income, social values, cultural identity, religious practices, family life, self-concept, personality, style, occupation and other backgrounds, for spending money on clothing within the society. The motivational factors are reflected in the modesty, protection and adornment theories (Marshal, Jackson, Stanley, Kefgen and Touchie, 2000) to explain clothing choices and buying decisions as a way of telling people "who we are or who we wish to become" in the society.

On education and consumption, it has long been recognized that the influence of education on behaviour is pervasive. Even through casual observation, many aspects of the behaviour of the individual or household are seen to be closely associated with level of schooling, income, choice of occupation, residential location, geographical mobility, consumption expenditures, leisure-time activities, vocations, characteristics of friends and associates, lifestyle and attitudes towards a myriad of personal and social issues all would appear to be relatively strong correlates of education. For women in Nasarawa State, who work in government and also engage in various jobs to earn a living, these factors may appear to play a very significant influence in their choice and use of clothing, as well as how these factors affect the standard of living in the family. It is in the light of this that this study seeks to examine women clothing consumption patterns in Nasarawa State and its influence on the family standard of living.

1.2 Statement of the Problem

Women clothing consumption pattern serves as a means of communication through their frequent involvement in social activities, such as weddings, house-warming parties, birthday parties, naming ceremonies, other political and social gathering in Nigeria. These occasions are branded with women *aso-ebi*, which is a civil ceremonial wear aimed at increasing their wardrobe and maintaining personal status. Besides, apparel items constitute a particular and special need for women. Therefore, their psychological desires cause clothing consumption competition among them.

Although, women clothing appears very expensive, they still patronize it consistently not minding the numerous responsibilities of the family. As a result, it is very common to hear some women complain of accumulated debts accrued from clothing purchased on credit. This affects family budget as deductions are mostly made from family income to pay off the debts to avoid embarrassment before other family needs are considered. Sometimes, the remaining income may not adequately cover other family needs. It is on this note that the researcher investigated the influence of clothing consumption pattern of women on the family's standard of living in Nasarawa State.

1.3 Objectives of the Study

The main objective of this study is to ascertain the influence of clothing consumption pattern of women on the family's standard of living in Nasarawa State. The specific objectives are to:

1. determine the influence of clothing consumption pattern of women on food adequacy in the family.
2. ascertain the influence of clothing consumption pattern of women on access to quality education in the family.

3. determine the influence of clothing consumption pattern of women on access to quality healthcare in the family.
4. ascertain the influence of clothing consumption pattern of women on accumulation of asset in the family.

1.4 Research Questions

The following research questions were raised to guide the study:

1. How much influence does clothing consumption pattern of women have on food adequacy in the family?
2. What influence does clothing consumption pattern of women have on access to quality education in the family?
3. What influence does clothing consumption pattern of women have on access to quality health care in the family?
4. What influence does clothing consumption pattern of women have on accumulation of asset in the family?

1.5 Research Hypotheses

The following Null Hypotheses were formulated for the study:

H_{o1}: Women clothing consumption pattern has no influence on food adequacy in the family.

H_{o2}: Women clothing consumption pattern has no influence on access to quality education in the family.

H_{o3}: Women clothing consumption pattern has no influence on access to quality health care in the family.

H_{o4}: Women clothing consumption pattern has no influence on accumulation of asset in the family.

1.6 Significance of the Study

This research is of immense relevance to members of the family, women, government/curriculum planners, academic/researchers and the society at large on issues regarding clothing consumption pattern and family standard of living.

Specifically, this research helps members of the family through seminars and religious gatherings in terms of defining their clothing values within the limit of their income, comfort, class, fashion, culture and religion, etc., yet helping them to achieve a mature and decent dressing as a reflection of the family's standard of living. In essence, it helps families to balance their clothing needs with available income.

For women who find it difficult to prioritize their needs, the study will help them with information through libraries of Women Education Centres, and through awareness campaigns mounted by Voluntary Organizations like Catholics Women Organizations, (CWO), National Council of Women Societies (NCWS), Country Women Association of Nigeria (COWAN) and others which, when applied, will help them achieve a satisfied standard of living within the family. In other words, the research outlines ways a family budget can be effectively managed in order not to severely affect other family needs as a result of poor decision on clothing consumption.

The study provides the government and curriculum planners at the federal and state ministries of education and local government department of education a suitable model through journals and articles, when reviewing the content of clothing subject since they are responsible for providing institutions with suitable guidelines and planned activities for the schools, A careful implementation of the theory and practice of clothing consumption for teaching and learning will no doubt have a great impact on fashion consumers.

The society will also benefit from this study through awareness obtained from workshops and seminars organized by teachers, since it is capable of improving the people's

priority on family needs. Challenges of accrued debts on clothing will be reduced or eliminated, thereby giving room for adequate family budget to achieve family goals for a better family standard of living. Above all, the study will also contribute to the wealth of literature on the subject as well as stimulate further research into the clothing consumption patterns of other members of the society.

1.7 Basic Assumptions of the Study

1. Women purchase clothing mostly on impulse which destabilizes their family goals.
2. Women are more conscious of their appearance, and so they spend more money on clothing.
3. The number of social activities attended by women influence their clothing consumption pattern.

1.8 Delimitation of the Study

The study "Influence of clothing consumption pattern of women on the family standard of living" is delimited to ascertaining the clothing consumption pattern of married women and its influence on the standard of living of families in Nasarawa state. This is because women are mostly the ones who control family expenditure, hence getting useful information for the study.

The study was carried out in six (6) local government areas of Nasarawa state. The choice of the six local government areas was because these local government areas are densely populated with people of different socio-economic group; hence, getting useful and unbiased information for the study. The study was delimited to married women in regular households irrespective of their income level and educational background.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

The review of related literature is presented under the following sub-headings:

2.1 Theoretical Framework

2.2 Concept of Clothing

2.3 Concept of Family

2.4 Clothing Consumption Pattern of Women

2.5 Expenditure and Consumption Pattern

2.6 Family Standard of Living

2.6.1 Adequate Food in the family

2.6.2 Access to Quality Education in the family

2.6.3 Access to Quality Healthcare in the family

2.6.4 Accumulation of Assets in the family

2.7 Social Activities and Clothing Consumption

2.8 Developing a Wardrobe Plan

2.9 Purchasing Behaviour

2.10 Review of Empirical Studies

2.11 Summary of Reviewed Literature

2.1 Theoretical Framework

This study was guided by the Maslow Hierarchy of Needs and the theory of Conspicuous consumption.

The Maslow Hierarchy of Needs was developed by Abraham Maslow in 1943 in U.S.A. In Maslow hierarchy of needs, needs are satisfied in turns, beginning with the first, which deals with the most obvious needs for survival. It is only when the lower needs of

physical and emotional well-being are satisfied that people are concerned with the higher order needs of influence and personal development. Conversely, if the things that satisfy people's lower order needs are swept away, they are no longer concerned about the maintenance of the higher order needs. The hierarchy of needs model comprised five needs:

1. Biological and physiological needs: air, food, drink, shelter, warmth, sex, sleep and others.
2. Safety needs: protection from elements, security, stability and others.
3. Belongingness and love needs: workgroup, family, affection, relationships and others.
4. Esteem needs: self-esteem, achievement, mastery, independence, status, prestige and others.
5. Self-Actualization needs: raising personal potentials, self-fulfilment, seeking personal growth and peak experiences.

This theory is linked to clothing consumption pattern of women and family standard of living because the fourth level which is esteem needs is linked to women placing much value on clothing for the sake of self-esteem, status and prestige. These women often purchase clothing on impulse to meet up with their desire for self-esteem, status and prestige, forgetting some biological needs, such as food, drink, shelter, health and others whose absence is detrimental to family standard of living. This is one of the theory on which this work is based.

Charles and Hurst Theory of Conspicuous Consumption is based on the new theory of the leisure class simply identified as 'conspicuous consumption'. In its most basic form, it attempts to situate spending within the context of financial status of individuals and the kinds of things money is spent on.

According to Charles and Hurst (2008), conspicuous consumption of clothing may not be linked to women of middle and lower income groups as an approach of showing their wealth. However, it is not an unambiguous signal of personal affluence because even visible luxury, such as clothes, function less to establish the owner's positive status as an affluent than to fend off the negative perception that the owner is poor. The richer a society or peer group, the less important visible spending becomes. Again, Charles and Hurst's study discovers that Africans spend much less on education, healthcare, entertainment and home furnishings. They postulate that may be blacks just enjoy clothing more than the whites do and, therefore, they buy costly clothes to deter slight from racist sale clerks.

Essentially, Charles and Hurst draw their work from Thorstein Veblen's theory of conspicuous consumption in the much poorer world. Veblen argues that people spend lavishly on visible goods to prove that they are prosperous. Those who are in the habit of showing off try to outdo others with unpleasant outcomes. The economist hypothesizes that visible consumption allows individuals to show strangers that they are not poor since strangers tend to lump people together by race—meaning, therefore, that the lower your racial group's income, the more valuable it is to demonstrate your personal buying power. To test this idea, the economist compares the spending patterns of people of the same race in different states, for instance, the blacks in Alabama vs. the blacks in Massachusetts. All things being equal including income, results show that an individual spends more of his income on visible goods as his racial group's income goes down. However, African Americans do not necessarily have different tastes from whites, but they are just poorer on the average. Besides, in places where blacks in general have more money, individual black people feel less pressure to prove their wealth. This present research has implications beyond race, and it can be applied to any peer group.

Conspicuous consumption as a theory explains why emerging economies like Russia, China, and Nigeria, despite their low average incomes are such hot luxury markets today, while twentieth-century Texas, a relatively poor slat, provided so many eager customers for Neiman Marcus. Rich people in poor places want to show off their wealth and their less affluent counterparts feel pressured to fake it. In the public, nobody wants the stigma of being thought as being poor. While some people believe that Veblen is right, others feel he is wrong or, at least, his theory is out of date. In any case, conspicuous consumption is not a universal phenomenon, but a development phase, because the richer a group, the less extravagant spending it may indulge in. Similarly, as countries, regions, individuals or district groups get richer, conspicuous consumption declines.

In this research, conspicuous consumption theory is also employed to x-ray the influence of women clothing consumption pattern on the family standard of living, based on the assumption that less income is spent on food, education, healthcare and wealth accumulation, while more income is spent on clothing.

In conclusion, the research adopted the two theories to guide the study, which are the theory of Maslow hierarchy of needs and the theory of conspicuous consumption. The underlying factor for the choice of the two theories is that women purchase clothing on impulse to satisfy their immediate desire, while they struggle to satisfy other family needs.

2.2 Concept of Clothing

Clothing is a garment made from different materials, which are transformed to different forms for use by man to protect the body from the weather and to adorn it. Hwang (1996), states that clothing is an important part of an individual's image. The clothes that people wear reflect their personalities, character, and also help to build their image. Clothing also means covering, dressing and accessories for human body. The variety of clothing is immense, varying with different sexes, cultures, geographic areas and historic eras. The word

encompasses, not only such familiar garments as shirts, skirts, trousers, jackets and coats, but also footwear, caps and hats, sleepwear, sport clothes, corsets and gloves, hairstyles and the wearing of beards, moustaches and wigs at different times and in various forms are all linked to clothing. The same is true of the use of cosmetics and jewellery and other forms of body decoration. Although, other animals groom themselves, only human beings have ornamented themselves (Encarta, 2009).

Horn (2006) asserts that clothing is any bodily adornment or appearance modification made to give humans form. This includes clothes, tattoos, make-ups and hairdo. Although, clothing is the general and inclusive term for all the various coverings and articles of dress designed to be worn on the human body, it may be made of natural or man-made fibre. Each geographical region has its distinctive fibre for the manufacture of clothing. For instance, the ancient Egyptians wove their clothing of lines and the Mesopotamian used wool. Indians, West Africans and America grow cottons for textiles. In Japan and the Philippines, other plant fibres are used, while the Chinese use silk for luxury garments. In Southeast Asia and the Island of the Pacific, as well as in central and eastern parts of Africa, the traditional fabric is bark cloth, made by pounding and felting the bark of certain trees. Bark cloth is usually worn as a loin cloth or a short wrap-around skirt (Weber, 1990). This goes to show that clothing provides a mark of identity and a means of non-verbal communication.

Bill (1991) notes that in traditional societies, clothing functions almost as a language that can indicate a person's age, gender, marital status, place of origin, religion, social status or occupation. However, in modern industrialized societies, clothing is not so rigidly regulated and people have more freedom to choose which messages they wish to convey. Clothing serves many purposes, but not defined solely by such straightforward and practical roles. Indeed, throughout the history of costume, many styles of clothing have been worn that do not satisfy any one of these functions. For example, even though women in other parts of

the world had been wearing trousers for centuries, in Europe and North America it was considered inappropriate and unattractive to for women to wear trousers until the 20th century. One of the western clothes used up to the modern era is the fashionable wears that function as a reflection of social and economic standing. Thus, in relatively static societies with limited movement between classes, as in many parts of Asia until modern times, styles generally did not undergo major or rapid change. In contrast, when lower classes have the ability to copy the upper classes, the later quickly instigate fashion changes that show their authority and high social position. During the 20th century, improved communication and manufacturing technologies enabled new styles to trickle down from the elite to the general population at an ever faster speed, with the result that more styles were introduced at any other time. Fashion generally changes from time to time; it may be from season to season or year to year. These trends influence the shape of clothes, style and designs or arrangement of fabrics.

Changes in clothing come as a result of high technology in textiles, and the change in styles determine fashion. Some particular styles of clothing continue for more than a lifetime, while in other regions, the people might be able to afford new styles. Therefore, style reflects a blend of many different cultures and high industrial society. For instance, the drape clothing is characteristically made of one piece of material instead of several pieces cut and stitched together, and it is drape tailored composite, loosely around the body, giving protection from the sun or from chill, but allowing a cooling flow of air (Encyclopaedia Americana, 2006). While various forms of draped clothing exist according to regional tradition, from New Mexico to southern Peru, the upper garment was woven in one piece with a slit for the neck and there was no fitting. The lower garment consisted of a single piece of fabric wrapped around the middle of the body as a loincloth. Among the women of Pueblo Indians, two strips of cloth were sewed together to form a tube, and the garment was fastened over one shoulder.

In India too, garment consists of a single length of woven fabric. For women, the sari is wrapped around the waist to form a full skirt with one end draped over the shoulder or over the head for men. The dhoti is wrapped in voluminous folds around the waist and thighs, with one end passing between the legs and tucked into the waist. In South East Asia and the Islands of the Pacific, the garment consists of either a tubular skirt or a wrap-around sarong skirts folded over and in at the waist. Draping was the quickest and easiest way to make a garment. It often took a long time to weave a beautiful piece of fabric; people did not want to cut it up. Since there were no modern washing machines or irons, it was easier to clean a rectangle fabric. It could be washed and carefully smoothed out. When it dried, it was neatly pressed. Another clothing style is the tailored clothing, made by cutting and sewing smart fitting (Soanes, 2001).

