Feminisation of Poverty in Nigerian Cities: Insights from Focus Group Discussions and Participatory Poverty\textsuperscript{1} Assessment

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Abstract
Poverty reduction is a priority task facing Nigeria’s government today. The critical challenge, however, remains ensuring a clear understanding of the dimensions and causes of poverty at the micro level, and developing appropriate strategies to eradicate poverty. The incidence, depth and severity of poverty especially among females are such that poverty reduction strategies are synonymous with economic growth and development strategies. This paper documents and critically assesses the causes and dynamics of female poverty in Nigeria, based on data sets from a national study conducted in selected major urban centres in varying geographical and economic zones with different economic activities and population size. Qualitative data from focus group discussions with women and participatory rapid assessment methodologies are used to capture the dynamics of female poverty, highlight the dimensions of poverty, the processes of impoverishment and priorities as perceived by women themselves as they focus on their realities, needs, constraints and priorities. Appropriate policy measures flow from the findings.

Introduction
In Nigeria today, most people subsist on a mere N150 (slightly more than $1) a day, hence the tag: a potentially rich country with a poor population (UNDP, 1998, The World Bank, 1996). A large proportion of Nigerians lack adequate health care, shelter and remunerative jobs. Nigerian women are the most affected being marginalized in decision-making process, employment, economic opportunities and access to credit. Most of them suffer from illiteracy, high maternal mortality, low income and poverty (CBN/World Bank, 1999).

\textsuperscript{1} Acknowledgement: The major study on which this paper is based: Feminisation of poverty: autonomous female migration as a survival strategy - a study of female migrants in major cities and medium-sized towns in Nigeria, was conducted by Human Resources Development Centre (HRDC), Lagos Nigeria. I am indeed grateful to HRDC and its research associates for making available the data sets used in the preparation of this paper. The Wellcome Trust, UK supported the project under Grant No. 062896.
Statistics on poverty in Nigeria indicate that 70 per cent of poor Nigerians are women. Indeed more than a half of rural women live below the nationally defined poverty line, lacking access to basic education, decent nutrition, adequate health and social services (FOS 1997). Nigerian women, like their counterparts in developing countries perform complex multiple roles as mothers, workers and managers of households, taking care of their husbands, children and members of their extended families. They perform the majority of the work in food processing and dominate the rural and urban informal sector activities. Yet less than 20 percent of women own their own farm lands, fewer than 10 percent have access to agricultural inputs and less than 5 percent have access to agricultural credits to enhance their productivity and incomes (Chinsman, 1998; UNDP, 1998). Women in the towns are engaged predominantly in the informal sector, in commerce and distributive trade.

In Nigeria, poverty is concentrated among unemployed youths, small farm households, households headed by informal sector workers, women and elderly persons without social safety nets (FOS, 1999). Poverty is a state of deprivation and is manifested in illiteracy, lack of access to water, poor housing and declining purchasing power. Poverty has deepened in Nigeria since the 80s and many Nigerians, especially women, are worse off today than they were in the 60s. The incidence, depth and severity of poverty have tasked to the limit the ability of the extended family to serve as a safety net to the extent that poverty reduction strategies in the country are synonymous with economic growth and development strategies. Hence poverty reduction is one of the most urgent tasks facing the government. The critical challenge is, first, to have a clear understanding of the specific causes of, in this case female poverty, at the micro level, and to develop appropriate strategies to reduce – and in the long term - eradicate poverty.

