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EVALUATING THE INCIDENCE OF POVERTY AMONG UNEMPLOYED AND UNMARRIED WOMEN IN NORTH CENTRAL NIGERIA

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Abstract

The study investigated the incidence of poverty among unemployed and unmarried women in North Central Nigeria. Employing a descriptive research design, quantitative primary data was obtained, through a questionnaire survey, from a multistage sample of 384 individuals in the region. A Chi-square Goodness of Fit test was carried out to analyse the collected primary data. The study's outcomes indicated a high incidence of poverty among the population of unemployed and unmarried demographic of women in the North Central and a statistically, as confirmed by a statically significant results obtained from sample analysis. It is, therefore, crucial that government initiate and support livelihood diversification programs specifically tailored for poor unmarried and unemployed females in North Central Nigeria. These programs should encompass training and resources for income-generating activities aligned with the skills and capacities of women, thereby offering alternative sources of income beyond conventional avenues.

Keywords: Economic Empowerment, Evaluation Influence, Poverty, Unemployed, Unmarried Women

1. Introduction

Poverty has a significant impact on women, particularly those who are unemployed and unmarried as they are not physically strong and encouraged to subject themselves to hard labour like their male counterparts. Women in poverty face various deprivations, including limited access to education, healthcare, and social activities (Büyükyörük, 2022). Unemployment, along with low wages, is a major factor contributing to poverty among women (Dahliah & Nur, 2021). Unemployed women are at a higher risk of being in poverty due to low work intensity and lack of social transfers to adequately cover their needs (Nikoloski, 2020). Gender disparities in poverty are prevalent in many countries, with female poverty rates being significantly higher than male poverty rates (Burchi & Malerba, 2023). Overall, poverty has a profound and multifaceted impact on unemployed and unmarried women, affecting their well-being, opportunities, and the future prospects of their children.

Poverty is a complex and multifaceted issue that intersects with various aspects of individuals' lives, including employment status and marital status (Levy & Freiberg, 2022), so that among the demographic groups disproportionately affected by poverty are women who are both unemployed and unmarried (Damaske, et al., 2017). Understanding the influence of poverty on this specific demographic group is crucial for designing effective interventions and policies aimed at poverty alleviation and women's empowerment. Throughout history, women have faced systemic inequalities in access to education, employment opportunities, and financial resources, contributing to their higher susceptibility to poverty (Mohsin, 2023). Traditional gender roles and societal expectations have often limited women's economic independence, leading to a higher prevalence of poverty among unmarried and unemployed women (Jabeen et al., 2020).

Social and cultural norms regarding women's roles and responsibilities within families and society can significantly impact their economic well-being

(Uddin, 2021). Stigma and discrimination against unmarried women, particularly those who are unemployed, can exacerbate their vulnerability to poverty (Simcock et al, 2021). Moreover, cultural expectations regarding marriage and family can affect women's choices regarding education, employment, and financial independence (Takvam & Kindt, 2022). Economic factors such as wage disparities, lack of access to formal employment, and limited economic opportunities for women contribute to their higher likelihood of experiencing poverty (World Bank, 2020). Economic downturns, job insecurity, and structural barriers further exacerbate their economic vulnerability (UNDP, 2021). Government policies and legal frameworks through various agencies saddle with the responsibility of women empowerment play a crucial role in shaping women's economic opportunities and addressing poverty (OECD, 2018). Policies related to labor market participation, social welfare programs, gender equality, and family law can either support or hinder the economic empowerment of unmarried and unemployed women (Kabeer, 2021; ILO, 2020).

Key stakeholders involved in addressing the problem of poverty, unemployment, and marital status among women include government agencies, non-governmental organizations, women's rights advocacy groups, employers, educational institutions, and community-based organizations (UNICEF, 2020). Their roles in providing support services, advocating for policy reforms, and promoting gender equality are highly instrumental in addressing the challenges faced by this demographic group. Despite progress in women's rights and gender equality initiatives, unmarried and unemployed women continue to face significant challenges related to poverty (WHO, 2020). Economic disparities persist, with unmarried and unemployed women often lacking access to stable employment, affordable housing, healthcare, and other basic necessities (UNFPA, 2019). Existing research and literature on the influence of poverty on unmarried and unemployed women highlight the complex interplay of economic, social, and cultural factors (McGinn & Oh, 2017; Duflo, 2012). Studies have examined the impact of poverty on women's mental health, reproductive choices, access to education, and prospects for economic mobility

(Smith & Mazure, 2021; Kabeer, 2005). However, there is a need for further research to understand the nuanced experiences of this demographic group and identify effective strategies for poverty alleviation (Narayan et al., 2000).

