Social Capital and Poverty Coping Strategies of Rural Women in Song Local Government Area of Adamawa State, Nigeria

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Abstract

The burden of rural household poverty is more on women and female-headed households than male-headed ones. The objective of this study is thus to determine the poverty coping strategies of rural women in Song Local Government Area (LGA) of Adamawa State. Disproportionate and systematic sampling technique was used to select 35 rural women each from the six districts of the study area to give 210 respondents for the study. Interview schedules were used to elicit information from the sampled rural women but only 189 of the schedules were useable. Data were described using frequencies, percentages and means, and hypotheses were tested with chi-square, PPMC and ANOVA. Results show that the women were predominantly young (69.8%), married (53.4%) and were more involved in religious group (65.6%) than in occupational (7.9%) and credit groups (9.0%). Many (65.1%) of these women were barely doing well in their income generating activities. Poor storage and processing facilities were ranked first and second among the challenges faced by the women. Their poverty coping strategies were selling of livestock, gathering and selling of NTFPs and reducing household consumption. Social capital accumulation or group participation was found to be a strategy used to cope with poverty. It is recommended that rural women should put same interest they have in religious groups into their occupational and credit groups.

Key words: Social capital, Poverty reduction, Coping strategies, Rural income generating activities

INTRODUCTION

Poverty is defined as a state of long-term deprivation of well-being, a situation considered inadequate for a decent living (Barry, 2010). It is the lack of necessities such as food, clothing, shelter, medical care and safety. The problems of the poor include social inferiority, isolation, physical weakness, vulnerability, powerlessness and humiliation (Roslan et al., 2010). The poor are exposed to risk, limited opportunities to income generation, misery, crime, untimely death, fear, depression and suicide. The essence of poverty is inequality.

In Nigeria, poverty is widespread and severe in respect of access to standard education, economic skills, safe water, balanced nutrition, decent housing, good health care facilities and security services. The reality of the Nigerian poverty situation according to Okunmadewa (2001) is that more than 40 percent of Nigerians live in conditions of extreme poverty spending less than ₦320 ($2) per day. The Northern part of Nigeria is the most impoverished region of the country. National Bureau of Statistics (2010) concluded that five northern states are the poorest in the country with Sokoto state leading the pack with 86.4% poverty rate, followed by states like Bauchi (83.7%), Katsina (82.0%), Adamawa (80.7%) and Kebbi with 80.5%.

According to Oyesola and Ademola (2012), the burden of rural poverty is more on women and therefore female-headed households tends to be poorer than male-headed ones. This is basically because of the roles assigned to women by the social and religious institutions prevalent in Nigeria. Many of these norms plug women deep into poverty. Some of these are religious seclusion, marginalized access to income

generating resources and opportunities, and the imposed child and home nurturing responsibilities. Other factors that could be responsible for poverty among women include their concentration in low-paid job, limited education, discrimination by many employers of labour, and poor state of health.

Mahmood (2000) states that the socioeconomic (income level, educational level, occupational level and asset ownership) determinants of women's livelihood are low. Consequently, in order to cope with their gender roles, women do labour intensive work like crop cultivation, livestock rearing, fishing, agro-processing, petty trading, net making, mat weaving, food preparation, rice pounding and dress making (Murray *et al*., 2001). Besides all these, the National Bureau of Statistics (2012) expresses that 74.2% of the populations of Adamawa state are living below the poverty line of 1.25 to 2 dollar per day. The objective of this study is therefore to determine the poverty coping formation (120 points) was the most preferred ment Area (LGA) of Adamawa state. The research questions are:

1. What are the personal characteristics of rural women in Song LGA?
2. What is their social capital level?
3. What are their income generating activities?
4. What challenges do they face in their income generating activities?
5. What are their coping strategies employed to combat poverty?