Methods and Materials

This paper is based on data collected during a national study of “Feminisation of poverty: autonomous female migration as a survival strategy - a study of female migrants in major cities and medium-sized towns in Nigeria” - Lagos and Osogbo in the west, Port Harcourt and Enugu in the east and Jos and Gombe in the north - of the country. The survey locations represent the range of towns in varying geographical and economic zones. These also reflect different economic activities and population size. Lagos is the economic nerve centre of the country, Osogbo the capital of Osun State, is a commercial centre and a major transport node; Port Harcourt is the capital of Rivers State, a gateway to the eastern part of the country and a port city; Enugu, capital of Enugu State, is an administrative and educational centre and site of coal mining. Jos is a university town and capital of Plateau State and Gombe a medium-size state capital of Gombe State.
Quantitative and qualitative methods of data collection were used: sample survey of households using a stratified cluster sample design in the selected towns; Focus Group Discussion among traditional, community and religious leaders, elderly men and women and migrant women themselves, and participatory poverty assessment. This paper extracts data from the participatory poverty assessment and focus group discussion component of the study that was carried out in 2001. Only data sets from Lagos, Osogbo and Enugu that were fully analysed at the time of preparing this paper are utilised. It is to be emphasised that the main study was based in towns and cities in order to capture the dynamics of female poverty and female migration, the later being primarily redirected to urban areas.

The participatory poverty assessment (PPA), a rapid assessment approach used to construct indicators of poverty as perceived by poor people themselves, seeks to understand poverty from the perspective of the women by focusing on their realities, needs and priorities. It thereby helps to capture the dynamics of poverty by shedding new lights on findings from household surveys. It also has the potential to deepen our understanding by enabling the poor people to highlight the dimensions of poverty, explain the processes of impoverishment and rank their priorities. This approach is robust in providing insights on the nature of poverty, and complements income and consumption measures and health and education status used as proxies for poverty in household surveys (Robb, 1999).

Results and Discussion

Part of the objectives of the study was to document the meaning of poverty as understood and described by women themselves. A guide developed for the purpose of conducting the focus group discussion contained outlines (topics) on experiences of living in the city, causes of poverty in general and female poverty in particular, impact of poverty on women, female migration as a coping mechanism and so on. In the PPA, sixteen women of varying socioeconomic and demographic characteristics were interviewed one-to-one in each town on a limited number of topics and briskly for their individual understanding of causes and consequences of poverty, and what they regard as the key indicators of poverty. They were prompted to discuss what poverty is, how it is measured, recognised and perpetuated. In the FGDs, apart from these issues, participants were encouraged to discuss factors that are commonly associated with poverty and their perception of the extent of poverty (in the family, community and among women); how poverty affects them in their present circumstances, the consequences of poverty for them and suggestions to the problems of female poverty. The discussions in this paper extract from the PPAs and relevant reflections from FGDs.
Characteristics of Female Participants

The participants were purposively selected to ensure that women of different backgrounds were represented. The selection criteria are: age: young (below 40 years/over 40 years); Occupational status: (professional/non-professional); migration status: (migrant/non-migrant); religion: (Christian/Muslim); ethnicity (Yoruba, Hausa, Igbo) and education (none, secondary, tertiary). Unlike the conventional homogeneous composition of participants in FGDs, the intention in the study is to capture a wide and rich variety of women's views and experiences based on these characteristics. In spite of the heterogeneous characteristics, discussions among the participants flowed freely and frankly, as reflected below, perhaps also because the theme being discussed touches every woman intimately as a mother, a sister, a wife, a sister-in-law or a daughter of a poor person.

In the three towns – Lagos, Osogbo and Enugu – the diversity in the characteristics of the women is visible in terms of age (between 23 – 72 years), marital status (single, currently married, and widowed), ethnicity (Yoruba, Igbo, Hausa, Edo), levels of education (no formal education, secondary and post-secondary) and religion (traditional, Muslim and Christian). They also differ in occupations (professionals, traders, service providers, students) and migrant status (migrant and non-migrant). (See Appendix Tables 1-3). This diversity is also expected to be – and indeed it was - reflected importantly in the women’s understanding and perception of female poverty and the policy measures prescribed.

Women’s Understanding of Poverty

The quantitative measurement of poverty is basically aimed at identifying the poor from a variety of perspectives: income-based measurement of poverty through the headcount and poverty gap; inability to meet the calorie requirements per day; assessment of living standards to determine who is poor; determination of poverty line to assess those below the line; measurement of the depth and severity of poverty; the human development index which incorporates longevity, knowledge, and income and so on (Marcoux, 1998).

