

RURAL POVERTY AMONG WOMEN IN NIGERIA

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ABSTRACT

This paper examined poverty among rural women in Nigeria with a view to identifying why poverty persists among this population. The paper adopted education, employment and earning as variables for discussions. Secondary data were sourced from the surveys of the World Bank, International Labour Organisation and the National Bureau of Statistics (NBS) from 2000 to 2019. The data revealed that though both sexes were given the equal opportunity for access to education, literacy rate among females in the rural areas is less compared to males due to drop-outs rate of females in upper secondary school which subsequently affects their choice of employment. Also, majority of rural women engage in non-farming sector which either does not resulted in high income or any stable financial rewards for them. The paper concludes that although formal education is essential, informal education should be strategically encouraged (based on the culture and beliefs of the people) in a way that enables them to build networks and obtain information needed to empower themselves to be lifted out of poverty.

Keywords: Sustainable development, Poverty, Capability Approach, Multidimensional poverty, labour. Education Feminization of poverty and Rural Areas

INTRODUCTION

Poverty is one of the longest-standing problems facing governments and populations throughout the world (Yunus, 2011). Its multidimensional nature makes it problematic for all facets of human life and its effects can be catastrophic to man and his environment (Pogge, & Rippin, 2013). To overcome poverty, nations unanimously set the 'No Poverty' goal as the first goal of the 17 Sustainable Development Goals (SDGs) aimed at transforming the world (Liu et al, 2015). In line with this goal, States and non-state actors continue to show commitment by increasing basic resources and services to reduce the impact of poverty on the most vulnerable groups in the society which include women and children and supporting communities affected by conflict and climate-related disasters (United Nations, 2018). Despite efforts of governments, NGOs, International Organisations and private actors, the world is not on track to achieve the target of less than 3 percent of the world living in extreme poverty as envisioned by the UN 2030 agenda (Moyer & Hedden, 2020).

Approximately 80 percent of the people considered as extreme poor are resident in rural areas (Castañeda et al., 2018). Across the globe, rural poverty continues to surpass poverty in urban locations (Ali & Thorbecke, 2017). Rural residents are more likely to experience and stay in poverty longer than urban residents (Cotter, 2002; Kyzyma, 2019). People, most especially women in rural areas, continue to live in extreme poverty and entrenched deprivation often exacerbated by violent conflicts and vulnerability to disasters (Cuaresma et al, 2018). Women constitute the majority among the poor within rural communities and poverty impacts more severely on them as they more often than not shoulder the family responsibilities such as providing basic necessities for their immediate and extended family members (Adepoju, 2004). Specifically, various projections suggest that if governments do not embrace major modifications in policy, extreme poverty will remain high in sub-Saharan Africa by 2030 (Mubecua & David, 2019).

To tackle rural poverty, the Nigerian government has implemented various programs since independence. They include the Operation Feed the Nation (OFN), Green Revolution Program, Better Life for Rural Women, Family Support Program in the 1980s, National Poverty Eradication Programme, Youth Empowerment Scheme (YES), Rural Infrastructure Development Scheme (RIDS), Social Welfare Service Scheme (SOWESS) and Natural Resources Development and Conservative Scheme (NRDCS) in the 90s and recently, the IFAD Assisted Livelihood Improvement Family Enterprise (LIFE). Most of these government programs are focused on agriculture and monetary support to individuals for trading without putting into consideration the gender dimension of poverty. Gender inequalities in terms of ownership and rights continue to worsen the poverty condition of rural women (ODI, 2014; Campos et al, 2018).