The European pattern of tailored clothing has been carried over in most part of the world. For informal occasions, Europeans living in warm climates wear short trousers and short sleeves shirts, without jackets. This abbreviated costume has become popular for sportswear particularly in the United States. For formal wear, however, Europeans and Americans continue to wear the conventional attire of tailored trousers, jackets, skirts, hats, shoes, and stockings. This style has become a symbol of high status in other parts of the world whether it is unsuitable to the local climate (Encyclopaedia Americana, 2006). Similarly, mixed clothing is a garment that has been draped, then cut and sewn so that they hang loosely on the body. Example of this style is the Arabian Kibr, a hooded robe with sleeves, the Japanese kimono and the Hawaiian muumuu.

In the temperate zone with cold winters and warm summers, distinctive types of clothing exist. However, tailoring exerts greater influence on the people than draping in the temperate zone. While tailoring was minimal in the Japanese axis prior to the introduction of the

European clothing, the classic kimono was made by sewing together strips of fabrics. In the same vein, tailoring in China promoted the spread of Chinese popular carb of loose cotton blouse and trousers south-wards through Vietnam. Elsewhere in South-East Asia and Indonesia, acceptance of tailoring was more limited. While tubular and wrap-around skirts continue in vogue, some people in the area adopted a tailored blouse common among the hill people of the area. In Africa, it is asserted that economic conditions influenced African clothing styles (Olamitoke, 2007). For instance, the structural adjustment economic reform programme had made imported materials and clothing more expensive, but marketing for used clothing remains consistently strong.

In Southwest Asia and in North Africa, clothing represents a compromise between the draped from traditional to the area and the tailoring introduced from the North at various times over the millennia. On the Iranian Plateau and in Turkey, where central Asian influence has been strong and the climate is tempered by the high altitude, tailoring is complete. In West Pakistan, a popular warm weather costume is the loose-hanging pyjama. Among the Arabs in their warmer climate, however, draped clothing has persisted. Through most of the Muslim era, a draped turban is worn over a tailored skull cap (Encyclopaedia, 2009).

2.3 Concept of the Family

The concept of the family has changed over time as it adapts to changes brought about by both modernity and post modernity. Family is defined as a group consisting of two parent and their children living together as a unit or a group of people related by blood or marriage (Soanes, 2001). Others have argued that though it is a common-sense definition, it fails to take into account a number of factors.

Although, there is a rise in foster families, lone parent families and families with a same sex relationship living together, there is no relationship through either blood or marriage. Traditionally, the ideological family is seen as the father who goes to work and

earn money for the family, while the mother stays at home to look after their biological children. Marsh et al(2009) reveal that this idea of a typical family is somewhat 'mythical', since in a modern society, a range of different families exist. To Giddens (2001), a family is a group of persons directly linked by kin connections, the adult members of which assume responsibility for caring for children. This meaning of a family appears to be very broad and vague, making it easy to include same sex relationships, lone parent families and step families as part of the definition of family.

However, with the rise of industrialization and sweeping changes brought about by modernity, the society's concept of the family has changed dramatically. The most significant part of modernity is the rise and creation of capitalism and, with it, the concept of a nuclear family. Murdock describes the nuclear family succinctly thus:

> A social group characterized by common residence, economic cooperation, and reproduction. It includes adults of both sexes, at least two of whom maintain a socially approved sexual relationship, and one or more children, own or adopted, of the sexually cohabiting adults (Murdock cited in Mcdowell et al, 1992).

Besides, Murdock asserts that the family has four main functions: common residence, economic cooperation, reproduction and sexuality. While these functions assume a central focus in a nuclear family, members can provide for each other with financial support and able to move to different places of job opportunities without being tied down by the extended family.

The family is a global institution found in all cultures around the world with specialized functions and responsibilities, such as reproduction, procreation, education, protection, enculturation, provision of social status, among others, for its members and the society at large (Schaefer, 2008). The conventional family structure consists of a man, his wife and children typically known as the nuclear family.

Scholars generally believe that the family consists of a group of people who live together and are united by ties of marriage, blood or adoption. Therefore, the family comprises of the man, his wife and their children. In Nigeria, for instance, there are three main types of family units, namely, the nuclear family unit, the polygamous family unit and extended family unit (Okeke, 2009). The family is generally recognized as an element of a broader kinship network that links ancestors and descendants of a person. Most published statistics on the family are based on census or household surveys. In questions and responses in the United States (and, for the most part, throughout the world), the family is defined in censuses and surveys as two or more persons related by blood, marriage, or adoption, and living in the same residence (Fields &Casper, 2001).

Recently, changes in family structures have led to a more post-modernist school of thought. Firstly, the changing roles of women have drastically altered the traditional concept of the family. In a modern society, roles are no longer defined according to gender. Therefore, women are free to engage in wage labour market and no longer dependent on a man for financial support. This leads to the decline of the traditional family which loses the monopoly it had long time enjoyed in the past (Beck-Gemsheim cited in Charles et al, 2008).

This massive change for women has led to a decrease in marriage, an increase in divorce rates and increase in single parent families as women now find themselves no longer economically dependent on a man. For example, Giddens (2001) asserts that there has been a massive increase in lone parent families throughout the last three decades which constituted 42%, with cases of single and never married mothers fast growing. The fact that many of these women have chosen to be lone parents serve as proof of women's decreasing dependency upon men. In a postmodern society without the social stigma of being a lone parent and unmarried, women are free to choose the family, the job and the life that they want.

The concept of the family is an extremely difficult one to define with family structures and theoretical perspectives changing throughout time. It is almost impossible to give the concept a definitive explanation. What is clear, however, is that there have been dramatic changes throughout the modern and post-modern eras about what a family really is, based on the value and attitudinal perceptions by members of the society. However, the key change regarding the family is the emancipation of women, which encourages women to engage in paid labour. With women as strong pillars in the family, therefore, their attitude towards clothing may directly affect the welfare of the family members. This is because the income used for clothing can make a great difference when used to achieve other family goals.

2.4 Consumption Pattern of Women

Consumption is one of the frontiers at which "the family is fought over and licked into shape" (Dougnsulas & Isherwood, 1978, p.57,as cited in UCE-Books, 2006). Survival and coping strategies should be primarily about the different ways in which a household negotiates its incorporation into the life of its community. Despite the fact that consumption is an important means by which people reaffirm their socioeconomic status in their community, UCE-Books, 2006) studies of survival strategies have often concentrated on income-earning activities and neglected consumption patterns.

The significance of household income lies in the fact that it is a primary determinant of household consumption. Among low-income households in urban and increasingly commercialized contexts, where cash supply is limited and unpredictable, consumption strategies gain special importance since they have direct influence on people's well-being. Participation in this process is, therefore, part of family and community life. In fact, the real hindrance of having a low income is that it restricts people from such participation. At the

extreme, this exclusion may bring a family to the verge of breakdown, both financially and life satisfaction.

Women bear children into the world and engage in various spending behaviours. They dedicate good part of their time in literacy to manage and command in the home as well as educate their children. Consequently, women engage in moderate wage-earning arts to realize their behavioural spending goals. Although, women are usually excluded and portrayed in sex stereotypical roles, such as wives, mothers, daughters and mistresses when mentioned, in the 21st century, women have the same right as men due to the numerous changes introduced in the 19th and 20thcenturies. For example, the right to equal pay for women similar to the men is enshrined in the law because women bore the children, are the nurses, mothers, wives, neighbours, friends and teachers (Rabuu & Drake, 1983). Again, during periods of wars, women are drafted into the labour market to undertake work that has been traditionally restricted to the men. While these opportunities provide income that support different women fabrics consumption patterns, after the wars, most women invariably lost their jobs in many industries and have to return to the house domestic and service roles. For example, prior to the industrial revolution, the fabrics available to those in the upper classes included silk, satin, velvet and brocade. However, the lower classes were limited in the amount of fabric choices and clothing they could afford and may only have one set of clothing. Similarly, liveries and uniforms worn by servant with their master's colours or emblems on them were provided by the master to the servant. While liveries were exempted from many of the sumptuary restrictions, they represented the upper class master and not the servant. The materials and sumptuousness of the clothing varied greatly between the classes, as well. The basic elements of an outfit were much the same, though. Unlike in the contemporary times, harvesting, weaving and production of these fabrics and clothing were manually done by

hands. Prices were greatly influenced and styles rapidly went in and out of fashion like in the contemporary societies.

In the 21st century, different fashion and style are in vogue often for short period of time. Basic styles are often not recognized as fashion but are seen as normal dressing. Therefore, women compete on the latest fashion to maintain a class and to proof or claim their status. Fad fashion leads to the habit of mismanagement in several families as today many upper middle class women are fashion leaders. Fashion leaders compromise a unique and important segment of the apparel market. They are among the first to purchase apparel when new styles appear on the market and their reactions to new style may be crucial to the eventual success or failure of the product (Goldsmith, Moore & Beaudoin, 1999). Accordingly, fashion leaders have an impact and influential effect on later adopters, which has to do with too much of fashion involvement (materialism and motive for consumption).

While fashion involvement is a consumer's perceived importance of fashion clothing (O'cass, 2001 in Chinwe, 2009), women from the upper middle class or socio-economic group may not provide fashion leadership. Instead, they are highly involved in fashion and wearing reigning clothes. With great attention they pay to fashion, women in this socio-economic group do highly feature in any study on clothing (Auty & Elliot, 1998 in Chinwe, 2009). Records demonstrate that the highest fashion consumer is also a heavy fashion clothing buyer. Because of too much of fashion involvement, some women even purchase clothes on credit and might be insulted or assaulted if they fail to pay their credits on time as agreed. Already, materialism and motives for consumption are found to have a statistically significant relationship with consumer's level of fashion clothing involvement and could lead to life dissatisfaction. (O'Cass, 2001).

Affluenza is another problem faced by the women of the upper middle socio-economic group (Williams, 2007). He defines affluenza as the dysfunctional relationship

between the acquisition of wealth and other sources of self-esteem. This disorder is constantly reinforcing itself at individual and social levels, forcing people to derive their identity and sense of place in the world through consumption and materialistic gains. Noticeably, affluenza among the females in the upper middle socio-economic group leads to overdressing, greed, debt, overwork, waste, harm to the environment, psychological disorders, alienation and distress (McGuinn, 2000). Practically, the females in this socio-economic group suffer the problem of affluenza because of buying more clothes than they need. As over-exposure to finer clothing in life can lead to over indulgence and attitudes of entitlement, friendship with other affluent people may support insularity and snobbery and ultimately the females in this group are characterized by delayed gratification, low self-confidence and insecurity, display tension, nervousness, or irritability without provocation (Belleau et al, 2001).

2.5 Expenditure and Consumption Pattern

Buying behaviour is characterized by long cycle times, group decision making, participants from different functional areas and levels and, sometimes, divergent objectives and changing roles of the participants during the buying cycle (Shainesh, 2004). It is the decision process and acts of people involved in buying and using products. Consumer buying decision is the buying behaviour of people who purchase products for personal or household use—and not for business purpose (Mohammed & Mohammed, 2011). Brown (2011) suggests a five step useful buying decision process as represented as follows:

Consumer Buying Decision Process



Source: Brown, (2011)

However, there are cases where some of these steps of buying decisions process may be avoided depending on issues including:

(a) The purchase price of the goods and services being purchased;

(b) The relative degree of product technicality; and

(c) The frequency of purchase.

Essentially, Brown (2011) explains each step of the consumer buying decision process as follows:

1. Problem Recognition (Awareness of Need): this is the difference between the desired state and the actual condition. Deficit in assortment of products, hunger, or food. Hunger stimulates your need to eat.
2. 4Information Search: this involves: (a) internal search, memory (b) external search, if more information is needed, and (c) a successful information search leaves a buyer with possible alternatives.
3. Evaluation of Alternatives: this is the need to establish criteria for evaluation based on the features buyers want or may not want. Then rank or weight alternatives or resume search.
4. Purchase: many differ from decision time lapse between 4&5, product availability.

5. Post-Purchase Evaluation: out-come, satisfaction or dissatisfaction, cognitive dissonance, for example: have you made the right decision? This can be reduced by warranties and after sales communication.

Generally, the consumer buying decision may be a high involvement decision or a low involvement decision depending on the importance attached to a purchase, the amount of money involved and the social needs that the purchase may satisfy. While high involvement decisions usually go through the process mentioned above, there are two types of low involvement decisions namely:

1. Inertia: when there are few differences between brands and a little risk associated with making a decision, consumer may buy brands randomly, or buy the same brand repetitively to avoid making a decision.
2. Impulse Purchase and Variety Seeking: when consumers impulsively decide to purchase a different brand from the customary choice or some new variety of products.

When it comes to trying to understand women, men are not alone. Many recent studies have shown efforts by researchers to understand what makes women tick and the effect of different forms of advertising on their purchasing behaviour (Abu-Shalback, 2004).The family is considered an important decision-making unit, due to the large quantity of products and services that form part of the everyday life of a household. The individual members who make up the family unit exercise an influence over each other's behaviour and, therefore, over the activities which form part of consumer decision making. Young men and women differ with respect to their involvement with fashion clothing and even more with regard to their involvement with the purchase of fashion clothing, with women reporting a higher level of involvement in both cases (Handa&Khare, 2013).

Women and men seek, search and research differently. Women have a more complex and detailed decision-making process when making a purchase. They tend to advance towards a decision in a series of cycles, often looping back to an earlier stage of the process as they reconsider previous decision factors and integrate new information, seeking a perfect answer. Women are great influencers when it comes to buying decision of the family. So, when it comes to individual buying, women are the sole decision makers (Chopra, 2014).

Women are most powerful consumers in the world as they control almost 80 percent of the household spending. While women spending powers and influence cannot be neglected in the society, various effects of their behaviours exist. Although, most of the marketers know that women are different, a deep-rooted understanding of how and why they are different support their clothing consumption patterns (Chopra, 2014).

Shainesh's (2004) study reveals that consumer behaviour relates to the processes consumers use to select, secure, use and dispose of products and services. The findings confirm that there are differences between women and men, especially in terms of what, where, when, and how they buy. Similarly, Subrahmanian (2011) investigates the buying behaviour of the new aged Indian women in the city of Chennai. While the research variables include age, marital status, occupation and professional status factors, the study find out that women value perception is multi-faceted, and they are more oriented towards quality products. When it comes to the price attribute, women do not opt for products even if it is heavily priced or low priced but maximally prefer reasonable price which is within the affordable range.

Marketers should note that the selling process of women takes longer than men primarily due to backward spiral during purchase decisions. But, the post purchase behaviour of women on a brand/product/service can have huge implication. Hence, it is important for a

marketer to provide as much information to a woman buyer as he can because communication plays an integral part in buying decisions (Chopra, 2012).