The theoretical approach to defining poverty appears to bear little relevance to the daily realities women face in coping with the demands of providing the basic subsistence for their families in a situation of diminishing economic opportunities and rising costs of living. Rather, the women focussed on micro perspectives by emphasising that poverty reflects lack of essentials for material well-being or a person’s inability to acquire the essentials of life. These basic essentials differ from society to society, and also vary over time and level of development of the society. Some respondents defined poverty as a situation
where individual’s or families’ command of resources such as education, health care services, income from asset and so on fall short of the resources of the average person or families in the community over time. Some women perceived poverty subjectively and emphasised that an individual is poor if he/she thinks he is poor, regardless of the absolute amount of income available to such person.

Generally, the respondents believed that poverty is concentrated among people with low education, unstable employment or unemployment, low-status jobs, low and unstable income, poor housing conditions, large families, and poor material possessions. Some other indicators identified by respondents include malnutrition, low wages and high cost of living, poor living conditions, poor state of health and limited access to pertinent infrastructure. The following excerpts depict the ways in which women capture the definition of poverty.

Poverty is viewed by some women as a situation of deprivation, deriving from lack of basic needs and essentials of life. Inability to access these essentials results in aggravated frustration. A female Yoruba teacher in Osogbo said “Poverty is an obvious state of deprivation of basic things in terms of finance, education, nutrition, basic shelter, food, clothing etc”. For a female lawyer in Lagos, “Poverty is an overwhelming negative feeling one has when one is unable to fulfil financial obligations to oneself, children, relatives etc. Lack of financial resources is a very visible dimension of poverty. Housing quality is another”. An Ibo trader in Lagos viewed poverty from the point of lack, when there are so many needs and an individual cannot meet them. For her counterpart, an Ibo teacher also in Lagos “Poverty is the inability of individuals to measure up to certain expectations related to basic needs of life. These could be economic, social and educational. For example, inability to create resources for recreation and holidays is an evidence of relative poverty”.

The feeling of inadequacy for women is aggravated by poverty. The inadequacy may result from poor financial situation that constrains achievement of goals and may drive some to engage in anti-social behaviour. A female nurse resident in Enugu noted that: “Poverty is the inability to achieve set goals. It pushes people to do things they normally would not do”. To an Hausa trader in Lagos, “Poverty is best reflected in one’s inability to eat what one desires and to be forced to settle for [inferior] alternatives. It is also the inability to change clothing, to gather capital for trade, to buy in bulk like other traders, to owe money and fail to pay”. A female Muslim in Osogbo was emphatic in saying: “Poverty is sorrow. It is the totality of want and lack of basic necessities of life such as good food, clothing, house, money, job and even education. For young people, poverty forces them to do things that they do not want to do - prostitution, begging, extra-marital or multiple relationships, evil thoughts against others”.

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Several women associate poverty with food insecurity and inability of women to provide food for family members. Such a situation makes women anxious, inadequate and helpless. From the perspective of a female student in Lagos, “poverty is simply lack of money and the many things money can buy. As a student, having money to eat and take care of oneself is very important. When there is no money, you develop a feeling of desperation, unhappiness and anxiety. These are negative feelings with normal persons”. An old woman in Osogbo had this to say: “A poor woman is one that cannot eat well by the general standard around her, cannot send her children to school, cannot associate with her colleagues or contribute to social functions and groups as expected.” Another old woman in Lagos thinks that poverty has to do with poor quality of food, housing, and clothing; feeling of insecurity, anger, frustration, helplessness and isolation. The situation is aptly captured by a middle age female professional in Osogbo thus: “poverty is a situation when an individual cannot feed oneself and one’s household. This aggravates her blood pressure. Her worth is affected and she may commit crimes or suicide”.

Women are in general the primarily health-care providers to family members. Women’s crowded and highly demanding daily chores – waking early to fetch water and firewood often from a long distance, preparing meals, caring for babies, nursing the sick and elderly, cleaning the compounds, working on the fields, harvesting and marketing farm produce, and so on - exert a heavy toll on their health. Poverty and malnutrition intensify ill-health, a situation compounded by inability to access health care facilities. To a young Yoruba professional woman in Osogbo thus: “poverty is the inability to care for one’s health. Poverty and poor health are closely associated. Poor health is an expression of poverty and vice-versa. Poverty is also the inability to eat well, buy good things and medication when one is sick”. “Poor people hate the rich in the society”, she exclaimed.

