AN ANALYSIS OF THE LIVELIHOOD COPING STRATEGIES OF FEMALE HEADED HOUSEHOLDS IN ZARIA LOCAL GOVERNMENT, KADUNA STATE, NIGERIA.

By

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Declaration

I hereby declare that the work in the thesis titled **"An Analysis of the Livelihood Coping Strategies of Female Headed Households in Zaria Local Government, Kaduna State, Nigeria"** has been done by me in the department of Geography under the supervision of Professor M.M Mamman and Dr J.G. Laah. All information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis has been previously presented for another degree or diploma at any university.

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Certification

This thesis titled **" An Analysis of the Livelihood Coping Strategies of Female Headed Households in Zaria Local Government, Kaduna State, Nigeria"** by Maiwada Amina meets the regulations governing the award of degree of Master of Science of Ahmadu Bello University, Zaria, is approved for its contribution to knowledge and literary presentation.

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Dedication

This thesis is dedicated Allah (Subhanahu Wata ala) then to my parent Late Alhaji Maiwada and Hajiya Halima, and my dear husband Usman who have been a great source of help and support to me throughout the time this work was carried out.

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Map of Kaduna State Showing Zaria Local Government Area

Zaria Local Government Area Showing The Study Area

ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
BAT	British American Tobacco Company
EMCOM	Electric Metre Company
F G D	Focus Group Discussion
FHH	Female Headed Households
FOMWAN	Federation of Muslim Women Association of Nigeria
ICQL	Independence Commission on the Quality of Life
IDB	International Development Bank
IFAD	International Fund for Agricultural Development
LGA	Local Government Area
MHH	Male Headed Households
NDHS	Nigerian Demographic and Health Survey
NGO	Non Governmental Organisation
NPC	National Population Commission
NTC	Nigerian Tobacco Company
PHCN	Power Holding Company of Nigeria
PRB	Population Reference Bureau
RTIS	Reproductive Track Infections
SPSS	Statistical Package for Social Science
S TD	Sexually Transmitted Diseases
TV	Television
UN	United Nations
U N D P	United Nation Development Programme
USA	United States of America
VVF	Vesico Vagina Fistula
WHO	World Health Organisation
WIN	Women in Nigeria

Abstract

This study presents findings on the livelihood coping strategies of female headed households (FHHs). The study analysed the livelihood coping strategies of female headed households in Zaria Local Government Area of Kaduna State. Data for the study was derived from the administration of a structured questionnaire and Focus Group Discussion. A total of 326 respondents were sampled, which formed the basis for analysis. Data were analysed using a computer soft ware, SPSS. Version 17. The study reveals that the female heads of households were 50 years and above, 40.5% were widows, 81% were Hause / Fulani and 93% Muslims. In terms of education, findings show that there were more female heads (35.6%) with tertiary education. Among the employed, 24.2% are civil servants and 35.9%, lived on less than #5000 per month. Livelihood activities among the female heads of households were low- income generating activities. Majority of the female heads of households engage in domestic labour as household survival strategies. This study recommends that the standard of living of FHHs should be improved and should be supported with positive livelihood strategies. This could be done by identifying and coordinating with relevant agencies to provide skills training, agricultural support and income generating projects, which will reduce indiscipline and delinquency among children in the female headed households.

CHAPTER ONE

INTRODUCTION

1.1 Backgrounds to study

Female headed households (FHH) have become a permanent and noticeable feature in many societies today. As the traditional structure of husband, wife and children gives way to other forms of family life, demographers and sociologists in many parts of the world are asking the reason behind such arrangement (Awake, 2002). A female head of household refers to a woman who resides with the family and is responsible for the majority of income of the household and is also regarded as the head by others in the family (Robert, 2002). Taylor (1985) stated that, studies from 74 developing countries indicated that women now head over 20 percent of the households in Africa and the Caribbean and 15 percent of those in Latin America and the Middle East. The figures are much higher in Kenya, Botswana, Ghana and Sierra Leone where about 50 percent of the households are headed by women. In Nigeria, 17 percent of the households are headed by women and in Kaduna State, 5.9 percent of the households are headed by women (NPC, 1998). Oestergard (1992) estimated that at any point in time, one third of the world's households are female-headed, either temporarily, due to male partner's migration or permanently, due to separation, abandonment, divorce or death, Sickness and retirement from job. Rates of female- headship in today's less industrial countries are much higher than those that prevailed in presently industrial countries at comparable income levels.

It is estimated that nearly 1.3 billion persons are poor in the world (UNDP, 1996; ICQL, 1996) and nearly 70 percent of the world's poor are women. Therefore, it is often argued that women, especially in developing countries bear an unequal share of the burden of poverty (UNDP, 1995; United Nations, 1996). The burden of unpaid domestic work for women is particularly acute in developing countries. Poverty greatly compounds the demands of simple household tasks that would otherwise be minimal. In assessing progress in women's opportunities for non-agricultural work, the Millennium Development Goal report for 2008 estimates that two third of women in developing countries find themselves in vulnerable work such as farming or in unpaid household tasks (Oneworld-Gender Guide, 2009). This predominant role in tending crops and livestock, as well as coping with large extended families, place women in the front line against the connected global crises of food security and climate change. Rising food prices will stretch the ingenuity of poor households which will simultaneously lack awareness and resources necessary to adapt to traditional farming methods to changing weather patterns.

In many ways, households are the nucleus of women's subordination, a condition that may change in form, but which survives shifts from agriculture to industrial societies and from feudal to capitalist modes of production (Nalini et al, 1997). When husbands die or abandon their families, women have no choice but to work, opening a shop if they have the capital or work in a sweat shop. Wages for women's work are low and it is very difficult for a female head of

household to work and raise children. This is because they face severe unemployment and income loss as a result of fiscal and monetary contraction. They also experience constraints on access to basic social services such as education and health. Historical and recent experiences show that women's family work does not subside when women enter into wage work (Nalini *et al,* 1997). Regardless of whether or not they are responsible for generating cash income, women perform the lion share of household food preparation, cleaning and childcare, fetching of water and firewood or other fuel. Typically, unpaid work is not considered 'productive' activity or is simply overlooked by economic analysts and policy makers, as well as by the men who benefit directly from this gender division of labour. Paid job opportunities for women have been limited to marginal jobs with low wages or jobs with no fringe benefits and with little chance of advancement.

Beckerian Neoclassical Economic Models purport to show that men receive higher returns to their investments in education and training and specialize in labour-force work because they are more efficient at this than are women. Women are correspondingly more efficient at home-making and child-rearing (Ibid).They worked while continuing to meet their responsibilities for household management. They spend most of their time shopping to look for cheaper goods, worked harder and for longer hours in informal sectors activities. In the formal sectors, women are found in less expensive to hire or are seen as more effective in work that require hand dexterity. In the urban sector, women have higher employment opportunities in the service sector such as trade, restaurants, finance and insurance. In the informal sector, the last resort for coping strategies for women's source of income is self generating employment by trading products to meet their needs. In urban areas, women take up occupations such as selling of firewood or charcoal, clothes, kerosene, catering, tailoring, food hawking, weaving, hair dressing, dyeing and grain milling (Mamman, 2008).

The task for coping with livelihood has become enormous and demanding and what reverberates on the lips of most of the household heads is "What nature of livelihood coping strategies should I adopt to feed, clothe and house members of my household?" (Common Country Assessment, 2001). Livelihood refers to the capabilities, assets and strategies that people use to make a living; that is, to achieve food and income security through a variety of economic activities. Livelihood also consists of the assets (natural resources, abilities, knowledge, skills and employment opportunities) and entitlements that enable people to make a living.

Many female heads of households in Zaria Local Government find it difficult to sustain livelihood due to absence of husband to share family responsibilities. But households do not have equal capacity to cope with livelihood; some are more capable than others. Households in which the two spouses are alive and are living together naturally will have higher chances of coping with livelihood than the single parent heads of households because two heads are better than one. Rolansoons (2004) while giving reasons why female heads of households are poorer than one in which the two spouses are living together asserted that the normative household used

to be premised upon a division of labour, with the husband being the principal wage earner and the wife being the homemaker, although dual wage earners are now quite common while the female head of household may earn only a wage which often is lesser than man's wages as well as being responsible for the household.

According to Hoddinott (1992), the percentage of income that a household spends on children and its allocations of food and medical care vary, based on the proportions of income earned by women and men. Given men's and women's different socialization, women tend to allocate more income to children's need. Most of the literature on gender and welfare in developing countries suggest that FHHs are some of the key target groups deserving special attention for any strategy attempting to reduce poverty (Baden and Goetz, 1998: 23; Chant 2003a; Jackson1998). However, the extent to which FHH influence child welfare is not clear and therefore, the ultimate outcome in the welfare of FHH is an empirical question (Abel, 2003). It is expected that FHH to be less well-off than male-headed household (MHH) mainly because of women's lower income and more severe time constraints by non-market activities as compared with those of men (Common Wealth Secretariat, 1989; IDB, 1990). These constraints could lower the access to social services important to child welfare and lower child welfare outcomes.

Thus this research on FHH in Zaria Local Government Area Kaduna State, intends to look at the incidence of FHH and examine the nature of livelihood activities of FHH with the intention of generating baseline data that would be useful for policy and planning.

1.2 Statement of the research problem

According to the 1991 Population Census of the Federal Republic of Nigeria, 15.0 percent of heads of households are female (NPC, 1991). This figure varies markedly among states, ranging from about 4 percent in Kano State and about 5.9 percent in Kaduna State (NPC, 1998), to 8.0 percent in Kano State and 14.8 in Kaduna State (NPC, 1998), to 11.3 percent in Kaduna State (NPC ,2009). Nationally, the proportion of FHH is rising because of increased levels of marital dissolution (through abandonment, separation, divorce or death), migration and child bearing out of wedlock. (Awake, 2002). In Nigeria, females who head household with young children are limited in their employment opportunity, in part, due to the absence of a spouse to share family responsibilities. Also, a large proportion of FHH consist of elderly women living alone (PRB, 1998). A rise in FHH means that more children are being raised in poverty because the working women still earn substantially less than their male counterparts and are less likely to be promoted. Many children reared in FHHs suffer from a lack of adult attention and supervision, from the instability of their home lives and from feelings of rejection. As such, there is evidence of anxiety, depression and anger as some children are shuffled from place to place and from relation to relation, fought over in custody battles and left on their own while their parents work. The problems that some children experience at home are brought to school and this affects the quality of education. Due to these problems, children are withdrawn from school and sent to work so that their mother could run the household (Susan, 2009).

Not only has marriage been increasingly pushed to later age, once accomplished, marriages are also more likely to end in divorce than at any previous time in history (Schoen and Weinick, 1993; Cherlin 1999) summarize that the major risk factors for divorce include low income for the couple (which causes stress and tension), early age at marriage (which often means a poorer job of choosing a spouse), spouse's similarity (known as homogeny, referring to the fact that people who are more similar to one another are more likely to get along with each other or, conversely, those who are less similar will be more likely to divorce). Also, cohabitation is one of the factors that increase the odds of a marriage ending in divorce. Several studies have suggested that cohabitation is selective of people who are mistrustful of marriage, probably because of their own social inheritance of divorce (Diekmann and Englehardt, 1999).

Many marriages that in earlier days would have been dissolved by death are now dissolved by divorce. This seems apparent from the fact that the annual combined rate of marital dissolution from both death of one spouse and divorce remained remarkably constant for more than a century. The overall rate of marital dissolution was essentially unchanged between 1860 and 1970 (Davis, 1972). Childlessness increases household diversity by increasing the percentage of household represented either by someone living alone, or a married couple with no children of their own, or a cohabiting couple with no children, or a multiple-person non family household. Base on known observation, many men in Zaria Local Government Area (LGA), face social pressure which makes them to drop out of school to support their children or family and are less likely to complete their education. Such assistance, however, often is informal because most men are generally unemployed and possesses limited education. In most of the world, it is believed that the main role of a man (father), whether adolescent or adult is that of financial provider (Lyra, 1998).

In Zaria Local Government Area, many adolescent men refuse to accept their responsibility when faced with issues of pregnancy, children's wellbeing, education and health care in addition to contributing income, because of the financial burden associated with caring. (Aminu, 2006). Also, young girls are forced to marry men they do not love or care for, thereby leading to divorce. As such, the women and young girls find it difficult to cope, they begin to think of the livelihood coping strategies to adopt.

This research attempts to provide a useful beginning that will contribute to the existing knowledge on FHH. It is on the basis of the foregoing background that this work will be centered on the following questions:

1. 3 Research questions

- What is the nature of marriage and marital stability in Zaria Local Government Area?
- What are the conditions that give rise to FHH?
- What is the incidence of female headship of households in Zaria Local Government Area?
- What are the livelihood activities of female heads of households?
- What are the coping strategies adopted by female heads of households in Zaria Local Government Area?
- What are the challenges facing female heads of households in Zaria Local Government Area?

1.4 Aim and objectives

The aim of this study is to analyse the livelihood coping strategies of Female Headed Households in Zaria Local Government Area, Kaduna State. This aim will be achieved through the following objectives which are to:

i. determine the incidence of FHH in Zaria Local Government Area.

ii. identify the conditions that give rise to female head of households in Zaria Local Government Area.

iii. examine the coping strategies adopted by FHH in Zaria Local Government Area.

iv. examine the challenges of FHH in Zaria Local Government Area.

1.5 Justification of the study

A number of studies have been carried out on female headed household. Kogi (2005) carried out a research on socio-economic characteristics of female-headed households in Chukun Local Government Area, Kaduna State. The study assessed the nature of FHH and determined the standard of living of FHH; it also examined the effects of FHH on child welfare as well as an analysis of the nature of social and economic welfare among FHH in Sabon Tasha Area. Abel (2003) carried out a research on female headship, poverty and child welfare in Benue State of

Nigeria. The study compared the socio- economic status of male headed households to that of female headed households. An anthology by Mencher and Okongwu (1993) also focused on female headship in various developing and industrial countries. The authors compared households income-generating activities and the attitudes and conditions that give rise to single motherhood. Another study on female-headed household in Queretaro, a Mexican shanty town by Chant (1996) examined the causes of single motherhood, the economic differences in households headed by males and females and the authority patterns in dual and single parent's families, suggesting possible effects of female-headed household on gender roles in Latin America.

A study on livelihood activities of female heads of household was carried out in Lethlaken village in South Africa by (Kgatshe, 2008). The study examined how these activities were organized, maintained and diversified, analysed the challenges in carrying out the activities and possible solutions to these challenges at the household level. None of these studies focus on the livelihood coping strategies of female headed households and this is the gap that necessitated this study. Since the livelihood coping strategies of FHH in Zaria has not been explored,

1.6 Significance of the study

The significance of this study is to, provide an insight into households headed by women, their coping strategies and their status in Zaria Local Government Area, generate information on the livelihood of FHH, for proper implementation of policies for planning in Kaduna State and provide data for research institutions and government agencies. It is also hoped that the study will identify gaps in the existing knowledge in this area.

1.7 Scope of the study

The study is designed to cover the livelihood coping strategies of FHH in Zaria Local Government Area. The study will cover Zaria LGA which has thirteen wards, namely: Kwarbai A, Kwarbai B, Kaura, Anguwan Juma, Limancin Kona, Dutsen Aba, Tukur-Tukur, Kufena, Tudun Wada, Dembo, Gyellesu, Wuciciri and Anguwan Fatika.

The interest here is to identify the coping strategies for FHH. This will include the skills they possess, the nature of work they do with such skills, the nature of income generating activities they engage in and the nature of other jobs they do.

CHAPTER TWO

CONCEPTUAL FRAME WORK AND LITERATURE REVIEW

2.1 Introduction

Women have been ascertained to play a very significant role in national development but it is rather unfortunate that women are still being treated as second fiddle while in some communities they are relegated even to the extent that they are not allowed to hold any key positions and yet the bulk of household responsibilities rest on them. The role of women in the management and use of natural resource-based livelihoods in the developing world has long been acknowledged but has rarely been valued on an equal par with that of men. In fisheries, women have traditionally occupied the pre and post-harvest sector concentrating on financing the fleet, processing and marketing the catch. In addition to these tasks, women have also had to look after the household unit taking care of other family members' educational, health and dietary needs.

Extensive literature (Chant 1999; Kabeer 1994; Moghadam 1997) has focused on women–headed households and the particular disadvantages which they may face. But there is lack of clarity in respect of the use of this term. It is believed to be at least partly attributable to "prevailing cultural assumptions and methods of data collection in most countries, where women are not usually enumerated as heads of households unless they are either leaving alone" (that is one person households) or there is no adult male in the household. The United Nations identifies female heads of household as "women (who) are financially responsible for their families", who are the "key decision makers and household managers" who managed household economies on behalf of an absent male head", or who are the main economic contributors. (UN, 1995:32/B)

Female heads of household (defined in terms of sole or main income earners) are generally subject to the same gender specific constrains as other female population group, reflected in personal status laws, access to or control over resources and assets and constraints to their physical mobility. Variables, such as age, class, and location, may mitigate the effect of various gender specific constraints. It is therefore imperative to keep in mind the heterogeneity of female population groups.

Typology and determinants of female headship (cf. UN/DESI, 1991/B: UN, 1995/B)

- Widows or divorcees leaving on their own with or without dependent or within the extended family.
- Women separated from labour migrant husband who receive regular or occasional remittances
- Women whose husbands are imprisoned for criminal offences, or for political reasons, including those related to war and conflict.
- Women whose husbands have abandoned them or who have disappeared in situations of war and civil conflict, but to whom they remain legally married.
- Women whose husbands are unemployed or unemployable due to lack of skills or old age or disability.
- Unmarried females who are the sole or main financial supporters of dependent/unemployed household members.

Among the main causes of increase in the rise of FHHS are the deaths of male in civil conflicts and wars, untimely pregnancies and family disruptions (International Fund for Agricultural Development (IFAD), 1999). It was also observed that more widows, divorcees and single mothers are poorer than FHHs whose husbands have migrated (Okoji, 1997).

A country's stage of socio-economic development appears to be an important factor behind the incidence of female headship facing social constraints and economic disadvantages. Female headship may also be adversely affected in social contexts where divorce is prohibited or is a male prerogative or where female physical mobility is culturally constrained.

2.2 Concept of household

Researchers in the decades of 1980s have unraveled the household not only as a unit where members co-habit, produce, consume and share goals of common good, but as an arena where there is consensus and conflict and where control over resources, power and decision-making are mediated by age, gender and kinship status. Women's contribution to household labor does not necessarily translate into the greater power within the household, but a larger proportion of women's income is spent for the welfare of the household and children (Blumberg, 1988).

The household is the basic residential unit in which economic production, consumption, inheritance, child rearing and shelter are organized and carried out .The household is the basic unit of analysis in many social, microeconomic and government models. The term refers to all individuals who live in the same dwelling. A household includes all the persons who occupy a housing unit. Different household compositions may lead to diffential life and health expectations and outcomes for household members. According to Raymond (1956) Guyanese households showed a high degree of mother-centered activities and family structures, although household normally emerge from cohabitation between a man and a woman. Women's contribution to household labour does not necessarily translate into the greater power within the household. In the early period of child bearing, the woman is dependent on the spouse in a rigid division of labour: the man takes little or no part in child rearing but supports the woman who is pre-occupied with child rearing.