Another study done by Goldman (2013) on how much women of different age groups spend on clothes every year reveals that the groups of women in their twenties and thirties gradually spend more on clothes, peaking with the 45-years old age group, who spends 750 billion dollars annually, after which they gradually begin to spend less on clothes. In contrast, Cauterucci (2016), it is found that American men spend more money and time on clothes shopping than women. In a survey by the Boutique @ Ogilvy, a fashion public relation firm, it is found that American men spend 10 dollars more than women on clothing and accessories each month. The company's poll of 1,232 men aged 18 and up found that they spend an average of 85 dollars per month, compared to the average woman's 75 dollars. Accordingly, the report estimates that the men's wear market will expand at almost twice the rate of women's wear. This, indeed, gives a different picture about clothing consumption pattern.

2.6 Family Standard of Living

There is no single measure of living standard. Different measures and meaning are given based on how individuals or groups view it. Different measures look at individuals, households, societies, and countries and measure some indices in them. Different organizations define standard of living in their own ways.

Merriam-Webster.com defines standard of living as the necessities, comforts, and luxuries enjoyed or aspired to by an individual or group. It is also seen as a minimum of necessities, comforts, or luxuries held essential to maintaining a person or group in customary or proper status or circumstance. The World Bank says standard of living is the level of well-being (of an individual, group or the population of a country) as measured by the level of income (for example, GNP per capita) or by the quantity of various goods and services

consumed (for example, the number of cars per 1,000 people or the number of television sets per capita). Othe one hand, the Merriam-Webster's definition is rather ambiguous. It depends on what you define as "necessities" and "comforts". On the other hand, the World Bank's definition seems material. It defines standard of living in purely how much money one has or what one spends it on. Yet many different agents have come up with many different ways to define, measure, and rank standard of living, and they are not all based purely on economic indices, such as Gross Domestic Product, which is the total market value of all the goods and services produced in a country in a year.

Since prevailing worldview is still stuck on *more money = better life*, GDP is often used as a quick way to infer a country's standard of living. Not only can money not buy happiness, but not all spending is good spending. Clearing up a pesky oil spill or sustaining multiple wars in foreign lands might be great for expenditure and therefore GDP, does not mean the country or its people are in way any "better off" than they were before the war. (Matador Team, 2011). According to the team, there are tons of other reasons why GDP is not a good indicator of standard of living. For example, it is not concern about wealth distribution, or the negative effects of higher production. It is regularly and easily measured, and relatively easy to compare across countries (IMF, 2010). For now, at least, it is better to say what people really want is to live long, fulfilling lives, not just to be filthy rich.

The Human Development Index was instituted in 1990 as a way to assessing development in terms of human well-being as well as economic terms. It is composite statistics that takes into account health, education and income. It is used by the United Nations Development Programme each year in its Human Development Reports to produce a sort of league table of countries, each of which are placed in one of the three divisions: developed, developing, or underdeveloped. But country rankings are relative rather than

absolute, and there is no ecological dimension to the Human Development Index (UNDP, 2010).

Another important tool for measuring standard of living is The Satisfaction with Life Index. The Satisfaction with Life Index attempts to measure happiness directly by asking people how happy they are with their health, wealth, education and assigning a weighting to these answers. This concept is related to the idea of Gross National Happiness that came from Bhutan in the 1970s. Although, it may sound like a country-wide grunting contest, it was actually a casual remark by the king that was taken seriously by the Centre for Bhutan Studies, which set about designing a survey to measure the population's well-being. The idea is that material and spiritual development should take place side by side, underpinned by sustainable development, cultural values, conservation, and good governance (Satisfaction with Life Index, 2006).

The Happy Planet Index was introduced by the New Economics Foundation in 2006. The premise is that what people really want is to live long and fulfilling lives, not just to be filthy rich. The kicker is that this has to be sustainable both worldwide and down through the generations. The Happy Planet Index is calculated based on life satisfaction, life expectancy, and ecological footprint. It does not measure how happy a country is, but how environmentally efficient it is to support well-being in that country. In other words, if people are happy but they are guzzling more than their fair share of natural resources, the country will not have a high Happy Planet Index. But, if people are happy and have a medium environmental impact, or are moderately happy and with a low impact, the country's score will be high (Happy Plane Index, 2006).

Again, Amadeo, (2017) defines standard of living as the amount of goods and services produced and available to purchase by a person, family, group or nation. Non-material aspects, such as relationships, freedom, satisfaction, are important to a good quality

of life, but are difficult to objectively measure. Therefore, the standard of living is a measure of the material aspects alone. According to him, other indices attempt to measure a broader definition of quality of life but they all include the material standard of living measurement. In determining living standard of a family, income and consumption are the most popular approaches (National Bureau of Statistics, 2012). Income refers to earning from productivity, activities and current transfers. Measuring consumption over a week or month provides an indication of a household's consumption habits over a year because it has a smooth flow to it. In order words, it is steady. Income, however, tends to vary widely from week to week or month to month. Consumption is seen as a better indicator of living standard, although it is measured by the amount of income spent on particular goods and services. The consumption pattern of a family describes the amount of demand of goods and services and the level of welfare and poverty of a family.

Human Right states that the right to an adequate standard of living requires, at a minimum, that everyone shall enjoy the necessary subsistence rights, such as adequate food and nutrition, clothing, housing and the necessary conditions of care when required. The essential point is that everyone is entitled, without shame and without unreasonable obstacles, to be a full participant in the ordinary, everyday interaction with other people. Thus, people should be able to enjoy their basic needs in conditions of dignity. No one should have to live in conditions whereby the only way to satisfy their needs is by degrading themselves or depriving themselves of their basic freedoms, such as through begging, prostitution or forced labour. In purely material terms, an adequate standard of living implies living above the poverty line of the society concerned which, according to the World Bank, includes two elements: the expenditure necessary to buy a minimum standard of nutrition and other basic necessities and a further amount that varies from country to country, reflecting the cost of participating in the everyday life of society. According to Article 25(1) of the UDHR, in the

Iceland Human Rights Centre, “everyone has the right to a standard of living that is adequate for the health and well-being of himself and his family”. This provision sets out some of the elements of this right: (a) food (b) clothing (c) housing (d) medical care.

Material living standards are measured on the basis of three sub-dimensions: income, consumption and material combinations (deprivation and housing). Income is an important indicator as it has an impact on most of the other indicators in the framework. There are several different indicators within this sub-dimension, taken from both national accounts and household surveys (net national income, household disposable income). The same is true for consumption, within which some aggregate indicators are taken from national accounts (household consumption per capita), and other indicators for household’s budget survey. Material conditions (deprivation and housing) provide important complementary information to these money-based approaches (Eurostat statistics, 2015). Based on academic research and several initiatives, the following dimensions have been defined as an overarching framework of the measurement of well-being. Ideally, they should be considered simultaneously because of the potential trade-offs between them:

1. Material living conditions (income, consumption and material conditions)
2. Productive or main activity
3. Health
4. Education
5. Leisure and social interactions
6. Economic and physical safety governance and basic rights
7. Wealth accumulation
8. Food security
9. Overall experience of life.

For the sake of this research only few of these indicators shall be discuss.

2.6.1 Adequate Food in the Family

Adequacy of food has to do with food security which is a condition related to the supply of food, and individual access to it. Food security matters. It is a topic of keen interest to policy makers, practitioners and academics around the world in large part because the consequences of food insecurity can affect almost every facet of the family.

Concerns over food security have existed throughout history. The 1974 World Food Conference defines food security with an emphasis on supply. According to the World Food Conference (1974), food security refers to the availability at all times of adequate world food supplies of basic foodstuffs to sustain a steady expansion of food consumption. Later definition added demand and access issues to the definition. The final report of the 1996 World Food Summit states that food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life. Household food security exists when all members, at all times, have access to enough food for an active, healthy life. Individuals who are food secure do not live in hunger or fear of starvation. Food insecurity, on the other hand, is a situation of limited or uncertain availability of nutritionally adequate and safe foods or uncertain ability to acquire acceptable foods in socially acceptable ways (Wikipedia, 2017).

According to the United States Department of Agriculture (USDA), food security incorporates a measure of resilience to future disruption or unavailability of critical food supply due to various risk factors, including economic instability, financial droughts, shipping disruption, fuel shortages and war. In the years, 2011-2013, an estimated 842 million people were suffering from chronic hunger. The Food and Agriculture Organization of the United Nations, or FAO, identifies the four pillars of food security as availability, access, utilization and stability. The United Nations (UN) recognizes the Right to Food in the

Declaration of Human Rights in 1948 and has since noted that it is vital for the enjoyment of all other rights. The 1996 World Summit on Food Security declares that food should not be used as an instrument for political and economic pressure. According to the International Centre for Trade and Sustainable Development, failed agricultural market regulation and lack of anti-dumping mechanisms cause much of the world's food scarcity and malnutrition. The right of everyone to an adequate standard of living includes the right to adequate food. The right to food is accomplished when every man, woman and child, alone or in a community with others, have physical and economic access at all times to adequate food or the means for its procurement. The right to food has to be realized progressively (Wikipedia, 2017).

Abruzzese, Braimoh, Kennedy, Mohanty, Spielman & Thompson (2017) define food security as the state in which people, at all times, have physical, social and economic access to sufficient and nutritious food that meets their dietary needs for a healthy and active life. They highlight the indices for measuring food security as;

1. Affordability: this measures the ability of a family to purchase food, their vulnerability to price, shocks and the presence of programmed and policies to support families when shocks occur.
2. Availability: this measures the sufficiency of the family food supply, the risk of supply disruption, national capacity to disseminate food and research efforts to expand agricultural output.
3. Quality and safety: this measures the variety and nutritional quality of average diets, as well as the safety of food.

Food security indicators and measures are derived from country level of household income and expenditure surveys to estimate per capita caloric availability. While availability (production and supply) and utilization/ adequacy (nutritional status/ anthropometric measures) seems much easier to estimate, access (ability to acquire sufficient quantity and

quality) remain largely elusive. The factors influencing household food access are often content specific. Thus, the financial and technical demand of collecting and analysing data on all aspects of household's experience of food access and the development of valid and clear measures remain a huge challenge (Wikipedia, 2017). WHO identifies three pillars of food security, namely, food availability, food access and food use. The FAO adds a pillar, namely, the stability of the other dimension of food security over time. In 2009, the World Summit on Food Security stated that the "four pillars of food security are available, access, utilization, and stability". Individuals right to food security consider availability of food, food safety, acceptability, and accessibility (FOA, 2009).

a) *Availability of food*: Food availability relates to the supply of food through production, distribution and exchange. Around the world, few individuals or households are continuously self-reliant for food. Availability of food in a quantity and quality sufficient to satisfy the dietary needs of individuals. Dietary needs imply that the diet as a whole contains a mix of nutrients for physical and mental growth, development and maintenance, and physical activity that are in compliance with the human physiological needs at all stages throughout the life cycle and according to gender and occupation. Measures may, therefore, need to be taken to maintain, adapt or strengthen dietary diversity and appropriate consumption and feeding patterns, including breast-feeding, while ensuring that changes in availability and access to food supply at the very least do not negatively affect dietary composition and intake.

b) *Food safety*: Food should be free from adverse substances. Families should establish a range of protective measures to prevent contamination of foodstuffs through adulteration and/or through bad environmental hygiene or inappropriate handling at different stages throughout the food chain; care must also be taken to identify and avoid or destroy naturally occurring toxins.

c) *Acceptability*: Food should be acceptable within a given family. Individual's acceptability implies the need also to take into account, as far as possible, perceived non nutrient-based values attached to food and food consumption and informed family members' concerns regarding the nature of accessible food supplies.

d) *Accessibility*: Food access refers to the affordability and allocation of food, as well as the preferences of individuals and households. The UN Committee on Economic, Social, and Cultural Right notes that the causes of hunger and malnutrition are often not a scarcity of food, but an inability to access available food, usually due to poverty. Poverty can limit access to food, and can also increase how vulnerable an individual or household is to food price spikes.

Access depends on whether the household has enough income to purchase food at prevailing prices or has sufficient land and other resources can overcome unstable harvests and local food shortages and maintain their access to food. The assets of a household, including income, land, products of labour, inheritances, and gifts can determine a household's access to food. This encompasses both economic and physical accessibility.

Economic accessibility: implies that personal or household financial costs associated with the acquisition of food for an adequate diet should be at a level such that the attainment and satisfaction of other basic needs are not threatened or compromised. Economic accessibility applies to any acquisition pattern or entitlement through which people procure their food and is a measure of the extent to which it is satisfactory for the enjoyment of the right to adequate food. Socially vulnerable groups, such as landless persons and other particularly impoverished segments of the population may need attention through special programmers.

Physical accessibility: implies that adequate food must be accessible to everyone, including physically vulnerable individuals, such as infants and young children, elderly people, the physically disabled, the terminally ill and persons with persistent medical problems,

including the mentally ill. Victims of natural disasters, people living in disaster-prone areas and other specially disadvantaged groups may need special attention and sometimes priority consideration with respect to accessibility of food. A particular vulnerability is that of many indigenous population groups whose access to their ancestral lands may be threatened.

A study done by UCE-Books Collection (2006) confirms that individuals consider a rich diet an important element of a good life. However, with the exception of the very poor, there is little variance in the dietary practices of different income-level households. Beyond the locally acceptable minimum expenditure on food, priority tends to be given to other items such as education or household goods. There is no marked difference between the diet of the households where wives had independent cash income and those without. Food expenditure is seen as the prime responsibility of the husband and, except for the very poor households and those with a guest husband, cash-earning wives rarely spend their wages on food. (UCE-Books Collection, 2006).

According to the study, most people have two meals a day. The main meal consists of either rice or pasta and one kind of vegetable, normally cooked in thick tomato sauce and served with a large quantity of bread. Ideally, meat, chicken or beef, is eaten once a week, while wealthier households often supplement their diet with cheap fish and eggs several times a week. Poorer households rarely consume meat and eat more fish; for special occasions, they might cook one of their home-raised chickens. Meat is the most prestigious item in the diet and is portioned out to household members, usually according to their status within the home, by the most senior woman of the house. For example, sons, and those older daughters who contributed either by performing housework or with cash, receive a bigger portion of meat. In recent years, according to the study, declining subsidies and ever-rising prices have further curbed the consumption of meat and more expensive vegetables, although most households allocated a higher percentage of their income for food. This shortage of food has become a

source of bitter complaint for women and a source of spousal arguments. Most women acknowledge that husbands who eat out as a rule consume more meat, and this is often justified by pointing out that hard work requires more energy. Women, particularly younger and more educated ones, show a high degree of receptivity to trying modern food items and attempting to purchase them with as little financial loss to their households as possible. The importance of this occasional consumption remained in its symbolic communicative value. By using their very modest access to forms of economic expression, women communicate their eagerness to be incorporated in what they perceive as modern consumer culture (UC E-Books, 2006).The Committee on ESC Rights (Committee) in its General Comment No. 12 has given interpretation of the right to adequate food. This right is said to be realized when every man, woman and child, alone or in community with others, has physical and economic access, at all times, to adequate food or the means for its procurement. Although, the right to food imposes obligation of progressive nature, state parties have core obligation to take necessary actions to mitigate and alleviate hunger. State parties are also expected or obliged to take necessary actions even in times of natural or other disasters.

