

ADDRESSING FEMALE PARTICIPATION IN WHITE COLLAR JOBS AND POVERTY IN WOMEN-HEADED HOUSEHOLDS IN NIGERIA

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ABSTRACT

This study examines the effect of female participation in white collar jobs on their household poverty level in Nigeria. It also compares the poverty levels of women-led households with that of general households whose women participate in white collar jobs—to verify the femininity of household poverty in Nigeria. The study employed data from National Bureau of Statistics General household survey Panel 2015/2016 using independently pooled cross section of two waves (waves 1 and 2). The probit model was employed for the analysis. The marginal effect after probit estimation result revealed that when a woman moves from blue collar to white collar job, the probability of her household becoming poor reduces. Education, household size, location, dependency and household size were predisposing factors to poverty. The study also revealed that household poverty in Nigeria is not entirely a gender phenomenon. The study proffers some recommendations based on the research findings.

Key words: White collar, Gender, Household, poverty, employment.

JEL: I32, J01, C21.

I. INTRODUCTION

Globally, women have continued to experience discrimination within the labour market (Cho, 2014; Abdou, 2020). More men participate in labour market activities than women in most economies of the world (Ortiz-Ospina & Roser, 2018). Women involvement in labour have been restricted not totally by choice, to unpaid jobs within the informal sectors; while the men dominate the formal sectors—constituting a major percentage of the workers in formal or white collar jobs (Ortiz-Ospina & Roser, 2018). The discrimination within the labour market are worse in the developing countries of Africa whose culture and belief have confined women in those economic activities that does not protect their rights (International Labour Organization [ILO], 2016; Iheonu, Nwodo, Anaduaka & Ekpo, 2020). Most services done by women are usually unpaid for; and the greater percentage of women who engage in paid jobs are found mostly in the blue collar jobs, with no job protection or social insurance benefits (Girma, 2021). Some studies suggest that the segregation within the labour market against women have grave macro-economic consequences (Gayawan & Adebayo, 2015; Lam & Elsayed, 2022).

World Development report (2019) highlights that there is a need to make women participation in formal sectors to be at par with that of men. Diverse studies have shown that globally, one easy way to achieve this feat is to encourage more women to have access to quality education (Bbaale, 2014; Schaner & Das, 2016; Blau

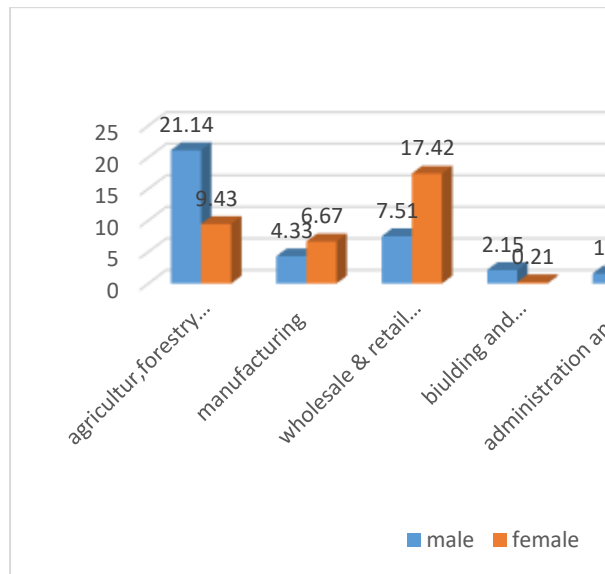
& Winkler, 2017; Enfield, 2019). Education changes the societal view about women and as well, increases their status in their families. It awakens their consciousness and exposes them to knowledge about fertility thus putting a check on population growth. It also makes them to acquire the necessary skills and expertise needed to function adequately in the labour market. Aromolaran (2019) explains that currently, International Organizations hinging on successes recorded by advanced economies in closing the gender gap in educational levels, have tried to encourage African governments to embrace education policies that would create gender balance in education; as studies in development literature have shown that increased women education is a good channel for promoting economic growth and reducing poverty for households. This is against contrary evidence held by Ganguli, Hausmann & Viarengo, 2014; Klasen, Pieters, Silva & Tu, 2019, that closing the gender gap in education does not translate to a reduction in gender gap in female labour participation.