Despite government initiatives to stem poverty among its population, the 2018 Human Development report showed that a larger proportion of Nigerians (51%) are multi -dimensionally poor than those that are income poor (46%) (UNDP, 2018). Similarly, the 2019 Poverty and Inequality in Nigeria report, indicates that 40% of the total populace, i.e. about 83 million people (more women than men), live below the country's poverty line (World Bank, 2020). Successive governments in Nigeria have made efforts to eradicate extreme poverty among women through a number of programmes and incentives however, large number of women remain in extreme poverty (Onwuka et al, 2019). This paper looks beyond broad-based explanations that predispose to poverty to examine why poverty persists among rural Nigerian women. This is with a view to providing knowledge on the gendered dimension of poverty in rural areas in Nigeria and recommending more focused

interventions to eradicating extreme poverty within the SDG time limit. The paper investigated persistent poverty among rural women in Nigeria using education and employment indicators which are essentials in the fight against poverty. The first section of the paper focuses on the introduction; the second section reviews existing literature; the third section discussed women and rural poverty; while the fourth section is the concluding part of the paper.

DEFINING AND MEASURING POVERTY IN NIGERIA

There are perceptual and motivational differences in the definition of poverty. However, poverty generally refers to a noticeable deprivation in well-being: the lack of basic capacity, resources, access, and security to participate effectively in society (Handley, 2009). The manifestations of poverty “include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion, as well as lack of participation in decision-making” (United Nations, 2020). This implies that poverty is fundamentally about lacking or wanting and deprivation which can lead to persistent inequality and inaccessibility to basic needs over time. Poverty is therefore manifested when individuals are not having enough resources or abilities to meet their needs whether in the rural or in the urban areas.

Poverty was initially measured using house hold income, but now expenditure (Headey, 2008) which in itself is a major problem to alleviation of poverty programs. Individuals may intentionally or unintentionally report incorrect information about their income or spending to avoid tax or ineligibility in benefit program. For instance, a household comprising a man with four wives, who has a good income but he does not fully take care of some of the wives with such income in the surface it will appear as though all wives are above the poverty line statistically while, empirically, some wives are poor. This implies that poor women are not only poor in poor households but also they exist in households which are above the poverty line. The problem is ownership and access to sources of income for women in Nigeria.

The experience of poverty goes beyond experiencing a deficiency in income. It creates paucity of information, loss of power, and little or no control over basic life decisions (Royce, 2018; Benatar, 2016). Not only does poverty occur when a set of minimum needs is not met, it results from the deprivation of essential assets and opportunities to which every individual is entitled (May, 2001). In recent times, Nigeria measures poverty using both multidimensional poverty and monetary poverty. Whereas the monetary poverty measure assesses income or consumption and expenditure poverty according to national poverty lines, multidimensional poverty measure reflects relevant non-monetary aspects of poverty such as food insecurity, unemployment, dilapidated housing, lack of healthcare, meager educational levels etc. (Kim, 2019).

DIMENSIONS AND INDICATORS FOR MULTIDIMENSIONAL POVERTY IN NIGERIA

Measuring income alone is insufficient to correctly assess poverty, hence, multidimensional measures of poverty are used to comprehensively assess poverty in a way that shows who is poor and how they are poor (Kovacevic & Calderón, 2014). Nigeria’s multidimensional poverty index (NG-MPI) informed by data from the 2017 Human Development Indices Survey, has 11 indicators which cover the equally weighted dimensions of Education, Health, Living Standards and Unemployment (MPPN, 2018). The indicator of poverty related to education focuses on years of schooling as well as child school attendance in any household or community. Health related indicators address child mortality rate and nutrition for child up to 15 years age and adult with no nutritional information. Similarly, electricity access, sanitation in a household,

access to safe water, clean floor, cooking energy and the asset of the household are used to determine the living standard dimension of poverty. Unemployment is measured by whether or not a child of 15 and above in the household is willing to work and gets a job (UNDP2018). The table 1 shows the dimensions and indicators used for measuring multidimensional poverty in Nigeria in the National Multidimensional Poverty Index for Nigeria (NG-MPI). There is no doubt that education, health and employment have impact on living standard and poverty most especially in the rural areas where access to information and infrastructure is poor and cultural orientation and beliefs guide daily activities.