The deteriorating economic situation in the country, inflation and low wages means that a large portion of workers are no longer earning living wages. The working poor are disadvantaged in several respects, including inability to save and plan for the future. Poverty, to a female teacher and native of Osogbo, means “a lack in different ways, financial and emotional; the former is reflected in lack of some basic things in life. It is also relative in the sense that someone who is employed but on a low salary is poor but can be seen as rich by some other person who is unemployed. Poverty can also be an emotional concept. Poverty makes a person isolated and marginalized”. A young female trader in Enugu agonised thus: “Poverty to me means a situation of scarcity or want. We live in our family house, I have children, I need to have my own privacy, build my own house, but there is no money. The little money I have goes to feeding and school fees. No money to develop our parcel of land. My children cannot go to the kind of school I want them to go. We all live in just two crowded rooms with all these children”.
Some respondents believe that poverty adversely affects the self-esteem of
women and their status in the home and the society. A female undergraduate in
Enugu defines poverty as “when a person is unable to meet immediate needs
such as food, housing and clothing. Poverty affects such a person
psychologically, the self worth is lowered. She feels inferior to her colleagues
and insecure in her matrimonial home. She is always afraid of her surrounding.
Life of poverty is a very annoying life”. A young female seamstress in the same
city regards poverty as “when a woman cannot take care of herself, she always
feels threatened and afraid. Since the idle mind is the devil’s workshop, poverty
generates negative ways for survival, including stealing and prostitution”.

Unemployment is a major cause of poverty. Unemployment is widespread in
Nigeria’s urban areas, and many household heads and working women have lost
their jobs as enterprises downsized their work force in conformity with the
implementation of structural adjustment programmes. Many remain
unemployed while some are eking out a living in the informal sector.
Increasingly, many people are frustrated by the perceptions of dismal future
employment situation. A Christian, female migrant in Osogbo opined that
poverty is “when a husband and wife are unemployed and they depend on
others for the necessities of life. Poverty makes a woman closer to God to whom
she prays for deliverance from her poor situation. Look at me: am ageing fast
because of my physically demanding work. She feels abandoned and relegated to
the background. My children are vulnerable”. Another female Christian in
Enugu perceives the situation differently thus: “a person is poor when one lacks
resources to meet some basic needs, including paying for the school fees of my
children”. An unemployed female in Lagos claims that “poverty is a situation
where an individual cannot meet the basic and social needs that add comfort to
life. Poverty, to a female student is a type of situation that occurs with lack of
money - a situation in which one cannot have all the necessary things to have a
good life, such as good health, good food, good school, job and shelter. It causes
truancy, and forces anti-social behaviours like stealing, prostitution and missing
classes”.

Poverty limits the capacity of parents to invest in human capital – education,
training, health and nutrition – and productivity of family members, a situation
that can perpetuate inter-generational poverty. A female trader in Lagos likens
poverty to inability to have three meals a day and meet up daily obligation to the
immediate family - school fees, hospital bills, food, and clothing for the children.
Lack of money ushers in poverty. Poor people struggle to make ends meet. Her
counterpart in Osogbo says: “Poverty is when people are unable to live their
normal life, I mean when they are unable to take care of themselves, get their
three square meals in a day and unable to afford the basic things of life”. A
young female trader in Enugu had this to say: “Poverty means when it becomes
very difficult for you to feed, cloth yourself and your children or family. When
you see a poor person, you cannot fail to recognise him or her”.

These responses suggest that, regardless of their varying levels of education, age, ethnicity and religion, poverty is understood by women in terms of lack of basic needs such as food, shelter and clothing. Other indicators of poverty mentioned include lack of education, low purchasing power and a general poor state of physical and mental well being, feeling of inferiority, frustration and truancy among students. Poverty also reduces poor peoples’ self-worth and affects their ability to interact and behave ‘normally’.