In Nigeria, women also face gross discrimination within the labour market—are misconstrued to be weak and not good enough to take up certain roles as far as the labour market is concerned (Nwakeze, 2010). They are constantly being denied access to certain positions because culturally, the society ascribes such positions to men. This is a huge indication that the discrimination against women in the labour market is not because they have not attained the required level of education needed by the labour market, but because of their femininity. The National Bureau of Statistics (NBS) report (NBS, 2014) asserts that despite increased women enrolment in education and massive women engagement in labour market activities, there is still a wide gap in ratio of male to female workers in Nigeria. Two third (65.83percent) of senior positions in federal Ministries, Departments and Agencies (MDA) were

occupied by men compared to (34.17percent) of positions held by women for the year 2017. By the year 2018, 63.77 percent of senior positions were held by men while that of women rose slightly to 36.23 percent. However, this increase saw a decline in 2019 with women holding 31.97 percent of senior position against 68.03 percent by men (NBS statistical report on men and women, 2020).

These shocking statistics reveals that on the average, women in Nigeria do not sit in positions that they ought to occupy within the labour force. Women of child bearing age are also not given opportunities to attain certain positions especially in the private sectors due to issues with child care (Obiyan, Fagbamigbe, Adetutu & Oyinlola, 2017). These opportunities may be availed to them at the later stages of their life, which establishes a huge discrimination and spells doom for the macro economy. The NBS Manpower Stock and Employment Generation Survey (2010) show that agriculture, forestry and fishing sector was the leading sector in employment in Nigeria with 14,837,693 persons the next is wholesale and retail trade sector with 12,097,189 persons; manufacturing (5,337,000) and other service activities (3,471,702). Mining and quarrying recorded the least employment with (146,488) persons. In all these sectors, the number of women employed were minimal, in fact, the majority of them were engaged in the informal sectors as shown in fig 1.1

Fig 1:1 2010 percentage distribution of employment by some selected sectors and sex.

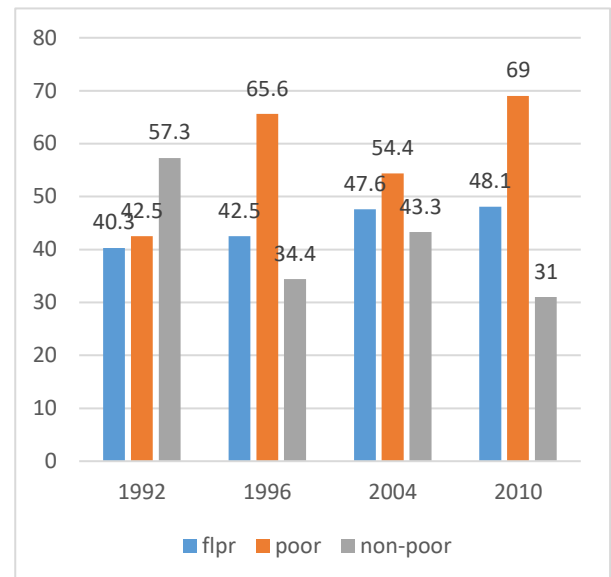


Source: author's plot using data from NBS Manpower Stock and Employment Generation Survey 2010.

Since most women do not work in those sectors with defined rights, privileges and better income, their welfare feedback to their households tends to be quite minimal. It is not quite surprising, however, that the number of households still living in poverty keeps increasing even with relative increase in participation of women in Nigerian labour market. The 2010 poverty profile in Nigeria shows a poverty incidence of 75.5 percent in 2004/2004 while in 2009/2010 the perception index of household living in poverty had risen to 92.5 percent. A major problem evident in Nigeria is that, it is still overburdened by poverty irrespective of the increased women involvement in labour market activities. In as much as women are said to be pivotal in eradicating poverty within the households, they have over the years, been observed to have higher poverty prevalence than men. For every household that is poor, women are more likely to suffer the consequences of poverty in that household. More so, households that are headed by females are more likely to be most hit with

poverty. This is further illustrated in figure 1.2.

