

Effects of Women's Income on the Amount of Money they Contribute to the Household in Southern Ijaw Local Government Area of Bayelsa State, Nigeria.

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Abstract

Statistics show that active and productive female population in Nigeria is high. Coincidentally, abundant literature, coupled with recent trends in women emancipation and empowerment, as well as gender equality, indicate that women's contributions to household income are equalizing with that of men. Hence, this study sought to uncover the status of women in Southern Ijaw Local Government Area (SILGA) of Bayelsa State, by identifying gender roles, the amount of income women contribute, as well as factors affecting women's contribution and the likely problems caused by the income women contribute to the household income. Primary data collected through the use of questionnaire were analyzed using descriptive statistics and multiple regression. Results show that most respondents (married women) fall within the age range of 21-60 year olds, with an average of 42 years. Households in SILGA still maintain the settings of the traditional African society. Regression results revealed that age of the woman, marriage duration, household size, level of education, working spouses, income from primary and secondary occupations accounted for about 37.2% of the factors responsible for the amount of money women contribute, with level of education having a significant negative relationship, while income earned by the women had significant positive relationship with their financial contribution to household. The study concluded that empowerment programmes should be targeted at less educated women to increase their earning power, whilst more income generating opportunities are made available.

Keywords: Education, empowerment, gender, income, Southern Ijaw, women.

JEL Codes: Q12

Introduction

Enete and Amusa (2010) hinted that despite the major role women play in the agricultural sector (which is very critical to the Nigerian economy) of most developing countries, men have reportedly continued to dominate, even in areas where women should hold sway. But this narrative has changed and is still changing, as many researchers have already proven in the subsisting arguments. Globally, there is a transition from traditional to modern social values, that is linked to women's income and education levels, which are instrumental in reshaping economic, political, and social values and perceptions in societies around the world that has consequently resulted in the changing roles and status of women in society, through their inclusion in social, political and economic spheres of our society (Riaz, 2017).

The objective of this work is to analyze the effect of women's income on the amount of money they contribute to the household in Southern Ijaw Local Government Area (SILGA) of Bayelsa State, Nigeria. The specific objectives are to determine the socioeconomic parameters of homes in SILGA; identify the various gender roles in the household; identify the amount of income women contribute to the household; determine the effect of women's income and some variables on the amount of money contributed by women to the household; identify the factors affecting women's contribution to household income; and identify likely problems caused by the income women earn in the home.

The null hypothesis (H_0) for this study states that the income women earn from their economic activities has no significant effect on the amount they (women) contribute to the household.

Methodology

The Study Area

This study was carried out in Southern Ijaw Local Government Area (SILGA) of Bayelsa State, Nigeria, which covers a land area of 2,682 KM². It is located on the south western part of Bayelsa State, between latitudes 4°42' and 4.700°N of the equator and 5°58' and 5.967°E of the Greenwich Meridian, with a coastline of approximately 60km on the Bight of Bonny and is watered by many rivers and creeks, with the major one being the River Nun (Latitude.com, N.D.). Southern Ijaw LGA is the biggest LGA in Bayelsa State in terms of land area and population, with headquarters in Oporoma Town, one of the semi-urban areas. Most of the LGA is rural, being located in the creeks and mostly accessed by water, although access through air is also possible, apart from a few places like Amassoma, another semi-urban area that can be accessed by road. Brinkhoff (2017) reported that the population of Southern Ijaw LGA is projected to grow to 430,100 people from the 2006 National Population Census figure of 321,808 people. SILGA is indigenous to the Ijaw (Izon) people, with other ethnic groups such as the Igbos, Hausas, Akwa Ibom, Isoko and Urhobo people carrying out fishing, trading, lumbering, wine tapping and local gin distilling activities. Apart from the industrial activities taking place in the oil and gas industry, just like the other LGAs in Bayelsa State, the people of Southern Ijaw LGA mostly engage in fishing, farming, boat building, water transportation, lumbering, trading, civil service, palm wine tapping and local gin distilling (Owutuamor, 2018).