It can also be inferred from the responses that poverty is understood in subjective and relative terms based on individual perceptions, past experiences and differing socioeconomic background of the women. In relative terms, it is perceived in relation to societal expectations and prevailing circumstances against which women measured their own situations. Younger women expressed poverty in relation to present situations while older ones seem to relate to the past as well as the ability to achieve goals set for the future. To this extent, changes in general socio-economic circumstances may influence women’s perception of their own circumstances. This is an aspect they emphasised in prescribing policy measures to tackle the problems confronting poor women (see below).

**How Women Experience Poverty**

Responses from women revealed that poverty is multidimensional, but essentially relates to the inability to provide the basic needs of life like food and shelter and clothing to make life worth living. Failure to attain this level leads to loss of self-dignity. Poverty is manifested in malnutrition, which could cause ill health, a feeling of marginalisation, insecurity to life, feeling of helplessness and so on. The personal experiences of women revealed that poverty can be felt in the form of marginalisation and result in lack of self-esteem and confidence.

Poverty exposes women and their families to varying kinds of danger as a result of their inability to access the basic material needs. Poverty may take the form of hopelessness and sense of desperation. For many women, the impact of poverty is felt directly through their inability to minimally care for the needs of their children as children are very central to women’s lives. The concern of poor women over the inability to satisfy their children’s needs is reflected in a feeling of insecurity, inadequacy and anxiety. It should be noted however that not all the women interviewed or who participated in the FGDs were themselves poor. But few claimed to have a poor sister, mother, aunt, in-laws and soon.

Above all, virtually all women noted that unemployment is the main cause of poverty and they expressed the understanding of poverty in terms of lack of money and other things that can be accessed through it. They also agreed that poverty is an undesirable and frightening experience. There is a consensus that inadequate access to monetary resources is at the core of poverty, but individuals and groups experience it differently.
Women claimed that they can cope with other “lacks” but are worried and are constantly under stress when they are unable to choose what to eat, where to live and what clothes to wear. When there is total lack of food, clothing and shelter, the affected persons feel desperate, helpless and hopeless.

Various coping strategies have been adopted by women to confront poverty. They have had to undertake more than one job or trade and reduce expenditure on social and unproductive activities. In fact economic restructuring has increased the number of female-headed households and women’s contribution to household budget due to large-scale retrenchment of male workers, poor wages and irregular salaries. The increased participation of women in formal wage employment tends to be exploitative and stressful yet mandatory as a result of the inability of men to cope with the demands of the family. This departure from traditional norms when women generally stayed at home shielded from the harsh environment of the formal workplace means that women are also becoming less dependent on men as they concentrate the use of their earnings on their children’s education and other needs.

**Consequences of Poverty on Women**

The women mentioned that poor people lack voice, power, and autonomy that subject them to exploitation. They emphasized meeting their most basic needs for food, water and other basic needs is a tedious daily struggle, a situation aggravated by unemployment or lack of productive resources like land or other income-earning assets.

Specifically, because poor women lack choices and resources, they are at times forced into poor working conditions and long hours and are always ready to accept very low wages. Poverty is strongly linked to poor health, and women represent a disproportionate share of the poor. The respondents also indicated that women’s disadvantaged position perpetuates poor health, inadequate diet, early entry into motherhood and frequent pregnancies, that fuel the cycle of poverty.

The most reported effect of poverty on women is the additional burden and pressure of sustenance for their families: as poverty deepens and becomes more widespread, women are constantly under pressure, more than men as husbands, fathers and brothers. In the last two decades, stringent macro-economic policies have forced women to share the preserved role of the provider with men who have lost their jobs, or assume that responsibility entirely. Over time, this situation is almost becoming the norm rather than a reversal of traditionally assigned roles. Women reported that family budgets have had to be reviewed downwards below tolerable levels, severely constraining their roles as wives and mothers to provide the basic needs of their families.
Increased pressure of poorly functioning infrastructural facilities was also reported as a direct negative consequence. Inadequate electricity and water supply, poor public transportation and health facilities, poor housing and educational facilities have all combined to aggravate poor women’s situation. In the process some poor women have fallen victim of scams, are sexually abused or are trafficked.