The following null hypotheses were tested in the study:

Ho$_1$ - There is no significant relationship between selected personal characteristics and poverty coping strategies of the rural women

Ho$_2$ - There is no significant relationship between the social capital and poverty coping strategies of the rural women

Ho$_3$ - There is no difference in the poverty coping strategies employed by the rural women in the six districts of Song LGA

METHODOLOGY

Song Local Government is one of the twenty one Local Government Areas in Adamawa State, Nigeria. It comprises of six districts namely; Song, Suktu, Waltadi, Sigire, Ditera and Zumo. Geographically, Song Local Government area is situated in the eastern part of the state; it shares boundaries with Gombi and Fufore LGAs to the south, Maiha LGA to the east, Girei and Hong LGAs to the north, and Shelleng and Demsea LGAs to the west. Song Local Government is surrounded by rocky hills and has a verse agricultural land. The people of Song local government are predominately farmers. Thetarget population for this study is rural women in all the six districts of Song Local Government Area of Adamawa state. The 2012 estimated population of the women in the study area is 66,157. Disproportionate and systematic (5th household) sampling technique was used to select 35 rural women each from the six districts to give 210 respondents for the study. Interview schedules were used to elicit information from the 210 rural women sampled but only 189 of the schedules were useable. Data were described using frequencies, percentages and means, and hypotheses were tested with Chi-square, PPMC and ANOVA.

RESULTS AND DISCUSSION
Personal characteristics of the respondents

Result of analysis in Table 1 shows that most (69.8 %) of the rural women were between 28 and 43 years of age, and their mean age was 35 years. This implies that these women are young, agile and economically active. More than half (53.4 %) of these women were married while 21.6% of them were widowed. This implies early marriage among this population and perhaps untimely deaths of men in the area. This is more so because an average family had 3 males and 3 females in the area. Only 24.3% had no formal education, implying that their level of literacy and numeracy is good enough to help their enterprises. Majority (69.8%) of the women were Christians, implying that they could engage in wide range of enterprises that would not be expected in the northern parts of Nigeria because of its Islamic domination. This is also explained by the fact that only 1.5% were Hausas while many (56.61%) were Yurgurs. Measure of ethnicity is pertinent because Alison and McArearcy (2013) stated that poverty and ethnicity are linked - there is a higher level of poverty among minority ethnic group than among majority ethnic group.

Table 1: Distribution of the rural women by their personal characteristics

Socioeconomic variables	Freq	%	Mean
Age (in years)			
< 27	31	16.4	35
28- 43	132	69.8	
> 43	26	13.8	
Marital status			
Married	101	53.4	
Single	26	13.8	
Separated	66	3.2	
Divorced	15	7.9	
Widowed	41	21.7	
Males in the household			
1 -5	156	82.5	3
> 5	33	17.5	
Females in the household			
1 -5	162	85.7	3
> 5	27	14.5	
Educational level			
Non formal	46	24.3	
Primary	81	42.9	
Secondary	42	22.2	
Tertiary	20	10.6	
Religion			
Christian	132	69.8	
Islam	52	27.5	
Traditional	5	2.7	
Ethnicity			
Yurgur	107	56.6	
Mboi	33	17.5	
Fulani	40	21.2	
Lahah	6	3.2	
Hausa	3	1.6	

Respondents' social capital endowment

World Bank (2000) states that the poor have bonding needs, they require more bridging and linking to connect them to external actors and policy maker. information in Table 2 indicates that 65.6% of the women participated in religious groups, 19.6% o held a leadership position in the groups and the mean years of participation was six. Also, 58.7% of the women participated in gayya (informal work-exchange) groups, 9.0% of them held a leadership position in the groups and the mean years of participation was four. Only few (9.0%) of the women participated in cooperative groups, 4.2% of them held a leadership position in the cooperative groups and the mean years of participation was four. Lastly, 7.9% of the women participated in processing groups, 0.5% held a leadership position in the processing groups and the mean years of participation was four. This result suggests that these women participated more in religion and work-exchange groups than occupational and credit groups. This result is in agreement with the findings of Adeyeye (2004) that rural dwellers have not mastered how to use their social networks to improve their economic life. This is however an improvement because these rural women have solved their labour insufficiency by participating in informal work exchange groups.