Data Collection

The study population comprises all households in SILGA, with each household acting as a sampling unit and the woman (wife) as the primary respondent. Primary data was collected with the aid of a well-structured questionnaire, that was tested for reliability using the test-retest method in a pilot survey, and was validated using the content (face) validity method.

Sample Size and Sampling Procedure

60 respondents (households) were selected as the sample size in a modified multi-stage random sampling procedure. In the first stage, 2 semi-urban (Oporoma and Amassoma towns, since there are no urban areas in the LGA) and 2 rural areas (Ekowe and Nangiana villages) were selected, due to ease of accessibility and openness to accept researchers, making it 4 towns in all. In the second stage, 15 households were randomly selected from different parts of the towns/villages as respondents from each of the 4 towns and villages, hence, making a total of 60 respondents in all.

Data Analyses and Presentation

Both descriptive (in the form of percentages, frequencies, means, tables, charts, graphs and figures) and inferential statistics (multiple regression) were used in empirically analyzing and presenting data and the hypothesis was tested using the F-test.

Model specification

The multiple regression model was used to determine which of the variables affected the amount of money contributed by women to the household, in line with the methodologies adopted by Ahmed, Siwar and Idris (2011) and Roy, Haque, Jannat, Ali and Khan (2017). The model is defined as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \varepsilon \quad (1)$$

Where:

Y = Amount of money woman contributes to household income in Nigerian Naira (₦)

β_0 = Intercept on Y-axis (Constant)

β_1, β_2, \dots = Coefficients of the independent variables

X_1 = Age of the woman in years (age)

X_2 = Marriage duration in years (marr_dur)

X_3 = Household size (hh_size)

X_4 = Level of education (lvl_edu)

X_5 = Working husband (hus_wrk)

X_6 = Income from primary occupation (prim_inc)

X_7 = Income from secondary occupation (sec_inc)

ε = Stochastic error term

Results and Discussions

Socio-economic characteristics of households in SILGA

The socio-economic characteristics of the respondents are presented in table 1. The respondents were married women in SILGA.

Table 1: Socio-economic characteristics of households in SILGA

S/N	Socio-economic Variable		Frequency (N)	Percentage (%)	Mean
1.	Age	20 years old and below	0	0.0	42
		21-60 years old	57	95.0	
		61 years old and above	3	5.0	
		Total	60	100.0	
2.	Duration of marriage	10 years and below	25	41.7	15
		11 – 20 years	23	38.3	
		21 years and above	12	20.0	
		Total	60	100.0	
3.	Level of education	No formal education	2	3.3	
		Primary	16	26.7	
		Secondary	24	40.0	
		Tertiary	18	30.0	
		Total	60	100.0	
4.	Household	Small family (6 persons and below)	42	70.0	6

size	Large family (7 persons and above)	18	30.0	
	Total	60	100.0	
5. Primary occupation	Private organizations	6	10	
	Work for Government	10	16.7	
	Self employed	44	73.3	
	Total	60	100.0	
6. Duration of primary occupation	5 years and below	24	40.0	
	6-35 years	35	58.3	
	35 years and above	1	1.7	12
	Total	60	100.0	

Source: Authors' computation from field survey, 2020

Results presented in table 1 shows that majority of the women in the households (95.0%) sampled were within the age range of 21-60 years, with an average age of 42 years, thus, indicating that they fall within the active and productive population group. Majority of the women in the households(sampling units) have been married for an average of 15 years, indicating that data was collected from the right respondents who have enough experience and the right information required for the study. An approximate 97% of the respondents had had formal education, with a great proportion (72.4%) having attained at least secondary school education. This indicates that almost all the respondents are educated and as such, are abreast with a lot of modern living ways and trends, in consonance with the submissions of Ukwuaba, Owutuamor and Ogbu(2020) that education opens up the mind, allowing for the acceptance of change. The sampled population have an average household size of 6 persons, which is slightly above the National Population Commission (NPC) and ICF (2019) average family size of 5 persons, with a greater percentage of the households (70%) having at most six (6) members, which is defined in the Nigerian context as normal, where everything the Government does, allows for a family of six (6), i.e. a man, a wife and four (4) children. This indicates that the families are moderate and not over-laden or overburdened with responsibilities, since they are within the officially accepted family size. Most (73.3%) of the women are self-employed, who have worked for an average of approximately 12 years, thus, indicating that the respondents are productive and have steady sources of income to meet family obligations and expenditures, if they wish.