The right to food and the inherent dignity of human person are inseparable and without food it is not possible to fulfil other rights. The requirement of the adequacy of food is, to a large extent, determined by prevailing social, economic, cultural, climatic, ecological and other conditions or context of a nation. To ay food is adequate is to say that there are certain elements that must be fulfilled. Hence, the Committee on ESC rights under its General Comment No. 12 came up with certain components of the right to food and related elements of adequacy.

The first element of adequacy is availability of food. This refers to the availability of food in quantity and quality which is sufficient to satisfy the dietary needs of individuals. Dietary needs refer to those dietary needs which are necessary for physical and mental

growth and physical activity and which contains a mix or diversity of nutrients. It also implies either a possibility to feed oneself from productive land or the existence of a well-functioning food distribution system. Food safety is the second element and, according to paragraph 10 of General Comment No. 12, state parties should ensure that food is free from adverse substances. States should establish a range of active measures by both public and private means to prevent contamination of food.

2.6.2 Access to quality Education in the Family

Education refers to training and knowledge acquired through schooling in various institutions of higher learning (Ejila, 2014). With a vital role in influencing clothing consumption, Isika (2006) notes that educational level has a great significance on the clothing consumption pattern of an individual. Thus, professional women with higher levels of education may have better taste of clothing choice. This is because increased education gradually results in cultural sophistication that makes one a more discriminating shopper out of the average consumer. The more educated a person is, the more his or her taste of lifestyle and level of buying decision change. For instance, an educated young lady today believes she cannot be fully admired unless she “adorns” hair and body so as to enhance her beauty.

As these developments bring about certain levels of changes in clothing consumption pattern, the situation remains the same up to now. Education also plays a role in clothing consumption pattern of women as median earnings increase with each level of education. While the highest degrees including professional and doctoral degree holders make the highest weekly earnings, those without a high school diploma earn less. Thus, higher levels of education are associated with better economic and psychological outcomes and earn more income, more control and greater social support and networking (Free Encyclopaedia, 2010).

Occupational prestige is one component of socioeconomic status encompassing both income and educational attainment. Specifically, occupational status reflects the educational attainment acquired to obtain a job, while income levels vary with different jobs and within different ranks of occupations according to achievement in skills required for the job. Similarly, occupational status measures social position by describing job characteristics, decision making ability and control and psychological demands on the job. As occupations are ranked by census and opinion polls from the general population, some of the prestigious occupations include physicians and surgeons, lawyers, chemicals and biomedical engineers, and communications analysts. These jobs have been grouped in the highest socio-economic status classification with high pay, while food preparation workers, counter attendants, bar attendance and helpers, dishwashers, maids and housekeepers, vehicle cleaners and parking lot attendants are low ranked jobs with less pay.

However, many scholars have noted that when non materialistic women contribute to household income through gaining good education and job and retain some control over its disbursement, their bargaining power, educational status and the nutritional intakes of the household members increase (especially those of children) than when they have no control over how household income is spent. On the contrary, a materialistic woman may misuse family income at the detriment of the family needs (Blumberg, 1988 in Seth, 2015).

While education advances human capacity, well-being and opportunity, research shows that family joint-involvement helps to achieve higher attendance, better grade, average and lower drop-out rates of schooling. Children from families with more resources are more often enrolled in school in both the developed and developing countries. This is because the direct cost associated with education, such as fees, books and uniforms, are less likely to be an obstacle. In the same way, the opportunity cost of children who are not able to help at

home or at the family farm or by earning additional income through child labour are less important (Carvalho-Filho, 2008).

In addition to the household wealth, the educational level and labour market positions of parents play an important role on family expenditure. For instance, UNESCO (2010) documents that children from better educated parents more often go to school and tend to drop-out of school less than children from worse educated parents. But, as Breen and Goldthrope (1997) have shown, parents who have reached a certain educational level might want their children to achieve at least that level.

Education is a major expense in families with school-aged children. Theoretically, education is free and compulsory. As schools have become overcrowded and inefficient, additional private tutoring has become a norm in Cairo (Herrera, 1992; Singerman, 1995; in Kamphoefner, 1996). Like in Nigeria, private lessons have also become a means by which poorly paid teachers supplement their incomes. In effect, schooling has become partly privatized; pupils are expected to go to private lessons at the school or take tutorials at the teacher's house. All school-aged children in the sample, except those few whose mothers were educated, whether in primary, secondary, or high school, had some private lessons.

The beginning of the school term was one of the most difficult times for households. To buy the required uniforms, school bags, stationery, and other supplies for all the children presented a major monetary challenge, despite the efforts of most households to save and budget year-round for the beginning of school. Although, women sometimes enter into a contribution with neighbours to raise the sum for schooling expenses and private lessons, most households had to borrow some money from their better-off friends to cover the costs of starting the school year provided the most comprehensive examination of the year is taken. The beginning of school season precipitated increased family tensions, especially among siblings, who each argued for a larger allowance. The situation is exacerbated by the

favouring of one child over another. Each child is judged by his or her ability and anticipated future social role and responsibilities. Children assessed as intelligent receive a larger share of the educational budget. Contrary to much of the literature on Egypt, for instance, households in the neighbourhoods are not small autocracies where an individual's position and degree of influence are rigidly fixed. There was considerable flexibility and room for contestation. Therefore, each child tries to argue his or her case to secure a bigger share of the resources.

Although, most people give special value to education (Kamphoefner, 1996), the willingness to invest in children's education beyond primary school is closely tied to the level of return, in terms of future job opportunity. As a result of change in wage structures, boys are viewed as better off learning technical skills, allowing most households to allocate more funds for their daughters' education towards secure, if low-paying, jobs (since girls' future husbands would theoretically bear primary financial responsibility for the household). This assessment of the labour market helps to explain the much faster rate of increase in female attendance in secondary and higher education. Children always put their demands regarding school expenses to their mothers, even when the arrangement is that fathers would pay for all educational expenses. Mothers in turn convey these demands to the fathers. When these are denied, for whatever reason, mothers are torn between the children's demands and the father's denial. At times, to solve the problem and to prevent further friction in the household, they would try to cover these expenses with housekeeping money, their own money, or even money borrowed from friends. It is in such situations that mothers win the support and loyalty of their children, an opportunity denied fathers whose financial contributions are viewed as their duty and responsibility, regardless of the degree of sacrifice involved.

All wage-earning women contribute substantially to educational expenses, though without exception they consider this to be their husbands' responsibility. The fathers,

knowing education is a priority that their wives would pay for if necessary, try to resist contribution as much as possible. All the children above fourteen years of age say that though their fathers are responsible for educational costs, it is easier to talk with their mothers and ask them to convey their needs. In fact, many children perceive their mothers as more perceptive and aware of problems and feel that mothers should be the financial managers.

Education, according to Eurostat Statistics (2015), plays a pivotal role in the lives of citizens and is an important factor in determining how far they progress in life. Levels of education can determine the job an individual will have. Individuals with limited skills and competence are usually excluded from a wide range of jobs and sometimes even miss out on opportunities to achieve valued goals within society. They also have fewer prospects of economic prosperity. Currently, available indicators of education that are relevant for quality of life are a population's educational attainment, the number of early school leavers, self-assessed and assessed skills and participation in life- learning.

2.6.3 Access to Quality Health Care in the Family

Health is an essential part of quality of life of citizens. Poor health can affect the general progress of society. Physical and mental problems also have a very detrimental effect on subjective well-being. Health conditions in Europe are mainly measured using objective health outcome indicators, such as life expectancy, infant mortality, the number of healthy life years, but also more subjective indicators, such as access to healthcare and self-evaluation of one's health (Eurostat Statistics, 2015).

Colby and Witt (2000) assert that physically and psychosocially healthy children learn well. Healthy development in early childhood, especially during the first three years of life, plays an important role in providing the basis for a healthy life and a successful formal school experience (McCain & Mustard, 1999). Adequate nutrition is critical for normal brain

development in the early years, and early detection and intervention for disabilities can give children the best chances for healthy development. Prevention of infection, disease and injury prior to school enrolment are also critical to the early development of a quality learner. Healthy development in early childhood, especially during the first three years of life, plays an important role in providing the basis for a healthy life and a successful formal school experience (McCain & Mustard, 1999). Prevention of infection, disease and injury prior to school enrolment are also critical to the early development of a quality learner.

A study reported in the UC E-Book (2006) reveals that there are other irregular but recurrent expenses, such as gifts and medical treatment, for which households have to budget. The amounts of such expenditures often correlated with the social image the household project. For instance, part of the claim to modernity and sophistication involved the use of the private medical system. Whereas adults rarely saw private physicians and commonly consulted with pharmacists and bought the recommended medications, children, especially boys, are usually taken to private clinics. Boys received better treatment for two major reasons. First, because most mothers feel men are more willing to spend money for their sons; second, because mothers commonly believe that little boys are weaker than girls and are much more likely to contract serious illnesses. On the other hand, men feel daughters belong to their mothers and would marry and leave the home, but sons would always remain and are supposed to help the family in the future. Surprisingly, studies find out that very few households budget for medical expenditures. When the need arises, most families have to divert funds from other needs or, most commonly, borrow from better-off friends (Hoodfar, 1984, 1995; Oldham ,1984 in UC E-Books, 2006).

2.6.4 Accumulation of Assets in the Family

Studies of household/individual allocation of income borrowed economic concepts and categories such as consumption (primary and luxury), saving, and investment. Different socio-economic conditions induce different strategies by different classes or social groups to alleviate insecurities about the future. While some cultural and economic conditions may encourage a tendency to save cash as a security and survival strategy, other cultural and economic conditions may encourage reckless spending. Motivated by the need to safeguard their future and social mobility, low-income individuals have opted for spending much of their income as possible on acquiring assets in the form of household goods that retain their value, apart from the accumulation of assets as a means of savings.

In contrast to conventional economic assumptions, the acquisition of appliances has little to do with their time-saving features. Consumer goods have significance that goes far beyond the commercial value or utility that manufacturers and producers intend. They symbolically communicate cultural meanings that the wider community has assigned to them (Douglas & Isherwood, 1978; Appadurai, 1986; McCracken, 1990; Warde, 1994 in UCE-Books, 2006). In the neighbourhoods, household goods carry high status and are symbols of modernity, statements of "progress" and the willingness to accept and try new ways. They are tangible proof that the household is in line with current social changes, a means by which the poor challenged their exclusion from the changing social system. Such acquisitions are a demonstration that the household has the impetus for upward mobility, a trait highly valued in many societies. Households doing well are much admired, envied and respected; since emulation of socially respected and ambitious individuals is highly regarded, households are encouraged to upgrade their own positions in the neighbourhood.

In a study reported in UC E-Books (2006), it is discovered that daily living practices made saving money virtually impossible; durable consumer goods are obtained primarily as

secure investments and seen as savings for future needs and other investments. In effect, people save through investing in household goods, which also enabled households to enjoy their utility in actual and prestige terms. Householders, especially women, have a sequence of items in mind and devise different strategies to obtain them. Men are encouraged to seek extra employment and women engaged in any possible cash-earning activity to finance the accumulation of these items. This pattern of expenditure and preoccupation with acquiring new items is very recent, the result of new socio-economic conditions.

There is a multitude of motives behind the acquisition of modern appliances. Treated as a residual category and refers to income put aside for future use, it is noted that saving, albeit in the form of assets, is a top priority. As a saving strategy, households spend their anticipated income accumulating assets (durable goods) before the money is even earned. Saving clubs are formed with friends or colleagues with the intention of purchasing items as soon as money is accumulated. The money though sometimes spent on something other than what is originally intended. Individuals who save money while working in the cities quickly invest their remittances in durable goods, housing, or a business, before their actual return home.

The eagerness to acquire modern household appliances is not to be interpreted as total acceptance of the consumer habits that these goods may advocate. Such innovations are incorporated daily only to the extent that they did not disrupt the continuity of valued social practices. There is an apparent eagerness on the part of the households, particularly the women, to allocate as large a portion of the budget as possible for the acquisition of household goods, many of which are categorized as luxury goods. The desire for consumption of these “luxury” goods, which until the 1980s was the prerogative of the middle classes, had fuelled much criticism of the low-income social group by the middle classes, social critics, and sometimes scholars. Such criticism arises from a conventional

assumption on the part of scholars concerned with problems of poverty and survival strategies that expenditure patterns represent a hierarchy of need, descending from primary and physiological needs toward fulfilment of secondary, nonessential, and luxury wants as income level permits.

Deviations from this pattern have been viewed critically as distorted priorities, particularly if the population in question belongs to the low-income social group, which is expected to be concerned only with primary needs. Such a view stems from a narrow, economist's approach to the material needs of social persons, as well as to the meaning of consumption (Lewis, 1966; Appadurai, 1986; McCracken, 1990; Warde, 1994). People as social beings need to reproduce themselves not only physically on a day-to-day and generational basis, but also as members of their evolving cultures. Ethnographic and sociological literature has demonstrated that consumption is a social act and its material or psychic utility often may be of secondary importance (Douglas & Isherwood, 1978; Appadurai, 1986; Warde, 1994).

The UC E-Books (2006) observes in one study that most household income is allocated to meet recurrent needs (food, clothing, education, rent and energy bills, medical costs, and small daily expenses). The level of consumption of each of these items is carefully weighed against acceptable minimum neighbourhood standards and the consumption level of households of comparable social standing. All households try to minimize these costs to allow the accumulation of assets. Some households (particularly those in which the husbands are government employees) allocate the most secure part of their cash income to meet basic needs, and all other income from overtime work, second jobs, or other activities go to expanding their collection of asset. They are obtained primarily as a means of saving through the accumulation of durable goods—and as a kind of insurance against hard times.

Almost all informants list their priorities as better housing, establishing a business (for those without a permanent or secure job), and only then improving their day-to-day living conditions by investing in modern appliances and better clothing and diet. Achieving the first two priorities require a substantial amount of capital. Without any possibility of a loan from financial institutions, long-term saving strategies are essential. However, in these low-income neighbourhoods, the chronic cash shortage and the sharing spirit make saving money practically impossible. There is always a neighbour without funds whose sick child needs immediate medical care, or a niece or nephew in desperate need of cash to prevent jeopardizing his or her wedding, or the sudden death of a friend or neighbour who leaves nothing behind for the family.