Table 1: Indicating Multidimensional poverty in Nigeria

Dimensions	Indicators	Deprived if
Education	Yearsofschooling	Anyhouseholdmember15yearsandabovehasnot completed five years of schooling
	Child school attendance	Anychildinthehouseholdbetweenages5and15years is not attending school
Health	Child mortality	Anychildlessthan15yearsinthefamilyhave????
	Nurtrition	Anyadultforwhomthereisnutritionalinformationis malnourished (BM <18.5kg/m ²)
Living Standard	Lighting	The household has no electricity
	Sanitation	The houshold's sanitation facility is not improved (accordingtoMDGguidelines),orit isimprovedbut shared with other households
	Use of Water	Thehouseholddoesnothaveaccesstosafedinking water (according to MDG guidelines)
	Floor	The houshold has a dirt, sand or dung floor
	Cooking fuel	Thehouseholdcookswithdung,woodorcharcoaletc
	Asset	Thehouseholdhaslessthan twoassetsanddoesnot own a car
Unemployment	Unemployment	Anyhouseholdmember15yearsaboveislookngfor work and available for work

Source: UNDP 2018

From the foregoing, the study presents data on education and employment as being part of the determining factors in multidimensional poverty indicators in Nigeria which affects rural women.

GENDER DIMENSIONS TO POVERTY: APPROACHES

In explaining gender dimension to poverty, Kabeer (2003) identifies three dominant approaches to poverty analysis that have featured in the development literature namely: Poverty Line Approach, Capability Approach and Participatory Poverty Approach. Most nations operate on the basis of poverty line. Poverty line is defined by Ravallion (1998) as the monetary cost to a given person at a given place and time of a reference level of welfare. It measures the economic 'means' that households and individuals have to meet their basic needs (determined by their income). This implies that income is used to measure poverty line which is determined by the cost of purchasing all of the needs (set aside by the country) and any families or individuals who do not earn enough income to purchase the needs (consumption) are considered poor.

Capabilities approach explores a broader range of means (endowments and entitlements) as well as ends ('functioning achievements'). Capabilities are the basic needs for decent life that include health, nutrition, education,

sanitation, water supply, and housing. Chavez, (2015) argues that capabilities approach views poverty as a multidimensional problem that extends beyond economics to areas such as health, education, and freedom. The capability approach views monetary resource as means that can help to enhance people's well-being not a sufficient condition to prevent the casual chain of poverty (Laderchi et al., 2003). Also, Sen (1985) argues that capability approach provides a framework that can be used to assess inequality, poverty and individuals' well-being. However, Sen concludes that capability is viewed as the combination of various functions a person can achieve so as to overcome poverty. Participatory poverty assessments (PPA) seek to understand poverty from the perspective of a range of stakeholders (the poor) and to involve them directly in planning follow-up action. This is in the thinking that the perceptions of the poor themselves can provide understanding on how poverty affects women and how their experiences can be used as a vital tool for the eradication of poverty among women in the rural area.

GENDER AND POVERTY: TOWARDS FEMINIZATION OF POVERTY

Men and women have different needs and priorities as their capacity to address these needs and priorities also differs, thus, understanding how men and women perceive poverty is essential in the war against poverty. A gender perspective to poverty means recognizing that women/men stand at the crossroads between production and reproduction, between economic activity and the care of human beings, and therefore between economic growth and human development (Sen,1999; Ogundipe, et al, 2019). This is mainly because of the different roles they play in their community, which expose them to different constraints, opportunities and needs — their priorities regarding poverty measure/response differ (Jayamohana & Kitesa, 2014). This is indicative of the fact that income is a strong correlate of poverty among women in both urban and rural areas in many parts of the world and their ability to engage in more income activities and accessing labour markets opportunities are often times constrained by domestic activities.

In addressing women and poverty, there are two major consensus views among scholars on poverty: gender and development discourses and women as the poorest of the poor. Gender and development discourses emphasize that gender analysis and interventions need to be mainstreamed into poverty reduction practices (Jackson 1995) and policies. One of the notable advancements of the discourse has been the move to consider gender equality as a key element of development (Parpart, 2000). It is understood that gender equality will foster a better analysis and knowledge of gender issues and concepts thus, incorporating it into gender interests and needs in policies and programs is aimed at eradicating poverty.