Gender roles in the household

The results of the roles played in the household by the various gender in SILGA are summarized in table 2.

Table 2: Gender roles in the household

S/N	Role		Frequency	Percentage (%)
1.	Earns more in the home?	Man	52	86.7
		Woman	6	10.0
		Both	2	3.3
		Total	60	100.0
2.	Provides the major money for expenditures	Man	51	85.0
		Woman	6	10.0

	Both	3	5.0
	Total	60	100.0
3. Provides food in the home	Man	39	65.0
	Woman	8	13.3
	Both	13	21.7
	Total	60	100.0
4. Cleans the house	Man	0	0.0
	Woman	53	88.3
	Both	7	11.7
	Total	60	100.0
5. Cooks in the house	Man	0	0
	Woman	56	93.3
	Both	4	6.7
	Total	60	100.0
6. Takes care of children	Man	6	10.0
	Woman	42	70.0
	Both	12	20.0
	Total	60	100.0
7. Carries out handy/maintenance works	Man	31	51.7
	Woman	23	38.3
	Both	6	10.0
	Total	60	100.0
8. Responsible for securing the home	Man	47	78.4
	Woman	5	8.3
	Both	8	13.3
	Total	60	100.0
9. Represents the family in the community	Man	57	95.0
	Woman	2	3.3
	Both	1	1.7
	Total	60	100.0
10. Takes care of extended family affairs	Man	46	76.7
	Woman	2	3.3
	Both	12	20.0
	Total	60	100.0

Source: Authors' computation from field survey, 2020

The study discovered that men (86.7%) earn more income than women (10%).85.0% and 65.0% of men provide the major money expended and food respectively, for the household. This is in line with apriori expectations and existing norms, that men generally earn more than woman, take care of household expenditures and provide food for the household. It can therefore be said that,the situation in SILGA adheres to that in the traditional African society, as reported by the United Nations Economic and Social Council (UNESCO) (1963), where men earn more than women and take the lead in providing for the household. Hence, men are the breadwinners of the family,

irrespective of the changing roles in gender responsibilities and the recent gains and trends in women emancipation, empowerment and gender equality. In most homes (88.3%), men do not partake in cleaning the house, as this responsibility is left for women, however, in some homes (11.7%), this is a shared responsibility for both sexes. Cooking is handled by women in majority of the homes (93.3%), with both sexes sharing this responsibility in a negligible number of homes (6.7%). Both men and women take care of the children, but in a greater percentage of the households, women are solely responsible (70.0%) for this role. This indicates that the trend in gender equality is yet to catch on, in SILGA, corroborating the submission by Alesina, Giuliano and Nunn (2011), who are of the opinion that there are clear specialization of tasks along gender lines in many homes. In about half of the homes (51.7%) surveyed, maintenance works around the house is being carried out by men, however, women's participation is also commendable, as either women alone (38.3%) or both men and women (10.0%) were responsible for this role. Securing of the homes were left entirely to the men in a good number of households (78.4%), while in a low proportion of households (8.3%), women were responsible for security, yet, in some of the homes (13.3%), it was a shared responsibility between the man and woman. Representation of the household in the community is a responsibility for the man in almost all the homes (95.0%), however, in a very small percentage of the homes, women (3.3%) and both gender (1.7%) are in charge of representing the household. In Africa, the extended family is often seen as part of the family, even though they may not be living together. In this regards, it is the duty of the man (76.7%) to take care of extended family members. This notwithstanding, a very low percentage (3.3%) of women handle this responsibility, while in some homes, care for extended family is done by both gender.

Income contributed by women to the household

Women play certain economic roles, especially in contributing to the household income and this information is captured in table 3.