> *"As the children grow older, the woman is gradually freed from the constant work of children and when the children begin to earn, they contribute to the daily expenses of the household. It is at this stage that one begins to see more clearly the underlying pattern of relationship within the domestic group where as the woman has previously been defocused of affective ties she now becomes the center of an economic and decision-making coalition with her children. This increasing multifocal quality shows weather the husband-father is present or not". (1996:42)*

2.3 Household budgets and consumption patterns

Among the most significant fall outs of economic restructuring which have implications to health and well-being are the intensification of women's work, deterioration in the quality of life and reduced budgets for food and consumption patterns among the poor. Rocha (1995) observes among other strategies that households allocated a larger proportion of income for food at the cost of education, clothing, recreation etc. Florence (1996) observed that households cut costs, changed habits – diets changed from large meals of rice, beans, eggs and cheese, to mixed rice, beans and coffee; meat, a daily dish earlier, now appeared once a week; washing/ironing tasks that were sent out for a small fee now got done at home; more time was spent looking for cheaper items; women walked instead of taking the bus. Holland (1995) observes that, in Kingston, Jamaica, vulnerability in household structures is evident from how the erosion of collective welfare services has increased the domestic reproductive burden on those women unable to purchase laborsaving appliances or services. This additionally reduced their ability to be productive in the labor market.

Female-headed households tend to be poor due to the added responsibilities of care of children, often young, as well. They have significantly less access to services and resources, most of which do not take into account the needs, timings and multiple roles of women. Rocha (1994) observed that households headed by women showed more balanced patterns of consumption, because women had greater control over resources and the material bases of survival.

Although the absence of a male head of household increases the chance of permanent poverty, divorce or abandonment often plunges a woman into poverty, as she usually assumes sole responsibility for dependent children. Female-headed households have more balanced patterns of consumption, with less income devoted to alcohol and cigarettes and more to food, clothing, health, and education, as well as a tendency towards a more equitable allocation of household work.

2.4 Gender, poverty and structural adjustment

In order to examine gender and poverty issues, there is need to compare between FHHS and MHHS. Chant (2003) described female headed households as 'poorest of the poor' and experiencing more pronounced degrees of indigence than male household heads. According to Deng (1995) in Ahmadu (2000), the poor especially in the Nigerian context are those household or individuals below the poverty levels and whose income are insufficient to provide their basic needs. Female headed household whose nutritional needs are being met adequately, who are unable to find employment, ethnic minorities who are marginalized, deprived and persecuted economically, socially, culturally and politically, are categorized as poor. As survival becomes more and more threatening, the gender ideology undermines the capabilities aspects and prompts women to make greater sacrifices and shoulder the burden of household survival.

Women form the bulk of marginalized groups. They lag behind men on virtually every indicator of social and economic status. Women everywhere work longer hours but earn less income despite the fact that they are responsible for meeting 40 to 100 percent of a family's basic needs. Due to low levels of literacy, skill training and bargaining capacity, in several countries of the South, women are more often compelled to resort to jobs that are low paid, monotonous, seasonal, labor-intensive, and carry considerable occupational risk. As a result, poverty among women is more intractable than among men .Coupled with household poverty that women have to deal with they also face enormous disadvantage that is embedded in gender relations, for example, domestic violence, poor access to intra-household resources; the responsibility of social reproduction under adverse conditions and lack of access to decision-making and power (Lakshmi , 2005).

It has been observed that women bear the major brunt of structural adjustment due to gender differentials in the impact of macroeconomic changes. The adjustment programme has undermine the living standards of most Nigerians and pose livelihood challenges for others in the context of a reform process in which there appears to be more losers than winners (Beckman, 1992).The crisis and the reform programme had significant impact on the 'Formal' sector in the sense that it led to a massive decline in formal enterprises which pave the way for the proliferation of a variety of informal sector activities. The stress on the formal economy created by the crisis, affected households in the areas of employment, incomes and social services. Many households were forced to engage in multiple ways of meeting livelihood challenges. Professional classes were forced to either migrate or move into the private sector or supplement

their income in the informal sector. The low and working classes were force to look for alternatives in the informal sector because of retrenchment, wage freeze, withdrawal of subsidies on health and education, general increase in price level and deterioration working conditions (Bangura, 1991). The informal operators generate the bulk of their income from the sector.

The major informal economic activities that people engaged in include, transport, petty-trading, food processing, woodwork and saw mills, welding, leather works, printing, hotel and catering, automotive repairs and serving, tailoring, shoe making and repairing. Others include of carpentry, banking, watch repairing, radio and T.V repairs and maintenance, stone quarrying, food hawking, pottery, photography, weaving, soap making, dyeing and grain milling. Others also include water vending, second hand cloth selling, barbing and hair dressing, beer parlor business, vulcanizing, clothing merchandising, plumbing and metal fabrication (Bangura, 1991). Women were the major participants in the informal sector. This is as a result of the fact that they are not engaged in formal sector employment and since they face enormous financial responsibilities in their homes especially during economic crisis, they had to return to the informal sector. Mustapha's (1992) study of 'Multiple Mode of Social Livelihood' explains the alternative processes of income generation by individuals, households, communities, public and private institutions during the period of adjustment. The unemployment situation, which has been compounded by the implementation of the adjustment programme in Nigeria, has engendered the multiple mode of generating incomes. Retrenched labour initiated various forms of survivalist strategies. Also, the threat to the implementation of the adjustment programme arising from the high unemployment rate led the state to initiate self employment strategies (Mustapha, 1992).

Concepts like 'feminization of poverty' and 'feminization of the labor force' are used to describe increasing poverty among women especially among households headed by them and increased participation of women in the labor force, especially at the lower rungs of manufacturing and services sectors. Deepening poverty among women, a product both of their low status and general economic decline, is contributing to a rise in prostitution, considered as one of the important reasons for the spread of sexually transmitted diseases and reproductive-tract infections worldwide (STDS and RTIS).

2.5 Structural adjustment, gender and household survival strategies

A critical review of selected literature emerging from African, Latin American, Caribbean and Asian countries that have adopted structural adjustment programmes throw light on the multi-dimensionality of effects at the household level and the cumulative gender implications. Humphery's (1996) paper focuses on the employment patterns of men and women in Greater Sao Paulo, Latin America, during periods of recession and recovery in the 1980s and Marcella Cerruti (2000) examines women's labor force participation in Buenos Aires, Argentina, within the context of unemployment and job instability due to SAP since 1991. Major areas of concern revolve around examining household survival strategies as ways of coping with these impacts at

the household level. The loss of employment due to closure of public sector companies, loss of demand for products produces internally and competition from external markets led to shift of jobs from the formal sector to the informal sector. Most studies recorded the growth in the informal sector and specifically increase in women in this sector. Studies on women in the informal sector highlight two features, that women predominate in the informal sector, and they are concentrated in a narrow range of activities with the lowest returns. The market as a whole is biased against the employment of women because of their lack of formal educational qualifications, their supposed lower job commitment and because capital-intensive skills tend to be considered 'male' skills. Women's employment, particularly in urban areas, is therefore concentrated outside this sector in the 'informal' or 'traditional' part of the labor market.

Working in the informal sector is not only laborious, but also disadvantageous since it is least protected by legislations. In urban areas, as a result of the privatization and deregulation, women in the informal sector have begun to face increased competition due to overcrowding (as former public sector employees enter the informal sector). Women in the formal sector, on the other hand, face the risk of being forced to work at home for a piece rate. Women from households where men have experienced loss of employment are forced out of their domestic domains to supplement the family income. This does not only affects the availability of employment but also affects the elasticity of wages that are paid. Women's income earning work is a counterbalance to male employment instability.

Women intensified their working day to maximize earnings. Further, there is an 'added worker effect' i.e., households have deployed more workers to retain the same level of household income. Rodrigues (1994) discusses the characteristics of women's efforts at survival though intensification of domestic work, participation in economic work and community support strategies in Ecuador. Women were involved in vending items within the house, neighborhood or streets. Chant (1994) identifies the activities like income generation and domestic labor, as household survival strategies in the towns of Mexico and Costa Rica. Women have to substitute for the lack of civic amenities and labor-saving household gadgets with their own labor power. Very often, undertaking income-generating work implies an added burden for women. Outside work usually involves preparing and selling food and food-related things and offering domestic services. For many women home-based activity is their only option especially if they have young children and no child care support.

Women's domestic work burden increased without a corresponding increase in men's involvement. Women's work outside is assisted by another woman or the girl child taking over the domestic responsibility. Few studies have reported an increase in women's negotiating power within the household. At the same time, loss of employment, lack of sufficient income, and increase in alcoholism were reported as causes for increased domestic violence, mental stress and the rise of suicides in some countries. Rising food prices, and reductions in government, subsidies hit low income households hardest. Poor households reduced the frequency and content

of meals. Reduction in protein rich foods – milk, meat, and fish was reported. There are bound to be long term implications on health and well-being (Lakshmi, 2005).

2.6 Concept of female headed households (FHHS)

The female family headship is a phenomenon frequently found all over sub-Saharan Africa, but on a scale that differs greatly from country to country. In Namibia almost 40% of the households are headed by a woman, in Mali and Niger the proportion falls to more modest levels (12-14%). In Nigeria, headship rates as recorded by the National Population Commission (1998) are higher for male than females in all the states. High headship rates for males (above 50%) are observed in Borno, Jigawa, Kano, Katsina, Kebbi, Niger, Yola and Sokoto states. However, these states which have high male headship rates show corresponding low female headship rates. The states with lower male headship rates are Rivers (34.2%), Anambra, Delta, Edo, Abia (42%) also have corresponding high female headship rates. Such assumption of headship roles by woman arises from spousal separation, divorce or dissertation of husbands or widowhood. There is also the possibility of female headship in relation to single motherhood, particularly to teenage mothers (UN, 1995).Thus; the levels of female headship observed in many of the states in Nigeria probably represent social problems that call for further examinations.

The urban/rural differential is very pronounced in all of the examined countries, but female headed households can be more frequent in either urban or rural areas. Information available for the 1980s indicates that, world-wide, some 30 per cent of households were headed by women (UN/DESI, 1991). By the early 1990s, it was estimated that during the preceding two decades, female headed households constituted between one fifth and one third of all households world-wide (UN, 1995). More specifically, it was estimated that around 17 per cent of households in the Near East and North Africa, as well as in Latin America and the Caribbean, were female-headed. While nine per cent of households in Asia were estimated to be female-headed, this figure was 31 per cent in Sub-Saharan Africa (UN, 1995).

Among the countries ranked within the category of high human development in 1990, the USA had the highest incidence of female-headed households with 32.3 per cent, while Fiji had the lowest with 12.4 per cent (UNDP, 1995: 63/B). In respect of the medium human development countries, Botswana had the highest percentage of female headship with 45.9 per cent, while the relatively lowest percentage was registered for Algeria with 11 per cent (op. cit.: 64). As for the low human development countries, Togo had the relatively highest percentage of female headship (26.4 per cent), while Afghanistan and Niger respectively had the lowest (9.7 per cent) (op. cit.: 65). The differences between ethnic groups are extremely marked (less than 6% among the Senufo/Minianka, Mali; 53-54% among the Damara/Nama and the Herero, Namibia).

The variability of these situations derives from the multiplicity of the causes that can determine the position of a woman as family head. Frequently the reason is the absence of a husband due to death, divorce or migration. But different traditional backgrounds may favour or contrast this

female assumption of responsibility. In matrilinear and matrilocal regimes where the co-residence of the spouses is not a rule, or where there is a widespread acceptance of premarital childbearing, it is easier to find women heads of family. The opposite occurs where the rule is to refute premarital childbearing, where the re-absorption of widows and divorcees in new unions is easy thanks to polygamy, where the women left on their own are generally received in the households of relatives.

The female family headship shows an increasing trend in most of the countries for which temporal series are available. The contemporary social dynamics (development, urbanization, modernization, rural exodus, and ideational changes) appear to boost the phenomenon in many ways. However, the great diversities between ethnic groups also suggest that different customs and traditions contribute strongly to determining the different levels of the female headship. In other words, the phenomenon is probably largely pre-existent to the social evolutions that are generally thought to be its cause.

The female headed families are often thought to be characterized by poverty and social isolation. A survey of women in poor urban Tunisian households revealed that not only are women quite resourceful in the strategies they resort to in order to deal with their situation of poverty. In addition, poor female heads of households generally tended to manage better than men living in poverty. In fact, female headship tended to be perceived in terms of the opportunity to improve the relatively low social status as females without male support in Tunisian society (Ben Hamida and Cheikh, 1993).

Research on women's contribution to household income in Jordan revealed that among the sample of working women surveyed, those with public sector jobs provided 48 per cent of their household's income, while the share of women employed in the private sector stood at 34 per cent. The survey also revealed that "higher numbers of divorced, separated and widowed women are concentrated in technical and elementary occupations; such women are more likely to be either female heads of households or primary providers of their households" (Flynn and Oldham, 1999).

A study carried out during the 1970s in a rural setting in Morocco revealed that women's work outside the household was not by choice but necessity. This was generally due to divorce when a woman could not rely on her natal family; or because she and her children were abandoned by the husband/father; or the woman concerned was widowed, or unmarried, and unable to rely on kin support. Having to earn a living was generally associated with a loss in social status (Davis, 1983). More recent evidence suggests that in the urban labour market in Morocco "other things being equal, women who are heads of households earn lower wages than other women". This would appear to confirm evidence suggesting that female heads "may be prepared to work for much lower wages than unmarried daughters of male-headed patriarchal households" (Joekes, 1999: 48/B).

Female headship may have positive aspects. FHHs are likely to be less constrained by patriarchal authority at the domestic level and female heads may experience greater self esteem, personal freedom, and flexibility to take more paid jobs enhanced control over finances and a reduction or absence of physical and / or emotional abuse (Ridge, 2002). Female heads may be empowered in that they are more able to further their personal interest and the well being of their dependents (Aigbokhan, 2000) in Abel (2003).

2.7 Household survival strategies

Different household survival strategies have been adopted in the context of economic crises. Household strategies refer to the steps that households (women) take to safe guard their position at the time of deteriorating economy. Haris – Broekhuis Annelet's (1997) observed that households engage in multiple activities to earn a living: new workers enter the labor markets; expenditure is restricted to basic requirements and household expenses are cut down .But migration and changes in fertility behavior are generally observed to be major strategies that households use to adapt to periods of crisis.

The poverty of a household is related to its resources, its labor force position, the available coping mechanisms and external or family contingencies which affect it (Rakodi, 2002). Household strategies are those implicit principles that guide household goods for coping with urban life. This implies that people can choose and choices make a difference, despite the economic or social constraints they face by pooling resources, by working in both formal and informal economies, by the self-construction of shelter, by self-positioning and by skilful use of social networks, families avoid entrapment in a self- perpetuating culture of poverty (Roberts, 2004). In livelihood framework, poverty is thus characterized not only by a lack of assets and inability to accumulate portfolio of them, but also by the lack of choice with respect to alternative coping strategies.

The poorest and most vulnerable households are forced to adapt strategies, which enable them to survive but not to improve their welfare. In urban areas, households seek to mobilize resources and opportunities and combine this into a livelihood strategy which is a mix of labour market involvement, savings, borrowing and investment, productive and reproductive activities, income, labour and asset pooling and social networking (Rakodi, 2002, Robert, 1998, 2004).economic activities from the basis of a household strategy.

2.8 Concept of livelihood

The livelihoods concept is a realistic recognition of the multiple activities, in which households engage to ensure their survival and improve their well-being, (Ellis, 1998).A livelihood is generally defined as comprising the capabilities, assets, including both material and social resources and activities required for a means of living. A livelihood is sustainable when it can

cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resources base.

Sustainable livelihood is a systemic and adaptive approach that links issues of poverty, sustainability and empowerment processes (e.g., participation, gender empowerment, and good governance). Livelihoods comprise the adequate stocks and flows of food and cash to meet basic needs. They can be made up of a range of activities that together provide a variety of procurement strategies for food and cash. The basic needs of households include a wide range of commodities and services such as food, nutrition, potable water, health services and facilities, educational opportunities, housing, social freedom, and so on.

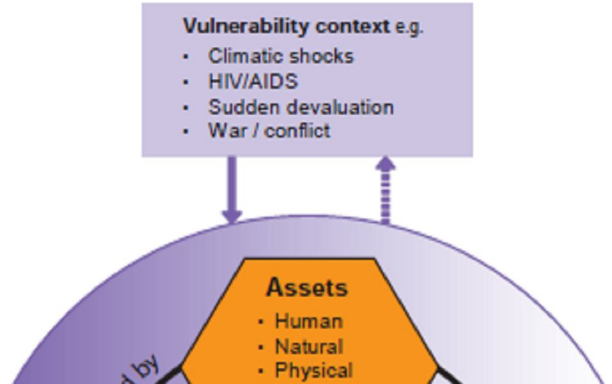
The extent to which a livelihood is sustainable is determined by the interaction of several forces and elements as indicated in the figure below.

The framework consists of a number of key elements which are set out conceptually in Sustainable Livelihoods Framework (SLF)

- Livelihood assets and activities
- Vulnerability and coping strategies
- Policies, institutions and processes
- Livelihood outcomes

The livelihood framework contains a "core" in which assets are put into use through certain strategies and activities to produce certain livelihood outcomes. This core exists in a context characterized by existing institutions and policies affecting people, from the extended family and local community to the larger context of the national state and beyond, and the vulnerability context which describes the set of external social, economic and political forces and stresses to which people are subject.

Fig 2.1 Sustainable Livelihood Framework



Source: FAO (2002)

Individuals, households and communities are exposed to unpredictable events that can undermine livelihoods and cause them to fall into poverty or destitution. Some of these events have a sudden onset (e.g. earthquakes) while others develop over a longer period (e.g. conflict, soil erosion), but all can have negative effects on livelihoods.

In a disaster, the entire population may have been exposed to the same shock, but the *vulnerability* and resilience of people to the impact of the shock will vary. Vulnerability depends on the asset base that people have prior to the crisis and their ability to engage in various coping strategies.

Households with many livelihood assets are generally more resilient (able to withstand shocks) than households with fewer assets. Thus resilient farming households have sufficient savings to buy food when crops fail, small traders have sufficient cash to buy new stocks of raw materials after a disaster has destroyed their previous stock and pastoralists can afford to lose or sell a few animals and still have enough to build up their herds again after the emergency passes.

A coping strategy is a short-term response to threats to livelihoods. Coping strategies can be successful (in terms of protecting the ability to make a livelihood) when they are able to preserve vital assets, or negative when they are unable to do so and may lead to downward spirals of impoverishment. Any response should aim to support existing positive coping strategies and

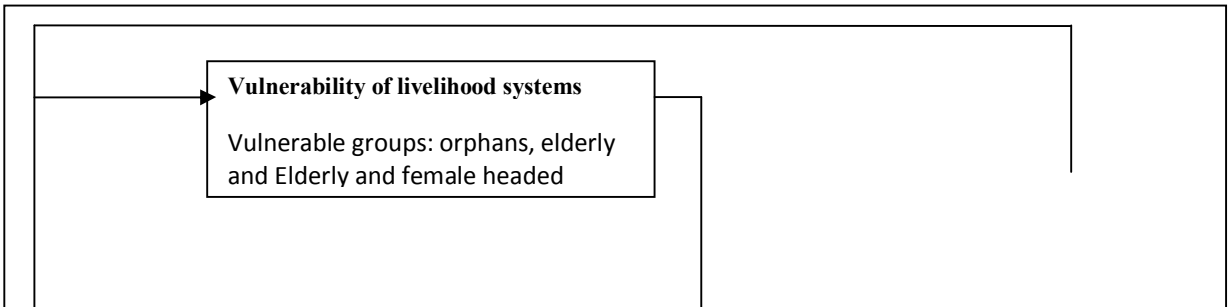
release households and communities from dependence on negative ones .An understanding of coping strategies, who is involved, and the consequences and costs involved is important in analysing the severity of impact of an emergency.