Table 2: Distribution of the rural women's social capital

Group	Participation*	Mean years of participation	Leadership
Religious	124(65.6)	6	37(19.6)
Cooperative	17(9.0)	4	8(4.2)
Gayya	111(58.7)	4	17(9.0)
Processing	15(7.9)	4	1(0.5)

*Multiple responses

Respondents' income generating activities

According to available information in Table 3, piggery (20.1%) is the first primary activity and the second income earner (₦ 3,313) among the rural women in Song LGA of Adamawa State, Nigeria. Brewing of local alcoholic drinks (13.8%) was the second primary occupation, while cultivation of semseed (10.6%) was the third and the first income earner (₦ 3,446). However, only few (15.3%) of them were involved in the cultivation of semseeds as profitable as it is. The fourth primary activity was petty trading (10.1%), while maize and groundnut cultivation and fetching firewood ranked fifth (6.9%). The activities that were least practiced as primary activities were pottery, fruit and barbara nut cultivation. The activities with the least level of involvements were pottery (2.6%), hairdressing (3.2%), guinea fowl keeping (10.6%), barbara nut (11.1%) and semseed (15.3%) cultivation. Table 3

also shows that there is only one planting season in the area because almost all cultivations were done in the wet season, showing a high need for irrigation farming. This agrees with Besley and Ghatak (2009) that the economic potentials of agrarian natural resources are not been optimized in most part of the world. The average monthly income for each income generating activities of the women was ₦ 1302, this reveals that these women were low income earners, especially when compared to the average family composition of 3males and 3females. This shows their level of poverty despite their multiple involvements in income generating activities.

Table 3: Distribution of the rural women's income generating activities

Activities	Involvement*	Primary Activity	Rank	Season of Involvement			Mean Monthly Income ₦
				Dry	Wet	Both	
Maize	96(50.8)	13(6.9)	5th	-	95(50.3)	1(0.5)	718.87
Guineacorn	53(28.0)	5(2.6)	11th	-	53(28.0)	-	622.12
Semseed	29(15.3)	20(10.6)	3rd	-	30(15.9)	-	3446.43
Groundnut	70(37.0)	13(6.9)	5th	-	70(37.0)	-	1388.73
Beans	82(43.4)	9(4.8)	9th	-	83(43.9)	-	900.00
Barbara Nut	21(11.1)	1(0.5)	15th	-	20(10.6)	-	188.89
Rice	44(23.3)	2(1.1)	13th	-	44(23.3)	-	1013.17
Chicken	57(30.2)	10(5.3)	8th	-	-	57(33.2)	1005.09
Guinea fowl	20(10.6)	6.(3.2)	10th	-	-	20(10.6)	1435.00
Duck	54(28.6)	5(2.6)	11th	-	-	55(29.1)	902.50
Pigs	76(40.2)	38(20.1)	1st	-	-	73(38.6)	3313.16
Hairdressing	6(3.2)	2(1.1)	13th	-	-	6(3.2)	842.86
Pottery	5(2.6)	1(0.5)	15th	-	-	5(2.6)	1525.00
Brewing	80(42.3)	26(13.8)	2nd	-	-	80(42.3)	1452.60
Trading	66(34.9)	19(10.1)	4th	-	-	64(33.9)	1483.82
Firewood	73(38.6)	13(6.9)	5th	-	-	73(38.6)	1502.75
Fruits	70(37.0)	1(0.5)	15th	5(2.6)	11(5.8)	53(28.0)	717.12

*Multiple responses

Level of income generating activity

Majority (65.08%) of the rural women had a low level of income generating activity as shown in Table 4, which is a norm in most rural areas of Nigeria in the opinion of Fasoranti (2007). as reported earlier in this study this may be due to the fact that many of them were not involved in activities that ensure more income and rather engage in activities with little net returns. Also, farming in one planting season is a major setback.