In North Central Nigeria, a region characterized by a rich tapestry of diverse cultures amid a complex socio-economic landscape, the struggle against poverty among women unfolds as an often-overlooked narrative. Poor unmarried and unemployed females in this context face a myriad of challenges, navigating a world of lack and unmet needs, as described (Onah, 2021). Despite adversities, these women exhibit remarkable fortitude and resilience in providing for their families, standing as an inspiring phenomenon.

Recognizing and addressing the issue of poverty in North Central Nigeria is crucial, this acknowledgement necessitates concerted efforts to construct a supportive framework that acts as a ladder, enabling women to ascend beyond economic hardship, as emphasized (Jasper, 2019).

The economic empowerment of the female demographic faces significant hurdles in the context of high rates of unemployment among women in North Central Nigeria. Structural barriers, gender discrimination, and a lack of vocational training contribute to a scenario where women often find themselves unemployed or engaged in precarious, low-wage employment (Haruna, 2020). Poverty, predominantly worn by women in the region due to ingrained cultural norms and traditional gender roles, constrains their economic independence and participation in the broader economy. The education gap exacerbates these challenges, limiting access to education and hindering better-paying job opportunities, perpetuating a cycle of poverty (Leo, 2019).

The role of government and non-governmental organizations (NGOs) is pivotal in reversing the feminization of poverty, with initiatives ranging from education and vocational training to microfinance opportunities (Farouq, 2010). The challenges faced by divorced women deserves special attention, with cultural stigmatization and a lack of familial support

leaving many in precarious financial situations, a situation exacerbated by legal and societal barriers (Usman, 2020). The impact of poverty extends beyond individual suffering, affecting families and communities, making the economic empowerment of women crucial for overall well-being (Kelvin, 2016). Microfinance institutions, educational programs, and technology play key roles in women's economic empowerment, creating avenues for entrepreneurship and access to information and networks, as highlighted by various scholars. Agriculture, a key sector, offers substantial potential for women's economic empowerment through policies aimed at providing access to land and resources (Lalo, 2017).

Women poverty is a pressing issue that disproportionately affects them in North Central Nigeria, manifesting starkly across various segments of women such as divorced and unemployed women. These women confront significant economic hardships rooted in gender inequality, cultural norms, limited employment opportunities, educational disparities, and inadequate support systems. The prevalent traditional gender imbalances in family management perpetuate socio-economic disparities in divorced households due to cultural beliefs, stigmatization, and lack of support, thus intensifying poverty among women. The research contends that achieving gender equality and mitigating the feminization of poverty necessitates providing equal opportunities for all women, including empowerment and employment, fostering their ability to compete with men and contribute to nation-building. The study underscores the entrenchment of gender bias in policy and social institutions, hindering job considerations and positions of authority for women. In a nation influenced by parochial norms, the research challenges prevailing gender biases to pave the way for inclusive development. The feminization of poverty emerges as a critical social problem impeding the nations and North Central progress, demanding governmental strategies for substantial improvement. Despite Nigeria's abundant natural resources, pervasive poverty, particularly among women in North Central, spans education, food security, health, industry, and politics. The government's failure to harness the productive labor potential of women, including the divorced and unemployed, impedes

development and perpetuates poverty.

In line with the aim of the study, the following hypothesis was formulated.

HO1: The incidence of poverty is the same for all women in North central Nigeria.

2. Literature Review

Concept of Poverty

The concept of poverty encompasses the state of lacking material resources and can encompass various aspects of economic deprivation, including the lack of basic consumer goods and the absence of essential services such as education or access to healthcare (Spicker, 2020). From a sociological perspective on poverty, it can be understood as a socio-economic predicament characterized by the incapability to meet daily necessities (Syahputra & Rofizar, 2022). Poverty can be described as a circumstance in which an individual is unable to fulfill their fundamental requirements, such as food, clothing, shelter, healthcare, and education (Cahyani & Muljingsih, 2022).