Policies and institutions represent an important set of external factors that influence the livelihoods of different people, influencing access to assets, vulnerability to shocks and livelihood outcomes. An enabling policy and institutional environment makes it easier for people to gain access to assets they need for their livelihoods. A disabling policy and institutional environment may discriminate against them, thus making it difficult for them to get access to land, livestock, capital and information.

Many efforts to reduce vulnerability to disasters have failed or proved to be unsustainable because they have not fully understood local institutions and the way they influence livelihoods. Clearly, it is important to understand which institutions are enabling or disabling for livelihood recovery, and which are the best institutional entry points for ensuring that people are reached

The most basic livelihood outcomes relate to satisfaction of elementary human needs, such as food, water, shelter, clothing, sanitation, health care, and others. The ultimate outcome is to achieve the preservation of the household and to rear the next generation with a desirable quality of life.

People tend to develop the most appropriate livelihood strategies possible to reach desired outcomes such as food security, good health, “well being” etc. Unstable or unsatisfactory livelihood outcomes may be the result of several factors which often interact, including low levels of livelihood assets, high degree of vulnerability to external shocks, and insufficient livelihood support from surrounding institutions (e.g. local government, financial markets).



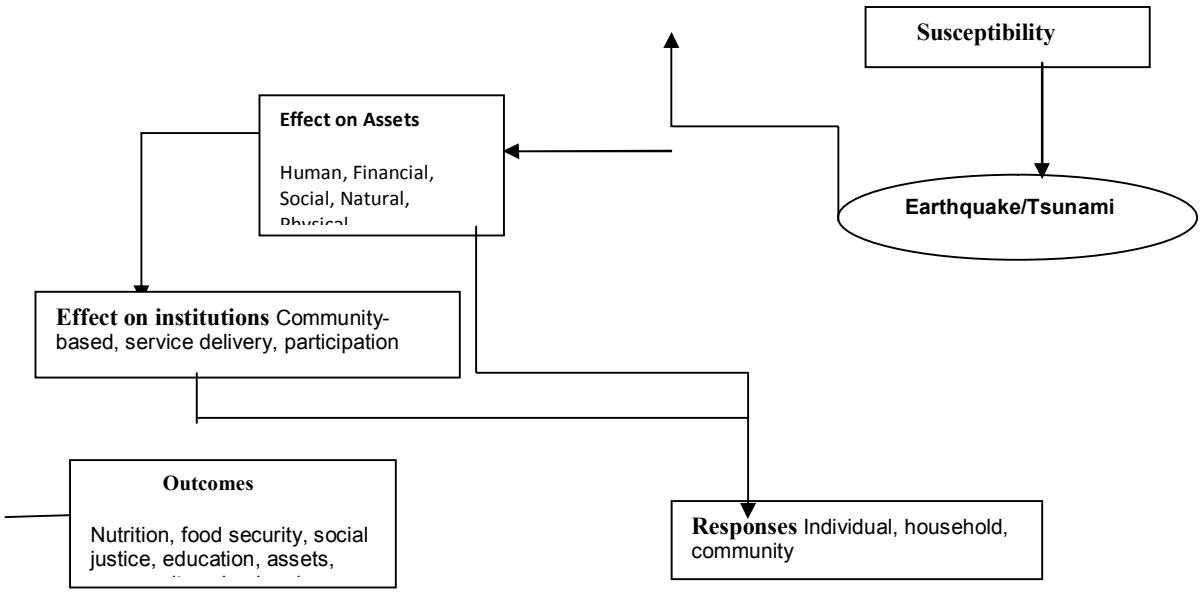


Fig 2.2 Understanding Earthquake/Tsunami in the context of people's livelihoods

Source: Adapted from TANGO International 2002.

Figure 2.2 shows household and community interactions and how susceptibility and vulnerability form a cycle. It places emphasis on household as well as community-level resilience, and reminds us that both have to be understood. Livelihoods are secure when households have secure ownership of or access to resources and income-earning activities, including reserves and assets to offset risks, ease shocks and meet contingencies. But they also need the support of a community that ensures participation is open to all and that support systems (formal and informal safety nets) do not discriminate against vulnerable groups.

Livelihoods approaches propose that thinking in terms of strengths or assets is vital as an antidote to the view of poor people as 'passive' or 'deprived'. Central to the approach is the need to recognize that those who are poor may not have cash or other savings, but they do have other material or non-material assets to their health, their labor, their knowledge and skills, their friends and family and the natural resources around them. Livelihood approaches require a realistic understanding of these assets in order to identify what opportunities they may offer, or where constraints may lie.

2.9 Female-Headed Households and Vulnerability

Even though evidence concerning shares of women among the (monetary) poor is unclear authors like Moghadam (2005) perceive the disadvantaged position of women as being "incontestable". Consequently other dimensions of poverty in which women in general and female-headed households in particular are worse off might be the vulnerability of households,

i.e. their exposure to past shocks and future risks, as well as the threat of poverty they face. In recent years research on the vulnerability of households has become increasingly popular (e.g. Naudé and McGillivray, 2009; World Bank, 2001b; Narayan et al., 2000).

Vulnerability is a source of deprivation which sometimes is even interpreted as yet another dimension of poverty (e.g. Cafiero and Vakis, 2006). The exposure to downside risk and the inability to prevent mitigate, and cope with its impact decreases the wellbeing of households regardless of their current level of material wealth. Ample qualitative and quantitative evidence suggests that particularly relatively poor households in developing countries spend a lot of time and resources on reducing their exposure to such risk through, among others, risk-sharing arrangements (Dercon, 2005).

Once risks materialize households try to smooth their consumption in an attempt to cope with the adverse event. Respective literature proliferated during the last twenty years and is surveyed, for instance, in Deaton (1997) and Morduch (2004). Often such smoothing efforts are, however, not successful in keeping consumption levels stable suggesting a lack of adequate risk management strategies at the disposal of households. A common finding in this regard is that wealthier households have less difficulties in smoothing their consumption than relatively poor households (e.g. Jalan and Ravallion, 2001; Fafchamps et al., 1998; Rosenzweig and Wolpin, 1993).

Risk exposure and the inability to cope with adverse events are at the root of empirical evidence on poverty dynamics indicating that the poverty status of many households is by no means fixed but rather changes over time. Large proportions of poor households seem to move into and out of poverty over time thus being exposed to "transitory poverty" (e.g. Dercon and Krishnan, 2000; Jalan and Ravallion, 2000).

In contrast to transitionally poor households there are also households experiencing "chronic poverty" (e.g. Chronic Poverty Research Centre, 2004). Again, this stable poverty status can be explained – at least partly – by vulnerability: Currently poor and risk adverse households apply strategies in order to prevent risks from happening by, for instance, investing in stable, low-return sources of income instead of in projects whose outcome is more uncertain. This behaviour may perpetuate households' poverty leaving them chronically poor or, in other words, caught in a poverty trap (Chronic Poverty Research Centre, 2008). Moreover, the possibly permanent impact of transitory shocks on, for example, productive assets can cause households to experience long-term poverty (Dercon, 2005).

2.10 Poverty among Female Headed Households.

In many countries in Africa, as elsewhere, there has been a significant increase in the percentage of female-headed households (FHH) in recent years. Among the main causes are male migration, the deaths of males in civil conflicts and wars, unpatented adolescent fertility and family disruption. Development initiatives have often tried to direct resources and services to FHHs on the assumption that they were poorer than households headed by men (MHHs) and less able to improve their situation without special help.

The assumption of greater vulnerability *of FHHs* is based on evaluation findings and studies that show that FHHs:

- Have a higher dependency ratio in spite of the smaller average size of the household;
- Have fewer assets and less access to resources; and
- Tend to have a greater history of disruption.

There seems to be little dispute over the fact that FHHs are usually disadvantaged in terms of access to land, livestock, other assets, credit, education, health care and extension services. For instance, in Zimbabwe, female-headed households have 30-50% smaller landholdings than male-headed households. There are similar findings on Malawi and Namibia. But there is disagreement as to whether or not they are poorer than male-headed households in terms of income poverty. On the one hand, the fact that FHHs are usually smaller in size means that they should be less poor, since the poor tend to be concentrated in larger households. On the other hand, the fact that they have a higher number of dependents relative to the number of income earners, which is also correlated with poverty, would argue the reverse..

The *IFAD* poverty assessment in eastern and southern Africa noted that an estimated 25-60% of rural households in countries in the region were headed by women, if both de jure (single, widowed, divorced or separated women) and de facto categories (wives of male migrants) were included. Household budget surveys usually find that rural FHHs are no poorer, and may in fact be less poor, than MHHs, but there are exceptions. For instance, in Zambia, Zimbabwe and Namibia, household consumption survey data argue that FHHs are poorer, but in Rwanda the difference is small: 41% of FHHs as compared with 39% of MHHs are classified as poor. In Tanzania, survey data concluded that in rural areas, the income of FHHs was slightly higher than that among MHHs, but the pattern is reversed in urban Dar-es-Salaam. In Zanzibar and Malawi, on the other hand, FHHs tend to be poorer in rural areas than MHHs, but not in urban areas.

The answer to these different findings may lie in the type of female-headed households concerned, and their rural-urban distribution. More qualitative and participatory forms of information collection often differentiate between de jure and de facto FHHs. This implies that households headed by women who are divorced, widowed or separated are more likely to be poor households, and household headed by single or married women (the wives of migrants) are likely to be belong to the non-poor. Findings of studies in Kenya and Zambia argue that the best predictor of whether an FHH is or is not likely to be poor is whether the female head does or does not receive support from a current partner, husband or adult son. In West and central Africa, the evidence for greater vulnerability or poverty of FHHs is also somewhat contradictory. Out of 19 countries in sub-Saharan Africa, it appears that in 9 countries, the incidence of poverty is lower among FHHs. For instance, in Niger, FHHs account for about 8% of the population. Out of these, 55% would be defined as poor, whereas 64% of male-headed households would be classified as poor. In Ghana, the poverty incidence is 28% for FHHs and 33% for MHHs. In rural

Nigeria, the incidence of poverty among female-headed households declined from 42% in 1985 to 22% in 1992, whereas for male-headed households, it declined from 50% to 38%. A study on Uganda found that FHHs were no poorer than male-headed households. The IFAD West and central Africa poverty assessment suggests that the reason could well be that FHHs do not constitute a homogeneous group, but include families receiving regular remittance of incomes. This agrees with the conclusions of the assessment in eastern and southern Africa.

The differing findings on the poverty of female-headed households argue for distinguishing between the types of FHHs in poverty targeting. Some de facto FHHs can be expected to be better off than male-headed ones, because of remittances. If a household is not receiving support from any male family member, it is more likely to be poor. Where a household livelihood is dependent primarily on farming, and there is neither remittance income, access to male labour (family or hired) nor animal traction, it is likely to be very poor.

CHAPTER THREE

BACKGROUND OF THE STUDY

3.1 Introduction

Zaria is one of the ancient cities of Northern Nigeria. Located Northern part of Kaduna State, and lies on undulating plains, extending almost unbroken form Sokoto to Lake Chad and beyond. Zaria Local Government is situated in Zaria city which is one of the oldest towns in the northern parts of Nigeria.

The major ethnic groups are Hausa and Fulani made of Muslims and Christians. Agriculture is thus the main occupation. Crops like maize, millet and sorghum are grown in wet season and

others like tomatoes, onions and lettuce are grown in dry season by irrigation. They also engage in other occupation like crafts, trading and blacksmithing.

Zaria is blessed with adequate rainfall and an abundance of fertile land for agriculture. Cash crop such as cotton, yam, tobacco, tomatoes, onions, potatoes, sugarcane, wheat, carrots, lettuce, cabbage, red pepper, rice maize and fruits such as mangoes, pawpaw, guava orange and cashew are grown.

3.2 Location and historical growth of Zaria

Zaria city is located between latitude 11^{o} 7 to 11^{o} 28 North and 7^{o} 44 to 7 ^{o}48 East (Fig 3.1) The city lies at an altitude of about 670m above sea level surrounded by a thick 14.9km wall, enclosing an area of approximately 1,600 hectares, with an estimated 110,000 inhabitants in 1997 (Schwerdtfeger, 2007). It is blessed with such rivers like Galma, Kubani, Kamacha, Rafin Albasa and Saye. It is bounded to the North by Makarfi to the South by Igabi, to the East by Soba and to the West by Giwa Local Government Area of Kaduna State.

Zaria is one of the original seven Hausa states (Hausa Bakwai). It was established by Gunguma, the son of Bawo and the grandson of Bayajidda, the great legendary warrior of Daura sons. Zaria local government has thirteen political wards, namely; Kwarbai A, Kwarbai B, Kaura, Anguwan Juma, Limancin Kona, Dusten Aba, Tukur-Tukur, Kufena, Tudun-Wada, Dembo, Gyellesu, Wuciciri, and Anguwan Fatika (Fig3.2). Zaria is surrounded by wall called (Ganuwa) which date back to x years. The city comprises of seven walls namely; Kafan Doka, Kofan Kibau, Kofan Jatau, Kofan Gayan, Kofan Kuyanbana, Kofan Kona and Kofan Galadima.

The seven gates (Kofan) were built during the reign of Queen Amina of Zazzau in the 17th century. To deter the enemies from entering the city, Zaria initially was known as Zazzau, which was the capital of the Hausa kingdom of Zazzau. However, the rise of Zazzau, as the region, like some of its neighbours, had a history of sedentary Hausa settlement, with institutional but pre-capitalist market exchange and farming.

Zaria was initially located at a settlement of Turunku, some 30 kilometers to the south. By the middle of the 14^{th} century (Smith, 1967) it was a major source of political and commercial power in the entire West Africa sub-region. The present site of the city was established to succeed an earlier one located around the Kufena Hill a few kilometers in the north – west by descendants of a ruler named Bakwa who made the initial move from Turunku. His two daughters Amina and Zaria (after who the city was named) eventually became major icons in the history of the settlement and the entire region as administrators and warriors. (Smith, 1967)

3.3 Physical settings

3.3.1 Relief Geology and Drainage

The structural landform and general relief of Zaria is greatly influenced by the underlying geology, which also modifies the general topography of the area. Zaria is a dissected portion of the Zaria –Kano extensive land which is on the crystalline metamorphic rock of the Nigerian Basement Complex. The plains are surmounted by lateritic iron capped, especially along the interfluences of stream valleys, where they are partly removed (Mortimore, 1970). The older granites of this region give rise to residual bornhardt inselbergs. The largest of the inselbegs is the Kufena hill with a peak of about 550m, which rises abruptly above the infinite rolling plains. The undulating plain scenery is highly dissected by the river Galma and its tributaries of Kubani, Saye and Yashe rivers (opcit, 1970).

3.3.2 Climate

Zaria area posses a tropical continental climate with a dry sub-humid moisture incidence, It is influenced by two distinct air masses. Tropical continental Air Mass and the Tropical Maritime Air Mass. The weather condition and its variability depend on the movement of the air masses and the extent of its covering on the region, wet (raining) season lasts from May to September coinciding with the high sun period, and a cool dry season (the harmatan) from November to March.

Analysis of long-term records of rainfall shows that the average annual rainfall for the area is 1060mm. However, there exist variability in total distribution and intensity, the mean daily maximum temperature rises gradually from January (38.6^0C) and shows a major peak in April (39^0C) and a minor one in October, the mean daily maximum temperature of 70C in December and January to its highest of 40^0C in July and August (Akatu, 2000).

3.3.3 Soil and Vegetation

According to Klinkerberg (1970), the soil in Zaria especially along the river side encourages farming. This is because it is formed from alluvial materials, varies in texture and consists of several feet of deposited silty sand overlying sedimentary decomposed rock. It is poorly drained because of high percentage of fine materials in the upper layers, resulting to water logging especially during the rainy season; and dries out and cracks during the dry season. Alluvial soil is formed along the river side of Galma, Kubanni and Saye. It consists of several feet of grayish white loamy coarse sand with layers of grey heavy mottled clay occurring at varying depths within the profile, but usually under intense cultivation year – in – year – out. Consequently, farmers resort to using fertilizers to improve soil fertility.

Zaria town lies within natural region is termed by plant geographers as Northern Guinea Savanna, a designation which implies a woodland vegetation type characterized by the presence of *Isoberlina doka, I. tomentosa* and *Uapaca togoensis,* with a well developed grass layer of tufted *Andropogoneae.* Also typical of savanna woodlands are a group of plants which generally flower before the onset of the rains and whose tops die back annually and are burnt off during the

fires. These are the cryptophytes which include the bulbous and rhizomatous plants and the very typical sub-shrubs (Suffrutices). These include *Cocchlospermum tinctorium* and *Adenodolichos paniculatus.*

Many of the savanna trees can also exist for years in a suffutex form but unlike the tree sufrutices their shoots are perennial and will develop into tree when conditions are suitable. The grasses are tufted and of low ground cover and include many Andropogoneae such as *Hyparrhenia spp., Andropogon spp., Schizachyrium semi – berbe* and *Monocymblum ceresiiforue.*

3.4 Socio – cultural organization

3.4.1. Population

Zaria is a cosmopolitan town occupied by people from various states. It is also a centre of learning. Zaria Local Government Area has a total population of 406,990 with female and male population of 196,090 and 210,900 respectively (NPC, 2009).

3.4.2 Education

Zaria is home to Ahmadu Bello University, the largest university in Nigeria and the second largest on the Africa continent. The institution is very prominent in the fields of agriculture, science, finance, medicine and law. Zaria is also the base for the Nigerian College of Aviation Technology, National Research Institute for Chemical Technology. NITT and Barewa College known for the large number of elites from the region that passed through the school among its alumni, five of whom were at one time Nigerian heads of state including the late President Umaru Yar Adua.

3.4.3 Economy

Zaria's economy is primarily based on agriculture. Staples are guinea corn and millet, and cash crops include cotton, groundnuts and tobacco. Zaria is a centre for the processing and marketing of agricultural produce; and the home of important agricultural raw material oriented industrial establishment, such as the Nigerian Tobacco Company (NTC) now known as British America Tobacco Company (BAT); Nigerian Oil Mills, Electric Metre Company (EMCOM); The Nigerian Telecommunications Plc. UAC Agric Seeds Company; John Holt Industries; A.J. Seward Cosmetics Industry; P.Z. Industries etc. The city is considered by some to be a main centre of Hausa agriculture. Not only is Zaria a market town for the surrounding area, it is the home of numerous artisans, from traditional crafts like leather work, dyeing and cap making, to tinkers, print shops and furniture makers. Zaria is also the centre of a textile industry that for over 200 years has made elaborately hand embroidered robes that are worn by men throughout Nigeria and West Africa. There are numerous small – scale industries with activities involving limited capital investment small labour force, much lower productivity and low money return. Majority of these operate informally. Among the public utility services operating in Zaria are the

Power Holding Company of Nigeria (PHCN). These utilities have served and modified the socio-economic conditions of the people, especially in the area of meeting such basic needs as water and electricity supply, and in the area of communications.

3.4.4 Transportation

In more recent times, Zaria has become the nodal point of the road system of northern Nigeria. Travelers from as far apart as Maiduguri in the north-east to Sokoto in the north –west wishing to travel by tarred road to the south must drive through Zaria. The introduction of modern transport facilities and increase purchasing power in the hands of farmers growing crops for the export market has greatly strengthened the position of Zaria as a center of manufacture and distribution for the surrounding rural area. This is because people are able to travel to the large urban makets more easily, where they have a wider choice of both craft and machine made goods.

3.5 Data Collection

A reconnaissance survey was carried out in order to be well acquainted with the study area and the selected wards. This helped the researcher to have a better view of the study area and other relevant information

3.5.1. Sources of Data

The sources of data for this study include both primary and secondary sources.