Table 3: Contributions of women to household income

S/N	Variable		Frequency	Percentage (%)	Mean
1.	Earn income from primary occupation	Yes	48	80.0	640,269.20
		No	12	20.0	
		Total	60	100.0	
2.	Earn income from secondary occupation	Yes	5	8.3	469,300.00
		No	55	91.7	
		Total	60	100.0	
3.	Contributes to household income	Yes	47	78.3	308,653.80
		No	13	21.7	
		Total	60	100.0	
4.	Have spouse that is working	Yes	54	90.0	
		No	6	10.0	
		Total	60	100.0	

Source: Authors' computation from field survey, 2020

A good proportion (80%) of the women were engaged in productive activities and earning income from them, averaging the sum of ₦640,269.20 per annum. This amount is over and above the minimum wage (₦30,00.00 per month or ₦360,000.00 per annum) in Nigeria. Some of the women (8.3%) even have secondary occupations from which they earn an income, averaging ₦469,300.00 per annum. This is most probably because most of the respondents fall within the age bracket of 21-60 years, being the most productive age group. 78.3% of the women contribute part of their income to the household, averaging a sum of ₦308,653.80 per annum, corroborating the submission by Opoku-Ware(2014) that women contribute substantially to the economic survival of their households in particular. Almost all the respondents (90.0%) have spouses that work, implying that there are other sources of household income and what the women earn or contribute might not be the major source of income or be enough to sustain the household, where it is the main income source.

Effects of variables on women's contribution to household income (Multiple regression analysis)
 As shown in table 4, the fitted model has an R^2 of 0.372, adjusted R^2 of 0.284, F-statistic value of 4.233, a highly significant probability (Prob > F) of 0.001. The Durbin-Watson d-statistic of 1.846, which falls between 1.5 and 2.5, signifies that the values of the independent variables are relatively normal and BLUE (best linear unbiased estimators). Hence, the model does not suffer from estimation bias arising from wrong specification of the model and spurious regression as suggested by Owutuamor and Arene(2018).

Table 4: Results of the multiple regression analysis

Variable	Coefficient	Standard error	t-statistic	P > t
Constant	125802.408	200375.105	0.628	0.533
age	1529.330	5192.043	0.295	0.770
marr_dur	2426.770	5564.120	0.436	0.665
hh_size	5779.559	7258.561	0.796	0.430
lvl_edu	-91889.298	36656.066	-2.507	0.015*
hus_wrk	82442.335	112071.359	0.736	0.465
prim_inc	0.150	0.039	3.871	0.000*
sec_inc	0.376	0.163	2.310	0.025*
R^2		0.372		
Adjusted R^2		0.284		
F-statistic value		4.233		
Prob> F		0.001		
Durbin-Watson d-statistic		1.846		

Source: Authors' computation from field data, 2020

* indicates significance at the 5% probability level

The estimated equation

From the results displayed in table 4, the multiple regression equation can be specified as:

$$Y = 125802.408 + 1529.330age + 2426.770marr_dur + 5779.559hh_size$$

(0.533) (0.770)(0.665)(0.430)

$$- 91889.298lvl_edu^* + 82442.335hus_wrk + 0.150prim_inc^* \\ (0.015)(0.465)(0.000)$$

$$+ 0.376sec_inc^* + \varepsilon \quad (2) \\ (0.025)$$

As seen in table 4 and expressed in equation 2, the level of education (lvl_edu), amount of income contributed by women from their primary occupation (prim_inc) and amount of income contributed by women to the household from their secondary occupation (sec_inc) were all significant at the 5% probability level ($p > 0.05$). Whereas, other variables such as age of the head of the household (age), duration of marriage (marr_dur), household size (hh_size) and whether their spouses work or not (hus_work) were not significant in affecting the amount of money women contribute to the household.

Effect of level of education on women's contribution to household income

With a coefficient of -91889.298 and a probability ($p > |t|$) of 0.015, the level of education of women affects the amount they (women) contribute to the household income. With a ranking of 0 for no formal education, 1 for primary education, 2 for secondary school education and 3 for tertiary education, it therefore indicates that there is a significant inverse relationship between level of educational attainment and the amount of income women contribute to the household. That is to say that, the more educated the woman is, the less money she would contribute to the household income and that the less educated the woman is, the more money she would contribute to the household income. This is probably because education brings about a whole new level of exposure, thereby making the woman, especially the educated ones, feel that she can do other things with her money, rather than contributing it to the household. Or even more probably, that the uneducated or lowly educated woman sees herself as an appendage of the man and believing that all she has, is owned by the man, and as such, contributes all or almost all of her income to the household. Similarly, in terms of family responsibilities, men and women have their responsibilities, the more educated the woman is, the more she is aware and able to determine her limits in terms of household financial responsibilities, hence, she may not be willing to contribute more than is necessary.