Kholmurodov (2022) posits that poverty is the consequence of insufficient resources to meet the minimum consumption standards, stemming from factors like income inequality, as well as various social, economic, medical, and demographic processes. Building upon this, Walton (2022) asserts that poverty is a state of lacking resources that impede or hinder one's ability to participate in meaningful social events and maintain meaningful relationships. Correspondingly, Nabila et al. (2023) provide a definition of poverty as a person's incapacity to meet the demands of daily life, including but not limited to food, housing, education, and healthcare. Moreover, Ribotta (2023) delves into the discussion of poverty as an outcome of unequal distribution of resources, highlighting its role as a model of social injustice. This perspective underscores the notion that poverty restricts individuals' access to resources and curtails their ability to fulfill basic needs and exercise genuine freedom. Additionally, Loka (2022) defines poverty as a state in which individuals are unable to meet the minimum economic requirements for a certain

standard of living. In essence, poverty can be characterized as an undesirable and intolerable state of affairs that is regarded as a multifaceted problem encompassing social, economic, political, and psychological dimensions.

Unemployment

According to the research conducted by Sen et al (2022), the issue of unemployment is characterized by the circumstance in which individuals who have reached a specific age are not involved in any form of activities that contribute to their own economic well-being as well as the economic prosperity of their nation. The escalating concern surrounding unemployment has greatly impacted the daily lives of people, rendering it increasingly challenging and burdensome. In fact, the presence of unemployment has been known to give rise to poverty and depression among citizens, thereby exacerbating the negative consequences associated with this social and economic predicament. Litvina (2022), in her comprehensive analysis, explains that unemployment is a multifaceted socio-economic phenomenon that encompasses a situation in which a segment of the economically active population does not possess a job or a stable income source.

Building upon this body of knowledge, Özçelik and Erdem (2020) define unemployment as the predicament in which individuals who possess the ability to work within a given country and possess the desire to engage in employment at the prevailing wage rate are unable to secure a job. It is a state where individuals find themselves in a predicament wherein they actively seek employment but are unable to find suitable job opportunities, as highlighted (Cahyati et al. (2023). Thus, unemployment emerges as a phenomenon or an employment challenge that permeates all developing nations, representing a multifaceted problem that is influenced by various factors, including population dynamics, inflation rates, and levels of poverty. In summary, the issue of unemployment is a complex and multifaceted socio-economic challenge that has profound implications for individuals and societies alike.

Adebayo, et al (2018) scrutinized the repercussions of

economic empowerment initiatives on the mitigation of destitution among unmarried and jobless women in rural Nigeria. The investigation employs a comprehensive approach, encompassing surveys and interviews, to evaluate the efficacy of microfinance undertakings, skills training schemes, and the provision of financial resources in enhancing the economic well-being of impoverished women. The research design offers invaluable insights into the particular interventions that may contribute to the abatement of poverty within this demographic cohort.

Mohammed, et al (2020) examined the gendered facets of destitution in North Central Nigeria, with a specific focus on the ordeals encountered by jobless and unmarried women. Through qualitative research methodologies, including group discussions and in-depth interviews, the study examines the converging factors of gender, marital status, and unemployment in configuring women's encounters with economic vulnerability and destitution.

Okonkwo and Uzochukwu (2019) carried out a quantitative examination to scrutinize the ramifications of poverty on women's employment prospects in Nigeria. By utilizing data from the Nigerian Living Standards Survey, the study employs econometric techniques to analyze the association between poverty status, educational achievement, and employment outcomes among women. The findings offer illuminating insights into the obstacles confronted by impoverished women, such as the constrained access to educational opportunities and employment prospects.