3.5.1.1 Primary Data

The primary data involve the use of structured questionnaires, designed in English language. However, when administering, it was translated to Hausa for those households who could not understand English language. The questionnaire is in both open and close ended, designed to elicit information on the following:

i. Basic demographic data: Sex, age, marital status, household size, level of education.

ii. Information on household social and economic characteristics.

iii. Information on children's access to social services: education and health etc.

iv. Information on women's livelihood activities.

Focus Group Discussions (FGDs) were carried out, one in each of the wards comprising of six (FHH) or more to explore issues related to FHH. The FGDs is expected to provide a great deal of

information that will be very helpful in providing ways of identifying survival strategies for FHH.

3.5.1.2 Secondary Data

Secondary data were sourced from text books, journals, conference papers, magazines, National population commission documents and materials from related websites. Data were obtained from agencies like Kaduna Ministry of Women Affairs, I Care Women Center and Federation of Muslim Women Association of Nigeria (FOMWAN).

3.5.2 Sampling design and questionnaire administration

Zaria LGA has a total population of 406, 990 with a female and male population of 196,090 and 210,900 respectively (NPC, 2009). The survey covered both widows, separated, divorced and unmarried mothers. The ideal is that the whole wards in the local government area would form the sample frame for the study which includes: Kwarbai A, Kwarbai B, Kaura, Anguwan Juma, Limancin Kona, Dutsen Aba, Tukur-Tukur, Kufena, Tudun Wada, Dembo, Gyellesu, Wuciciri and Anguwan Fatika. After considering the cost, time, available estimates on the town, a sample of 0.1% of the total population of the study area was be taken, giving a total of 406 respondents.

For effective coverage, the systematic random sampling was adopted for data collection. It is adopted because it is well suited in a spatial sampling error (Silk, 1979). The area of study were clustered into thirteen wards, six wards were systematically selected. This is necessary because the area of study is quite large. In employing the systematic random sampling for sample selection, the various wards in Zaria Local Government Area has been arranged alphabetically as follows:

Table 3.1: List of Wards in Zaria LGA

S/No.	Wards
1.	Anguwan Fatika
2.	Anguwan Juma
3.	Dembo

4.	Dutsen Aba
5.	Gyellesu
6.	Kaura
7.	Kufena
8.	Kwarbai A
9	Kwarbai B
10	Limancin Kona
11.	Tudun Wada
12.	Tukur-Tukur
13.	Wuciciri

Source: Field Survey, 2011.

From the above wards, every second ordered ward would be selected as sample. Using the above criteria, the following wards were selected for the purpose of questionnaire administration.

Table 3.2: List of Selected Wards

S/No.	Wards
1.	Anguwan Juma
2.	Dutsen Aba
3.	Kaura
4.	Kwarbai A
5.	Limancin Kona
6.	Tukur-Tukur

Source: Field Survey, 2011.

A comprehensive list of houses in each ward in which FHH were, was compiled. Every 3rd numbered house was picked in each ward. The 406 questionnaires were distributed uniformly among the selected wards, with 67 in each ward. The reason for this is due to the non-availability of population figures for each ward from the 1991 and 2006 census results.

5.6.3 DATA ANALYSIS

Data collected from the respondents through the questionnaire were coded and entered into a computer using the Statistical Package for Social Sciences (SPSS) computer software and analysed by using descriptive statistics. Descriptive statistical analysis was adopted for summarization of data and presented in tables, percentages, pie charts and bar charts.

CHAPTER FOUR

DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS

4.1 Introduction

This section presents results on the demographic and socio-economic characteristics of FFHs in the study area. The demographic variables are: age, ethnicity, religion educational attainment, occupation, household size and marital status. The socio- economic variables selected as measures of livelihood of heads of households are: accommodation, housing type, source of water, toilet facilities owned, and electronic gadgets owned. Variables such as age and location, may mitigate the effect of various gender specific constrains.

4.2 Age

Table 4.1 shows the distribution of respondents by age. A total of 17.2% of the respondents surveyed are 40-44 years. The least category is those who are less than 15 years (13.8%). Field observation reveal a small proportion of elderly females, this could be due to age at first marriage.

Table 4.1 Distribution of Respondent by Age

Age Group	Frequency	Percentage
Less than 15yrs	45	13.8
15-19yrs	16	4.9
20-24yrs	28	8.6
25-29yrs	49	15.0
30-34yrs	46	14.1
35-39yrs	49	15.0
40-44yrs	56	17.2
45-49yrs	17	5.2
50yrs and above	20	6.1
Total	**326**	**100.0**

Source: Field Survey, 2011.

4.3 Ethnicity

Figure 4.1 shows that 81.0% of the respondents are Hausa /Fulani and 3.1% are southern minorities.

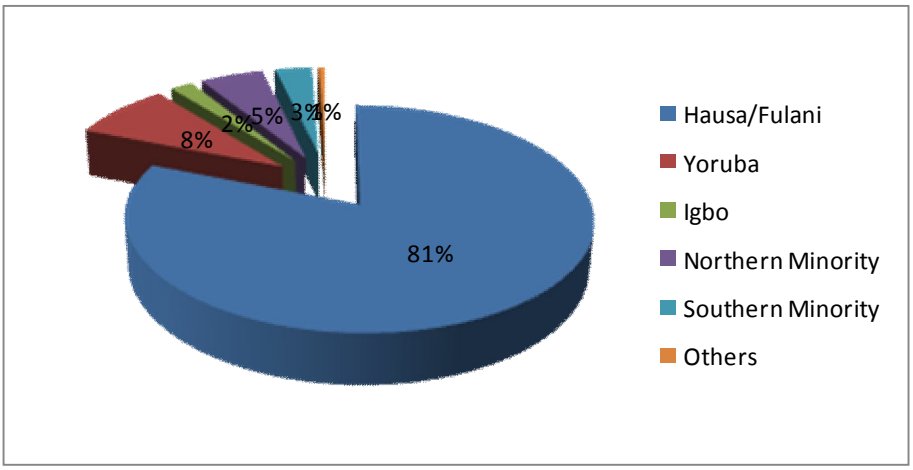


Figure 4.1: Distribution of Respondents by Ethnicity

Source: Field Survey, 2011

The female headed households are most likely to be Hausa/Fulani because these major ethnic groups are the predominant ethnic group in Zaria Local Government Area.

4.4 Religion

Data on the distribution of respondents by religion is shown in Figure 4.2. About 93% are Muslims only and 6.1% are Christians. The high proportion of Muslims is to be expected as Islam is the dominant religion in Zaria. This is so because it is generally believed that a woman has no religion; this is because after marriage most women tend to follow the religion of their spouse, and this could probably explain the reason for the high number of female heads who are Muslims.

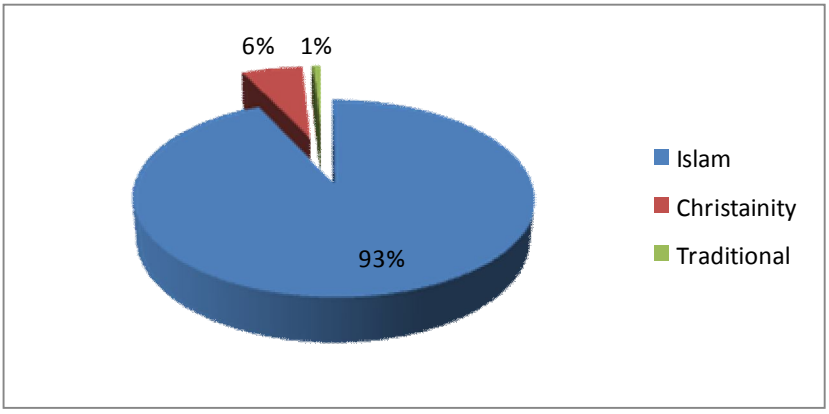


Figure 4.2: Distribution of Respondent by Religion

Source: Field Survey, 2011

4.5 Educational Attainment

Table 4.2 shows the distribution of respondents by educational attainment. It shows that 35.6% of respondents have tertiary education, while 30.4% of the respondents have Quranic education.

Table 4.2: Distribution of Respondents by Educational Attainment

Educational Attainment	Frequency	Percentage
None	8	2.5
Tertiary	116	35.6
Secondary	66	20.2
Primary	37	11.3
Qur'anic	99	30.4
Total	**326**	**100.0**

Source: Field Survey, 2011

The educational attainment of the household head is a major factor in the determination of welfare in the household. Field observation reveals that; education is one of the major tools used in determining health, proper hygiene, poverty level and general child welfare. Therefore educational attainment has a strong positive effect on the welfare status of the households and reduces the probability of being poor in a household. According to the World Bank (1996), the majority of women are handicapped educationally but the findings in this study does not support this fact as 97.5% of the female headed households are educated due to increasing awareness among FHHS in the study area on the need for education as a tool for women employment.

Since females bear and raise children, their education is often said to have wider implication hence the adage "if you educate a woman you educate a nation". The nature of formal education received by women plays a vital role in determining the opportunities for them to make contributions to the development of the nation and their status in the society.

4.6 Household Size

Table 4.3: Distribution of Respondents by Household Size

Household Size	Frequency	Percentage
1-2	62	19.0
3-4	68	20.9

5-6	86	26.4
7-8	53	16.3
9-10	28	8.6
11 and Above	29	8.9
Total	**326**	**100.0**

Source: Field Survey, 2011

Table 4.3 shows that 19.0 % of the sampled population has households with 1-2 persons, about 8.6 % have households with 9-10 persons and 8.9 % have households with 11 persons and above.

Average household size is an important parameter in determining household welfare. Different household compositions may also lead to differential life and health expectations and outcomes for household members.

Studies have shown that the smaller the family size of female headed households, the higher their chances of survival because of their economic status which influences their ability to feed , cloth and generally provide their basic needs .However, the larger the family size, the slimmer their chances of survival in Kogi (2005); FIVIMS, (2003). A large household may show an indication of relatively poorer household welfare than smaller households due to the fact that large households would have more people depending on the income that accrues from the head of households (Panda, 1997). The IFAD poverty assessment of 1991 states that, the fact that female headed households are usually smaller in size means that they should be less poor; since the poor tend to be concentrated in large households Household size has a significant negative effect on the welfare. This shows that the larger the household size, the lower the per capital income. An increase in the number of children in the household will reduce the standard of living of the household.

4.7 Number of Children Alive

Table 4.4 shows the number of children the heads of households have. In all ,25.5% of the respondents have between 1-2 children, 25.2% have between 5-6 children, 3.0% have more than 11children The data on Table 4.4 shows that most families in Zaria Local Government Area have large number of children that are alive.

Table 4.4: Distribution of Respondents by Number of Children Alive

No of Children	Frequency	Percentage
1 - 2	83	25.5
3 – 4	78	23.9
5 – 6	82	25.2
7 – 8	33	10.1
9 – 10	14	4.3
11 and Above	10	3.0
None	26	8.0
Total	**326**	**100.0**

Source: Field Survey, 2011

4.8 Marital Status

Table 4.5 shows the distribution of respondents by marital status, where 37.4% of the respondents are widowed, 26.1% each are married (female heads of household that are either abandoned or deserted or living apart) and divorced respectively.

Table 4.5: Distribution of Respondents by Marital Status

Marital Status	Frequency	Percent
Never Married	27	8.3
Married	85	26.1
Divorced	85	26.1
Widowed	122	37.4
Separated	7	2.1

Total	**326**	**100.0**

Source: Field Survey, 2011.

The study shows more widows than divorcee .According to Moghadam (2005) the majority of female heads of households in developing countries are widows followed by divorced or separated women. This could be partly due to the fact that women remain unmarried long after the death of their husbands, especially if they have many children to raise. Also, women are usually left behind by their husbands, this could be due to the age at marriage, which is a known fact that most women in the area marry men that are far older than them, so there is a more likelihood of the men dying and leaving their wives behind. Mamman (1992) and Joshi in (2003) looked into age at first marriage for women and its effect on mortality. Their studies revealed that a substantial age gap between a bride and groom which place a woman in a subordinate position to her husband from the very onset of marriage, increase the risk of widowhood and therefore reduce the opportunities for schooling or acquisition of autonomy. Through personal interaction with respondents, the researcher observed that types of occupation could also be a reason why women live longer than men. For example, driving is an occupation done mainly by men who stand a higher risk of encountering accidents. The death of husbands may also be associated with a malaria infested area or if he died of infectious disease such as AIDS. Also, divorce and desertion by the male family head may result in matrifocal families headed by women. Widow's heads that mainly live alone or with other elderly family members (*King et al,* 2007) are said to be particularly vulnerable to poverty.

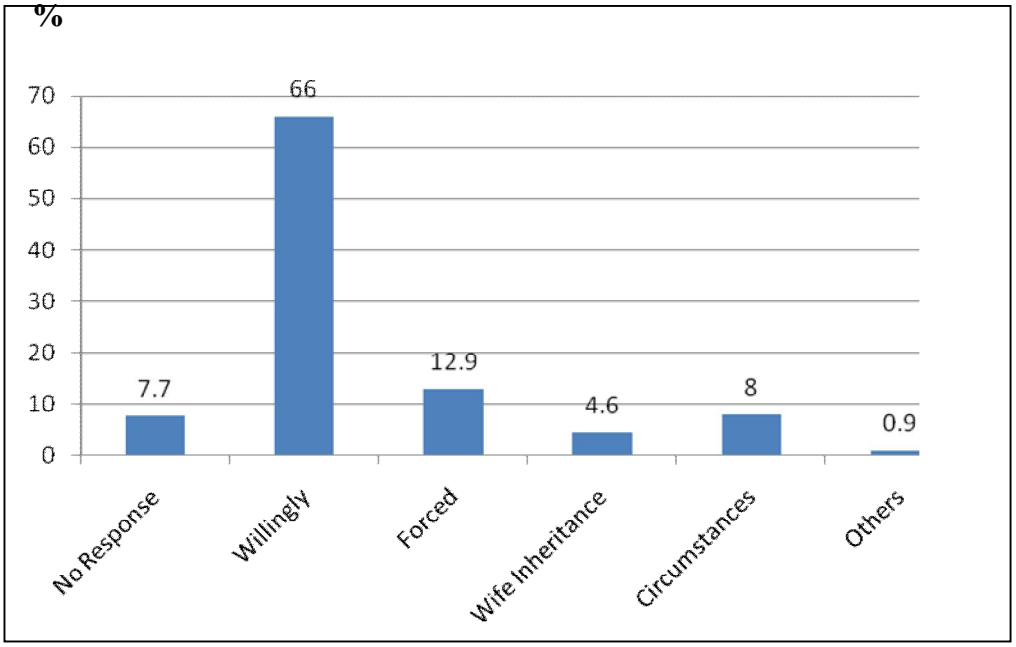


Figure 4.3: Ways of Marriage

Source: field Survey, 2011

Figure 4.3 reveals that 66.0% of the respondents married willingly and only about 12.9% were forced to marry. From personal experiences and knowledge, there is improvement in the level of awareness on issues of marriage. Parents in Zaria Local Government Area before never allowed their daughters to choose who to marry, although, few of them still practice forced marriage especially if the spouse comes from a wealthy home or royal family. For many girls, it is not uncommon to be forced to marry at a very young age. The 1991 Nigeria census analysis shows that 2 percent of women got married before the age of 12. This of course, has a lot of implications because their reproductive systems are exposed to VVF (Vesico Vagina Fistula). Some are forced to marry men they don't love and care for. This could make them leave their matrimonial homes and start flirting, thereby exposing themselves to STD and AIDS/HIV.

Some parents marry their daughters out to their late daughter's husbands (wife inheritance). This could be due to the fact that the husband may be responsible, religious or caring. Sometimes it is so because the parents do not want their grand children to suffer in the hands of another woman. Hence, giving the hand of their daughter in marriage to their in-law, their grand children would feel free and not maltreated; and would be well taken care of not minding whether their daughter loves the man or not nor if the new couple is compatible or not. This could lead to divorce.

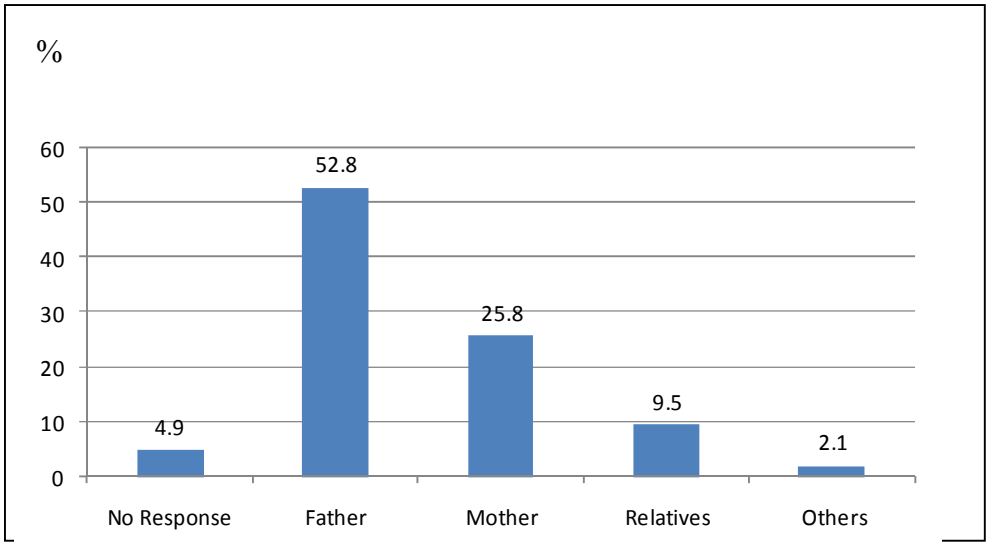


Figure 4.4: Marriage Influence

Source: Field Survey, 2011

Figure 4.4, shows that 52.8% of fathers in Zaria Local Government Area were said to influenced their daughter's marriage. The father who is the head of the family has the final say when it comes to issues of marriages. This could be due to the fact that women (mothers) are not involved in decision making; their role is assumed to be in the home with much concern in the kitchen, forgetting that women (mothers) are in the best position to choose or decide who their daughters marry because they know their daughters' more than the fathers. The mothers also know better, their daughters behaviour and what they are capable of doing.

4.9 Occupation

Table 4.6: Distribution of Respondents by Occupation

Occupation	**Frequency**	**Percentage**
Farming	8	2.5
Civil servant	79	24.2
Public service	13	4.0
Trading	62	19.0
Business	65	19.9
Student	37	11.3
Unskilled labourer	6	1.8
Full house wife	38	11.7
Unemployed	18	5.5
Total	**326**	**100.0**

Source: Field Survey, 2011

The distribution of respondents by their occupation at the time of survey is shown in Table 4.6. Occupational structures of FFHs differ markedly. A general overview of Table 4.6 shows that as high as 24.2% of the respondents are civil servants, followed by those in business and trading with 19.9% and 19.0% respectively. The data in Table 4.6 reveals that majority of the FHHs in Zaria Local Government Area are mostly civil servant (teaching) and are into petty trading activities. This could be due to low level of literacy, skill training and bargaining capacity. Women are more often compelled to resort to jobs that are lowly paid, monotonous, seasonal, labor intensive and that carry considerable occupational risk. During the FGDs section, female heads of households talked about the difficulty of finding employment, particularly a job that pays a living wage. The jobs available to them are often unstable, offer few benefits and pay low wages.

The Population Reference Bureau (1998) states that in many countries, females who head households are limited in their employment opportunities, in part due to the absence of a spouse to share family responsibilities. As a result, poverty among women is more intractable than among men.