The importance of the social network and the great value placed on sharing and helping each other meant any small savings disappears as neighbours respond to each other's day-to-day emergencies. These loans are rarely repaid in lump sums, and repayment usually take a long time, particularly when substantial amounts are involved. This being the case, the best saving strategy is to invest whatever funds are available, or are to become available, on goods that retain their value, while their utility could be freely shared with friends and neighbours. All neighbours are welcome to watch the colour television or put meat in the refrigerator or ask for some ice. Generosity of this sort bring status and power to a household, but no one expects anyone to sell a possession to pay a neighbour's emergency expense. If a family fall on hard times, all these items could be easily converted into cash, with little of their value lost because of the high inflation rate. Given these circumstances, the collection of such durable goods is the most viable savings strategy.

Lack of access to any other source of credit also encourages households to obtain items on instalment and then sell them for cash. Both men and women have a clear notion of their priorities: better housing, investment towards a more secure source of income and

improvement of home conditions—all of which incidentally correspond with those of the middle classes. In contrast to many middle-class and wealthier households, however, the low-income strata must employ different strategies to achieve these goals. While some households' aspirations are not fulfilled (due to lack of means), they do strive to satisfy their less immediate needs. Thus, a poor household that live in one room might still have a television or a modern stove.

2.7 Social Activities and Clothing Consumption Pattern

Clothes are acquired by purchasing in various ways. They are bought and paid on the spot in departmental stores, markets, hawkers, at trade fair shows. They can also be acquired by inheritance or handing over to one who has outgrown to a junior sibling, or less privilege, or cloths that are precious and have historical background to the young who aspire to take the throne of their parents (these clothes have been handed over from generation to generation).

In some cultures, clothes are hired where the woman cannot afford to buy the garments and she has to wear the attire for the incoming occasion. While garments may be hired with some stipulated rules and regulations guiding its use, and as a way to protect and make the garment have a longer wearing, the money is paid though not as much as one is buying a new cloth. After the use, it is returned back to the owner. In purchasing clothes, there are guiding rules or factors affecting the choice and purchase behaviour. One needs to consider the occasion which the clothing will be used, money at hand, design of the material, colour, comfort, and style that will fit the material. Kefgen (2006), in "theory of the leisure class", believes that expenditure on dress greatly has this advantage.

Importantly, clothing consumption pattern may go with different factors and needs of organizations or work conditions. For instance, places such as fast food restaurants provide special uniforms; others may require that their workers wear a jacket. Similarly, the location

of the family influences clothing needs because many people who live in cities need dressier clothes than people who live in the suburbs (Weber, 1990). Again, activities and interests influence family clothing needs. For example, activities like camping, cultural activities, jogging, sports, staying at home to read and watch Television have great impact on the clothing needs. Encarta (2006) asserted that different garments communicate a variety of feelings and also suggest when and where they should be worn. Some clothing may be classified as formal, causal, sophisticated, business like, feminine, masculine, dramatic and so on. Clothing needs also change, as children grow, their tastes and size change, young children wear whatever is chosen for them, but the middle school children are involved in a variety of activities that require special clothes from the usual wears, while the teenagers choose what they want to wear, usually their outfits are more expensive than when they were children. Older people, on the other hand, change their clothing practices because their lifestyles have changed. They need casual wears that are light and comfortable to wear. Some families place a special value on gifts that are handmade, rather than purchased, fabrics that are washable and require little or no ironing are also considered. They are willing to pay a little more money to get these features. Many families have certain traditions or customs associated with clothing that they may value, thereby wearing certain articles of clothing that relate to their family heritage

Moreover, family goal can influence clothing choice and usage. While the goals influence family clothing priorities, decision and preferences, most families may have limited resources and must decide how and what to spend their money on. If the family's plan is to go for an occasion, then befitting clothing has become a priority for the family member. The percentage of money a family spends on clothing is influenced by the family's lifestyles, stage of life, values, goals and responsibilities. Sometimes there may be conflict over the purchase of clothing among the family members, because an individual's values over

clothing are not honoured. While this can be resolved by better communication between members, it should be handled such that the family income is not overstretched. Accordingly, when purchasing clothes for family members, the buyer assumes the responsibility for meeting the needs and wants of others (Weber, 1990).

To avoid over stretching family income, a spending plan or schedule has to be put in place to adjust expenses to income during a certain period of time. A budget can be written or unwritten. However, to have it work effectively, a family must make certain decisions regarding expenses, resources, priorities and management, good consumer skills are also a family resource. Knowing how to shop wisely can help to save family members both time and money, to do this, the family should gather information from advertisement and labels, then learn how to choose where, what and when to shop, and finely evaluate selection before finalizing the purchase. Another resource for a family is the use of a garment by different family members; clothing can be handed down from one family member to another. Sharing and trading among family members are another way of increasing each member's wardrobe (Weber, 1990).

Generally, there are four steps to establish a good family spending on clothing in order to obtain the desired goal. These steps are:

i. **Determine your income:** Do this before the family plans its spending. They should know how much money will be available. Most planning periods cover one year, therefore, estimate income for each of the periods. Income might fluctuate, make two estimates of yearly income, figure out both the smallest and the largest amount of money that the family will make, that way, it will be established how much it will be spent on the essentials and on the extras. Kelly-Plate and Eubank (1994) advise that managing ones' money effectively is a skill needed throughout life. Whether one has little money or a greater deal of resources it must be planned adequately. People who

manage their money will achieve a balance between money going out and coming in; they prioritize their needs and wants; and first satisfy their needs rather than wants.

ii. **Keep a record:** The next step is to keep a careful record of current spending of money. Keep record of everything that is bought; write down the date, what is bought, where it is bought and the cost of each item or service. At the end of this time, one can determine the average amount that was spent.

iii. **Plan your expense:** Analyse your expenditure record; group expenses into as many different categories as you feel will be useful, depending on your particular needs, interests and hobbies. Some of these items may be fixed expenses, which cannot be adjusted. Next determine the average amount that is spent per week, per month, per year. Check to see that all of these add up to an amount that is equal to or less than your estimated income. Evaluate where your money is going to make sure that it is meeting one's goals, and that one should decide whether one is ready to spend on things that are most necessary and important (Sasser, 1997).

iv. **Self-control:** A spending plan requires self-control. One should try not to be tempted for impulse buying because it is the number one enemy of a spending plan. Although, budgeting is a head start on planning to secure a financial future; many families play money managing game without goals. Whereas some people can manage their money, money does manage others (Sasser, 1997). While most people do what they feel is good rather than having a plan to guide their use of money, a good financial management requires good planning, and necessity takes priority over luxurious objectives (wants). Thus, families are being cautioned to keep this in mind when budgeting their money.

2.8 Developing a Wardrobe Plan

Wardrobe means different things to different people. For instance, Soanes (2001) describes a wardrobe as a collection of costumes or clothing for a person. The stocks of clothing may be accumulated over a long period of time and consists of wearable and non-wearable items.

Weber (1990) believes that a wardrobe is a guideline for the clothes and accessories that are appropriate for you and your lifestyle. Although, Anyakoha and Eluwa (1999) consider wardrobe planning as the process of planning for the clothing needs of an individual or the entire family, an adequate wardrobe is not dependent on how much money spent, but it depends much more on careful planning and good management. Therefore, wardrobe planning requires knowledge and skill to ensure maximum value for the money spent.

By implication, a wardrobe plan is a guideline for the clothes and accessories that are appropriate for the lifestyle of the wearer. However, the concept of a coordinated wardrobe implies a collection of clothes that fit one's life style from which one can assemble a complete outfit for each of one's occasion. While some garments are worn frequently, some are saved for special occasions, and some are pushed to the back of the closet and ignored. Many people keep a neat closet or at least clean it up once-in-a-while, but very few have a wardrobe or a coordinated wardrobe that completely suits their lifestyle. Most of people go on adding to and subtracting from their personal stock of clothing and costumers with little forethought or planning. Wardrobe planning entails exploring all available resources. Wardrobe can contain items sewn at home. It is estimated that about 50% of clothing costs can be saved by sewing clothes at home (World Book Encyclopaedia, 2009).

The need to make wardrobe plan has been stressed by scholars. Weber (1990), for instance, suggests that the wardrobe plan should be renewed each season, and it should be flexible enough to allow for changing needs, wants and lifestyle. Although, a planned

wardrobe can work very much like a planned budget, a careful wardrobe analysis is necessary for proper groups of clothing to be organized and co-ordinated while being made available for a variety of needs and occasions. In making a wardrobe plan, Sasser (1997) asserts that the only clothing plan that can work for you is one that fits the person's particular needs, activities and values. If wardrobe has been selected to be appropriate for the needs of a lifestyle, it will carry the owner through any activity at any time or place. However, there are times when new garments are always added for special occasions. Obviously, a wardrobe plan has several purposes. Weber (1990) identifies the following:

1. It will help individual make better use of items that is already owned.
2. It will help individuals decide what they need to add to their wardrobe now.
3. It will serve as a guide for future additions, knowing what an individual will need to add next season or next year.

Developing a wardrobe plan requires some skills because a planned wardrobe starts with analysing needs, evaluating present clothing, examining available resources, and developing a clothing collection plan. Weber (1990) documents different ways that people may go about adding items to their wardrobe, as a general process of engaging effectively in wardrobe planning. They include the following:

1. Purchasing some of the things one needs.
2. Sawing some new garments, or redesigning older garments that are already owned.
3. Sharing clothes with a relative or a friend.
4. Exploring, trading, renting clothes.

However, for wardrobe purchases to be efficiently done, the following steps in wardrobe planning are necessary. The steps are:

Step One: Start the plan by evaluating the existing personal stock of clothing. Redistribute the garments in the closet, into sections. In the first group, place all the garments that are worn frequently. In the second section, place all the garments that are worn occasionally. In the third group, place all the garments that need repairing or updating. In the last section, place all the garments which have not been worn in the past year. To encourage this activity, Weber (1990) suggests setting aside a day when you will have enough time to take everything out of your closet and drawer and then put all of the items back again. Before evaluating the process, first, a wardrobe chart should be created, which will make better evaluation of what is owned, and to determine if too many of one type of clothes and not enough of another are being owned. Again, what is needed will be x-rayed to support planning for clothing purchases.

Step Two: Carefully analyse each of the separate groups of clothing; and determine the Characteristics of the garments placed in each group.

Step Three: Develop criteria for selecting new garments to complete the wardrobe. Essentially, only the kinds of garments that needed to be added to the existing wardrobe should be selected to meet personal needs as determined by an individual's lifestyle. This includes all the things and events people do, all the place they go, their social activities, employment, sport, travelling, friends and all other facts of human life that demand certain kinds of clothing (http://www.proximagroup.com2010).

As changes in lifestyle often bring about changes in wardrobe needs, most new endeavour whether a new spot, a new location, or a new social responsibility, has a new clothing requirement. These needs must be anticipated and planned for as they often represent

significant changes in lifestyle and wardrobe. Importantly, an adequate wardrobe for every family member is possible only by intelligent management.

Another approach to wardrobe planning is the resourceful shoppers who have found a valuable source for garment in the used clothing market. There are discount houses/stores that sell factory samples reflecting a good wardrobe too.

2.9 Purchasing Behaviours

There are several purchasing or buying behaviours. For example, Ronald (2006) identifies four typical types of buying behaviours based on types of products intended to be purchased as:

1. Impulsive buying behaviours, where the individual purchases article on the spur of the moment.
2. Complex planned buying behaviour, where the individual purchases a high value brand and seeks a lot of information before the purchase is made.
3. Habitual buying behaviour, where the individual buys a product out of habit.
4. Variety seeking buying behaviour, where the individual likes to shop around and experiment different products in different shopping centres.

However, Ukpore (1993) groups purchasing or buying behaviours into three as follows:

1. Impulse Purchase:

It is buying on a whim which is buying suddenly without a thought. Ligali (2007) views this as an unplanned buying of unintended item. Impulse purchase is an act of buying a good article on the spur of the moment without thinking, if one really needs it.

Shopping as a major leisure and lifestyle activity suggests the increasing importance and frequency of unplanned unnecessary purchases. Indeed, there is emerging evidence that

impulse buying constitutes a substantial 'non-rational' segment of purchasing behaviour which is present in normal consumer behaviour. Again, this assumes excessive proportions and individuals find themselves in considerable financial debt and psychological distress. Fashionable clothes, jewelleries and cosmetics are discovered to be more susceptible to impulse buying than other items by women (EzineArticles.com, 2010). Similarly, in their study of gender identity and impulse buying, Dittimaret al (1995) reveal that men tend to impulsively buy instrumental and leisure items projecting independence and activity, while women tend to buy symbolic and self-expressive goods concerned with appearance and emotional aspect. The study classified goods such as expensive clothes, shoes, bags and jewelleries as fashionable dressing and symbolically self-expressive.

Earlier, four common life styles or personality types have been identified with individual's financial behaviour: (a) **Superiority:** An individual, whose life style is based on superiority feels better than others, may seek superiority through status symbol such as expensive clothing, brand names, expensive cars, even if it is unaffordable. (b) **Control:** A control base person seeks control in three areas; self, others and situations. This person spends only on his needs not wants. (c) **Pleasing:** An individual who lives pleasing lifestyle is focused on pleasing others to avoid rejection and to be accepted, he can buy gift on credit for others to accept and love him. He is easily persuaded to buy goods on advertisements, window shopping and store display. (d) **Comfort Seeking:** There is no much mention about individuals' buying behaviour based on comfort, but this may apply where people purchase items to feel relieved. This is a form of consoling buying behaviour, which applies to many individuals especially those who have been depressed, worried or angered.

2. Credit Purchase:

Credit buying has produced a new way of life during the last several decades. Consumer credit has been an active force in the rise of clothing consumption, and many

clothing have been made accessible to those who do not have ready cash to buy. This new way of life "buying today and paying tomorrow" suggests certain modifications of the traditional attitude towards the use of money. While the proportion of consumers' credit used for clothing is not known, there is the general believe that it is large because of the effects of cashless economy and influence of monetary control policy especially in the developed world.

Weber (1990) states that when stores allow one to buy on credit, they are making one borrow money against one's ability to pay in the future. He identifies two disadvantages of credit purchase as: credit purchase attracts extra charges, and it encourages and increases spending more than the income earned.

3. Planned Purchase:

Planned buying refers to rational consumer decision making. The traditional economic and consumer behaviour models assume a rational, discerning, thoughtful consumer, who gathers information strategically and buys goods according to functional cost benefit consideration. Consumers must think carefully about every item bought in order to avoid purchasing unneeded and unwanted luxuries instead of buying the real needs for themselves and their families.