Fig 1.2: summary of Female Labour Force Participation Rate in relation to poor and non-poor households.



Plotted by researcher with data from 2010 poverty profile and World Bank WDI (2016).

Several other studies in different countries have tried to examine the effects of women engagement in labour market on poverty. Findings by Stier & Lewin (2002) for Israel, Datta & De (2015) for India, Gillani (2015) for Pakistan, Atieno (2009) for Kenya shows that households whose women participate in the labour market activities either on part-time or full-time basis have lower poverty levels than those households whose women are economically inactive.

Interestingly, there is dearth of empirical literature in Nigeria on female labour market participation and household poverty. Few literatures that have studied similar issues aggregates labour market participation and considers a woman to either participate or not participate in the labour market. This study in its novelty, however, disaggregates the labour market into blue collar and white collar jobs based

on the dual labour market theory of Doeringer & Piore (1971); thus classifying households based on the type of employment their women engage in. This is to show that every woman who engages in work participates in the labour market. It's either she works in the white collar sector or in the blue collar sector. One important feature of this disaggregation is that, it spells clearly how the nature of occupation a woman does determines how far or close her household will be from the poverty line. By implication, what the household experiences could be tagged a gender induced occupational poverty. It is based on the foregoing, that this study is poised to examine the following objectives:

- i) To ascertain the effects of a woman's participation in white collar jobs on her household's poverty level.
- ii) To compare poverty levels of women-led households with general households whose women are in white collar jobs.

II. Literature Review

In this study, female labour market participation was conceptualized as women participation in both the blue collar and white collar jobs. Blue collar jobs in this study are jobs found within the private sector including paid apprentice, cooperative, religious organization and other job specifications. White collar jobs in this study are jobs in federal, state and local governments, non-governmental organizations, international organizations and self-employment. Poverty in this study was conceptualized as a household having a per capita expenditure which is less than the absolute poverty line. This study is theoretically best explained by the dual labour market theory which was developed by Peter Doeringer & Michael Piore in 1971. The theory explains that households are poor because there are two distinct labour markets: i) the primary sector which is comprised of privileged members of the labour force-who are paid high wages, have

steady jobs with better working conditions, secured jobs, good prospects for promotion, with proper administration of work rules and regulation. ii.) The secondary sector which consists of unskilled- low wage works, poor working conditions, few or no job security and little promotion prospects). According to Watcher (1974) workers are discriminated against within the primary sector not because they lack the skill and expertise to function there but because the institutional arrangement does not favour them. As a result, those workers find themselves to be underemployed in the secondary sector.

Another theory of poverty which is the structural theory of poverty sees poverty as a structural problem emanating from the existing economic system. So, people are in poverty because they find themselves within an economic system that deliver them inadequate income. The theory views individuals as being dynamic and do not remain in poverty forever due to possibility of finding a job, getting promoted and hence being elevated from poverty lifestyle. Structural poverty is believed to emanate from the larger society. Several empirical studies have been published both nationally and internationally on issues of women employment as it relates to poverty. Gabriel & Schmitz (2007) examined the gender differences in occupational distributions among prime-age United States workers. The index of dissimilarity and multinomial logit model was majorly used to assess the absolute deviation in percentages of men and women across occupation in the United States of America. The result showed the index of dissimilarity amongst men and women actual occupational distribution to be 37.4 in 1994 and 36.1 in the 2000. The result indicates also, that gender differences in occupational distribution was stable in the 1990s as it was in the past. They however concluded that differences in occupational distribution among men and women abounds but mostly as a result of voluntary choice and long term

changes in the structure of the labour market than segregations.

A similar study by Stier and Yaish (2014) examined job segregation and gender discrimination in quality of jobs. A multi-level modelling technique was employed and a panel of 27 countries were studied. Several job quality measures were decomposed by gender and occupational groups. The result show that men had edge over women and were better placed in terms of achievement and time autonomy than women. Men and women had same overall levels in job security and content although gender differences occurred across occupational groups. Atieno (2009) studied the effects of government policies and female labour force participation on poverty reduction in Kenya. Multinomial Logit model with secondary data obtained from Central Bureau of Statistics 1997 Welfare Monitoring Survey (WMS) III was used for the analysis. The explained variable was classified into sectorial groups. The regression results show that for a woman to be absorbed in formal employment, she has to attain a reasonable level of education. Women participation in labour force has been identified to have direct impact on income and livelihood of households in Kenya.