Table 4: Distribution of the rural women's level of income generating activity

Level	Freq	%
High	66	34.92
Low	123	65.08

Challenges faced in income generating activities

Table 5 reveals that poor storage facility was ranked first with mean score of 2.044highest among the challenges facing these rural women in their chosen income generating activities. This encouraged spoilage of products and to avoid this, products were being sold at poor prices in order to get rid of them before spoilage. Accompanying this challenge is poor processing facility with a mean score of 2.042; many products could have been given longer shelf life if processed to add value and eventually sold at good prices. This corroborates Weber and Jensen (2004) that concluded that inadequate storage and processing facilities in agrarian rural communities deepens the scourge of poverty for farming households. Also, because of the limitation of physical strength in women, they sought for labourers which were not readily accessible, making shortage of labour (2.018) the third challenge. Lack of access to credit was the fourth challenge and not surprising because of the result in table 2 that shows that many of them were not participating in credit groups. Other challenges were inadequate input (5th), lack of access to land (6th), inadequate extension services (7th) and lack of information (8th). This shows that women still have limited access to major input resources in this area.

Table 5: Distribution of the rural women's challenges in their activities

Challenges	Felt *	Mean	Rank
Lack of information	49(2.9)	1.646	8th
Lack of access to land	24(12.7)	1.958	6th
Lack of access to credit	140(74.1)	2.014	4th
Inadequate extension services	33(17.5)	1.912	7th
Poor storage facility	112(59.3)	2.044	1st
Poor processing facility	71(37.6)	2.042	2nd
Shortage of labour	56(29.6)	2.018	3rd
Inadequate input	155(82.0)	2.013	5th

*Multiple responses

Poverty coping strategy

Sale of livestock was the number one poverty coping strategy among the rural women in the study area. The livestock were kept as a form of financial security in trouble times as also documented in Yusuf (2008). Secondly, crop production was done by almost all the women, even by those that were not primarily farmers in order to meet some household food demands. Thirdly, gathering and selling of Non Timber Forest Products (NTFPs) was also another coping strategy done to meet emergency cash needs. Other poverty coping strategies were not monetary, for example gayya was the fourth strategy adopted because participating in this work-exchange activity meets their labour needs and palliate poverty. Another important monetary poverty coping strategy is the 8th one, which is the sale of labour. These women would go out of their ways to offer their physical strength to serve as labourers for some other people. This could be humiliating and breed social inferiority according to Okuneye (2000), both of which are poverty indicators. Reduction of household consumption that ranked 9th alongside handcraft is another important non monetary strategy to cope with little resources.

Table 6: Distribution of the rural women's poverty coping strategies

Activities	Involved *	Rank	Dry	Wet	Both
Monetary					
Shelling of groundnut	73(38.6)	6th	17(9.0)	3(1.6)	53(28.0)
Trading	78(58.7)	5th	-	-	78(41.3)
Sale of labour	44(23.3)	8th	1(0.5)	18(9.5)	25(13.2)
Sale of NTFP	106(56.1)	3rd	1(0.5)	11(5.8)	94(49.7)
Contribution from Fadama	10(5.3)	17th	-	1(0.5)	10(5.3)
Sale of livestock	160(84.7)	1st	-	3(1.6)	156(82.5)
Crop production	145(76.7)	2nd	-	132(69.8)	10(5.3)
Sale of nunu	28(14.8)	12th	1(0.5)	-	27(14.3)
Pottery	1(0.5)	18th	-	-	1(0.5)
Hand craft	35(18.5)	9th	3(1.6)	1(0.5)	31(16.4)
Migration job	31(1.4)	11th	1(0.5)	2(1.1)	28(14.8)
Sale of boiled or roasted maize	26(13.8)	13th	-	18(9.5)	7(3.7)
Sale of boiled cassava	16(8.5)	16th	-	13(6.9)	3(1.6)
Frying and selling yam	70(37.0)	7th	1(0.5)	5(2.6)	64(33.9)
Non-monetary					
Reduced household consumption	35(18.5)	9th	1(0.5)	7(3.)	26(13.8)
Gayya	81(42.9)	4th	-	63(33.3)	18(9.5)
Migration	13(6.9)	17th	-	-	13(6.9)
Intensive resource use	21(11.1)	15th	-	1(0.5)	20(106)
Reduction of household size	26(13.8)	13th	-	10(5.3)	16(8.5)

*Multiple responses

Relationship between selected personal characteristics and poverty coping strategies of the rural women