4.10 Income Level

Table 4.7 shows the distribution of respondents by income, the table reveals that 74.5% of the respondents receive less than #20, 000 per month while 25.5% receive between #20,001 to more than #50, 000 per month.

Table 4.7: Distribution of Respondents by Income Level

Income Level	Frequency	Percentage
No Response	41	12.6
#5000 and Below	104	31.9
#5001- #10000	56	17.2
#10001- #15000	21	6.4
#15001- #20000	21	6.4
#20001- #25000	13	4.0
#25001- #30000	28	8.6
#30001- #35000	11	3.4
#35001- #45000	16	4.9
#50001 and Above	15	4.6

Total	**326**	**100.0**

Source: Field Survey, 2011

Table 4.7 shows a striking difference in the income of the respondents as only 8.6% of the respondents earn between #25, 000- #30,000 per month, these are mostly the civil servants, federal government workers and those managing restaurants. A significant number (31.9%) earn #5000 and below.

4.11 Livelihood of Respondents

The major asset for most households is the dwelling in which they reside. Table (4.8a) shows that 66.0 % are owned by family of heads of households and 19.6% which is significant are in rented properties.

Table 4.8a: Ownership of accommodation

Ownership of accommodation	Frequency	Percentage
Official	33	10.1
Rented	64	19.6
Family	215	66.0
Squatting	14	4.3
Total	**326**	**100.0**

Source: Field Survey, 2011

A large number of heads of household reside or live in houses owned by the family. Heads of households could remain in their husband's houses after the death of their spouse because Islamic law permits women to inherit assets from deceased relatives. In practice, women often forfeit their claims to their inheritance in return for the good will of their brothers and other male relatives.

Table 4.8b: Type of accommodation

Type of Accommodation	Frequency	Percentage
No response	2	0.6
One/two room apartment	68	20.9
Compound house	134	41.1

Flat/Bungalow	114	34.9
Duplex	8	2.4
Total	**326**	**100.0**

Source: Field Survey, 2011

Majority of the respondents (41.1%) live in compound houses as shown in Table 4.8b. The proportion of those living in flats (Bungalow) or one / two room apartment is 34.9% and only a small proportion live in duplex (2.1%). The high percentage of compound house could be due to the fact that most compound houses are inherited by female heads of households. Problem of overcrowding is expected in such houses of female heads and in most cases facilities like kitchen, toilets and bathroom are shared with other occupants.

Table 4.8c: Source of domestic water

Source of water	**Frequency**	**Percentage**
No response	6	1.8
Pipe borne	58	17.8
Borehole	146	44.8
Hand dug well	79	24.2
Stream	2	.6
Water tanker	9	2.8
Water vendor	26	8.0
Total	**326**	**100.0**

Source: Field Survey, 2011.

Table 4.8c shows 44.8% of FHHs obtain their water from borehole, followed by hand dug wells (24.2%) and 17.8% of households obtain water from pipe borne.

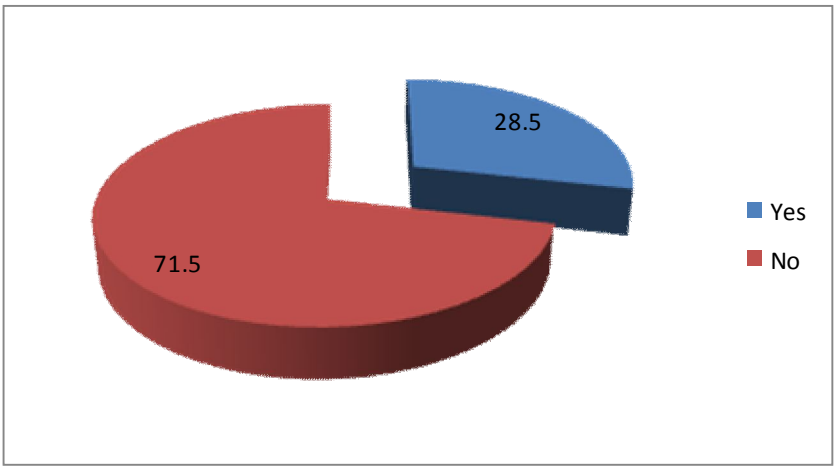


Figure 4.5 Purification of Water

Source: Field Survey, 2011

The survey on female headship in Zaria (Fig 4.5) reveals that 71.5% of households do not boil their water before consumption because they already have the belief that no harm will occur. This could lead to different ailments such as typhoid and cholera.

Table 4.8d: Access to basic sanitation

Toilet facilities	**Frequency**	**Percentage**
Water system	123	37.7
Pit/Latrine	192	58.9
Bush	4	1.2
Bucket/Leather	7	2.1
Total	**326**	**100**

Source: Field Survey, 2011

The distribution of households by types of toilet facility owned is a good parameter for judging household sanitary condition, which invariably affects the health status of the family. Table 4.8d shows that 58.9% of the sampled population use pit/ latrine and only 37.7% use the modern flush

toilets. A general look at the findings shows that Zaria has a good means of sewage disposal judging from the percentage that use the modern flush toilets (37.7%) and pit/latrine (58.9%)

Table 4.8e: Household Assets Possession

Household Assets	**Yes**	**Percentage**	**No**	**Percentage**	**Total**	**Total (%)**
Television/Video	141	43.3	186	56.7	326	100
Radio	121	37.1	210	62.9	326	100
Fridge/Freezer	48	14.7	278	85.3	326	100
A/C	16	4.9	310	95.1	326	100

Source: Field Survey, 2011

The availability of electronic gadgets is an indicator of the socio-economic status of the household. Access to television and radio exposes household members to new ideas and knowledge. Table 4.8e shows that 43.3% of FFHs have television/video and 37.1% own radio. Radio has a wide coverage because of its affordability, portability and its use of batteries. The National Population Commission's study in 2003 found that 75% of households have radio and 33% have televisions in Nigeria. In all cases, urban households are much more likely to own these goods than are rural households (NPC, 2003).Other electronic gadgets which are more expensive are owned by few heads of households, this is so because only few FHHs can afford such electronic gadgets.

CHAPTER FIVE

LIVELIHOOD COPING STRATEGIES

5.1 Introduction

Female heads of households who have suffered direct losses of their productive, economic, financial and social assets, through natural disaster or conflict, divorce or death have the right to protect, recover, improve and develop their livelihoods. In a country where majority of FHHs are largely dependent on the assistance and services of others to fulfill their basic needs and rights, this is particularly important. Household strategies are those steps that households take to safeguard their position at the time of deteriorating economy. Chant, (1994) identifies the activities like income generation and domestic labour, as household survival strategies in the towns of Mexico and Costa Rica.

The livelihood coping strategies of FHH in Zaria Local Government Area can be improved through improving their standard of living and support positive livelihoods strategies by identifying and coordinating with relevant agencies to provide skills training, agricultural support, where appropriate and income generating projects. These include handicraft production or tailoring and may require training, marketing support or fair price shops to control or subsides prices. The strategies the FHH choose as being most viable will depend on their own skills, culture, capacities, resources and social mechanisms.

5.2 Consumption Patterns of Respondents

The intensification of women's work, deterioration in the quality of life and reduced budgets for food and consumption patterns among the poor are the most significant fall outs of economic restructuring which have implications to health and well-being. Rocha (1995) observes among other strategies that households allocated a larger proportion of income to food at the cost of education, clothing, recreation etc. Panda in his research on FHH in India concludes by saying that consumption difference might have the most marked impact on child welfare in female headed households.

To examine the consumption pattern (measure of poverty) of FHH, the following variables are used; they include food expenditure, non food expenditure, expenditure on children's clothing and education, and expenditure on domestic help.

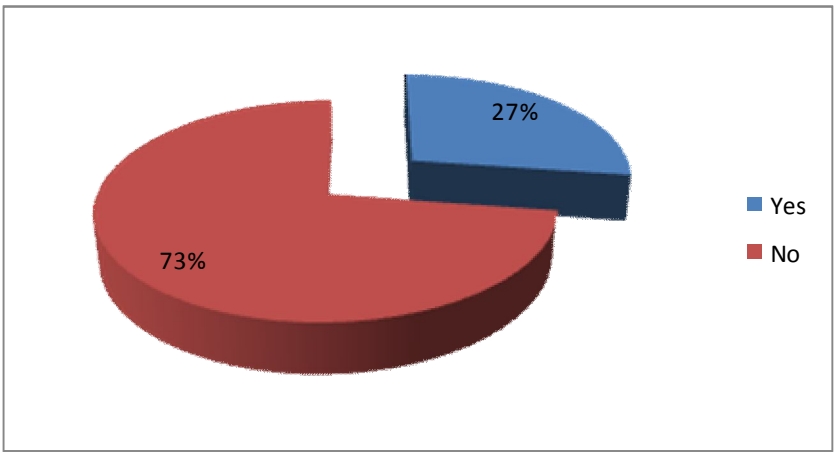


Figure 5.1: Domestic House Help

Source: Field Survey, 2011

Figure 5.1 shows that 73% of the sampled population has no house helps (Buvinic, 2006 in Abel 2010) study of women's participation in economic activity and effect on child welfare and nutrition revealed that most households with domestic help are those with children that need to be taken care of Food consumption has been claimed to be a superior welfare measure to total consumption (Anand and Harris, 1990). The data in Table 5.1 shows that about 28.5% of female heads spend less than #5,000 on food.

Table 5.1: Food Expenditure of FHH

Food Expenditure	**Frequency**	**Percent**
No response	45	13.8

#5,000 and below	93	28.5
#7,000 – #8,000	71	21.8
#9,000 – #10,000	25	7.7
#11,000 – #12,000	6	1.8
#13,000 – #14,000	22	6.7
#15,000 and above	64	19.6
Total	**326**	**100.0**

Source: Field Survey, 2011

Field data analysis reveals that the poor FHHs in Zaria Local Government Area buy food items like rice, potatoes and vegetables at a low cost from retail shops located in their neighbourhoods. They rarely go to wholesale markets to buy such a small amount of goods though the price of goods in those markets is comparatively lower. They usually buy low quality fish at low costs. Some of them cannot afford expensive items like meat, milk and fruit. The study of Kanji (1994) is in line with the above observation. He records changes that occurred in consumption patterns with reduction in meat and luxury food items among the poor FHH. The low amount spent on food by the female heads could be due to their low earnings and little assistance from other family members.

Table 5.2 shows that only 10.1% of female heads spend less than #2000 on accommodation per month, while78.2% of heads of household do not spend any amount on accommodation. This high response is due to the fact that a large number of female heads of households live in either their parent's houses or late husband's houses where they need not to pay for house rent.

Table 5.2: Accommodation Expenditure of FHH

Accommodation	**Frequency**	**Percent**
Did not pay house rent	255	78.2
#2,000 and below	33	10.1
#3,000 – #4,000	21	6.4
#5,000 –#6,000	3	.9
#7,000 – #8,000	2	.6

#9,000 – #10,000	6	1.8
#11,000 and above	6	1.8
Total	**326**	**100**

Source: Field Survey, 2011

Table 5.3 shows that 44.5% of female heads, spend between #10,000 – #15,000 on education per term, while only 5.8% spend #51,000 and above. Rocha (1995) for example, in his study of female headed households, observed among other strategies, that households allocated a larger proportion of income for food at the cost of education and clothing. This could be due to the fact that female heads are not willing to spend a lot on the education of their children's education and clothing compared to food.

Table 5.3: Education Expenditure of FHH

Expenditure on Children's Education	**Frequency**	**Percent**
No response	64	19.6
#10,000 and below	145	44.5
#11,000 – #15,000	38	11.7
#16,000 –#20,000	19	5.8
#21,000 – #25,000	14	4.3
#26,000 – #30,000	10	3.1
#31,000 – #35,000	6	1.8
#36,000 – #40,000	8	2.5
#41,000 – #50,000	3	.9
#51,000 and above	19	5.8
Total	**326**	**100.0**

Source: Field survey, 2011.

It is argued that, the poor have no less right to the enjoyment of their civil and political rights than the rich, but their state of their poverty affects their capability to enjoy such civil rights effectively (Mamman, 1999 in Abel (2003). Female heads in this sense might be less privileged because of their social deprivations in the spheres of decisions making, political process, vulnerability, powerlessness and exclusion (Adamu, 2004).Also, most of the female heads spend

#10, 000 and below because a large number (46.9%) of their children attend public schools which is usually sponsored by the government. It is also worth noting that the child / children's school fees is usually paid by the relations of the female heads because the female head could remarry leaving the children in their father's house or her parents house to be catered for or prefer to stay with her children where the elderly child who might be working sponsors his sibling's education.

A frequently expressed concern over female-headed households is that they may perpetuate a cycle of deprivation, in part through providing less schooling to their children. Field data analysis reveals that children in Zaria Local Government Area drop-out of school in order to help under-paid and over-burdened female heads with either domestic or paid work. Hyde (1993) and Lioyd, (2000) observed that, the likelihood of dropping out of school is also influenced by a weak demand for education, poor performance and by school community specific factors. Children also drop out of school to enter the labour force or help at home or as a result of pregnancy, poor health or diminished household financial resources (Hyde, 1993; Lioyd; 2001) in Abel (2003).

Girls often do not receive a formal education and are instead expected to focus on skills such as sewing or trading in preparation for marriage. It is evident that girls are kept from schooling not only because parents saw the need to protect their morality. Through personal interaction with respondents, some of the participants clearly stated

> *"I don't allow my daughters to go to school because sending them to school will get their "eyes opened "Aisha Aminu Tukur-Tukur female discussant (2011). It was believed that a girl who went to school would be morally spoiled and would there-fore spoil the family name (WIN, 1991).*
>
> *Another participant said "there is too much suffering in meeting the demands of educating girls, because if a girl is schooling, one cannot engage in any serious occupation". Zainab Adamu Kaura female discussant, (2011).*

5.3 Children's Access to Social Services

In this section, children's access to social services is measured using a factor: health care. The factor is a key social indicator which can be used to supplement monetary measures of economic welfare. It is often thought to be intrinsically, privately as well as socially valuable, but is not well captured in estimates of private consumption due to its large state subsides. In addition, it is a measure of human capital hence; it is the determinant of future welfare.

5.3.1 Health Care

%

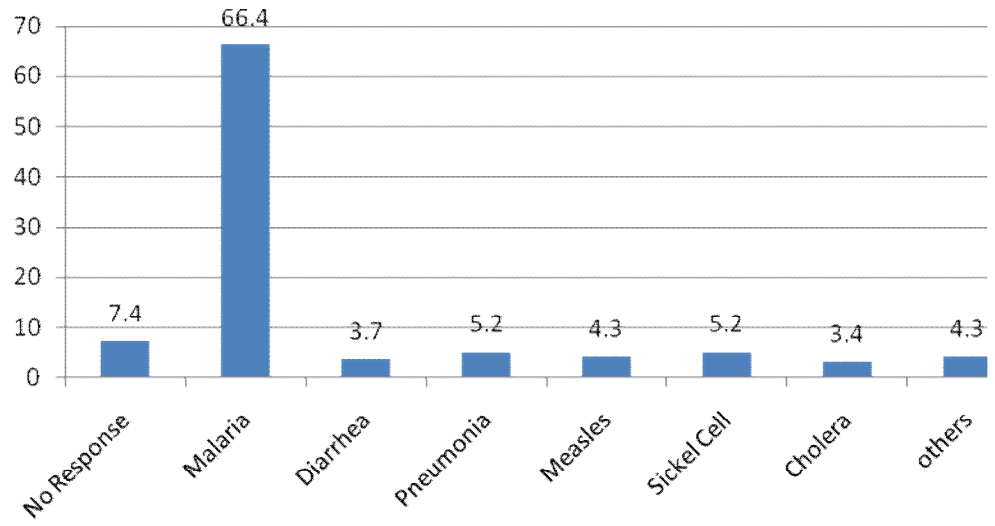


Figure 5.2: Common Ailments amongst Children

Source: Field Survey, 2011

Figure 5.2 shows that malaria is the commonest ailment children suffer from in the study area, some 66% of FHHs attested to it. Malaria is prevalent possibly because of the presence of stagnant water and dirty gullies. In addition, most of the households do not take malaria preventive measures like using mosquito treated nets and insecticides. This study also observes that the children suffer from diarrhea/ cholera possibly due to poor water sanitation. Some 71.6% of female heads do not boil their drinking water before consumption (Fig.4.5). They have the belief that no harm will occur when taking their water.

Result from field survey shows that about 37.1% (Table 5.4) of the children in Zaria Local government Area fall sick yearly and 24.2% monthly.

Table 5.4: No of times children fall sick

No of times children fall sick	**Frequency**	**Percent**
No response	25	17.7
Daily	25	4.6
Weekly	22	6.7
Monthly	79	24.2
Yearly	121	37.1
Twice a year	36	11.7

Thrice a year	26	7.9
Total	**326**	**100.0**

Source: Field Survey 2011

Figure 5.3: Reveals that about 84% of children in the female headed households are taken to the hospital for medical attention. This could be due to educational attainment of most heads of households. Comparing the data obtained from interview with field observations, the following findings were made. Long before now, most of the heads of households use to take local herbs on the grounds that they do not have money to go to the hospital.

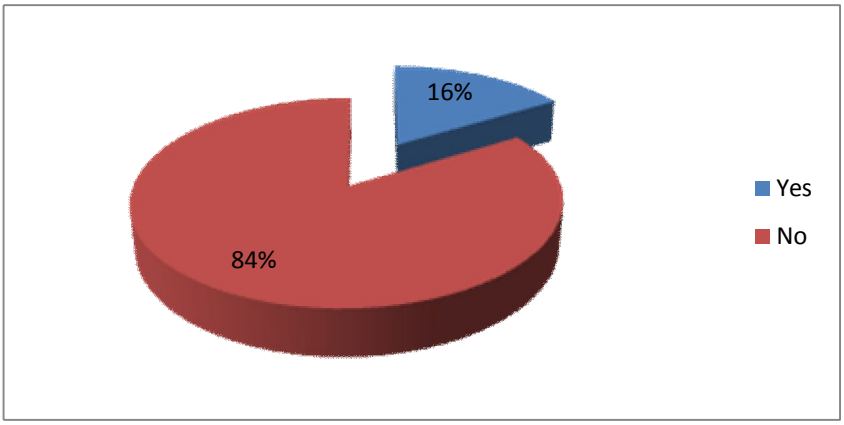


Figure 5.3: Access to Health Care

Source: field Survey, 2011

The female heads of households have limited access to the existing health care facilities. Only few use services from the federal government hospitals. This could be due to high fees charged and distance. As Osakue (1998) puts it, 'the ongoing decline in the standard of living in Nigeria is felt at all levels of the society but the rising cost of living and the lack of access to health care affect women and children most acutely'. Some female heads of households get their medicine from chemists or pharmacies without the approval of trained physicians. Majority of them use services from the state government hospitals where health care is provided free of charge.

Figure 5.4. Shows that 74% of the heads of households could not afford their hospital bills. The bills are usually either paid by their relatives or husbands relatives. The government sponsored poverty analysis of the HBS data concluded that: "……..the poorest of the hard core poor are likely to be in female headed households." (Tulya Muhika et al., 1992:.56). Also, FGD on government officials and NGO workers in Uganda identified women headed households as a poor and vulnerable group (Geetz, etal, 1994).