Anyanwu(2010) examined poverty in Nigeria as a gendered phenomenon, he decomposed household poverty by composition of households (male headed and female headed) using FGT index of poverty decomposition. Logit estimation was then carried out to examine poverty correlates for these groups of households. The findings revealed that female headed households experienced poverty more than male headed households. This is evident as men are prone to work in jobs with better pay and tend to also have more opportunities than women. Durnel (2010) examined the determinants of female labour participation to economic development process in turkey from 1988-2008. Descriptive method of analysis was used to estimate the effects of some selected

variables based on theoretical postulations. The study revealed that that economic growth, urbanization rate, fertility, and marriage seem to have negative impact on female labour force participation in developing countries. The level of education on the other hand showed a significant positive impact on women's labour force participation rate in turkey. He plotted a U-shaped curve and concluded that turkey has been on the left hand side and bottom part of the U shape –hypothesis. Tsani, Paroussos, Fragiadakis, Charalambidis & Capros (2012) also did a study on female labour force participation (FLFP) and economic development in Southern Mediterranean countries. A two-step methodology was employed, consisting of econometric estimation using pooled OLS and general equilibrium analysis. A simulation covering the period from 2010 to 2030 was done; with results showing that when women do not involve much in labour market activities, the region experiences lower economic growth especially when they allow for region specific barriers to women participation in labour market activities. The pooled OLS result, however, shows that the relationship between FLFP and economic growth is U-shaped. Dayıođlu & Kırdar (2010) investigated the factors determining trends of labour force participation in Turkey. The study shows that female labour participation in the rural areas has been declining over the years studied but relatively stable over the years. A multivariate logit analysis was done on different educational groups: no education, primary, secondary, and tertiary and it was discovered that education had a positive relationship with female labour participation rate and that children matters much more for highly educated women than for women with no education. In a similar study, Oluwaseyi (2013) studied the determinants of women's work in Swaziland. Logistic regression method was used to analyse the data obtained from Swaziland Demographic and Health Survey

2007. This model is considered appropriate for this study because the dependent variable is dichotomous varying between a woman participating or not. Cross tabulation method was used for the analysis and the result shows that close to half of the women engage in labour market, as the percentage of women who do not work stands at 55%. The major findings was that education and age is a very crucial determining factor of women's work in the labour market in Swaziland.

Al-Botmeh (2013) investigated the impeding factors to women engagement in labour market activities as well as entrepreneurship in Palestine. Qualitative as well as quantitative analytical methodology were employed for the analysis, He discovered that women in Palestine work in some sectors and entirely abandons some other sectors and their men earns wages that are higher than that of women as women are mostly found in jobs with lower pay. He concludes that political factors, economic factors: poor demand for women's labour, low substitutability between men and women, continued informalisation of women work, increased fertility in women, quantity and quality of education poses barriers to female labour participation in Palestine.

Harriet, Opoku – Asare & Anin (2014) examined the role women play in reducing their household poverty in Bongo district of Ghana. The study reveals that women in Bongo district were mostly engaged in blue collar jobs, mostly farming and trading. A sample of 80 respondent were drawn from eight communities in the district and the data analysed using descriptive statistics. Although the sample of 80 persons could be considered statistically small and may likely not be representative of the true population. The result show that most of the work women carryout at home are unpaid for, because they are viewed as the women's responsibility at home. It also revealed that most women are compelled to work in the informal sectors with low pay due to their

poor exposure to adequate education. Nwobi & Onwusanya (2014) examined how the women in rural areas contribute to poverty eradication in Anambra state Nigeria. A total of 360 women were selected from 210 registered women organisation. Questionnaire was designed for the study and mean and standard deviation were used to analyse the research objectives. The result shows that rural women were willing to contribute to the eradication of poverty if well empowered and given access to basic infrastructures. The study, however, concluded that the government should extend credit opportunities to these women and also provide them with opportunities to enroll in adult education and skill acquisition programs.