The chi-square test of association report in Table 7 shows that there was an association between each of age (p=0.030), religion (p=0.008), ethnicity (p=0.025) and poverty coping strategies. This implies that strategies employed to cope with poverty varies across age categories, religion and ethnicity. The more religious the women were, the more they had to adopt poverty coping strategies because the more religious they

were, the poorer they were. This corroborates the findings of Barry (2010) that poor societies are more religious and vice versa. On the other hand, there was no association between each of marital status (p=0.301), household size (males in the household plus females in household, p=0.495),

level of education (p=0.305) and poverty coping strategies. This shows that strategies employed to cope with poverty among the rural women do not vary across marital status, household size and level of education.

Table 7: Test of association between personal characteristics and poverty coping strategies

Personal characteristics	Chi-square value	Df	p- value	Decision
Age	7.040	2	0.030	S
Marital status	4.866	4	0.301	NS
Household Size	0.466	1	0.495	NS
Educational level	3.625	3	0.305	NS
Religion	9.674	2	0.008	S
Ethnicity	11.369	4	0.025	S

Significant (S) at p≤0.05 and Not significant (NS) at p>0.05

Table 8: PPMC test of relationship between social capital and poverty coping strategies

	r- value	p- value	Decision
Relationship between social capital and poverty coping strategies	0.185	0.013	Significant

Significant (S) at p≤0.05 and Not significant (NS) at p>0.05

Relationship between the social capital and poverty coping strategies of the rural women

PPMC result of analysis between social capital and poverty coping strategies on Table 8 shows that there was a significant relationship (r=0.185, p=0.013) between the two variables. This positive correlation implies that the higher the social capital, the higher the poverty coping strategies. This means that group membership and participation equip these rural women with methods and practices that help in mitigating the scourging effect of poverty. This is in tandem with findings of Roslan *et al* (2010), who stated that for every unit increase in social capital, the poverty level is reduced by 18.3%.

Difference in the poverty coping strategies among the rural women in the six districts of Song LGA

The ANOVA test of difference between the poverty coping strategies among the rural women in the six districts of Song LGA shown in Table 9 reveals that there was no significant difference between the poverty coping strategies of women across the districts of Song Local Government Area of Adamawa State. This implies that these women do not employ different strategies to cope with poverty. The result is in tandem with the conclusion of Zimmerman *et al* (2003) that the indices or externalities of poverty is same in all societies because it always comes than to low asset and consumption bases. This uniformity in poverty coping strategies in the area could therefore infer that a uniform poverty reduction intervention is required across the districts.

Table 9: ANOVA test of difference between the poverty coping strategies

	Sum of square	Df	Mean square	F	Sig	Decision
Poverty coping strategies	2.984	6	0.497	2.052	0.061	NS

Significant (S) at p≤0.05 and Not significant (NS) at p>0.05

CONCLUSION

It is concluded that the rural women in Song Local Government Area of Adamawa State, Nigeria were predominantly agile but less involved in occupational and credit groups. The

highest income earner among their activities was cultivation and sale of semseed. However, they could only cultivate crops in the wet season. The average income per month on each of their income generating activities was low. Many of

these women were barely doing well in their income generating activities because of challenges such as poor storage and processing facilities. In order to cope with low income and meet pressing demands, they sold their livestock, gathered and sold NTFPs and reduced household consumption. Their choice of these strategies varied with their age, religion and ethnicity. Also, social capital accumulation or group participation was found to be another strategy used to cope with poverty. Lastly, despite the differences among the women in the six districts of Song LGA, there poverty coping strategies were not different.

RECOMMENDATIONS

It is recommended that cultivation and sale of semseed should be encouraged with incentives. Other high income earner activities should be introduced to the women since they have the agility required to engage in more income generating activities. These rural women should be encouraged to participate more in occupational and credit groups. Also, irrigation programme should be intensified in the LGA in order to allow for at least two planting seasons. There is also a need for an intervention in the areas of storage and processing units in the area. In addition, any poverty reduction intervention purposed for the LGA should differ across age categories, religion and ethnicity but not across the districts.

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