The implementation of Intersectionality Theory

Evaluating the influence of poverty on unemployed and unmarried women in North Central Nigeria, the intersectionality framework furnishes an intricate perception of the encounters endured by these women (Crenshaw, 1989). Destitution intersects with gender, marital status, and other variables, such as ethnicity and regional disparities, influencing the women's ability to access education, job prospects, healthcare, and social support systems. For instance, unwedded women in North Central Nigeria may confront social disapproval and prejudice due to communal norms and cultural expectations encircling matrimony and family

responsibilities (UN Women, 2020). This disapproval can intensify their financial fragility, restricting their ability to reach resources and job prospects that lead to financial independence (Chant, 2007). Furthermore, jobless women may encounter obstacles in entering the labor force, such as lack of skill training, prejudice in recruitment practices, and limited availability of childcare and transportation services (UNDP, 2021). By implementing the intersectionality framework within the framework of feminist theory, researchers and policymakers can gain a more comprehensive understanding of the intricate interactions between destitution, gender, marital status, and other intersecting identities. This knowledge will facilitate the creation of more focused interventions and policies intended to address the exceptional requirements and obstacles faced by jobless and unwedded women in North Central Nigeria.

3. Methodology

A descriptive design was adopted for the research, involving a cross-sectional analysis of the views and opinions of unmarried and unemployed women in the North Central as to how they were affected by the incidence of poverty. The population of the study was all 3,008,994 of these individuals in the region. However, the significantly large nature of this number necessitated the use of a representative sample, taking into consideration, research constraints. Consequently, the sample size was determined to be 384 using the procedure provided by Krejcie and Morgan (1970). The table assigns an appropriate sample size (S) to a given population size (N). For populations of 100,000 and above, the recommended sample size is

384. Respondents were selected for participation

in the study survey through a multistage sampling process, involving the combination of snowball, cluster and random sampling techniques.

The research instrument used was a structured questionnaire, formulated to collect the needed primary data from study respondents. The questionnaire was structured in two sections, the first designed to collected important biographical information, while the second contained variable measurement scales, containing closed-ended questions structured based on the Likert scale format. Copies of the instrument were administered across selected Local Government Areas of all seven North Central States with the help of four research assistants. Retrieved questionnaires were accessed in the field, and invalid and faulty copies were replaced therein.

Validity and reliability of the instrument were confirmed to ensure its accuracy as a data collection instrument. Accordingly, face and content validity were employed in incorporating inputs from consulted research experts as well as feedback from a pilot study undertaken with the participation of 50 respondents. Inputs were instrumental, among other things, in the removal of ambiguous statements and irrelevant items. To confirm reliability, Cronbach's Alpha statistic was computed to determine internal consistency for measurement scales for the incidence of poverty on unmarried and unemployed women. Alpha coefficients were interpreted based on a 0.7 threshold.

Table 1: Results of Reliability Test

Scale	Number of Items	Cronbach's Alpha Value
Poverty Incidence on Unmarried Women	5	0.889
Poverty Incidence on Unemployed Women	5	0.756

Source: SPSS Output.

4. Results and Discussion

Survey data for the study was obtained from a cross section of 384 respondents who were mostly between the ages of 28 to 43. This made up 43.2% of the total sample size. Additionally, most of the study

sample had and had the Senior School Certificate Examination (SSCE) as their highest educational qualification (34.1%). However, there were also high numbers of women who had uncompleted secondary school education (27.2%), as well as those who did not attend secondary school at all (18%). The

incidence of poverty among unmarried and unemployed women was generally found to be high, as can be seen from the information provided in table

2. Among others, the incidence of poverty among this demographic seemed to be significant in restricting access to financial resources (68.1%SA, 30.1%A).

Table 2: Summary of Responses as to the Incidence of Poverty on Unmarried Women

Item	SA	A	D	SD
Poverty significantly limits the access of unmarried and unemployed females in North Central Nigeria to essential financial resources for economic empowerment	260 68.1%	115 30.1%	7 1.8%	2 0.5%
Limited financial means due to poverty restrict the entrepreneurial opportunities available to unmarried and unemployed females in North Central Nigeria	231 60.5%	147 38.5%	2 0.5%	4 1.0%
Poverty reduces the availability of educational and skill development opportunities, impacting the economic empowerment potential for unmarried and unemployed females in North Central Nigeria	220 57.6%	154 40.3%	6 1.6%	4 1.0%
Poverty restricts the access of unmarried and unemployed females in North Central Nigeria to markets and resources necessary for economic empowerment	250 65.4%	120 31.4%	10 2.6%	4 1.0%
The impact of poverty is reflected in the low level of financial independence achieved by unmarried and unemployed females in North Central Nigeria	215 56.3%	155 40.6%	7 1.8%	7 1.8%

Source: Field Survey, 2024.