The women as the poorest of the poor discourse on gender and poverty sees women as the poorest of the poor and feminization of poverty (Chant, 2006) is used in many developing countries to explain why women are still the poorest of the poor. Pearce (1978) coined the term the “feminization of poverty” to describe disproportionately high rates of poverty among women in spite of seeming gains in gender equality and women's increased labor force participation (Bullock, 2013). Although a number of women have achieved economic independence from their spouses by their participation in the labour force; yet poverty still persists among women more than men and it has proven to be an extremely difficult problem to ameliorate despite the efforts of actors (Dobra, 2011; Spagnoletti, & O'Callaghan, 2013). Literature on feminization of poverty explained that women fall into poverty more often than men as an effect of the oppression of women in society, the gendered operation of labor market, and family responsibilities (Rose 1986; Goldberg & Kremen, 1987) and that poverty

affects women more because they are at the bottom on the labor market most especially in the rural areas where the strong restrictions to labour exist.

FEMINIZATION OF RURAL POVERTY IN NIGERIA

Rural poverty no doubt is very different from urban poverty and its eradication requires a different approach from what obtains in the urban areas (Rosida, 2018). Although only 49 per cent of the total population in Nigeria lives in rural areas (World Bank Group, 2020), in reality, many of the communities in Nigeria with an excess of 20,000 people still have a semblance of rural areas. The National Bureau of Statistics (2019) shows that the percentage of female-headed households is somewhat higher in urban areas than in rural areas (31 percent and 27 percent, respectively and the number of female household head varies across geo-political zones in Nigeria and that). For example, North-central has (14.8%), North-west (7.1), North-east (5.7%), South-east (32.4), South-south (23.9%) and South-west (27.7%). Whereas the percentage of female household heads is highest in South Eastern zone, the North West recorded the least in the survey. The latter is influenced by the religious and traditional ways of life in the zone which limits women from being household heads.

Poverty is rampant among women living in the rural areas who are disabled. Disabled here doesn't mean being limited in activities a person is expected to perform because of a chronic mental or physical health condition. Rather, it means inability to perform activities and roles expected of individuals within a social-cultural and physical environment due to social exclusion, gender inequality, age, unskilled potentials, landless and so on. Poverty functions as a proxy for variables that increase the risk of disability, including unsafe living and working conditions, poor health and nutrition, and low educational attainment (Seelman & Sweeney, 1995).

Rural livelihood and income majorly come from farming. Even the cottage industries organized by women and other actors are predominantly associated with farming. Cotter (2002) argues that areas that experience lower economic well-being will have a higher rate of poverty because many rural areas lack the critical mass to attract businesses that would lift incomes of the members of the community. Good paying jobs are therefore more limited, resulting in higher rates of unemployment and underemployment (Wasberg, 2007). This ascertains the World Bank report (2018) which estimates that globally 64% of all poor live in rural areas and that over 45% of women constitute the rural poor.

Work along gender line in the rural areas is grounded in the Role Theory which suggests that the male is the breadwinner and he is to engage in a job that demands more time and attracts more income (Biddle, 2013). Meanwhile, the female is the homemaker of the family. Marxist Feminist Theory suggests that subjecting men and women to defined roles in the family gives room to inequalities in the home with the unequal division of household labour and this also extends to the labour market where women engage in jobs that do not attract monetary value and most times carry the terms for her responsibilities. Jobs such as child care, emotional work and services are expected to be provided not only for the family but friends and associates of the family.