Effect of income from primary occupation on women's contribution to household income

The income women earn from their primary occupation has a positive significant ($p > |t| = 0.00$) coefficient of 0.150. That is to say that for every extra ₦1.00 the woman earns, she contributes an extra ₦0.15 to the household and vice versa, *ceteris paribus*. Thus, indicating that the more money women earn in their primary occupation, the more money they contribute to the household income. This is probably based on the fact that, as women earn more money in their primary occupations, they have more money to dispose and as such, are bound to increase their expenditure on every item, including that of the household, hence, contributing more to the household income.

Effect of income from secondary occupation on women's contribution to household income

Having a positive significant ($p > |t| = 0.025$) coefficient of 0.376, the income women earn from their secondary occupation also enables them to contribute more to the household income. As the woman's secondary income increases by ₦1.00, she increases her contributions to the household by an extra ₦0.38 and vice versa, *ceteris paribus*. This is in line with the earlier postulation that the more money women earn, the higher the disposable income they have, as such, they are bound to

increase expenditures on all fronts, including that of the household, hence, increasing their contribution to the household.

Test of hypothesis

Since the calculated value of the F-statistic (F_{cal}), 4.233, is greater than its tabulated value (F_{tab}), 2.17, we therefore reject the null hypothesis(H_0), which states that the income women earn from their economic activities has no significant effect on the amount they (women) contribute to the household income and accept the alternative hypothesis(H_1), which states that the income women earn from their economic activities has significant effect on the amount they contribute to the household income.

Factors affecting women's financial contribution to household income

The respondents suggested that certain factors make it possible or impossible for women to contribute to the household income in Southern Ijaw LGA of Bayelsa State. The factors that make it possible for women to contribute to the household income are:

- i. Engagement in income generating activities.
- ii. Love for the family.

While the factors that make it impossible for women to contribute to household income are:

- i. Misunderstanding in the family.
- ii. Annoyance and vexation by the man or woman.
- iii. Delay or non-receipt of salaries or wages.
- iv. Love of material things.
- v. Pregnancies.
- vi. Health of children.
- vii. Insecurity.
- viii. Lack of savings from personal income
- ix. Discouragement from other women.
- x. Ill health of the woman herself.
- xi. Child birth or delivery.
- xii. Household size.
- xiii. Husband earning high income.

Problems caused by the income women contribute in the household

The respondents were of the opinion that the income the woman contributes to the household often brings about certain issues in the home and they enumerated these problems as:

- i. Unhealthy spousal competition and rivalry in the house.
- ii. Disrespecting the man.
- iii. Strife in the home, in the form of misunderstanding between the man and woman.
- iv. Excessive and unnecessary spending.

Conclusion

In SILGA, households still maintain the settings of a traditional African society, where the man earns more money, provides for the family, secure the family, carries out maintenance/repair works, represents the family in the community and takes care of the extended family, while the woman cooks, cleans the house and takes care of the children. Most women earn an average income of ₦640,269.20 per annum from their primary occupations and contribute about ₦308,653.80 (48.2%) to the household income, even though they have spouses that earn higher incomes. Results from the empirical analysis revealed that the more education the woman receives, the lesser the amount of money she would contribute to the household income. Nonetheless, the more money the woman

earns, the more money she contributes to the household. If the women contribute more money, the money available to the household would definitely increase, making it possible for families to be able to meet more of their needs and escape poverty.

Recommendations

From the outcomes of the empirical analysis, this study recommends that, to raise the standard of living and alleviate poverty, empowerment programmes should be targeted at the less educated women, because the lower the level of education and the more money a woman makes, the more money she would contribute to the household. Furthermore, more income generating opportunities should be made available to women, especially in the rural areas, with less education, with a view to increasing their income, so they can contribute more to the household, because the more money women earn, the more money they contribute to the household.

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