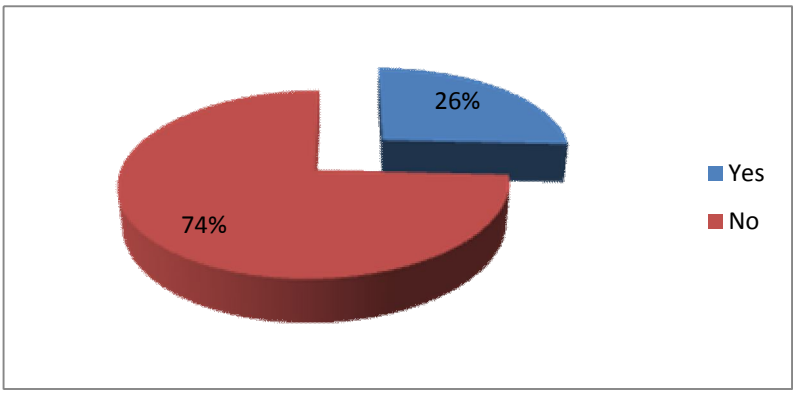


Figure 5.4: Payment of Hospital Bills

Source: Field Survey, 2011

Figure 5.5 reveals that only 11.0% of the respondents feed twice daily and 86.5% feed thrice, most food are said to contain alot of carbohydrate. Furthermore, only 42.3% eat meat occasionally.

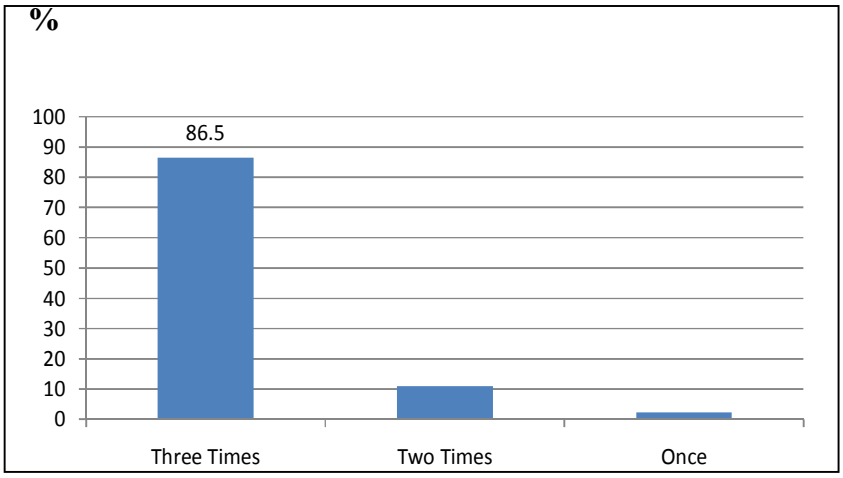


Figure 5.5: Daily Feedings

Source: Field Survey, 2011

A possible reason could be that carbohydrate foods are cheaper and readily available in the study area, for meat it is said to be expensive in relation to their income level. Their inability to procure meat (which is a good source of protein) could lead to malnutrition which in turn affects the

growth of the children. This shows that the intake of carbohydrate in the female's households is high. To further find out facts about this result, it was asked during the FGDs and these are the responses, the participants said:

> *"I cut the size of our meals or skipped meals because there was not enough money for food." Hajara shehu Tukur Tukur female discussant, (2011).*
>
> *Another participant said "My children and I eat meat only during festivity, I seldom buy fish when I have enough money" Malama Hauwa Kwarbai female discussant (2011).*

Table 5.5 Meat Intake

Meat Intake	**Frequency**	**Percentage**
Once	108	33.1
Two times	80	24.5
Occasionally	138	42.3
Total	**326**	**100.0**

Source: Field Survey, 2011

5.4 Conditions That Give Rise to Female Headship

Female family headship is a phenomenon frequently found all over sub-saharan Africa. Frequently, the reason is the absence of a husband due to death, divorce or migration. Data analysis shows the circumstances that led to female headship in Zaria Local Government Area of Kaduna State.

5.5 Husband's Obligations (While Alive/ Married)

Feeding, clothing and shelter are the three major things one requires in life to make a living. Food consumption has been claimed to be a superior welfare measure to total consumption (Anand and Harris, 1990). This is why before any marriage rite commences in Zaria local government area the spouse will be told and reminded of these major obligations he must discharge.

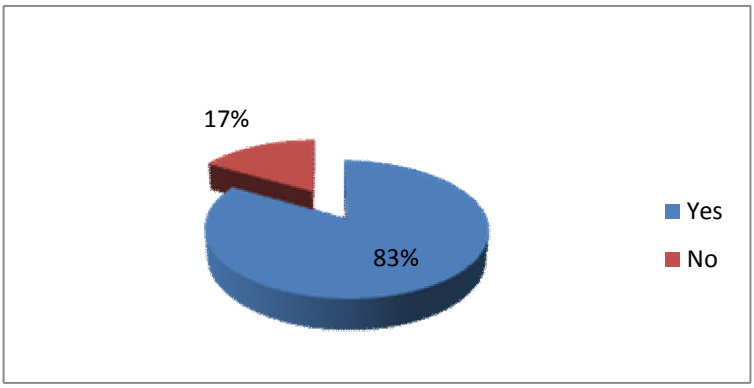


Figure 5.6a: Food

Source: Field Survey, 2011

The Figure (5.6a) reveals that 83% of husbands in Zaria Local Government Area provide food for their households. The remaining fractions are unable to, on the grounds that they do not work. It is the parents that provide the food on their behalf. Such households feed from hand to mouth because it is only when the husband's parents who can afford to feed the household. This could lead to divorce.

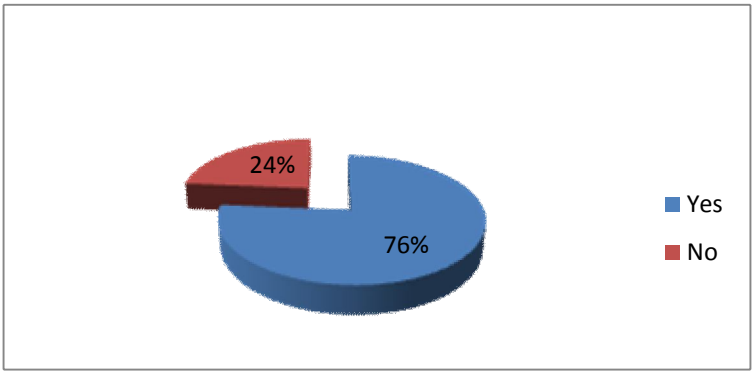


Figure 5.6b: Clothing

Source: Field Survey, 2011

Figure 5.6.b also reveals that 76% of their husbands provide clothes for their families. This high percentage could be due to culture and traditional belief. Marriages and festivals are culturally and traditionally cherished through new dresses and men are obligated to provide this for their wives and children.

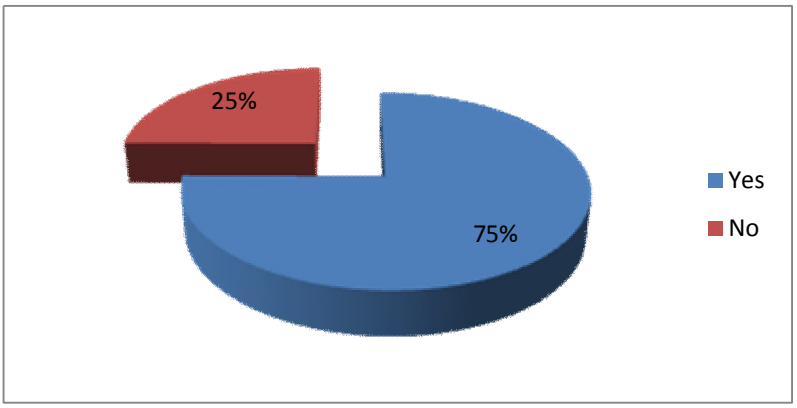


Figure 5.6c: Shelter

Source: Field Survey, 2011

The Figure (5.6c) further reveals that 75% of husbands provide shelter for their families. Most men in Zaria local government area do not have problem when it comes to issues of

Shelter because they have the privilege of building their houses before marriage or live with their families in their parents' houses. Only a few rent houses especially if the husband happens to be working in another state. In situation when they have no money for rent, they squat in their friend's house.

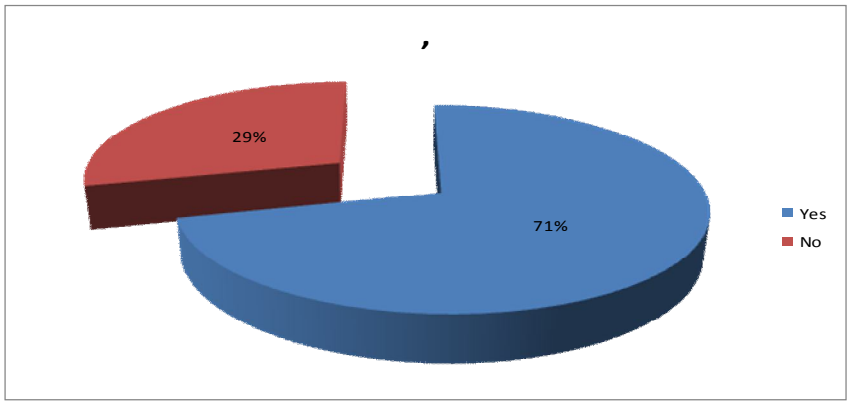


Figure 5.6d: Security

Source: Field Survey, 2011

Figure 5.6.d shows that about 71% of men in Zaria Local Government Area provide house security to their family. This is so because most of them force their wives to practice 'pordah'. This is a practice in certain Muslim and Hindu societies by which women are screened from men or strangers by means of a curtain or all-enveloping-clothes. They do not allow their wives to leave the home except on genuine reasons. The over protection could lead to infidelity. This could be so when the woman finds an opportunity of getting out of the house

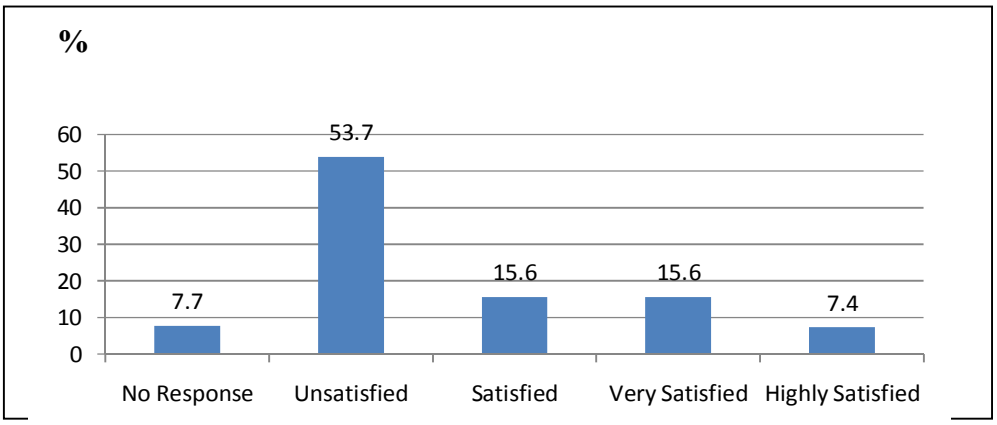


Figure 5.6e: Rate of Satisfaction of Husband's Obligation (while alive / married)

Source: Field Survey, 2011

However, Figure 5.6.e shows that 53.7% of the heads of households are unsatisfied with the obligations discharged by their husbands. 15.6% are very satisfied, 7.4% of the heads of households are highly satisfied while 15.6% are satisfied. The FGD also shows that most of the female heads of households were unsatisfied with their husband's obligations. In an interaction with respondents during FGD, a participant said:

"I am the father and mother in our household so all the household work, earning a living and taking care of the children was done by me –very difficult". Yet this is still preferable to situation in which she had lived with her husband: *My husband was only good during the early years of our marriage .Hajiya Amina Aminu Kaura female discussant (2011).*

Another participant said: My late husband provided food and clothing for my children and I only after we must have quarreled or report him to his parents. Malama Safiya Dutsen Aba female discussant, (2011).

5.6 Circumstance That Led To Female Headship of Households

Table 5.6. Circumstances of FHH

Circumstances of FHH	Frequency	Percentage
No Response	23	7.1
Divorced	101	31.0
Separation	29	8.9
Death	132	40.5
Abandonments	25	7.5
Not Yet Married	16	4.9
Total	**326**	**100.0**

Source: Field Survey, 2011

From the field survey, 31.0% of females are heads of household due to divorce, 8.9% due to separation, 40.5% due to the death of husbands, 7.7% abandoned and 4.9% are yet to find husbands. The table (5.6.) also reveals that percent of heads of households are either divorcees or widows. The number of divorce in Zaria is quite high probably due to poor husband and wife relationship, distrust, religious difference, sickness (AIDS/HIV) or some men shy away from their responsibilities. Women that find themselves in any of these situations may not want to be with their husbands. During FGD session, the participants maintained that:

"*Socio- economic status of women, marriage dissatisfaction, death of spouse and rate of divorce lead to female headship, but that the major factor is death of spouse*".

Another participant said*: "The number of divorce is increasing because women are refusing to stay in abusive marriages". Hajiya Binta Limancin Kona female discussant, (2011).*

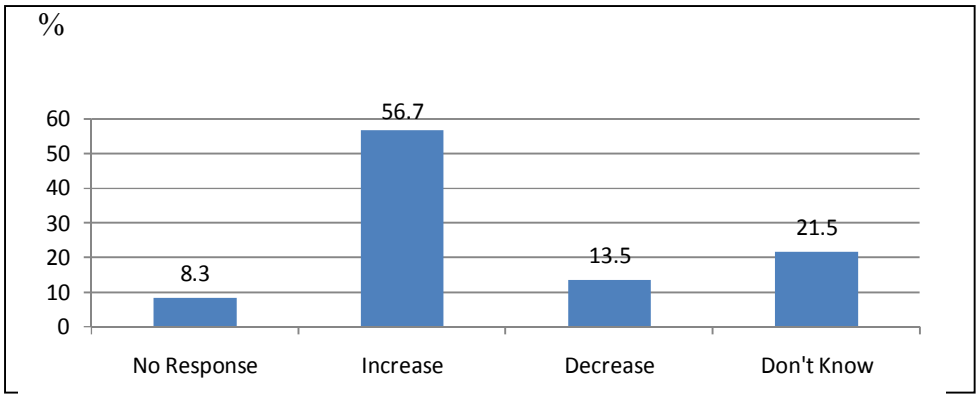


Figure 5.7: Pattern of FHH

Source: Field Survey, 2011

Figure 5.7 reveal that the female heads of households in Zaria Local Government Area are on the increase (56.7%).In many counties in Africa, as elsewhere, there has been a significant increase in the percentage of female headed households (FHH) in recent years. Among the main causes are male migration, the deaths of males in civil conflicts and war, unpartnered adolescent fertility and family disruption. Among the main causes of increase in the rise of FHHs are the death of male in civil conflicts and wars, untimely pregnancies and family disruption. (International Fund for Agricultural Development (IFAD), 1999).

Table 5.7: Major Challenges of FHH

Major Challenges of FHH	**Frequency**	**Percentage**
No Response	16	4.9
Financial	175	53.7
Feeding	65	19.9

Housing	7	2.1
Clothing	33	10.1
Hospital Bills	6	1.8
School Fees	24	7.4
Total	**326**	**100.0**

Source: Field Survey, 2011

Table 5.7 shows that about 53.7% of female heads of households face financial problems in the upbringing of their children or dependents. This could be so because majority of the head of households are petty traders and the money raised is usually not enough to cater for their households. Some of these goods or items are sometimes bought on credit. Some FHHs however do extra job to make ends meet. Table 5.8 shows that 16.0% engage in sewing 5.8% in knitting, and 7.1% in rearing. Whenever financial difficulties arose, some heads of households are forced to seek for assistance from relations.

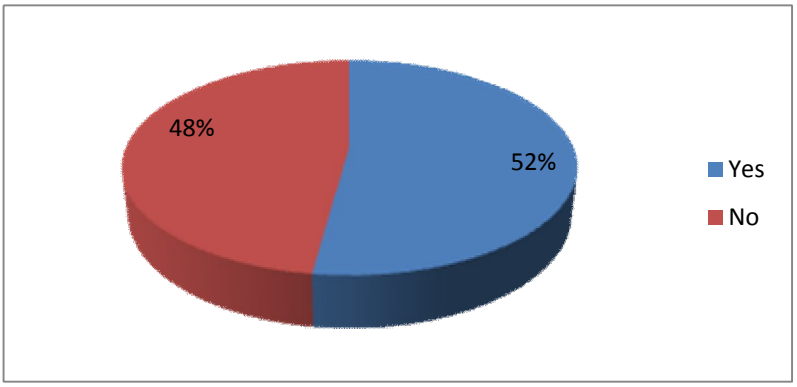


Figure 5.8a: Extra Job

Source: field Survey, 2011

Table 5.8: Nature of Extra Job

Extra Job	Frequency	Percentage
No Response	150	46.0
Trading	69	21.2

Sewing	52	16.0
Knitting	19	5.8
Rearing	23	7.1
Others	13	4.0
Total	**326**	**100**

Source: Field Survey, 2011

5.7 Livelihood Activities of Female Headed Households

The most important clue to a woman's status anywhere in the world is her degree of participation in economic life, her control over property and her output. Women's exclusion from many formal economic activities, especially in rural areas, has contributed to their involvement in casual or unregulated labour as means of coping with economic hardship (Agarwal, 1994; Momsen and Kinnaird, 1993; Tinker, 1990).The uncertain and irregular income of female heads of households in Zaria Local Government Area have pushed them into the operation of economic activities. With a majority of them engaged in mainly low -income generating activities.

From the FGDs, it was discovered that female heads spend at least 5 -10 hours a day in laundry or child-care, rearing, trading, tailoring, knitting, selling of firewood, household maintenance, frying of bean cake and selling of cooked food etc. The female heads usually give their children cooked food to hawk instead of operating a restaurant. This could be due to the fact that some heads of household lack access to transportation, domestic responsibilities and sacred that parents or relatives might not be in support of their going out for such employment. This is similar to Oberhauser 1995 study, where it was observed that for some women, employment outside the home is not a feasible income generating strategy for reasons which include lack of access to transportation, domestic responsibilities, inadequate job training or previous work experience and other barriers to entering the workforce (Oberhauser, 1995).This could explain why the proportion of female heads that give their children food to hawk is quite high. This may lead to lack of discipline, leading to absenteeism or early dropout from school or delinquency. From the FGDs, it was discovered that female heads of households engage in low income generating activities. Some of the participants clearly stated

> *"I have to do things so that my kids can eat. I don't worry about myself, just for my kids. I have to live day by day for my kids." Malama Balaraba Anguwan Juma female discussant, (2011).*

5.8 Analysis on Assistance Received

Figure 5.9a shows that a large proportion of the female headed household received assistance.84% of the respondents receive assistance while 16% do not receive assistance.