STATUS OF WOMEN IN THE RURAL AREA: LITERACY

Globally, education which is seen as a fundamental right of everyone, plays a vital role socially, politically, and economically for development of both individuals and organizations. It is also an empowering tool for improving the lives of women; giving them an edge of opportunities to secure better jobs in the formal sector, so as to have the ability to earn higher wages. Education not only provides awareness and skills to improve health and means of earning, it also gives status and confidence in making decisions (Janjua, & Kamal, 2014). Thus, educating women is a crucial factor to reducing poverty (Khan, 2015). Women's education, employment, and earnings are essentials in the fight against poverty, not only because of the direct and interrelated contribution they make to household welfare, but also because of the personal power they provide women with in shaping and making family decisions and in redirecting household spending on essential needs (UNICEF, 2011). Also, educating a woman can help increase household resources for food and other material needs (Acker, & Gasperini, 2009).

Since independence in 1960, the Nigerian government embarked on different policy measures to ensure that the Nigerian populace has equal access to quality education. For instance, in 1977, the National Policy on Education was initiated to reflect the nation's objectives concerning her development plan. In 1999, the President Obasanjo civilian administration initiated Universal Basic Education to replace Universal Primary Education because the former program could not cater for the current global realities concerning education (Anaduaka, & Okafor, 2013). To support this initiative, many state governments keyed into this program and decided to make basic education free or highly subsidized to the level of junior secondary school, so as to ensure that each child has access to basic education.

In spite of the efforts of government at providing quality education among sexes, gender disparity still exists from the primary to tertiary institutions most especially in the rural areas in Nigeria. The World Bank Databank revealed that in 1999, enrollment of children (male) into Primary school increased to 68.6% and 57.4% for female. In 2000, the figures increased to 71.9% male and 60.3% for female. In 2011, the net attendance for lower secondary in urban areas recorded 93.1%, 90.9% and 85.5% for female and 77.5%, 77% and 73% for male in 2011, 2013 and 2016 respectively. While in the rural areas, the net attendance in the lower secondary school was 72.6%, 64.4% and 59% for male while female was 66.6%, 56%, and 53.3% in 2011, 2013 and 2016 respectively. Also, it was revealed that out of school adolescents in lower secondary school in the rural areas representing 33.4%, 44% and 46.7% of female were affected in 2011, 2013 and 2016 respectively, while male were 27.4%, 35.6% and 41% in the same years (World Bank Group, 2020). Table 2 below shows the average of education acquired from ages 10 to 65+ which revealed that males in both the urban and rural areas are more educated than females. Age 10-14 in the urban male (6.2), Rural male (4.8); while the female (6.3) and (4.6) in the urban and rural areas respectively. While age 65+ are more disadvantaged in the urban and rural areas in comparison to the youth population.

Table 2: Average of Education

Ages	10-14		15-19		20-30		31-64		65+	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Urban	6.3	6.2	9.7	9.2	10.2	10.7	8.0	9.3	2.6	6.5
Rural	4.6	4.8	8.0	7.8	6.5	9.1	4.6	7.0	1.6	3.9

Source: Compiled from Nigeria National Bureau of Statistics (2019)

Literacy rate in 2018 confirmed that 52.7% of female youths between the ages of 15 and above were literates compared to 71.3% male within the same series with a gender parity index of 0.8 (World Bank Group, 2020). Though, the figures are encouraging in comparison to 2003 when data revealed that the literacy rate was 43.3% female in the same series as above and 66.8% male. Yet, there is a need for improvement so as to ensure that women are not disadvantaged where educational qualification is required in the labour market. Historically there is bias of the tradition against women education in Nigeria (Akubuilu and Omeje 2012). So, inequality between males and females exists in getting access to education. The authors also identified factors that influence unfavourable status of women in education and employment to mainly include faulty education system and cultural and traditional practices. Anugwon (2009) argues that even though there is an improvement in women education in Nigeria compared to the previous years, there is misrepresentation of women in the labour force, especially in the rural areas. She concludes that education should be geared toward liberating women against cultural impediment and some mythical stereotypes which women face locally. According to her, only radical orientation will lead to transformation of the social and educational system to favour and treat women with fairness.