2.10 Review of Empirical Studies

Many works are related to the current study in one way or the other. Kuria (1995), for instance, carries out a research in Korogocho sub-location in Nairobi, on factors that influence clothing preferences and buying practices among the elderly. The main objective of the study was to determine factors that influence clothing preferences and buying practices of the elderly. A sample of 60 elderly persons was randomly selected, and an interview method was used to collect data. According to the findings, the physiological factor in form of weight

loss, cost of items, colour, attractiveness, and suitability determines the elderly purchasing guides. The socio-economic factors that influenced their clothing preferences were their social activities, money available, religious belief or norms, and what was accepted by age mates, children and the society. They expressed the need to have clothing items that were designed for the elderly, to cater for their comfort, colour preference, fabric texture and designs. Lastly, there was an expression of the need for improvement on styles for ease of wearing. Kuria's (1995) work is different from the current study it seeks to find out the effects of these practices on the family. Although, the respondents were adults but of different stage in life, meaning the previous study used the elderly while the current study used middle age married women. Both studies used frequency distribution and percentage to analyse the data but the previous study did not raise any hypothesis.

Cox, Pitts & Tam (1997) conduct a research work to find out clothing care and repair practices for own and family clothing and disposition of garments not repaired. The main objective of the study was to design and describe clothing care and repair practices of adolescents and the impact of 4-H clothing project participation on those practices. The study adopted mail survey design. A sample of 158 youths in Ohio 4-H programme was used. Random sampling technique was applied in getting study subjects. Findings suggest that teens that did not develop necessary skills for clothing maintenance were likely to discard apparel needing repair, and these results to a potentially negative economic and environmental impact for the individual as an adult and society as a whole. It is therefore recommended that, as one of the few youth programmes that develop clothing care skills, 4-H should support and strengthen programmes in this area.

Today's teens have grown up in a "disposable society" in which replacement often substitutes for repair. When environmental concerns and waste reduction are becoming increasingly critical factors in quality of life, less attention is being paid to teaching and

providing positive role models for youth in relation to clothing care and maintenance skills. These skills are needed to lengthen wear life of clothing and reduce waste. Unlike Cox et al's (1997) study, the present study aimed at finding out the clothing consumption pattern that has to do with purchases and maintenance practices of females. Nut, whereas, the previous study used youths as their respondents, the present study used women. Both studies used survey design. Random sampling technique was used in Cox et al study, while cluster and random sampling techniques are sued in the present study.

Several studies on clothing and textiles have explained the behaviour of consumers in their clothing practices. One study—Docea, Fianu & Baah (2001)—is concerned with identifying female clothing selections and use in Takoradi, Ghana. The population for the study comprised of all the market women. The main objective of the study was to find out factors that guided consumers to select good quality fabrics and ready-made ones by the literate consumers. The sample consisted of 150 women out of which 115 responded. Structured interview was used to collect data. The findings showed that there was a significant difference between the literate and the illiterate respondents with regard to the fabric selection and consumption behaviour of women about garment before purchase. But, Docea et al (2001) study examined the clothing practices of market women as the target population, this study focuses on women generally. The previous research used structured interview which was applied on the market women while the present research employed the questionnaire to collect data from the women selected for the study.

The relationship between clothing management practices and socio-economic status of professional women in Katsina State is the central theme in Umar (2002). The objectives of the study were to identify factors that serve as motivators for professional women clothing acquisition practices and how they relate to the socio- economic status of the selected professional women in Katsina State. A sample size of 340 professional women was used.

The findings reveal that professional women in Katsina State spent 70% and above of their income on clothing. The clothing was acquired according to fashion and mode of payment. Also the factors that affected their clothing acquisition practices included religious belief, cultural and tradition values and the media. Most of the respondents preferred traditional costume, blouses and wrappers with veil or kaftan. These clothing goes along with the traditions and religious beliefs of the majority of the women in Katsina State, as they are predominantly Muslims. The main link between Umar's study and the current one is their concern with clothing practices of women. In addition, both studies used structured questionnaires as instrument for data collection. The difference between the two studies is that, while the previous study seeks the motivating factors for women's clothing practices, the present study seeks to examine the effects of those motivating factors on the family's standard of living.

The role of dress and its relationship with occupational groups is of much interest to scholars too. Regan (2002) carries out a study to determine the relationship between the dress of students and their participation in class. The main objective of the study was to find out the relationship between clothing and the academic performance of students. The population for the study comprised undergraduate students of General Education requirement class for literature. The sample consisted of 92 students assigned to one of two groups (n=l) for 35 students dressed up and (n=2) for 57 students dressed down. Dressed up was operationally defined as a student wearing dress pants, Khakis, suits, sweaters and no sneakers. Dressed down was operationally defined as jeans, sweets, T-shirts. During the naturalistic observational study, each researcher recorded how many students were present, how many times they raised their hands to answer a question and how many times the professor called on them to answer a question. The results show that a relationship existed between the dress of students and their participation in class. It was concluded that something was going on as

57% students who dressed up were higher in participation than the 43% of those who dressed down. Students can reconsider how they dressed for class as it may help participation grade, as dress is important in the job setting, social setting and even consumer. Like the previous study, the present study focused on the relationship between clothing and social utility among the wearers. But, whereas the Regan used observational design to collect data, the current study adopts a descriptive design and questionnaire to the collect data. Another point of departure is that, while Regan study used undergraduate students who made the clothing purchases largely with the support of their parents, this current study's population are women who fend for themselves, are doing a variety of paid tasks for a living or are supported by their husbands.

In his study, Riungu (2011) investigates the factors influencing clothing selection among primary school teachers in rural areas with reference to Mwimbi division in Meru district. The main objective in the study was to identify the physical, psychological and socio-economic factors influencing teachers' clothing selection. The study was confined to 22 randomly sampled schools in Mwimbi division, Meru south, Eastern province. The study sample size was 327 teachers. The study adopted a descriptive survey design. The data for this study was collected using questionnaire. The data collected was analysed using descriptive statistics, including frequencies and percentages. The study established that sources of information on clothing teachers use included family members, friends, tailors, and window shopping and fashion magazines. It is noted that the teachers used various shopping outlets including boutiques, tailoring stores, retail stores, open air markets, Mitumba markets (second hand clothes) and exhibitions. It emerged from the study that the physical characteristics of the clothes like item construction, finishing, fabric quality, work suitability, cleaning and care influence clothing selection. Similarly, psychological factors including acceptable style, personal beliefs, values, latest style, smart looking, and unique

outfit influence clothing selection. As teachers' take-home or remuneration influences clothing selection and buying behaviour, the study recommends that the governments should improve teachers' remunerations so as to enable them afford appropriate clothing. Riungu's study is relevant to the present research because it touches on some of the factors that are relevant to this study.

Apunda (2012) has identified the psychological and socio-economic factors influencing clothing consumption by employed women in a liberalized market in Nairobi Kenya. The main objective of the research was to identify the psychological and socio-economic factors, which influence the selection and consumption patterns of employed women in the liberalized market. The study focused on the Central Business District of Nairobi City. The study adopted the descriptive survey design. A sample of 233 female employees (156 and 77) was obtained from Government of Kenya ministries and Private Employment Companies respectively. Purposive sampling technique was used and the data was collected using closed- and –open-ended questionnaires. Frequencies and percentages were used to organize and analyse the data. The results were analysed and presented at the cross tabulation level. The response rate was 89.6 percent. Results showed that the psychological factors, which strongly influenced the respondents' clothing selection and consumption were: clothing items in which one looked attractive, what was fashionable, the personal values or beliefs of the respondents, the respondents' attitude towards clothing items in the liberalized market, the cost of the clothing items in question, the quality of the clothing items, the colour of the clothing items and the fitting characteristics of the clothing items. The socio-economic factors were the amount of money available to the female employees, the social activities in which they engaged, what was approved by their peers, colleagues and family members, the purpose or use of the clothing items, and their employment status. The market related problems affecting the consumers' clothing consumption were: uniform style

of dressing, rapid rate of fashion change, exorbitant prices on clothing items, which are otherwise unique, sale of imitation clothing for original ones by clothing producers and retailers. A high proportion of the respondents belonged to the low and middle-income groups with only a few in the high-income group. They preferred imported clothing items to the local ones. Also, the results reveals that clothing stores and boutiques selling new clothes were the most preferred outlets from which the respondents selected their clothing items. While clothing displays formed the most popular source of information concerning clothing, items worn by other people also formed another popular source from which fashion was copied. Although, the study concluded that there was a lot of exploitation of clothing consumers by sellers in the liberalized market, this is based on the consumers' strong belief in imported items. It appeared from the study that economic liberalization has helped Kenyan clothing producers to improve on the standards of textile products. Therefore, it was recommended that the Ministry of Trade and Industry together with the Kenyan Clothing Organization should constantly check that sales are conducted genuinely, and use these findings to sensitize consumers on the improvements on locally made items. As relevant as that study could be, it differs from the current one because the present study is focused on the socioeconomic effects of clothing consumption pattern of women on the family.

Ibrahim (2013) examines the influence of social and economic factors on the clothing practices of government-employed women in Kaduna State. The main objectives of the study were to find the relationship between social and economic factors on the one hand and clothing practices of government-employed women on the other. A sample size of 550 government-employed women was used for the study and questionnaire was the instrument used for data collection. The data were analysed using frequency and percentage tables with Statistical Package for Social Sciences (SPSS) used to run analyses of Pearson Product Moment Correlation Coefficient (PPMC) for null hypothesis at 0.05 level of significance. It

was found that employed women purchased clothing in shopping centres both at home and abroad but mostly imported. That woman utilized clothing based on their work, social engagement, fashion, culture and status. Also employed women valued their clothing because it shows their rank and status. Those women also appeared beautiful, elegant and confident which boost their morals and made them enjoy their work. Ibrahim's study and the current one share some similarities. Both studies are survey in nature and the method used for data collection was questionnaire. In addition, both studies set out to investigate the clothing purchasing practices of women. In spite of the obvious overlap, the two studies are also different in many respects. Whereas Ibrahim's study dwells on the influence of social and economic clothing practices of women, the current study dwells the influence of the clothing consumption pattern on the family's standard of living.

2.11 Summary of Literature Reviewed

The study aimed at enabling women to have control over their finances and purchases while improving on their clothing consumption pattern via adjustments on clothing desire and purchases for an adequate family standard of living in Nasarawa State of Nigeria. This is because women spend more income on clothing to prove their wealth or to maintain a social class. Relevant literatures in the work reflect diverse aspects of clothing consumption, including the uses and motivations for buying clothing materials. Clothing is desired, not only as means of protection, but as a mark of social identity, class and status. The taste and appetite people have for fashionable clothing generally makes them to take different kinds of purchase decisions. As noted in the literature, there is a wide disparity between the purchase decisions of the whites versus the blacks, just as there is a wide difference between how men and women take purchase decisions on clothing. Existing theories within the field have provided a framework for explain how individuals take certain purchase decisions on

clothing. These theories are well supported by the empirical studies so reviewed in the study Thus, researches from various parts of the world concerning women and their clothing consumption pattern document relevant materials as being cited in this study.

Many research studies have been carried out on the motivating factors for women clothing purchases, use and utilization. However, the researcher observed that from the literature reviewed so far that none of the related literature seeks to determine the influence of clothing consumption pattern of women on the family standard of living. This study therefore filled this gap.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter explains the research design and methodology for data collection and analysis. The study investigates the influence of clothing consumption pattern of women on the family standard of living in Nasarawa State. This chapter was discussed under the following sub-headings:

3.1 Research Design

3.2 Population for the Study

3.3 Sampling Size and Sampling Procedure

3.4 Instrument for Data Collection

3.4.1 Validation of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Instrument

3.5 Procedure for Data Collection

3.6 Procedure for Data Analysis

3.1 Research Design

The descriptive survey design method was adopted for this study. Whereas the descriptive research attempts to examine a situation in order to establish what the norm is by collecting data through interviews, questionnaire and visual records, the survey design method was used to obtain information concerning the current position of the phenomenon of women clothing consumption pattern in Nasarawa State. Therefore, the design was considered suitable because the study sought to get information from a sample that was drawn from a population using a questionnaire.

3.2 Population for the Study

The target population was 335,908 married women across the 13 LGAs of Nasarawa State (Population and Housing Census of the Federal Republic of Nigeria, 2006). The table below shows the distribution of married women in the state based on the 2006 census data in Nigeria.

Table 3.1 Population for the Study

S/N	LGA	Total No. of Married Women
1	Akwanga	20,016
2	Awe	21,529
3	Doma	23,835
4	Karu	41,519
5	Keana	14,176
6	Keffi	16,844
7	Kokona	20,988
8	Lafia	62,478
9	Nasarawa	34,246
10	NasarawaEggon	24,826
11	Obi	24,219
12	Toto	20,250
13	Wamba	10,982
	Grand Total	**335,908**

Source: (Population and Housing Census of the Federal Republic of Nigeria, 2006).

3.3 Sampling Size and Sampling Procedure

Six Local Government Areas in Nasarawa State were selected from which a sample size of 384 married women for the study was drawn. The sampling techniques adopted were the stratified random sampling and purposive sampling. The sample size was arrived at using the Krejcie and Morgan (1970) table for determining sample size from a given population and the table is provided in Appendix III, page 106. The working for the determination of the number of respondents to constitute the sample size across the six LGAs is presented in appendix iv page 107.

Table 3.2 Sample Size for the Study

S/No.	L.G.A.s	Total No. of Married Women	No. of Respondents
1	Keffi	16,844	38
2	Kokona	20,988	48
3	Akwanga	20,016	46
4	NasarawaEggon	24,826	56
5	Doma	23,835	54
6	Lafia	62,478	142
Grand Total		**168,987**	**384**

Source: Field Survey

3.4 Instrument for Data Collection

The instrument for this research was a questionnaire. The questionnaire contains a set of questions that covers the influence of clothing consumption pattern of women on the family standard of living. The questionnaire was divided into five sections A, B, C, D, and E as follows:

Section "A" consists of questions on the bio-data of the respondents. Section "B" consists of five questions in line with specific objective one on the influence of clothing consumption pattern of women on food adequacy in the family. Section "C" consists of five questions in line with specific objective two on the influence of clothing consumption pattern of women on access to quality education in the family. Section "D" consists of five questions in line with specific objective three on the influence of clothing consumption pattern of women on access to quality healthcare in the family. Section "E" consists of five questions in line with specific objective four on the influence of clothing consumption pattern of women on wealth accumulation.

The responses were based on a four-point rating options as follows:

Very High Influence (VHI) = 4points,

High Influence (HI) = 3points,

Low Influence (LI) =2 points,

Very Low Influence (VLI) = 1point.

3.4.1 Validation of the Instrument

After constructing the questionnaire, it was subjected to thorough scrutiny to ascertain the appropriateness of the questionnaire items to the study by three experts in the field of study and a statistical analyst. The experts made their own inputs while aligning the question items with the objectives and null hypotheses of the study. This was to ensure that the research instrument thoroughly and accurately measure what it was intended to measure.