**Suggestions from Women on Ways to Tackle Poverty**

Suggestions on how the issue of poverty should be handled revealed the concern of women for improved living conditions for them and their families. These include: Improving retention of girls in schools in order to enhance their chances of formal wage employment. The women generally perceived education to be an effective programme for the prevention and eradication of poverty especially if targeted at the youth and their mothers.

Of primary concern to the women is the need for government to provide employment to the jobless women and enhance earnings of those in gainful employment. Since they identified unemployment as a key factor in poverty, a major suggestion is for government to accelerate programmes that promote women’s education and access to employment opportunities. In doing so, government is not only enhancing the economic situation of women alone but more importantly that of their respective families. They were of the strong opinion that employment opportunities and social security benefit to women could drastically ameliorate the many difficulties women face daily.

Women also want various poverty alleviation programmes implemented by governments at various levels reviewed to ensure they benefit from these programmes. They emphasised the need to involve more women in decision-making at the community and State levels to ensure adequate attention to women’s interests. Aware of their economic contributions to households, women want equal access to financial resources; policy reform to expand the informal micro-enterprise sector in which women play a major role to enhance their contribution to social and economic development.

Women want to be involved in the planning and execution of programmes to meet their needs and solve their problems. They want their organisations in the community to be visibly involved in the provision of essential needs of the community. These women believe strongly that through community associations, the poor women could be reached and mobilised for poverty reduction programmes. They asserted that as instruments, beneficiaries and victims of all development activities, the active involvement of poor women in the development process is the key to success.
The women were emphatic that planners should target development activities and programmes to reflect their concerns, empower them and give them access to resources. The economic situation of women can be considerably enhanced by promoting their access to productive assets through indigenous savings and credit associations and micro financing. They emphasised over and over again that what the majority of women require is access to micro-credits to enable them actively pursue their economic activities. They also want government and other stakeholders to listen to and learn from the women themselves what their needs and priorities, and those of their families, are. They want governments to plan with, not for them, based on indicators of poverty perceived by women themselves as useful inputs in formulating policies that address their specific conditions.

Conclusion

Women indicated that poverty is multidimensional, and include feeling of marginalisation, desperation, frustration and anxiety. Poverty is strongly linked to malnutrition and poor health and women represent a disproportionate share of the poor. Poor women agonise that providing large number of children with food, clothing, education and healthcare is a daunting task, and inability to invest in their future may perpetuate poverty. Women believe that poverty impacts more severely on them than on men, essentially because of the responsibilities that women shoulder – caring for husbands, children, in-laws, siblings and their own parents. In the last two decades, retrenchment, belt-tightening fiscal policies to boost the deteriorating economic conditions and inflation put women constantly under pressure, more than men as husbands, fathers and brothers and forced them to share the preserved role of the provider with men, or assume that responsibility entirely. Women noted that unemployment is a major cause of poverty, and blame the unsatisfactory employment situation on epileptic infrastructural facilities.

Women urge government and all stakeholders to improve their access to formal education beyond the secondary school level in order to enhance their chances of formal wage employment, access to financial resources and agricultural extension programmes through the provision of improved technology, and expansion of micro-enterprise for women to assist them to improve food production. A review of various poverty alleviation programmes implemented by governments at various levels should aim at maximising the benefit women receive from these programmes. For instance, the National Poverty Eradication tricycle programme designed to benefit the poor in the country is beyond the means of women and male-centred. Hence, development activities and poverty alleviation programmes should reflect women’s concerns, empower and give them access to and control of resources.
Promoting access of women to productive assets through savings clubs, credit associations and micro financing and enhancing access to portable water, constant electricity and health services would enable women to actively and productively pursue their economic activities and exiting the poverty trap. Government policy measures should flow from women’s specific concerns and needs as expressed by women themselves. Government should generate and utilise poverty relevant data as a continuous process using, for instance, the participatory poverty assessment technique to enhance understanding of the dynamics of poverty and to construct indicators of poverty as perceived by women and in formulating policies that address women’s and the poor’s specific concerns. Policy measures should flow from such concerns.