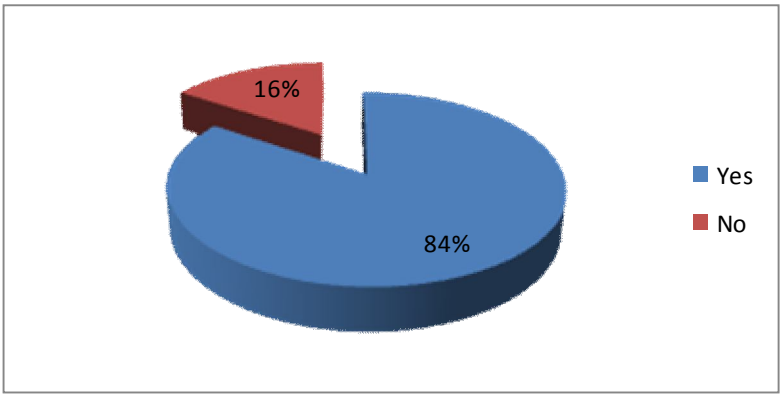
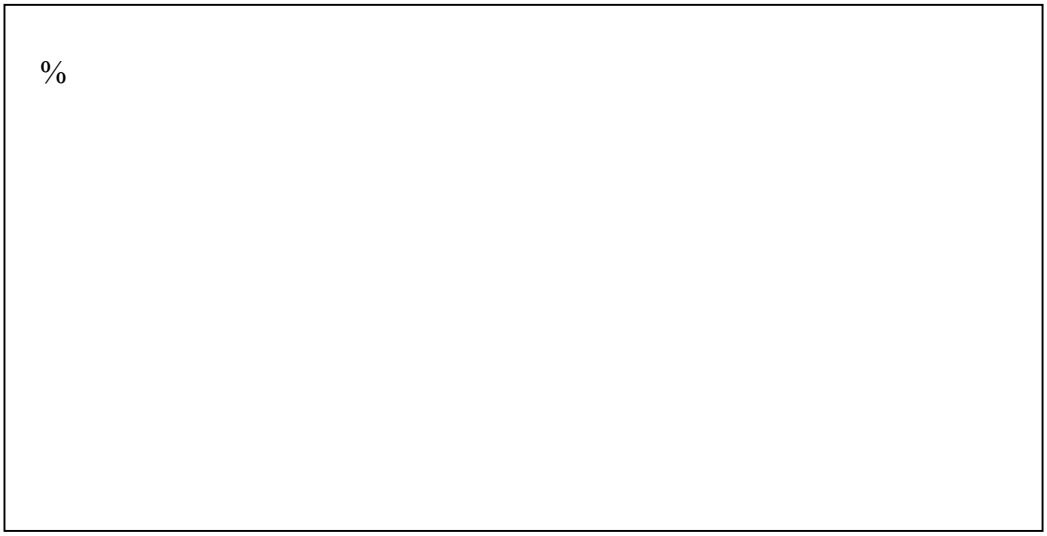


Figure 5.9a: FHH That Receive Assistance

Source: Field Survey, 2011

Figure 5.9.b reveals that 60.1%, of the respondents receive assistance from relations and only18.4% from husband's relations. This shows that private and public organizations are less concerned about the welfare of female headed households. From FGDs, it was discovered that some of the female heads of households, have families who are in better financial conditions and are therefore able to offer greater amounts of assistances while others come from poor families and therefore, family members had little to offer. Some FFH feel most comfortable borrowing or relying on their family members for help, rather than friends or neighbours. Some FFH go to private or public charities and social service agencies for support. These agencies provide important and valuable resources, at least occasionally. During the FGDs report a mother acknowledged that

> *"Whenever I am lacking food, my family will help me with some food or give me money."Hajiya Asmau shehu Kwarbai female discussant, (2011).*



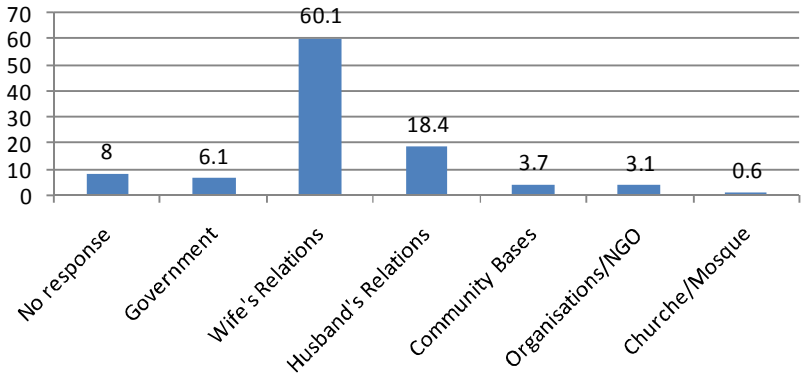
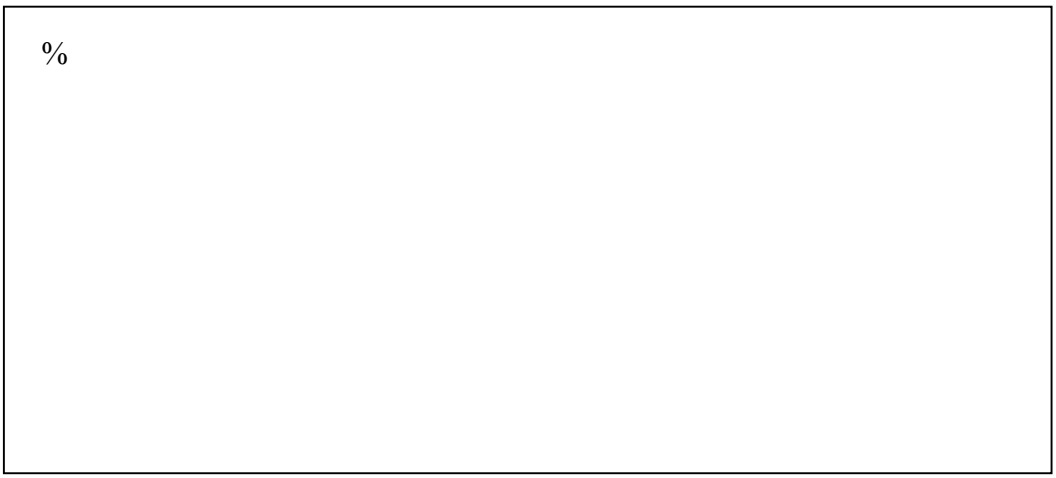


Figure 5.9 b: Distribution by Source of Assistance

Source: Field Survey, 2011

Figure 5.9 c shows that the support given to female heads of households is usually in the form of cash (56.1%) and food (21.2%). About 38.7% of the respondents often get support for the upkeep of their families while 22.7% do not often get support.



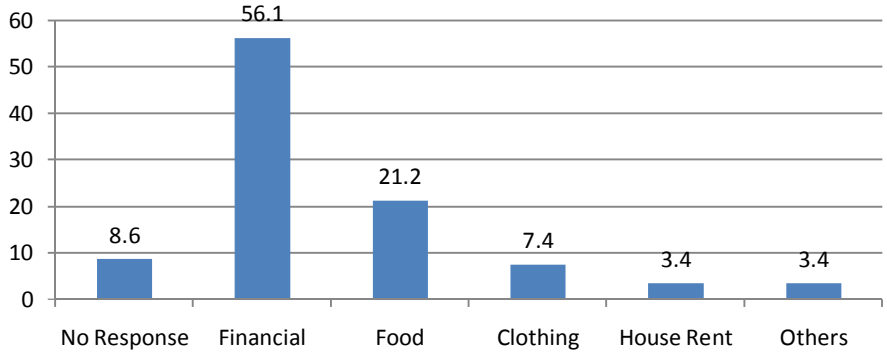


Figure 5.9.c: Nature of Support

Source: Field Survey, 2011

It is revealing from the Figure 5.9.d, that about 77.6% of the respondents that do not get assistance/ supports pray when in difficulties, 13.5% confide in close relations, 4.0% cry out, while 1.8% beg.

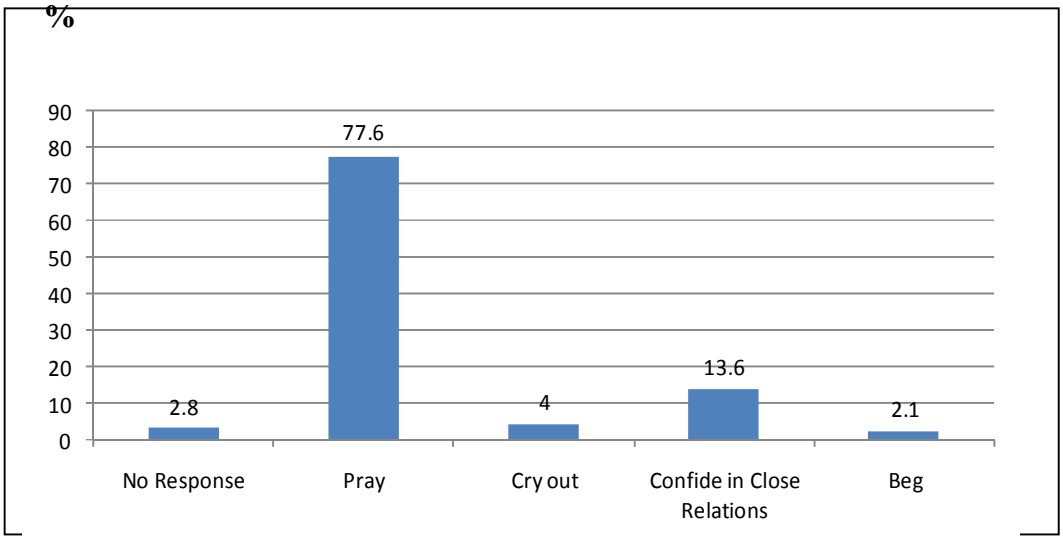


Figure 5.9d: Ways of Coping When In Difficulties

Source: Field Survey, 2011

5.9 Violence against Female Heads

Some 20% female heads of households suffer from harassment in Zaria Local Government Area. This could be so because of culture /tradition, religion, security and regards for women as the figure shows a low percentage of FHHs that responded to being harassed.

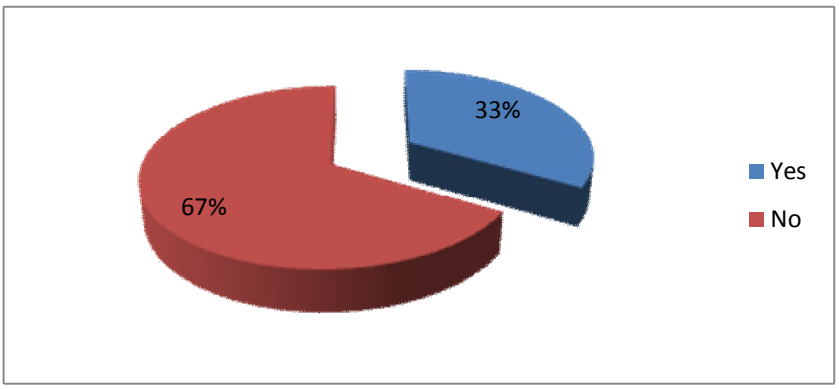


Figure 5.10: Violence against Female Heads

Source: Field Survey, 2011

Field data analysis reveals that female heads of household find it very difficult to cope when it comes to sexual need. Table 5.11 below shows that about 8.3% of the respondents maintain a regular male friend, while only 2.5% of them engage in watching films to subdue their sexual urge, and 70.2% are always prayerful. Those who cannot withstand their urge maintain a regular male friend. However, they do that with the fear of being caught or contract STD. According to Islamic sharia, any woman caught in such an act should be stoned to death (if ever married) or flogged hundred lashes (if never married).

%

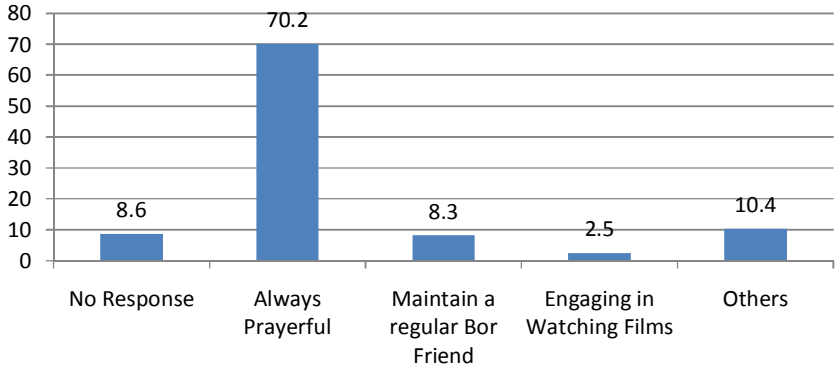


Figure 5.11: Ways of Satisfying Sexual Urge

Source: Field Survey, 2011

Figure 5.12 shows the percentage of respondents that engage in sexual intercourse.

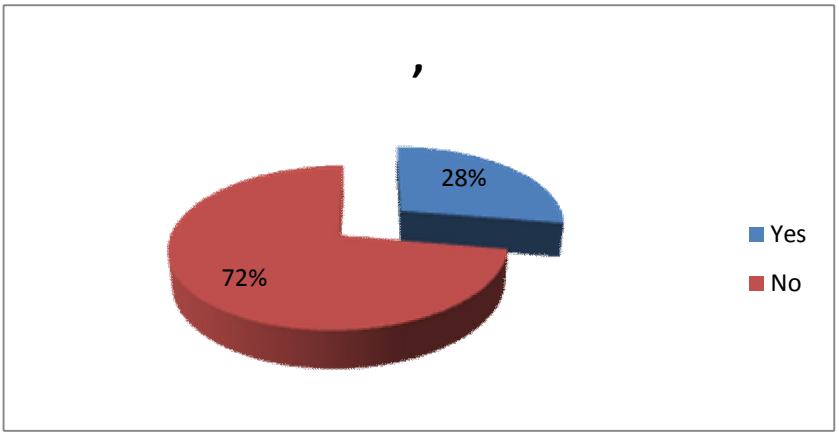


Figure 5.12 Percentage of Respondents that Engage in sexual intercourse

Source: Field Survey, 2011

Figure 5.12 shows that few FHHs (28%) cohabit with male partner (boyfriends). Moving in with a boy friend is seen as an adaptation to economic hardship because cohabitation can offer financial and nonfinancial benefits for female heads of households. One financial incentive for FHHs to cohabit is the sharing of housing and utility costs. The cohabiting FHHs share child care and food responsibilities with their partners.

Table 5.9.: Distribution of FHH by Number of Times They Engage in Sexual Intercourse

Sexual Intercourse	**Frequency**	**Percentage**

No Response	264	81.0
Daily	28	8.6
Once a Week	9	2.8
Twice a Week	4	1.2
Thrice a Week	8	2.5
Monthly	8	2.5
Yearly	3	0.9
Others	2	0.6
Total	**326**	**100**

Source: Field Survey, 2011

Despite the fact that the researcher is a female, 81.0% did not open up to give their position possibly because they were shy. Out of those that responded, 8.6% had it daily, while about 4% have it twice or thrice a week.

CHAPTER SIX

SUMMARY, RECOMMENDATION AND CONCLUTION

6.1 Main Findings of the Study

The study has tried to look at female heads of households in Zaria Local Government Area. Using a structured questionnaire, the distribution of household heads base on age shows, a small proportion of elderly females, this could be due to age at first marriage.

The proportion of Muslims was found to be high in the study area. This is expected as Islam is the dominant religion in Zaria. On the educational status of heads of households, the study found that most of the female heads are literate as 97.5% had tertiary, secondary, primary and Qur'anic education.

Analysis of household size shows that 19.0% of the respondents have households with 1-2 persons 26.4% have households with 5-6 persons and 8.9% have households with 11 persons and above. However, FHH with large house sizes have higher expenditure on daily needs of their family members for food, health care, education and clothing which could also erode the little income available.

On marital status of heads of households, the study found out that there are more widows than divorcee. According to Moghadam (2005) the majority of female heads of households in developing countries are widows followed by divorced or separated women. Occupational status of heads of households differs markedly. The study found that more female heads are found to be working. 24.2% of female heads are civil servants, 19.0% are into petty trading and business respectively. The findings also shows that the distribution of income is low as 74.5% of heads of households receive less than #20,000 per month.

The findings show that the major asset for most households is the dwelling in which they reside, a large number of heads of household live in houses owned by the family. On the aspect of housing type, the finding shows that majority of heads of households live in compound houses (41.1%).

Majority of heads of households have television/video (43.3%) followed by those with radio (37.1%). Ownership of radio is high; this could be due to its affordability. On access to basic sanitation, findings shows that Zaria has a good means of sewage disposal judging from the percentage that use the modern flush toilets (37.7%) and pit/ latrine (58.9%).

The study reveals that food consumption is superior over other welfare measures amongst the female heads of households. However, the poor female heads of households buy food items like rice, potatoes and vegetables at low cost from retail shops located in their neighbourhoods. On

expenditure for consumption, findings show that, female heads of households spend less on food, education and accommodation.

The study also reveals that malaria (66.4%) has been found to be the most common children disease in the female headed households. This could be as a result of stagnant water and dirty gullies observed around their homes while the study was being conducted. This is similar to Osakue's findings of (1998).

Female heads of households in Zaria are on the increase (56.7%). Among the main causes are the death of male in civil conflicts and wars, untimely pregnancies and family disruption. The major challenge the female heads of households face is that of finance in the upbringing of their children or dependents. However, some of them engage in extra job or seek for assistance in order to survive. Majority (54%) of the female heads of households engage in low income generating activities. As high as 46.0% of the female heads of households did not respond, this could be because they do not have enough capital to operate in any form of economic activities. From the FGDs report, it was discovered that over 40% of the female heads of households believed that such petty trading servers as their means of livelihood.

The study further reveals that female heads of households find it very difficult to cope when it comes to sexual need. Majority (70.2%) is always prayerful and those who cannot withstand their urge maintain a regular male friend .However, they do that with the fear of being caught or contract STD.

6.2 RECOMMENDATIONS

- It is observed in this study that female's very early marriage increases the chances of early widowhood. Hence, relevant stakeholders (e.g. Non-governmental organizations NGOs and religious leaders) should sensitize the society on the negative effects of females' very early marriage.
- Government and its parastatals should give female heads opportunities to engage in paid jobs as a way of empowering them economically. This could make them self sufficient especially when they become widows.
- Non- governmental organization (NGOs) should encourage and support skills acquisition programmes (like banking, knitting, sewing, trading) where unlearned and unemployed female heads of households could be trained.

- Government should promulgate laws to encourage cooperative societies among female heads to sustain their economic livelihood.

- Health care is a social indicator of economic welfare. Government, at various levels, should allocate more resources for the provision of basic health care that is affordable to low income earners and female heads of households.
- Marriage is to do with mutual understanding of couples. Parents should allow their children make marriage choices. This will help cut tail the rate of divorce.
- Government should enforce girl child education as a way of eradicating illiteracy among female heads of households.
- The society should take female heads of households as responsible gender that deserve respect, love and care.

6.3 SUGGESTION FOR FURTHER RESEARCH

There is need for further research on the livelihood coping strategies of female heads of households. Such studies may be comparative studies on the livelihood coping strategies of heads of households.

6.4 CONCLUSION

The results suggest that there has been a significant increase in the percentage of female heads of households in recent years in Zaria. In order words, male migration, the deaths of males in civil conflicts and wars, unpatented adolescent fertility and family disruption are among the main causes.

The results also suggest that poverty and female headship are strongly linked. Therefore there is need for poverty alleviation programme among female heads in Zaria. This is because results show that, the female heads of households face income constraints and their consumption pattern is generally low. This is because the consumption expenditure of female household is low as they spend less on personal consumption (like meat and beverages), and accommodation. The results further suggest that children access to preventive and curative health care and education in female headed households are low.

The results clearly suggest that female heads of households have to adopt different household survival strategies.

Finally, the study supports that heads of household have to adapt to different household survival strategies such as involvement in casual or unregulated labour as a means of coping with economic hardship.

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Appendix I: Questionnaire

DEPARTMENT OF GEOGRAPHY

AHMADU BELLO UNIVERSITY, ZARIA

Dear respondent,

The purpose of this questionnaire is to obtain information on the livelihood coping strategies of female headed households (FHH) in Zaria Local Government Area. Your support is needed to collect viable information and your response shall be treated with utmost confidentiality. Please tick the appropriate option.