3.4.2 Pilot Study

The objective of the pilot study was to get data to help determine the reliability coefficient of the designed questionnaire, assess the ease with which the respondents would respond to the questions and to evaluate its ability to fulfil the objectives of the study. The pilot study was conducted in two LGAs in Plateau State that is, Jos South and Jos North. These two LGAs were chosen because of the proximity to Nasarawa State, and having the likelihood of women exhibiting the same lifestyle.

During the pilot study, 30 questionnaires separated into 15 copies each were administered to women in different households within Jos North and Jos South LGAs. After the questionnaires were returned, they were collected and subjected to statistical analysis in order to determine the reliability coefficient of the instrument as well as appropriateness of questionnaire items.

3.4.3 Reliability of the Instrument

The data collected from the pilot study were statistically analysed to find out the reliability of the instrument. The Guttman option of the split half and spearman rank reliability was used. Consequently, reliability coefficient of alpha level of 0.78 and standard alpha level of 0.87 were obtained. These reliability coefficients were considered adequate for

internal consistencies of the instrument. For reliability confirmation test, Spiegel and Stevens (2009) opine that an instrument is considered reliable if it lies between 0.6 and 1.Thus, the research instrument used is reliable.

3.5 Procedure for Data Collection

The researcher obtained a letter of introduction from the Head of Department of Home Economics, Faculty of Education, Ahmadu Bello University, Zaria. The information from the Population and Housing Census of the Federal Republic of Nigeria (2006) was used to select systematically the needed samples as stated in the sampling procedure before administering the questionnaires in their households. A total of 384 copies of the research questionnaires were distributed by the researcher and two research assistants to the respondents. While the respondents were given a day to two days to complete and supply the needed information by ticking the options provided on the ***Influence of Clothing Consumption Pattern of Women on the Family Standard of Living in Nasarawa State***, the completed questionnaires were then retrieved for analysis.

3.6 Procedure for Data Analysis

The data were statistically analysed with the use of Statistical Package for Social Sciences (SPSS). Frequencies and percentages were used for the bio-data variables. To analyse the research questions, a rating options “Very High Influence” and “and High Influence” were considered as “High Influence”, while “Low Influence” and “Very Low Influence” were considered as “Low Influence”. Also, a mean score of less than 2.5 was considered “Low Influence”, while greater than or equal to 2.5 was considered as “High Influence”.

Chi-square procedure was used to test the four null hypotheses at 0.05 level of significance. This was used to determine the significance of the expressed influence of

clothing consumption pattern of women on the family standard of living denoted by the four variables of food adequacy, access to quality education, quality healthcare and family accumulation of assets.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSES

The research work is on the influence of clothing consumption pattern of women on the family standard of living in Nasarawa State. The data was obtained using the 384 copies of questionnaire organized into frequencies, percentage and mean. The frequency and percentage analysis were performed on the personal data of the respondents while a mean score of 2.5 and above was used to answer the research questions.

Chi-square was used to test the four null hypotheses of this research at 0.05 level of significance. Furthermore, the Predictive Analytical Software (PASW) also known as SPSS was used as statistical analysis software to generate the results of the analyses. This chapter is, therefore, organized under the following sub-headings:

4.1 Analysis of Personal Data

4.2 Answers to Research Questions

4.3 Testing Null Hypotheses

4.4 Summary of Major Findings

4.5 Discussion of the Major Findings

4.1 Analysis of Personal Data

The personal data of the respondents analysed in this study are the level of education and the level of income. The tables below reveal the distributions of the levels of education and income among the respondents.

Table 4.1: Distribution of the Respondents by their Level of Education

Level of Education	Frequency	Percentage
SSCE	92	24.0
NCE/ND	230	59.9
Degree/HND	31	8.1
Masters/ PhD	8	2.0
Others	23	6.0
Total	384	100.0

Source: Field Survey

Table 4.1 above shows women with SSCE as the highest qualifications with 92 (24.0 %), those with NCE/ND are 230(59.9%), those with first degree or HND are 31(8.1%) while those with Masters or Ph.D.as their highest qualifications are8 (2.0 %). Only 23(6.0%) of the respondents have other unspecified qualification. Hence, it can be concluded that a larger percentage (59.9%) of the respondents obtained NCE/ND as their highest qualification.

Table 4.2: Distribution of the Respondents by their Level of Income

Level of income	Frequency	Percentage
High income earner	69	18.0
Middle income earner	106	27.6
Low income earner	209	54.4
Total	384	100.0

Source: Field Survey

Table 4.2 above shows that 69(18.0%) of the respondents are high income earners, 106(27.6%) are in the middle income earners group, while 209(54.4%) of the respondents are in the low income earners group. Hence, it can be concluded that a larger percentage (54.4%) of the respondents are low income earners.

4.2 Answers to Research Questions

For the purpose of this study, four research questions were raised. A mean score of less than 2.5 is considered low influence while 2.5 and above is considered as high influence. The tables below reveal the answers to all the research questions.

Research Question One: How much influence does clothing consumption pattern of women have on food adequacy in the family?

Table 4.3: Clothing Consumption Pattern of Women and Food Adequacy in the Family

S/N	Items	Mean	Remark
1	Women clothing purchases influence the income use for food purchases in the family.	1.89	LI
2	Eating three square meal in my home is not as important as maintaining my status through clothing.	2.13	LI
3	Women prefer expensive clothing to quality food for the family.	2.23	LI
4	Women make sure they settle clothing debts before budgeting for food to avoid embarrassment.	2.36	LI
5	Women sometimes struggle to feed their family as a result of financial mismanagement through impulsive purchases of clothing.	2.60	HI
Aggregate mean		2.24	LI

Source: Field Survey. (HI)-High Influence, (LI)-Low Influence.

Table4.3. indicates that item one, which is influence of women clothing purchases on the income use for food in the family, with a mean score of 1.89 shows that women clothing purchases has low influence on the income they use for food purchases in their families within the state. The respondents did not accept the fact that the clothing consumption pattern of women has influence on the number of meals taken in the families on a daily basis. This is indicated in item 2 of the table with a mean score of 2.13, with the suggestion that eating

three square meals in a day in their homes is as important as maintaining their status through clothing.

The respondents did not support the fact that preference for expensive clothing by women is usually at the expense of food in item 3 of the table. This is made clear by the mean score of 2.23. A mean score of 2.36 was obtained on 4th item of the table where most of the respondents did not support that women often make sure that they settle clothing debts before budgeting for food in their families in order to avoid embarrassment. The general opinion is that it is not a normal practice among most women in the state. The respondents are of the opinion that women generally struggle to feed their families because of financial mismanagement through impulsive purchases of clothing, in the last item of the table, with a mean score of 2.60 for the item. It could be concluded that the suggestion reflects the opinion of most women involved in the study. From the observation of the expressed opinions and the aggregate mean score of 2.24 for the table, it could be said that the respondents do not support that clothing consumption pattern of women have major influence on food adequacy in their families. The significance of the influence is tested in the corresponding hypothesis.

Research Questions Two: What influence does clothing consumption pattern of women have on access to quality education in the family?

Table 4.4: Clothing Consumption Pattern of Women and Quality Education in the Family

S/N	Items	Mean	Remark
1	Women belief that children's school fee is the sole responsibility of the man while they impressively patronize clothing.	3.22	HI
2	Women like to appear classic but sometimes forget to renew children school uniforms.	3.01	HI
3	Women prefer their children to wear expensive clothes than attending expensive schools.	2.73	HI
4	Women hardly remember to buy their children textbooks but easily noticed when they need more clothing.	2.71	HI
5	Women keep to aso-ebi purchases than prompt payment of school fees.	2.64	HI
	Aggregate mean	2.86	HI

Source: Field Survey. (HI)- High Influence, (LI)-Low Influence.

Indications in Table 4.4 are that the respondents are of the view that the clothing consumption pattern of women has negative influence on access to quality education by their family members. In the first item of the table, a mean score of 3.22 indicates that women have the belief that children's school fees is the sole responsibility of their husbands, while they impressively patronize clothing. In response to the second item of the table, with the suggestion that women like to appear classic but sometimes forget to renew their children's school uniforms. The respondents support with a mean score of 3.01.

In item 3 of the table, the preference for expensive clothing at the expense of education is further shown where the respondents accept the suggestion that women prefer their children to wear expensive clothes than attending expensive schools. This is made clear with a mean score is 2.73. In the 4th item, with the suggestion that women hardly remember to buy their children textbooks but could easily notice when the children need more clothing.

The mean score of 2.71 was obtained which means that most of the women supported this opinion.

In item 5 of the table, the respondents agreed with the suggestion that women keep to *aso-ebi* purchases than prompt payment of school fees. The mean score is 2.64 which strongly suggest that most women in the study agreed with this suggestion. With an aggregate mean score of 2.86 for the table, it would be right to conclude that clothing consumption pattern of women have negative influence on their family members' access to quality education in the state.

Research Questions Three: What influence does clothing consumption pattern of women have on access to quality health care in the family?

Table 4.5: Clothing Consumption Pattern of Women and Quality Healthcare in the Family

S/N	Items	Mean	Remark
1	Women easily purchase clothing but don't remember to save money for healthcare in the family.	2.90	HI
2	Women purchase clothing regularly but don't take children for routine health check-ups.	3.07	HI
3	Income for treatment in case of ill health is always a challenge as families don't prepare for such emergencies but clothing needs are always met.	2.99	HI
4	Impulsive purchases of clothing influence my family finance so little amount is spend on health in the family.	3.00	HI
5	Women prefer latest and classic clothing but patronize pharmacies for treatment; they visit hospitals only when sickness becomes very serious.	2.92	HI
Aggregate mean		2.98	HI

Source: Field Survey. (HI) - High Influence, (LI)-Low Influence.

Table 4.5, shows that the respondents generally supports the fact that clothing consumption pattern of women highly influence quality healthcare obtained by family members. In item 1, a mean score of 2.90 shows that women easily purchase clothing but do not often remember to save money for healthcare of family members. The responses for the second item follow a similar pattern where a mean score of 3.07 indicates that women purchase clothing regularly but often do not take children for routine check up.

Still in item 3 of the table, a mean score of 2.99 supports the fact that income for treatment in case of ill-health is always a challenge as families do not prepare for such emergencies but that clothing needs are always met. This trend of response is reflected in the 4^{th} item of the table where respondents agree that impulsive purchases of clothing by women highly influence their family finances such that very little amount is spent on healthcare of family members with a mean score of 3.00.

For item 5 of the table, a mean score of 2.92 indicates a support that women prefer latest and classic clothing but patronize pharmacies for treatment and that they visit hospitals only when the sickness becomes very serious. From the observations of the responses and an aggregate mean of 2.98 for the table, it could be said that clothing consumption pattern of women has a negative influence on access to quality healthcare by their family members in the state.

Research Questions Four: What influence does clothing consumption pattern of women have on accumulation of assets in the family?

Table 4.6: Clothing Consumption Pattern of Women and Accumulation of Assets in the Family

S/N	Items	Mean	Remark
1	Women consider their clothing needs before making savings in the family.	2.75	HI
2	Following fashion is my priority wealth accumulation should be done when there is enough clothing to wear.	2.61	HI
3	Women use clothing, ornaments such as gold and diamond jewelleries as a way of accumulating asset.	2.99	HI
4	Women prefer buying imported clothing even if it does not give them room for savings.	2.90	HI
5	Incomes mend for savings are sometimes diverted to purchase beautiful clothing seen on impulse.	2.90	HI
Aggregate mean		2.83	HI

Source: Field Survey. (HI)–High Influence, (LI)-Low Influence.

Table 4.6 reveals that women consider their clothing needs before making savings in the family. This is made clear in item 1 with a mean score of 2.75 indicating that most of the women are of the view that the suggestion is a true reflection of the clothing consumption practices. In item 2 of the table, respondents accepted that following fashion is their priority and that wealth accumulation should be done when there is enough clothing for them to wear. The respondents in item 3 of the table agreed that women use clothing, ornaments such as gold and diamond jewelleries as a way of accumulating assets since the mean score (2.99) clearly shows that it is the consensus opinion. This could be regarded as a reflection of the clothing consumption pattern of the women.

However, a mean score of 2.90 in item 4 of the table indicated that women prefer buying imported clothing even if it does not give them room for saving in the family. In what could be said to show a true negation of savings for the family, a mean score of 2.90 suggest that incomes meant for savings are sometimes diverted to purchase beautiful clothing seen on the spot by some women. With an aggregate mean score of 2.83, it could be concluded that clothing consumption pattern of women adversely influences wealth accumulation in their families within the state.

4.3 Testing Null Hypotheses

The second part of the data analysis involves the testing of Null Hypotheses. This is to provide some statistical validation to the solution proffered to the research questions raised in this study. These null hypotheses are tested at 0.05 level of significance and presented below:

Null Hypothesis One: The Null hypothesis states that women clothing consumption pattern has no influence on food adequacy in the family.

Table 4. 7: Chi-Square on influence of clothing consumption pattern of women on food adequacy in the family in Nasarawa State.

	O(E)	DF	X^2 Cal	X^2 Crit	Level of Sig	Remarks
Very High Influence	383(76.6)					
High Influence	325(65)					
		12	199.489	21.0	0.000	Significant
Low Influence	589(117.8)					
Very Low Influence	623(124.6)					

Level of Significance = 0.05

Key: O = Observed frequency, E = Expected Frequency, DF = Degree of Freedom

Source: Field Survey.

From Table 4.7, the test reveals that the respondents supported the fact that women clothing consumption pattern has significant influence on food adequacy in their families.

This is indicated in the table with an observed chi-square value of 199.489 obtained at 12 Degree of Freedom (DF) and an observed significant level of 0.000 ($P < 0.05$). The critical value of Chi-square at the 12 DF is 21.0 and at 0.05 level of significance. From these observations, there is enough evidence to reject the null hypothesis. The null hypothesis that women clothing consumption pattern has no influence on food adequacy in the family is, therefore, rejected.

Null Hypothesis Two: Women clothing consumption pattern has no influence on access to quality education in the family.

Table 4.8: Chi-Square on influence of women clothing consumption pattern on access to quality education in the family in Nasarawa State

	O(E)	**DF**	**X^2 Cal**	**X^2 Crit**	**Level of Sig**	**Remarks**
Very High Influence	683(136.6)					
High Influence	554(110.8)	12	117.788	21.0	0.000	Significant
Low Influence	417(83.4)					
Very Low Influence	266(53.2)					

Level of Significance = 0.05

Key: O = Observed frequency, E = Expected Frequency, DF = Degree of Freedom

Source: Field Survey.

Table 4.8 reveals that women clothing consumption pattern is perceived to have significant influence on access to quality education by their family members. They observe the chi-square value (117.7885) is higher than the critical value of 21.0 at the same 12 degree of freedom and at a fixed probability level of 0.05. The significant level obtained in the test is 0.000 ($P < 0.05$). This means that there is sufficient evidence to reject the null hypothesis.