Olowa & Adeoti (2014) examined the effects of women education on their work participation in rural Nigeria. The study employed the OLS, instrumental variable technique and control function to check for determinants of women's work in the rural areas. The result shows that age, marital status as well as education has positive effect on a woman's participation in labour market activities while age squared, health status, family's wealth reduces women's participation. This study adds to existing knowledge in its choice of methodology because it addresses the problem of endogeneity. An issue identified which happens to be on the negative is the result which shows a positive relationship between education and women participation in labour market. This is questionable as women's work was captured by their involvement in farm work since the studies focus is on rural Nigeria. Increased level of education should reduce a woman's engagement in farm work and perhaps foster her movement from blue collar to white collar jobs. Nagac & Nuhu (2016) in a similar study, examined the effect of education on female labour market participation (FLMP) using data from general household survey 2013. The logit model was adopted for the analysis and the

result confirms an inverted U relation between education and FLMP.

Shittu & Abdullah (2019) tested the relationship among fertility, education and female labour market participation in 7 ASEAN countries from 1990-2015. Pooled mean group and dynamic OLS method was adopted for the analysis and the result show that education increases female labour market participation. Olorunsanya, Falola & Ogundeji (2011) examined the determinants of poverty level for rural and urban households in Kwara state of Nigeria. Descriptive statistics and logistic regression model were used to construct a poverty profile for these households and test for poverty correlates. The findings of the study revealed that those households who reside in the rural areas of the study area, has higher poverty incidence than those households who live in urban areas. It also show that those households that are female headed, those with large size, those in blue collar jobs especially those engaged in farming and those with income have higher poverty incidence. The result of poverty of the poverty correlates shows that household's per capita income, age of household head, gender of household head, educational qualification of household head and household size has significant impact on a household's poverty level.

Klasen, Lechtenfeld & Povel (2011) also examined women vulnerability and poverty as heads of their households in Thailand and Vietnam. A total of 4400 households were subjected to a panel study to show that women who are heads of their households were more vulnerable to low life and their households experienced more poverty than those households who are headed by male. The Probit model was employed to achieve this, and the result show that there is not much proof that households headed by women are more vulnerable and attune to poverty than those headed by males. In a similar study, Ike (2012) examined the gap in poverty levels between men and women who are engaged in rural farming in delta

state, Nigeria. A sample of 210 respondents were drawn from the population for the study. Foster ,Greerer & Thorbecke index of poverty decomposition was used to test for incidence, depth and severity of poverty for these households. The Ordinary least Squares method was employed to test for poverty correlates, although this methodology is considered inappropriate as the estimators will be biased and inconsistent since we are dealing with a dichotomous dependent variable "poverty" which should takes values 0 or 1. For this kind of study, a logit or probit regression model is the best fit. The Result of the FGT index of decomposition show that poverty incidence was more with household's whose household head were females and engaged in farm activities. The study revealed that headship of household is a very critical factor in influencing the poverty situations of an average household in Delta state.

III. Methodology and Data

The data for the analysis was sourced from National Bureau of Statistic (NBS) General Household Survey (GHS)-Panel 2015/2016 wave 1 and 2. Independently pooled cross section was used in order to increase the sample size and to generate more precise estimators and test statistics with more power. A total of 500 Enumeration Areas (EA) were selected nationally for the survey ,out of which a sample of 4916 households comprising of 1569 urban and 3347 rural households were drawn for wave 1, and 4716 households comprising of 1465 urban and 3251 rural households were selected for wave 2. The data analysis was done with Stata version 13. To achieve the objectives of this study, we employed a Probit regression model which is a special case of Binary Response Model, as we are dealing with a dichotomous dependent variable "poverty" which can be expressed as an individual either being poor or non-poor. The Probit model is used when the dependent variable is a qualitative response variable, since the Ordinary least Squares