SECTION A: DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS

1. What is your age?

a. Less than 15 years [ ] b. 15 – 19 years [ ] c. 20 – 24 years [ ]

d. 25 -29 years [ ] e. 30–34 years[ ] f. 35 – 39 years[ ] g. 40 -44 years [ ]

h. 45 – 49 years [ ] i. 50 years + [ ]

2. What is your ethnic group?

a. Hausa/Fulani [ ] b. Yoruba [ ], c. Igbo [ ], d. Northern minority [ ]

e. Southern minority [ ], f. Others (specify) _____

3. What is your religion?

a. Islam [ ], b. Christianity [ ], c. Traditional [ ], d. Others (specify__

4. What is your highest educational attainment?

a. Qur'anic [ ], b. Primary [ ], c. Secondary [ ], d. Tertiary [ ], e. None [ ].

f. Others (specify) _____

5 .What is the size of your Family?

a.1-2 [ ] b. 3-4 [ ] c. 5-6 [ ] d. 7-8 [ ] e. 9-10[ ] f. 11 and above [ ]

6. Number of children ever born

a .1-2 [ ] b. 3-4 [ ] c. 5-6 [ ] d. 7-8 [ ] e. 9-10 [ ]

f.11 and above [ ] g.. None [ ]

7. What is your marital status?

a. Never married [ ], b. Married [ ], c. Divorced [ ], d. Widowed [ ],

e. Separated [ ], f. Others (specify)_____

8. Type of occupation?

a. Farming [ ], b. Civil service [ ], c. Public service [ ], d. Trading [ ], e. Business [ ], f. Student [ ], g. Unskilled labourer [ ],

h. Full time housewife [ ] i. Unemployed [ ] j. Others (specify) ____

9. How much income do you get monthly?

a. #5,000 and below [ ] b. #5001 - #10,000 [ ] c. #10,001 –#15,000

d. #15,001 – #20,000 [ ] e. #20,001-#25,000 [ ] f. #25,001 – #30,000 [ ]

g. #30, 001 – #35, 000 [ ] h. #35,001 – #45,000 [ ] i. #50,001 and above [ ]

SECTION B : HOUSEHOLD EXPENDITURE PATTERNS

10. Type of accommodation

a. One/Two room apartment [ ] b. Compound house [ ] c. Flat [ ] e. Bungalow [ ]
f. Duplex [ ] g. Others (specify) _____

11. Ownership of accommodation

a. Official [ ] b. Rented [ ] c. family [ ] d.squating [ ]

12. How much of your income do you spend on food monthly?

a.#5,000 and below [ ] b. #7,000- #8,000 [ ] c. #9,000- #10,000 [ ]

d. #11,000- #12,000 [ ] e. #13,000- N14,000 [ ] f. #15,000 and above [ ]

13. Do you have a domestic house help? a. Yes [ ] b. No [ ]

14. If Yes, How much do you pay the house help ?

a. #5,000 and below [ ] b. #6,000 –N10,000 [ ] c. #11,000-N15,000 [ ]
d. #16,000-N20,000 [ ] e. #21,000 and above [ ]

15. How much do you spend on accommodation per month ?

a. #2,000 and below [ ] b. #3,000- #4,000 [ ] c. #5,000 – #6,000 [ ] d. #7,000 – #8,000 [ ] e. #9,000 –#10,000 [ ] f. #11,000 and above[

16. Do you have access to clean water? a. Yes [ ] b. No [ ]

17. Do you pay for water? a. Yes [ ] b. No [ ]

18. If Yes, How much do you pay per month ?

a.#500 and below [ ] b. #600 – #700 [ ] c. #800 - #900 [ ] d. #1,000 -#1,100 [ ]

e. #1,200 - #1,300 [ ] f. #1,400 - #1,500 [ ] g. Above #15000 [ ]

SECTION C: NATURE OF LIVELIHOOD

EDUCATION

19. Does your child or children go to school? a. Yes [ ] b. No [ ]

20 . If yes, which school do they attend?

a. Faith Base [ ] b. Private school [ ] c. Public school [ ] d. None [ ]

21. If no, why?_____

a. Financial constrain/Poverty [ ]

b. Parents nonchalant attitude to child or children's education (Parents unconcerned to child or children's education) [ ] c. Terminal illness/disability [ ]

d. No personal interest [ ] e. Parents are already rich [ ]

22. How much do you spend on your child or children's education per term?

a. #10, 000 and below [ ] b. #11,000-#15,000 [ ] c.#16,000-#20,000 [ ]
d. #21,000-#25,000 [ ] e. #26,000-#30,000 [ ] f. #31,000 – #35,000 [ ] g. #36,000 - #40,000 [ ] h . #26, 000 – #30, 000 [ ] i. #46, 000 –#50, 000 [ ]

NUTRITION

23. How many times do you eat food daily?

a. Three times [ ] b . Two times [ ] c. Once [ ]

24 . How often do you eat meat daily ?

d. Once [ ] b. Two times [ ] c. Occasionally [ ] Others (specify)_____

25. What is the main source of portable water?

a. Pipe borne [ ] b. Borehole [ ] c. Hand dug well [ ]

d. Stream [ ] e. Water tanker [ ] f. Water vendor [ ]

26 . Do you boil your drinking water before drinking? a. Yes [ ] b. No [ ]

27 . If No, Why ?

a. No time [ ] b. Already have the belief that no harm will occur [ ]

c. Laziness [ ] d. Others (specify) _____

HEALTH

28 . How often do your child or children fall sick?

a. Daily [ ] b. Weekly [ ] c. Monthly [ ] d. Yearly [ ] e. Twice a year [ ]

f. Thrice a year [ ] g. Others (specify)_____

29. Do you take them to the hospital, when they are sick? a..Yes [ ] b. No [ ]

30. If No, Why? a. Poverty [ ] b. Religious belief [ ] c. Unawareness [ ]

d. Unprompted attention in the hospital [ ] e. Others (specify)_____

31. What are the common ailments that they suffer from?

a. Malaria [ ] b. Diarrhea [ ] c. Pneumonia [ ] d. Measles [ ]

e. Meningitis [ ] f. Sickle cell [ ] g. Cholera [ ] h. Others (specify)_____

34. Are you able to afford their hospital bills? a. Yes [ ] b. No [ ]

35. If No, what is the source of assistance?

a. Government [ ] b. Relatives [ ] c. Husband relatives [ ]

d. Friends [ ] e. Others (specify)_____

HOUSEHOLD SHELTER

36. Place of residence?

a. Personal house [ ] b. Parent's house [ ] c. Relatives house [ ]

d. Rental house [ ] e. Government quarters

f. Others (specify) _____

37 . Type of house?

a. One/two room apartment [ ] b. Compound house [ ] c. Flat [ ]

d. Bungalow [ ] e. Duplex [ ]38 . What type of household asset do you have?

a. Television/Video [ ] b. Radio [ ] c. Fridge / Freezer [ ]

d. A/C [ ]

39. What type of toilet facilities do you have?

a. Water system [ ] b. Pit/Latrine [ ] c. Bush [ ]

d. Bucket/Leather [ ] e. Others (specify)_____

SECTION D: CONDITIONS THAT GIVE RISE TO FHH (FEMALE HEADED HOUSEHOLD)

40 . How did you marry your husband?

a. Willingly [ ] b. Forced [ ] c. Wife inheritance [ ]

b. d. Because of circumstance(s) [ ] e. Others (specify)_____

41. Who influenced your marriage?

a. Father [ ] b. Mother [ ] c. Relatives [ ] d. Friends [ ]

e. Others (specify) _____

42. What were your husband's obligations in the house? (While alive/Married)

43. To what extent did your husband carry out his obligations? (While alive/Married)

a. Unsatisfied [ ] b. Satisfied [ ] c. Very satisfied [ ]
d. Highly satisfied [ ] e. Others (specify)_____

44. Was your husband free in sharing his heart feelings with you? a, Yes [ ] b. No [ ]

45 . If yes, why?

a. Love [ ] b. Trust [ ] c. He has no close friends [ ] d. Others (specify)_____

46. If no, why?

a. Distrust [ ] b. No love [ ] c. Has close friends [ ]
d. Dislike his discussion [ ] e. He was an introvert/Mode [ ]

47. How did you respond to your husband sexual demands?

a.Often [ ] b. Very often [ ] c. Not often [ ] d. As he demanded [ ]
e. Others (specify)_____

P48. How many times in a day was he able to feed the family?

a. Once [ ] b. Twice [ ] c. Thrice [ ] d. Others (specify)_____

49. How often was he able to provide clothing for the family?

a. Every month [ ] b. Seasonal [ ] c. Once in a year [ ]
d. Others (specify)_____

SECTION E: INCIDENCE OF FHH (FEMALE HEADED HOUSEHOLDS)

50. What circumstance made you a female headed household?

a. Divorce [ ] b. Separation [ ] c. Death [ ] d. Abandonment [ ]

e. Not yet married [ ] f. Others (specify)_____

51. Do you think FHH is on the increase or decrease?

a. On the increase [ ] b .On the decrease [ ] c. don't know [ ] d. Other (specify)_____

SECTION F: CHALLENGES OF FHH (FEMALE HEADED HOUSEHOLDS)

52. What is the major challenge you face in bringing up o your children or dependant ? (Tick more than once if applicable)

a. Financial [ ] b. Feeding [ ] c. Housing [ ] d. Clothing [ ]

e. Paying hospital bills [ ] f. Paying school fees [ ] d. Others (specify)_____

53. Have you ever suffered any harassment from the society? a. Yes [ ] b. No [ ]

54. If yes, what was the nature of the harassment?

a. Sexual demands [ ] b. Discrimination [ ] c. Widowhood rites/rituals [ ]

d. Harassment from in-laws or inheritance [ ] e. Allegations of being a witch [ ]

f. Others (specify)_____

55. How often are you able to meet the basic needs of your household?

a. Often [ ] b. Very often [ ] c. not often [ ] d. Others (specify)_____

SECTION G: COPING STRATEGIES

56. Do you get support for the upkeep of your family? a. Yes [ ] b. No [ ]

57. If yes, what is the source of support?

a. Government [ ] b. Relations [ ] c. Husband's relations [ ]

d. Community based organization [ ] d. church/mosque, [ ]

e. Civil society organization/NGO f. Others (specify)_____

58. What is the nature of the support?

a. Financial [ ] b. Food stuff [ ] c. Clothing [ ] d. House rent [ ]

f. Others (specify) ___

59. How often do you get support?

a. Often [ ] b. Very often [ ] c. Not often [ ] d. Whenever I need it [ ]

f. Others (specify) _____

60. Do you do any extra job? a. Yes [ ] b. No [ ]

61. If yes, what is the nature of the job?

a. Trading [ ] b. Sewing [ ] c. Knitting [ ] d. Rearing [ ] e. Others (specify) _____

62. When in difficulty, how do you seek for support?

a. Pray [ ] b. Cry out [ ] c. Confide in close relations [ ]

d. Beg [ ] e. Others (specify)_____

63. How do you cope with sexual need?

a. Always prayerful [ ] b. Maintain a regular boy friend [ ]

c. Engage in watching films [ ] d. Others (specify)_____

64 . Do you engage sexual intercourse? a. Yes [ ] b. No [ ]

65 . If yes, how often? a. Daily [ ] b. Once a week [ ] c. Twice a week [ ]

d. Thrice a week [ ] e. Monthly [ ] f. Yearly [ ] g. Others (specify)_____

66. If No, why ?

a. No interest /Desire [ ] b. Already use to it [ ]

c. Scared of HIV/AIDS and STDS [ ]

Appendix II Focus Group Discussion (FGD) Guide

1. What in your understanding are the major factors that lead to female headship in Zaria Local Government Area?

Probe for:

Socio-economic status of women

Divorce rate (husband's obligation)

Marriage dissatisfaction

Death of spouse

2. What are the challenges faced by female heads of households?

Probe for:

Feeding

Financing

Housing

Clothing

Hospital bills

Education

3. What are the coping strategies adopted by female heads of house holds?

Probe for:

Livelihood activities

Source of assistance

Nature of support

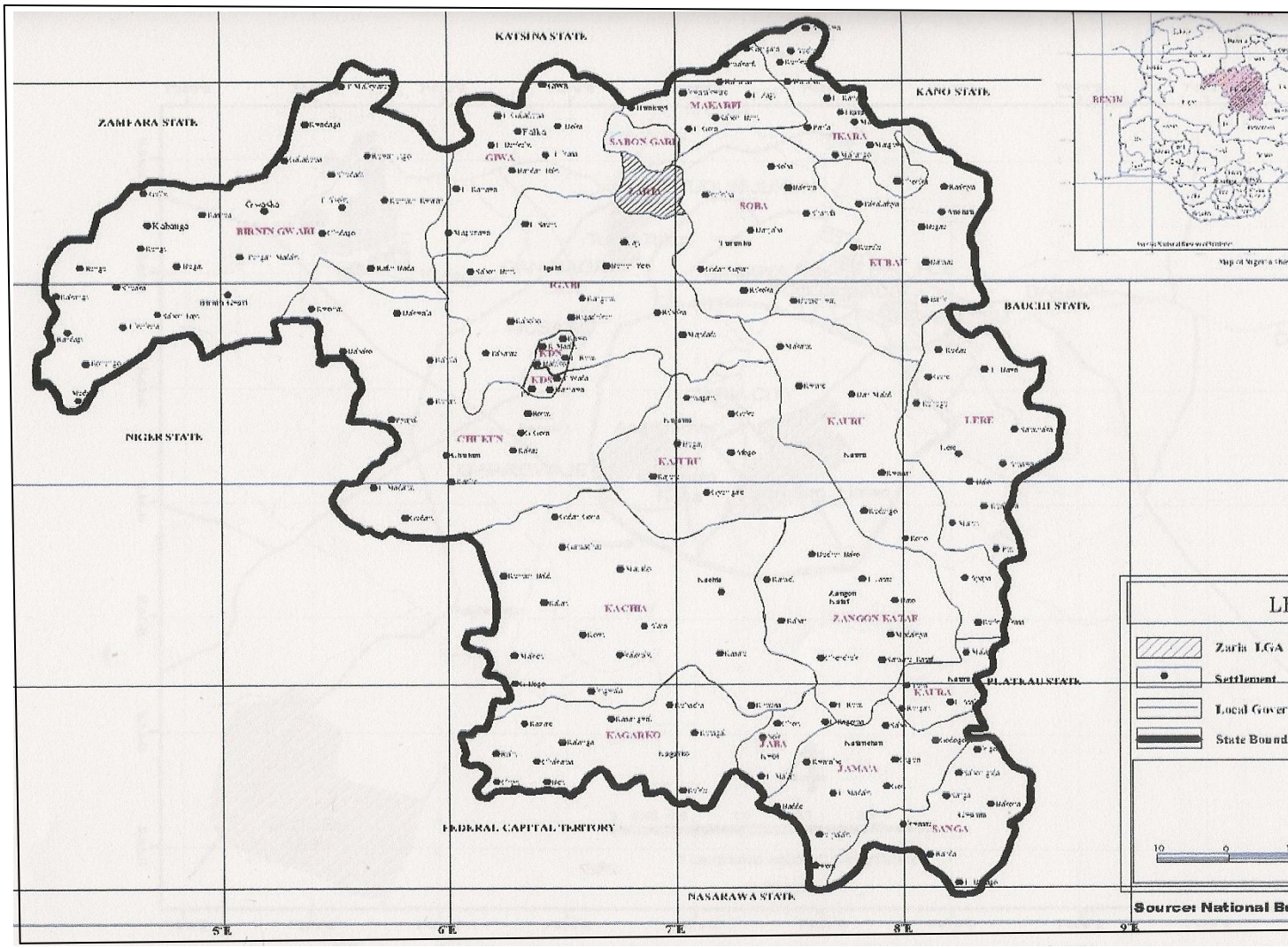


Figure 3.1 Kaduna State Showing Zaria Local Government Area

Source: National Bureau of Statistics, Abuja

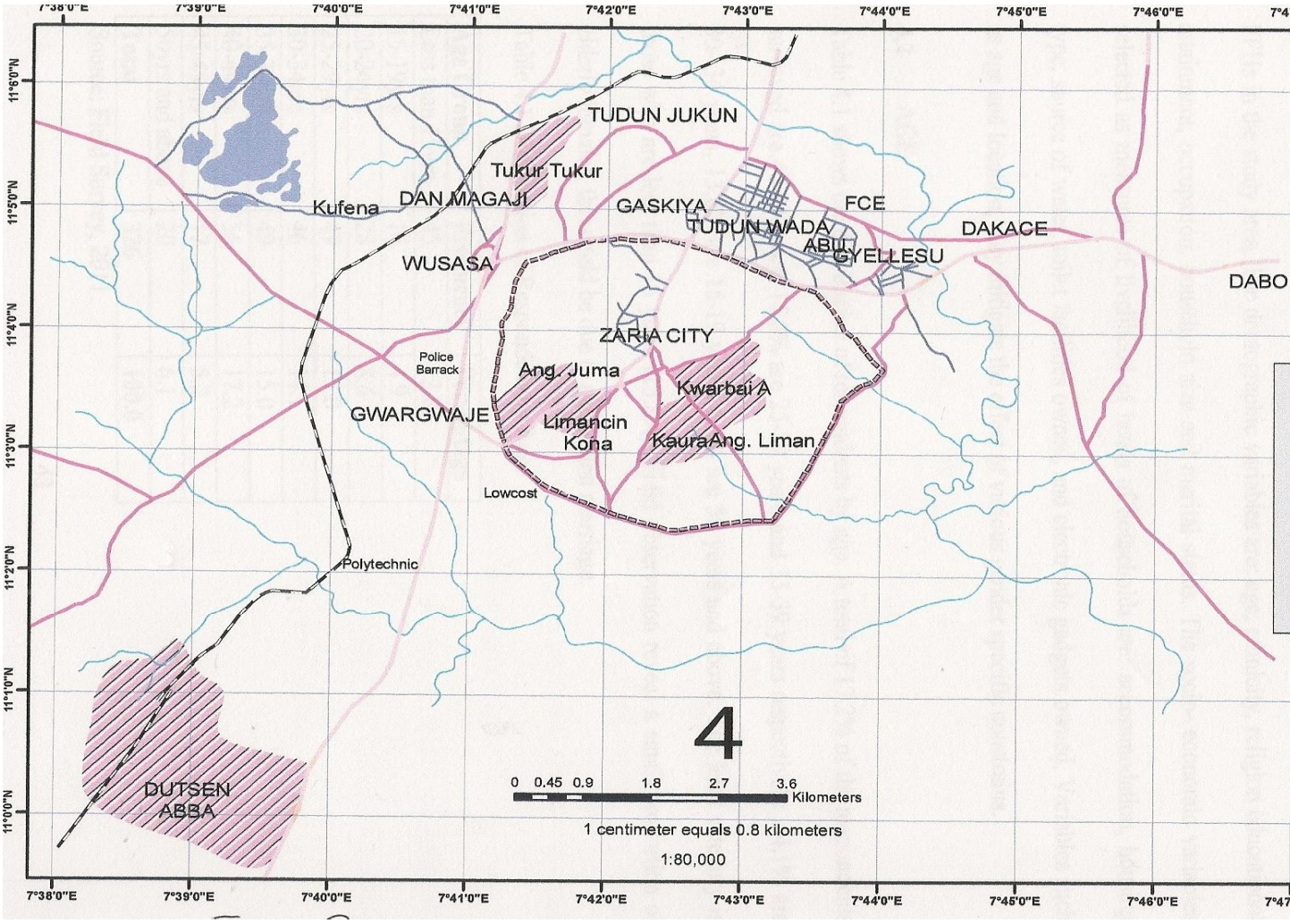


Figure 3.2 Zaria Local Government Area Showing the Study Area

Source: National Bureau of Statistics, Abuja

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