In the same vein this negatively affects financial independence, as confirmed by 56.3% collected Strongly Agree, and 40.6% Agree responses. It is not surprising then that these individuals would, also be limited in their access to educational and skill development (as supported by 57.6% and 40.3% agree responses), and such to take advantage of such things are entrepreneurial opportunities (confirmed by 38.5% Agree, and 60.5% Strongly Agree responses).

In analysing the collected data, the Chi-square goodness of fit test was applied in confirming the reflection of population distribution of poverty incidence for unmarried and unemployed from the

sample data analysed. Accordingly, the study hypothesis is restated and tested here based on an equal proportion of poverty incidence for all women in the region.

Test of Hypothesis

HO1: The incidence of poverty is the same for all women in North central Nigeria.

The estimated results of the computed Chi-square statistic for poverty incidence for unmarried and unemployed women in the North Central region are provided in table 3.

Table 3: Chi-Square Goodness of Fit Test for Incidence of Poverty among Unmarried and Unemployed Women in North Central Nigeria

Opinion	Observed N	Expected N	Residual	Level of Sig.	DF	χ^2 -cal	P-Value	Decision
SA	235.2	96	139.2	0.05	3	202.538	0.03	sig
A	138.2	96	42.2					
D	6.4	96	-89.6					
SD	4.2	96	-91.8					

Source: Researcher's Computation Based on Survey Data Count.

The estimated results show that $\chi^2_{\text{cal}} = 626.50$, $df = 3$ and $p = 0.03$. The low p value ($p < 0.05$) indicated the incidence of poverty was more severe for women who were in the unmarried and unemployed category. This provided sufficient information for the rejection of the null hypothesis.

Women who are unmarried and unemployed in the North Central were found by the study to be especially affected by poverty, and are much more vulnerable to its undesirable effects including limited access to education and skill development, as well as restricted access to financial resources and entrepreneurial opportunities. There is therefore the need for specialised empowerment programmes to meet the peculiar needs of this vulnerable group. This agrees with the assertion of Ravallion (2021) that economic empowerment of poor unmarried females significantly impacts both individual lives and the broader socio-economic fabric. Primarily, it affords these women a crucial avenue to break the cycle of poverty, a condition that often disproportionately affects them due to a combination of systemic, cultural, and social barriers.

5. Conclusion and Recommendations

Unmarried and unemployed women in the North Central have been identified as a major vulnerable group disproportionately affected by the incidence of poverty, which has negatively affected their wellbeing. This emphasises the critical need for economic empowerment programmes specifically designed to meet the needs of these individuals. These measures should ensure not just financial stability, but also a means to curb the pervasive deep-rooted female poverty. Through access to education, vocational training, and entrepreneurship

opportunities, these programs help in equipping women with skills and resources necessary for self-sufficiency.

Such empowerment not only benefits the individual women, elevating their status and decision-making power, but also has a ripple effect on the broader community, fostering a cycle of growth, independence, and enhanced participation in the economy, thereby gradually shifting the paradigm towards gender equity in North Central Nigeria. With access to employment or entrepreneurial opportunities, these women can earn an income, which is crucial for meeting basic needs like food, shelter, and healthcare. Financial stability often translates into improved living conditions and a reduced burden of poverty, not only for the women themselves but also for their dependents as well. Economic empowerment often leads to enhanced access to education and training for poor unemployed females. Empowerment initiatives should necessarily, include skill development programs, which equip these women with the necessary tools and knowledge to participate effectively in the workforce or run their businesses. This education and skill acquisition is invaluable, opening doors to better employment opportunities and the potential for higher earnings.

The poverty syndrome among women in North Central Nigeria demands a comprehensive approach, coupling economic empowerment with educational opportunities, legal reforms, and societal changes to address the root causes of gender-based economic disparity. By empowering women, there is a ripple effect on their families and communities, contributing to broader economic and social development in the region.

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