Analysis of the Extent of Women's Contribution to Household Welfare

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ABSTRACT
The study analyzed the extent of women's contribution to household welfare among rural households in Mubi North local government area of Adamawa State, Nigeria. Fifty respondents were randomly selected across five wards in the study area. The instrument used was structured questionnaire. The analytical tool used in the study was descriptive statistics. The results revealed that most respondents were married (92%) while mean age was 42 years. About 56% of women in the study area engaged in farming and 44% engaged in trading/business. Most women in the study area earned an average of ₦348 000 per month. It was also observed that 98% of the women contributed to children's clothing and 96% to provision of food. The study recommended that Government, Non-Governmental Organizations (NGOs) and women support groups should introduce more skill acquisition programmes in the rural areas for women, to enhance women's access to income.

Key Words: Women, household, contribution, welfare, socioeconomic, rural, Mubi   North

INTRODUCTION
Women play multiple roles in the family that affect the health and wellbeing of all family members. In almost all societies around the world, they are assigned by custom to be the primary caregivers to infants and children (UNDP 1995). Women also play important roles as generators of family income, whether in household farms or businesses or as wage employees. In developing countries especially, such work is likely to be essential to family survival (Peter Glick, 2002). Although most of the empirical literature has focused on the effects on children's nutrition, women's work may have significant impacts on other types of investment in children's human capital—in particular, their schooling.(Peter Glick, 2002) Women are known as the "gatekeepers" of their household food security through the allocation of their (a) time in food production, preparation, distribution and marketing roles, and (b) income through sale of excess food or their involvement

in formal or informal activities. Overwhelmingly, studies in developing countries show that women more than men spend more of their individual income on goods and labor time in activities which contribute to security of consumption for children and other household members while men tend to spend more of their individual income on personal goods (Haddad, 1999).

Evidence exist from other studies indicate that women spend more of their income on the children's' daily needs because they spend more time with them (Hamilton, 1984, Guyer, 1980, Quisumbing et al, 1995, Quisumbing et al, 1998). Hamilton 1984 purports that, since women's income tends to come more frequently and in smaller amounts, it may be more readily spent on household daily subsistence needs than lumpier seasonal income, which tends to come to men and is likely to be spent on more expensive items.

The extent to which women contribute to household welfare differs among peoples of different cultures and traditions. The culture in most of Adamawa State requires men alone to meet all financial needs of the household. This study attempts to examine the role women play in meeting household welfare needs in Mubi North Local Government Area of Adamawa state.

METHODOLOGY
The study area

Mubi is one of the 21 local government areas of Adamawa state Nigeria. It is divided into two main parts; mubi north and mubi south local government areas. Mubi lies between latitude $9^0 50$'N and $10^0 50$'N and longitude $10^0 10$'E and $13^0 50$'E (Ministry of land and survey). Farming is the major occupation of the people in the area, while some are civil servants, business men/women or traders.

Mubi north was purposively selected because it was a rural area, which were the main concern in this study. Five wards out of the 11 wards in Mubi North local government area were randomly selected. The wards included Kolere, Digil,Yelwa, Lokuwa and Vimtim, Ten households were randomly selected from each ward making a total of 50 households from which 50 women were interviewed. Data obtained was analyzed by the use of descriptive statistics which included frequency distribution tables, percentages and means.

Results and Discussion
Socioeconomic characteristics of the respondents

The socioeconomic characteristics of respondents in this study including marital status, age, household size, educational level, occupation and income were studied (Table 1). Analysis of Table 1 shows that most of the respondents (92%) were married and modal age class was 42 years implying that these women though not

household heads were young enough to engage in income earning ventures. All the households had dependents that would require to have their welfare needs met.

Mean household size was eight people. As household size increases, the more likely it is that women will need to part with more money. Furthermore, the results also 70% of the respondents were formally schooled and engaged in various occupations, agricultural production being the modal occupation (56%). Most women were involved in more than one economic activity as a way of enhancing their income sources. The economic activities of respondents yielded a mean income of ?343, 000 per annum. About 66% of the respondents earned this mean amount and below while 44% earned above the mean income. The higher the income of women, the more empowered they are to meet the needs of the family.