The null hypothesis that women clothing consumption pattern has no influence on access to quality education in the family is, therefore, rejected.

Null Hypothesis Three: Women clothing consumption pattern has no influence on access to quality health care in the family.

Table 4.9: Chi-Square on influence of clothing consumption pattern of women on their family members' access to quality health care in Nasarawa State

	O(E)	**DF**	**X^2 Cal**	**X^2 Crit**	**Level of Sig**	**Remarks**
Very High Influence	721(144.2)	12	55.622	21.0	0.000	Significant
High Influence	642(128.4)					
Low Influence	350(70)					
Very Low Influence	207(41.4)					

Level of Significance = 0.05

Key: O = Observed frequency, E = Expected Frequency, DF = Degree of Freedom

Source: Field Survey.

From Table 4.9, the result of the test reveals that the respondents are of the opinion that women clothing consumption pattern has significant influence on their family members' access to quality healthcare in Nasarawa State. This conclusion is drawn from an observed chi-square value of 55.622 compared to a critical value of 21.0 at the same 12 degree of freedom and the observed significant level of 0.000 ($P < 0.05$). With these observations, there is enough evidence to reject the null hypothesis. The null hypothesis that women clothing consumption pattern has no influence on access to quality healthcare in the family is, therefore, rejected.

Null Hypothesis Four: Women clothing consumption pattern has no influence on wealth accumulation in the family.

Table 4.10: Chi-Square on influence of clothing consumption pattern of women on wealth accumulation in the family

	O(E)	DF	X^2 Cal	X^2 Crit	Level of Sig	Remarks
Very High Influence	587(117.4)					
High Influence	672(134.4)					
		12	104.302	21.0	0.000	Significant
Low Influence	407(81.4)					
Very Low Influence	254(50.8)					

Level of Significance = 0.05

Key: O = Observed frequency, E = Expected Frequency, DF = Degree of Freedom

Source: Field Survey.

From Table 4.10, the result reveals that the respondent supported the fact that women clothing consumption pattern has significant influence on wealth accumulation in their families. This is indicated in the table with an observed chi-square value of 104.302 obtained at 12 degree of freedom. The observed value (104.302) is higher than the critical value of 21.0 at the 12 degree of freedom. Moreover, the observed significant level obtained in the test is 0.000 ($P < 0.05$). With these observations, there is enough evidence to reject the null hypothesis. The null hypothesis that women clothing consumption pattern has no influence on wealth accumulation in the family is, therefore, rejected.

4.4 Summary of Major Findings

The study revealed that:

1. Clothing consumption pattern of women has significant influence on food adequacy in the family.
2. Clothing consumption pattern of women has significant influence on access to quality education of family members in the family.

3. Clothing consumption pattern of women has significant influence on access to quality Health care in the family
4. Clothing consumption pattern of women has significant influence on accumulation of asset in the family.

4.5 Discussion of the Major Findings

The study was conducted to find out the influence of clothing consumption pattern of women on the family standard of living in Nasarawa State, Nigeria. A total number of 384 married women were used as respondents. In order to achieve the objectives of the research, answer were found to four research questions as well as testing four null hypotheses in this chapter. The chapter intends to discuss such findings as they influence or not influence the family standard of living with authors and sources quoted in the chapter two of this study.

In response to the question on influence of clothing consumption pattern of women on food adequacy in the family, it was observed that though most women strive to manage available income in the purchase of food for their families, some women usually prefer to spend available income in the purchase of clothing to show class and for ostentatious purposes. This development, therefore, decreases the available income for food purchases and reduces the quality of food available to their households. The null hypothesis one was rejected because the result of the test reveals that the respondents are of the opinion that the clothing consumption pattern of women has significant influence on food adequacy in their families. The finding here is consistent with Chopra (2014) who reports that women are great influencers when it comes to buying decision of the family and that when it comes to individual buying, women are the sole decision makers.

In response to question on influence of clothing consumption pattern of women on access to quality education, it was observed that most women see family members' education

as the exclusive responsibility of the man (husband) and, therefore, focus less on such related issues. The data reveals that in some cases, some women can pursue clothing at the expense of school uniforms for their children and even school fees for family members. These observations reveal that women clothing consumption pattern has negative influence on access to quality education by members of their families in the state. The null hypothesis two was rejected because the result reveals that the respondents accept that such clothing consumption pattern of women has significant influence on family members' access to quality education. The finding here relates to Charles and Hurst's (2008) study which reveal that Africans spend much less on education, healthcare, entertainment, and home furnishings because different groups could simply have different tastes.

On influence of clothing consumption pattern of women on access to quality health care, it was observed that in the consideration of clothing, no effort is made for healthcare exigencies. Even for the individual women, clothing is considered more than health, until when the illness becomes life threatening before they can consider the option of going to hospital or consulting a doctor. The null hypothesis three was rejected because the result shows that the respondents are of the opinion that the clothing consumption pattern of women has significant influence on access to quality healthcare by their family members. This finding agrees with the study reported in UCE-Book (2006) that very few households budgeted for medical expenditures; when the need arises, most families have to divert funds from other needs or, most commonly, borrow from better-off friends.

In response to influence of clothing consumption pattern of women on accumulation of asset in the family, it was also observed that most women are of the view that the purchase of clothing for classical appearances is more important than savings. It is also revealed from the analysis of the data that the possession of expensive clothes, jewellery and ornaments are a means of wealth accumulation by women despite the fact that those items can be stolen or

lost. To the women, therefore, savings is not the only source of family assets accumulation. The null hypothesis four was rejected as the result reveal that the respondents are of the opinion that the influence is statistically significant. This finding agrees with the finding in a study reported in UC E-Books (2006), which shows that daily living practices make saving money virtually impossible, and durable consumer goods are obtained primarily as secure investments and savings for future needs and other investments**.**

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter captures the summary, conclusion as well as recommendation under the following sub-headings:

5.1 Summary

5.2 Conclusion

5.3 Contribution to knowledge

5.4 Recommendations

5.5 Suggestion for further studies

5.1 Summary

Women clothing consumption pattern is seen as a means women use in expressing their social status. But, some women go beyond their disposable income on clothing. The encroachment adversely affects the family budget as well as food adequacy, access to quality education, healthcare and accumulation of assets in the family. It is noted that women impulsive consumption behaviour often results in accumulated debts where the family income cannot conveniently offset. As result, this study was undertaken to investigate the extent to which clothing consumption pattern of women influence their family's standard of living in Nasarawa State using adequacy of food in the home, access to quality education, quality health care and accumulation of assets as the indices.

To effectively carry out the investigation, the researcher designed a structured questionnaire with sections on socio-demographic characteristics; other sections solicited for opinion on the influence of clothing consumption patterns by women are adequacy of food in the home, access to quality education, quality healthcare and family accumulation of assets.

A total of 384women selected across six Local Government Areas of Nasarawa State responded to the administered questionnaire.

The study is structured into five chapters. Chapter one gives the background of the study, statement of the problem, the objectives, research questions and significance of the study. Similarly, the scope and limitation of the study are given within the chapter, among others. Chapter two looks at the theoretical perspectives of the work, as well as the review of the related literature to the study. In chapter three, the methodologies used for data collection, instrument, and procedure for data analysis are stated, among others. The statistical analysis and interpretation of the findings from the analysed data are presented in chapter four. The data is analysed with the use of Statistical Package for the Social Science (SPSS), IBM version 20. The chapter is made up of the description of the demographic variables of the respondents, their opinions on items in relation to objectives and research questions of the study.

5.2 Conclusion

From the findings of the study it was concluded that, the clothing consumption pattern by women have major impact on the amount of income available for food since, in most cases, women control the family budget for food in the home. Women clothing consumption pattern have adverse influence on the family members' access to quality education where impulsive buying is not controlled. The patterns of clothing consumption practised by women adversely influence the quality of healthcare services of other family members. There is an uncertainty in what connotes asset accumulation among the respondents such that clothing is not seen as a depreciating family asset.

5.3 Contribution to Knowledge

After undergoing this study, the following are some contributions to knowledge.

1. There is a significant influence of impulsive spending and purchases of clothing by women on food adequacy in the family in Nasarawa State (P = 0.000).
2. There is a significant influence of women clothing consumption pattern on access to quality education in the family in Nasarawa State (P = 0.000).
3. There is a significant influence of women clothing consumption pattern on access to quality health care in the family in Nasarawa State (P = 0.000).
4. There is a significant influence of women clothing consumption pattern on accumulation of asset in the family in Nasarawa State (P= 0.000).

5.4 Recommendations

The following recommendations are made based on the research findings:

1. There is need for women to improve scrutiny of clothing consumption and planning of expenditure in a way that would reduce its negative impact on food available for the family.
2. The family should maintain an effective budget to give room for quality education for family members with the woman being a part of the decision making to curtail impulsive spending at the detriment of education in the family.
3. In making the family budget, family members should give health care a special recognition as an exigency that does not allow for long time planning.
4. Wealth accumulation should be emphasized as a saving process, but the mode in which it is done remains a contentious issue such that individual families should decide in which form they need to accumulate their assets.

5.5 Suggestions for Further Studies

It is suggested that this study should be replicated in other states in Nigeria. Besides, a more comprehensive study can also be carried featuring unmarried women, divorces and widows. It is believed that the studies would have interesting outcomes never contemplated by this current study.

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APPENDICES

APPENDIX I
LETTER OF INTRODUCTION

AHMADU BELLO UNIVERSITY, ZARIA

Telephone: 069-51755.50692

VICE CHANCELLOR: Professor Ibrahim Garba, BSc.,M.Sc., (ABU): PhD (London): D.I.C

HEAD OF DEPARTMENT: Professor E.E. Adamu, OND (kad Poly); B.Sc. (Hons) ISU (USA); PGDE (ABU); M.ED (ABU) PhD (ABU)

27th November 2017

TO WHOM IT MAY CONCERN

Letter of Introduction

I certify that **SODE JUSTINA HABILA** with registration number **P16EDVE8065** is a Master Degree student of Department of Home Economics, Faculty of Education, Ahmadu Bello University Zaria.

She is undertaking a research on: **Influence of Cothing Consumption Pattern of Women on the Family Standard of Living in Nasarawa State, Nigeria**

Please, kindly permit her have access to data relevant to this case.

Thank you.

Mrs. R.C. Nwaebi
For: Head of Department

HEAD
Dept. of Home Economics Educ.
Faculty of Education
A.B U., Zaria.

APPENDIX II
QUESTIONNAIRE

Department of Home Economics,
Faculty of Education,
Ahmadu Bello University,
Zaria.
28th June, 2016.

Dear Sir/Ma,

Request to Respond to a Questionnaire

I am a postgraduate student of the above named institution, conducting a research study on the "***Influence of Clothing Consumption Pattern of Women on the Family Standard of Living in Nasarawa State".*** Kindly respond to the attached questionnaire objectively. The information will be treated confidentially and mainly used for the research purpose.

Yours Faithfully**,**

Sode Justina H.

MED/EDU/12139/2011-2012

SECTION A- BIO-DATA

Instruction: Please read each statement carefully and make a tick ( ) in the box that best applies to your preferred opinion/choice.

1. Level of Education-

   Secondary ( )

   N.C.E./N.D. ( )

   Degree/H.N.D ( )

   Master/P.H.D. ( )

   Others ( )

2. Level of Income-

   High Income Earner ₦200.000 and above ( )

   Middle Income Earner ₦50.000 to 190.000 ( )

   Low Income Earner ₦1000 to 40.000 ( )

SECTION B, C, D and E

Instruction: Please read each statement carefully and provide your response by making a tick ( ) in the column that tallies with your preferred opinion as indicated by:

Very High Influence (VHI)

High Influence (HI)

Low Influence (LI)

Very Low Influence (VLI)

SECTION B: INFLUENCE OF CLOTHING CONSUMPTION PATTERN OF WOMEN ON FOOD ADEQUACY IN THE FAMILY.

S/N0		VHI	HI	LI	VLI
1.	Women clothing purchases influence the income use for food purchases in the family.				
2.	Eating three square meal in my home is not as important as maintaining my status through clothing.				
3.	Women prefer expensive clothing to quality food for the family.				
4.	Women make sure they settle clothing debts before budgeting for food to avoid embarrassment.				
5.	Women sometimes struggle to feed their family as a result of financial mismanagement through impulsive purchases of clothing.				

SECTION C: INFLUENCE OF CLOTHING CONSUMPTION PATTERN OF WOMEN ON QUALITY EDUCATION IN THE FAMILY.

S/No		VHI	HI	LI	VLI
1.	Women believe that children's school fee is the sole responsibility of the man while they impressively patronize clothing.				
2.	Women like to appear classic but sometimes for get to renew children school uniforms.				
3.	Women prefer their children to wear expensive clothes than attending expensive schools.				
4.	Women hardly remember to buy their children textbooks but easily noticed when they need more clothing.				
5.	Women keep to aso-ebi purchases than prompt payment of school fees.				

SECTION D: - INFLUENCE OF CLOTHING CONSUMPTION PATTERN OF WOMEN ON QUALITY HEALTH CARE IN THE FAMILY.

S/NO		VHI	HI	LI	VLI
1.	Women easily purchase clothing but don't remember to save money for health care in the family.				
2.	Women purchase clothing regularly but don't take children for routine health check-ups.				
3.	Income for treatment in case of ill health is always a challenge as families don't prepare for such emergencies but clothing needs are always met.				
4.	Impulsive purchases of clothing influence my family finance so little amount is spend on health in the family.				
5.	Women prefer latest and classic clothing but patronize pharmacies for treatment; they visit hospitals only when sickness becomes very serious.				

SECTION E: INFLUENCE OF CLOTHING CONSUMPTION PATTERN OF WOMEN ON ACCUMULATION OF ASSETS IN THE FAMILY.

S/N0		VHI	HI	LI	VLI
1.	Women consider their clothing needs before making savings in the family.				
2.	Following fashion is my priority wealth accumulation should be done when there is enough clothing to wear.				
3.	Women use clothing such as gold and diamond jewelleries as a way of accumulating asset.				
4.	Women prefer buying imported clothing even if it does not give them room for savings.				
5.	Incomes mend for savings are sometimes diverted to purchase beautiful clothing seen on impulse.				

APPENDIX III
TABLE FOR DETERMINING SAMPLE SIZE

Table 3.1

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

APPENDIX IV

Determination of No. of Respondents across the Six LGAs

S/No.	L.G.A.s	Total No. of Married Women	Working	No. of Respondents
1	Keffi	16,844	(16844/168987)*384	38
2	Kokona	20,988	(20988/168987)*384	48
3	Akwanga	20,016	(20016/168987)*384	46
4	NasarawaEggon	24,826	(24826/168987)*384	56
5	Doma	23,835	(23835/168987)*384	54
6	Lafia	62,478	(62478/168987)*384	142
Grand Total		**168,987**		**384**

Source: Field Survey