References

FukudaParr, S 199 “What Does Feminization of Poverty Mean? It isn’t just lack of income” in *Feminist Economics* Vol. 5 No 2, pp. 99-104
Appendix:

Annex 1: Characteristics of Female Participants in FGD, Lagos, 2001

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<th>S/n</th>
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### Annex 2: Characteristics of Female Participants in FGD, Osogbo, 2001

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<td>5</td>
<td>Employed</td>
<td>Migrant</td>
<td>Muslim</td>
</tr>
<tr>
<td>6.</td>
<td>53</td>
<td>Married</td>
<td>Yoruba</td>
<td>University</td>
<td>None</td>
<td>Employed</td>
<td>Migrant</td>
<td>Christian</td>
</tr>
<tr>
<td>7.</td>
<td>48</td>
<td>Married</td>
<td>Igbo</td>
<td>None</td>
<td>6</td>
<td>Employed</td>
<td>Non-migrant</td>
<td>Christian</td>
</tr>
<tr>
<td>8.</td>
<td>53</td>
<td>Married</td>
<td>Yoruba</td>
<td>University</td>
<td>4</td>
<td>Employed</td>
<td>Migrant</td>
<td>Christian</td>
</tr>
<tr>
<td>9.</td>
<td>62</td>
<td>Married</td>
<td>Hausa</td>
<td>None</td>
<td>6</td>
<td>Employed</td>
<td>Migrant</td>
<td>Christian</td>
</tr>
<tr>
<td>10.</td>
<td>25</td>
<td>Single</td>
<td>Yoruba</td>
<td>University</td>
<td>None</td>
<td>Employed</td>
<td>Non-migrant</td>
<td>Christian</td>
</tr>
</tbody>
</table>

### Annex 3: Characteristics of female participants in FGD: Enugu, 2001

<table>
<thead>
<tr>
<th>S/N</th>
<th>Age</th>
<th>Marital status</th>
<th>Education</th>
<th>Occupation</th>
<th>Ethnicity</th>
<th>Religion</th>
<th>Migration status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>24</td>
<td>Single</td>
<td>University</td>
<td>Student</td>
<td>Igbo</td>
<td>Christian</td>
<td>Non-migrant</td>
</tr>
<tr>
<td>2.</td>
<td>32</td>
<td>Married</td>
<td>Tertiary</td>
<td>Civil servant</td>
<td>Igbo</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>3.</td>
<td>51</td>
<td>Married</td>
<td>University</td>
<td>Legal practitioner</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>4.</td>
<td>36</td>
<td>Married</td>
<td>None</td>
<td>Cleaner</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>5.</td>
<td>42</td>
<td>Married</td>
<td>Primary</td>
<td>Trader/seamstress</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>6.</td>
<td>57</td>
<td>Widowed</td>
<td>Tertiary</td>
<td>Retired teacher</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>7.</td>
<td>52</td>
<td>Married</td>
<td>Secondary</td>
<td>Civil servant</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>8.</td>
<td>31</td>
<td>Single</td>
<td>Educated</td>
<td>Student</td>
<td>Yoruba</td>
<td>Muslim</td>
<td>Migrant</td>
</tr>
<tr>
<td>9.</td>
<td>26</td>
<td>Married</td>
<td>University</td>
<td>Computer operator</td>
<td>Igbo</td>
<td>Christian</td>
<td>Non-migrant</td>
</tr>
<tr>
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<td>Married</td>
<td>University</td>
<td>Pathologist</td>
<td>Urhobo</td>
<td>&quot;</td>
<td>Migrant</td>
</tr>
<tr>
<td>11.</td>
<td>40</td>
<td>Married</td>
<td>Secondary</td>
<td>Seamstress</td>
<td>Igbo</td>
<td>&quot;</td>
<td>Non-migrant</td>
</tr>
<tr>
<td>12.</td>
<td>23</td>
<td>Single</td>
<td>Secondary</td>
<td>Student</td>
<td>Hausa</td>
<td>Muslim</td>
<td>Migrant</td>
</tr>
</tbody>
</table>