Extent of women's contribution to household welfare

The extent to which women in the study area contributed to household welfare is shown on Tables 2, and 3. The extent of contribution is indicated by the areas in which respondents contributed to household welfare, amount contributed and the frequency of meeting household welfare needs.

Areas of women's contribution to household welfare
Table 2: Areas of women's contribution to household welfare (n= 50)

Income Source	Frequency	Percentage *
Food	48	96
Health care	33	66
Children's clothing	49	98
Children's education	37	74
House rent	10	20

Source: Field Survey, 2010   * Multiple responses

Analysis of Table 2 shows that women most frequently (98% and 96%) contributed to the provision of clothing for their children and food for the household respectively. This meant that almost all of the women provided clothing for their children and food for their households. Beside these, a large number of respondents (74% and 66%) contributed to children's education and healthcare respectively. Only 20% of women contributed to the payment of house rent in the study. This was because in the study area, provision of shelter was the exclusive responsibility of men except in exceptional cases where the women were widowed, or in the situation where the men were incapable of carrying out their responsibility

Amount and frequency of women's contribution to household welfare
Table 3: Income contribution to different areas of household welfare

Average amount Contributed (₦/Annum)	Food	*Areas of Health Care	contribution Children's clothing	Children's education	House rent
= 24000	10	32	24	24	18
24100-48000	10	12	22	22	-
48100-72000	20	4	8	2	-
72100-96000	16	2	10	6	-
96100-120,000	16	6	18	4	2
> 120,000	26	10	14	18	4

Source: Field Survey, 2010   * Multiple responses existed

Table 3 shows that the lowest annual contribution to household welfare by the respondents was less than or equal to ₦48, 000. This group of respondents had the highest percentage frequency contribution to children's health care (44%), clothing (46%), education (46%), and house rent (18%) compared to others that contributed more money to household welfare. This majority who contributed the least to household welfare compared to the other respondents are an indication that women attempt to contribute to the welfare of their households, no matter how small, On the whole, the result shows that women's contribution to household welfare was highest with regard to food. It was shown that 26% of respondents contributed greater than ₦120, 000 per annum to household food consumption. This meant that women in the study tended to be more involved in food contribution as income increased. It could be deduced from this observation that the more women were resourceful, the more household food security was likely to be enhanced. Children's clothing was also observed to be a concern of the women. About 54% of respondents spent =₦72000 annually for clothing their children, a contribution which often occurred during festivals.

Conclusion and recommendation

This study found that women in the study area were engaged in various economic activities from where they earned various sums of money every year. Furthermore, the earnings of these women were observed to be contributing to meeting household welfare needs. Food was the most important welfare need met by the majority of the women. Clothing for children was also an important area of women's contribution to household welfare. The income of women was found to be important for providing or augmenting household welfare needs. It is therefore vital for women to have income sources to enhance household food security and other welfare needs. This role of women is especially important among poor households where male income is inadequate to meet household needs. It is therefore recommended that Government should provide subsidies; credit facilities and support services to rural women in order to increase their productivity. In addition, rural women should be provided with skills by Non-Governmental Organizations Government bodies to be involved in lucrative off farm economic activities that will enhance women's income earning capacities and lead to increased opportunities to provide welfare needs in households.
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Table 1: Socioeconomic Characteristics of respondents (n= 50).

Characteristics	Frequency	Percentage (%)	Mean (SD)
Marital Status			
Married	46	92	
Unmarried	4	8	
Age (years)			
20 - 39	20	40	42.22
40 - 59	23	46	
= 60	7	14	
Household Size			
= 5	14	28	7.98
6 - 10	25	50	
11 - 15	11	22	
Educational level			
No formal education	15	30	
Primary	10	20	
Secondary	15	32	
tertiary	9	18	
Occupation*			
Farming	28	56	
Civil Service	15	30	
Handicraft	12	24	
Handicraft	22	44	
Income (?'000)			
= 200	20	40	343,000
201 - 400	15	30	
= 400	15	30	

Source: Field Survey, 2010   * Multiple responses.

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