(OLS) method becomes inadequate for such estimation within the regression framework. The Probit procedure computes maximum likelihood estimates of the parameters of the Probit equation $p = \Pr\left(Y = \frac{1}{X}\right) = C + (1 - C)F(x\beta)$ using a modified Newton-Raphson algorithm.

where

β is a vector of parameter estimates

F is a cumulative distribution function (the normal, logistic, or extreme value)

X is a vector of explanatory variables

\Pr is the probability of a response

C is the natural (threshold) response rate

The deterministic form of the Probit model is specified as follows:

$$\begin{aligned} HHPOV_i = & \alpha + \lambda FLPwomenemp_i \\ & + \delta EDU_i + \gamma HHS_i \\ & + \varphi AGE_i + \theta AGE^2_i \\ & + \tau LCN_i + \sigma CH < 10_i \end{aligned}$$

The econometric form of the model is therefore specified below

$$\begin{aligned} HHPOV_i = & \alpha + \lambda womenemp_i + \delta EDU_i \\ & + \gamma HHS_i + \varphi AGE_i \\ & + \theta AGE^2_i + \tau LCN_i \\ & + \sigma CH < 10_i + \mu_i \end{aligned}$$

Where μ_i is distributed standard normal.

Womenemp = Female Labour market Participation in white collar jobs

EDU = educational attainment

HHS = household size

AGE = Age

AGE² = Age square

LCN = location classified as urban or rural

CH < 10 = No of kids less than 10 years of age

HHPOV = Household poverty

i = cross sectional study

We classify poverty as an individual being poor or non-poor; we choose a threshold value such that if the Household poverty measure exceeds the threshold, then the individual is non poor otherwise the individual is observed poor. Hence, $HHPOV = 1$ if poverty value exceeds the threshold and $HHPOV = 0$ if otherwise. The parameters of the model are set as $\alpha = \lambda = \delta = \tau = \gamma = \varphi = \theta = \sigma = 1$. The poverty threshold which is the poverty line of N74401 was supplied by NBS using standard methodology for calculating poverty line for which a household is considered poor if their monthly total household expenditure on food and non-food falls below this amount.

IV. Presentation of Probit Result

The Probit result presented in Table 4.1 shows that for the general household, the coefficient of women employment in white collar jobs, age and educational levels showed negative signs as expected, while household size, having more number of kids less than 10 years of age, increased woman's age and rural residency all showed positive signs as expected. These results indicate that households whose women work in white collar jobs and also households whose women have attained higher educational level are less likely to be poor whereas households who are large in size, households with more kids less than 10 years of age and households who reside in the rural area are more likely to be poor. Age and squared value of age have statistically insignificant values. This implies that age has no non-linear effect on household poverty: increased age for a woman in a household does not necessarily reduce the household's poverty. For the women-led households we also had similar

signs on the coefficients as that of the general households except for age and age squared which turned out positive and negative respectively. This could imply that the age of a woman engaged in white collar job in a woman led household could increase her household poverty while further increases in her age could reduce her household's poverty.

Table 4.1: Effect of Women Employment in White collar Jobs on Household Poverty in Nigeria

Variable	Overall_Model	X- value	Marginal_effect	Womenonly_model	Marginal_Effect	X-
Poor						
Womenempl	-0.742*** (-10.42)	103236	-0.233*** (-13.38)	-0.702*** (-6.86)	-0.219*** (-8.68)	105.302
Hhsize	0.0903*** (11.29)	6.912	0.0335*** (11.29)	0.0794*** (6.82)	0.0291*** (6.82)	6.8234
Children<10	0.0345** (2.75)	2.8942	0.0128** (2.75)	0.0606** (3.20)	0.0222** (3.19)	2.84095
educlevel	-0.0682*** (-3.33)	1.20459	-0.0253*** (-3.33)	-0.0845** (-2.78)	-0.0310** (-2.77)	1.15539
Rural	0.855*** (20.60)	1.67523	0.317*** (20.88)	0.801*** (13.40)	0.294*** (13.57)	1.66069
Age	-0.00227 (-0.52)	26.2438	-0.000842 (-0.52)	0.00351 (-0.52)	0.00129 (-0.52)	25.6607
Agesq	0.0000278 (0.47)	996.408	0.0000103 (0.47)	-0.0000447 (-0.45)	-0.0000164 (-0.45)	928.486
L1	-3286.4		-3286.4	-1531.8	-1531.8	
r2_p	0.153		0.153	0.149	0.149	
N	5841		5841	2735	2735	

Source: Stata output of estimation by researcher.