EMPLOYMENT

Inequality along gender lines in the labour market is seen as a propelling force fuelling feminization of poverty both in the urban and rural areas (Eboiyehi, et al, 2006). In Nigeria, women work in the formal, informal and agricultural labour market but more women work in the informal sector of the country. These women (most especially in the rural areas) are concentrated in low skill manual (which includes agricultural sector) and non-agricultural labour markets. The concentration of women in rural areas in low-paid skilled jobs may be attributed to low literacy and low skill levels. The environment and social bias regarding the appropriateness of employing female workers in certain jobs contribute to fewer women in the formal sector (World Bank 2000).

International Labour Organisation (2018) revealed the employment population ratio (female) in Nigeria started on a good note in 2000, but suffered a decline in subsequent years in comparison to the male ratio. Interestingly, the ratio for male also experienced a setback in 2010, but picked up again in 2015 being on a steady increased in 2019. The data revealed that the ratio for females were 25.9%, 26.3%, 21.9%, and 21.2% in the years 2000, 2010, 2015 and 2019 respectively. Meanwhile, the ratios for male were 28.8%, 29.9%, 29.1% and 29.3% for the same years. Table 3 below shows that in post planting period, women (40.4%) in the rural areas participate lesser than men (59.8%) in the agricultural labour while, (25.0%) of

women engages more than men (18.6%) in household non-farm enterprise like owning a kiosk, or a small sale location where goods are sold. Whereas, only 2.8% and 1.7% of females work in the wage and apprenticeship paying labour, 5.9% and 2.1% of males work in the wage and apprenticeship paying labour. In the post-harvest period, women (22.4%) and men (33.4) are visible in the labour market of the agricultural sector; 16.1% of women and 14.8% of men in non-farm enterprise; 3.0% and 1.8% of female in both wage and apprenticeship respectively and men (6.6%), (2.2%) in wage and apprenticeship respectively.

Table 3: Employment Status of Workers in Nigeria in 2019 in percentage

Regions	Agriculture		Non-farm Enterprise		Wage		Apprenticeship	
	Female	Male	Female	Male	Female	Male	Female	Male
Post planting								
Urban	14.4	20.0	31.7	29.4	7.8	12.0	2.5	3.3
Rural	40.4	59.8	25.0	18.6	2.8	5.9	1.7	2.1
Post-Harvest								
Urban	7.0	11.1	25.8	24.0	7.5	13.5	2.2	2.9
Rural	22.4	33.4	16.1	14.8	3.0	6.6	1.8	2.2
No Activity Post planting season								
Urban	50.6	45.9						
Rural	40.6	30.2						
No Activity Post Harvest season								
Urban	59.6	53.8						
Rural	60.9	51.1						

Source: Compiled from Nigeria National Bureau of Statistics (2019)

In Nigeria, the working hours of both sexes as revealed in table 3 showed that in both the post planting (25.1%) and post-harvest (21.3%) periods men in the rural areas spend more hours working in the various sectors of labour identified in the table than women (20.7%) and (16.8%) in both periods respectively. Unfortunately, the working hours didn't capture the working hours of individuals that engage in house hold labour.

DISCUSSION

Nigeria, like many other countries in sub-Sahara Africa (SSA) are largely rural (Madu, 2010; Farrel, 2018) with a high population of women who account for up to 75% of rural population (Anyanwu, 1998; APF, 2007). These women are mostly socio-economically disadvantaged and disempowered than men (Enfield, 2019; Obayelu and Chime, 2020), yet they constitute about 45.5% of the Nigerian labour force (World Bank, 2019). Poverty among rural women is perennial and it permeates the physical, social and psychological aspects of their life (McFerson, 2010). The feminization of poverty, especially among rural women is a function of a myriad of factors not limited to, cultural stereotypes and discrimination

against women in the labour market (Eboiyehi et al, 2006), propensity to have lower education among women than men (Singer, 1975), salaries and wages discrepancy in favour of men (Eboiyehi et al, 2006), and the high opportunity cost accrual to women's need to reproduce themselves, as well as command resources in order to subsist (Sen, 1981; Amis and Rakodi, 1994). In line with the foregoing, Bastos et al. (2009) submit that poverty is not gender-neutral, as it has higher preponderance among women than men. Therefore, feminized poverty strengthens gender inequalities.