Marginal effects; *t* statistics in parentheses

(d) for discrete change of dummy variable from 0 to 1

p* < 0.05, *p* < 0.01, ****p* < 0.001

N.B: The X values for both the general household and the women led households are approximately the same.

The marginal effect after Probit regression reveals that if a woman in a general household moves from blue collar to white collar job, the probability that the household will become poor reduces by 23.3%, provided the woman in the household had 100 percent participation in white collar jobs while that of the women led household reduces by 21.9% .

Also, if a general household's size increases by one more person, the probability that the household will become poor increases by about 3.35% provided the household already had 7 persons since ($\hat{X}=6.8234$) while that of the women led household increases by only 2.91%

Children < 10: if one more person less than 10 years of age is added to the general household, the probability of the household becoming poor increases by 1.28% so long as the number of children less than 10 years are already 3 since ($\hat{X}=2.84095$) while that of women led households increases by 2.22% .

Educational level: a change in a woman's educational level reduces the probability of the general household becoming poor by 2.53% provided, that the woman have had more than primary education since ($\hat{X}=1.15539$) while that of the women led households reduces by 3.10%.

Location: If a general household moves from urban to rural area, the probability that the household will become poor increases by 31.7% while that of women led households increases by 29.4%.

Age and squared value of age are insignificant and hence, age has no non-linear effect on household poverty; this shows that as a woman's age increases, there is no significant probability of her age reducing or increasing household poverty.

V. Conclusion

This study examined the effects of a woman's engagement in white collar jobs

on her household's poverty level and also compared the poverty levels of general households and women led households whose women are engaged in white collar jobs. The study revealed that moving from urban to rural area increases a household's poverty, although, the effect is felt more by general households than women led households . Hence, no household will be willing to move from urban to rural areas leading to urban clusters and other environmental problems associated with it. In addition, the result shows that attaining higher education by women in a household reduces household poverty, and even more for women led households; thus, if a woman in a household does not acquire education up to the basic level which in this study is "having more than primary education", the household will remain poor. The result also shows that having additional child that is less than 10 years of age so long as the children less than ten years of age in the household are already up to 3 in number, creates undue burden to the household and pushes it to poverty—this is even worse for women led households. This consequence arises because, child care responsibilities associated with the increase will be a burden to the household especially to the woman. For the woman led household, the additional dependant will result to her giving up work- time for child care, which of course will affect her job performance. The findings revealed also, that an addition to the household size when there are already seven persons in the household, increases the household's poverty; as more people are to compete for the limited resources available to the household—this is even worse for general households. The study therefore concludes that household poverty is not only occupational but is also widely determined by household size, number of kids who are less than 10 years of age, location (rural/urban) and educational level. The study also revealed that household poverty in Nigeria is not

entirely a gender phenomenon as we observed only a

variable, which is having more dependant, to be the poverty predisposing factor for women- led- households while having a large household size and moving from urban to rural areas were predisposing factors for the general households to become poor.

Based on the research findings, this study recommends that:

- 1.) More women should be encouraged to acquire formal education up to the basic level, by creating awareness on this, especially in the rural areas. Government should also introduce policies like education fee subsidy or fee waiver for women, so as, to create a favourable and level playing ground for women to be able to access quality education and compete favourably with men.
- 2.) More women should be encouraged and as well supported, to take on jobs and engage in those activities that were seen as exclusive reserve for men.
- 3.) Sensitization and Orientation efforts should be intensified on access and use of family planning measures and related policies, as this will help households to decide on the average number of kids they should have so as not to exceed seven persons in the family.
- 4.) Social protection enforced by government need to be made available to all without regard to where they work.
- 5.) Finally, adequate child spacing should be encouraged, so that the number of dependants in the household will be minimal at every point in time.

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