Eradicating or ameliorating poverty among women, especially those in the rural settings, will require an understanding of contextual and multidimensional determinants of gendered poverty. In the Nigerian context, education is an important factor for poverty in rural settings. According to Bastos et al., (2009) low education leads to poverty and poverty leads to low education, thus the vicious cycle of poverty in the society. It is adducible that improving education of women will help to stem poverty among them. A proactive approach is to raise political will for girl child education with a view of limiting future poverty among women.

Over the years, there has been an improvement in child school attendance among females in Nigeria. However, Caraway (2007) argued that improvements in women's education in the rural areas do not always produce equivalent gains in the formal labour market, but it can help eradicate the limitations of women's access to information, networks, and infrastructure needed to improve their wellbeing. Studies have shown that education raises the stock of human capital, and consequently increases labour productivity and wages. In addition, uneducated rural women will benefit from informal education, which may among other things, help instill in them value for education. By so doing, may prioritize education for their children over the need to make them work for the economic survival of the home alone.

The type of occupation of rural women is a factor that correlates with poverty among them. Typically, rural women in Nigeria are involved in subsistence farming, peasant trading, low scale artisanship and blue collar jobs. Anyanwu (1998) reports that 'occupations that require low amounts of capital, either human or physical, will be associated with low earnings and therefore with higher poverty rates'. Also, Labour/employment is linked to poverty among women through futile household chores and childcare which may prevent women from being gainfully employed (Meiners & Olson, 1987). Thus, focusing on the individual worker rather than the household can help capture unpaid work of women in the rural areas that many women working in the urban areas pay others for. More than 50% of respondents believe that women and men have equal chance to make income and 78.6% of respondents agreed that women and men have equal opportunities to get a job that pays a wage or salary (Alpin et al, 2019). These clearly show that barriers to earning income between both sexes still persist, thus making the reduction in the gender gap in income a myth in the rural in comparison to the urban areas (Alpin et al, 2019). Equality exists only when given the same opportunity across board without gender biases.

Furthermore, poverty among females increases with old age, owing to age-related decrease in productivity, non-availability of social security systems, and lack of, or inadequate investments to recompense for productivity and income loss (Gang et al. 2002; Rodriguez, 2002). Also, rural women with large households have higher poverty rates. This anecdote in the Nigeria context has substantial support in literature (World Bank, 1996, 1998; Anyanwu, 1998, Gang et al., 2002).

Tackling the feminization of poverty, especially in the rural settings requires strong policy direction to stop discriminatory stereotypes against women, as well as programmatic frameworks that will promote gender equality. These

steps are necessary to achieve the General Assembly resolution entitled “*Transforming our world: the 2030 Agenda for Sustainable Development*” which is in tandem specifically with the Sustainable Development Goals 1 and 5 which aims to “end poverty in all its forms everywhere (SDG-1)” and “achieve gender equality and empower all women and girls (SDG-5)”. In sum, eradication of poverty should be a matter of fundamental human rights in order to frame economic empowerment among rural women. This effort will encompass advancing their economic rights, countering gender discrimination and negative gender stereotypes, as well as entrenching gender equality in opportunities for employment and condition of work.

CONCLUSION AND POLICY IMPLICATIONS

A number of studies demonstrate that education, employment and empowerment are basics in the eradication of poverty, thus many countries have prioritized these in their strategies and program of development. In Nigeria, focus on education should include informal education and training (based on the culture and beliefs of the traditional societies within). More initiatives are needed to stem up for particularly older women, such that it enables them to build networks and obtain information needed to empower themselves and help fight poverty. Additionally, the non-farm labour market should be more lucrative through providing both monetary reward and market for women in the rural areas. Lack of opportunities arising from inadequate access to quality education in rural areas should be addressed as priority areas by governments and NGOs so that girls in rural areas are empowered to contribute to actualizing the SDGs target on poverty for their own benefits as well.

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