

**FACTORS MOTIVATING HOUSEWIVES' JOB ENGAGEMENT AND INFLUENCE
OF THEIR EARNING ON FAMILY INCOME IN NORTH WEST GEO-POLITICAL
ZONE, NIGERIA**

BY

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B.Ed 2000 ABU Zaria

M.Ed/Educ/5527(2008-2009)(P13EDVE 8024)

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AHMADU BELLO UNIVERSITY,

ZARIA

JULY, 2016

DECLARATION

I declare that the work in this dissertation entitled “**Factors Motivating Housewives’ Job Engagement and Influence of their Earning on Family Income in North West Geopolitical Zone, NIGERIA**” has been carried out by me in the Department of Vocational and Technical Education, Faculty of Education, Ahmadu Bello University, Zaria. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this dissertation was previously presented for another degree at this or any other institution.

Hajara Duduwa ABBAS

Date

CERTIFICATION

This dissertation entitled “**Factors Motivating Housewives’ Job Engagement And Influence of Their Earning on Family Income in North West Geo-Political Zone, Nigeria**” by **Hajara Duduwa ABBAS** meets the regulations governing the award of the degree of Masters Degree in Home Economics (Home Management) of the Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to my late children Nuhu Abbas, Abbas B. Abbas and late mate Habiba Abbas who passed away at the dawn of this research work. May Allah continue to grant them eternal rest, Amen.

Acknowledgement

The researcher wishes to express her sincere gratitude to her supervisors Prof. E.E. Adamu and Prof. S.L. Ajayi for their guidance, reading, correction and useful suggestions at every stage of this work. The researcher's gratitude goes to Dr. M. Abubakar, Prof A.Z. Muhammed, Dr. Oni and Dr. S. Ibrahim who assisted me with valuable suggestions and guidance. The researcher humbly appreciate all the lecturers in the department for their effort in seeing that this researcher work was completed.

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Abstract

This study was carried out to find factors motivating housewives job engagement and influence of their earning on family income in North West Geo-Political Zone. To achieve this, the study examines the factors that motivate and influence the housewives contribution to the basic necessities in the family. In addition, the study also identifies the influence of their contribution the role their level of educational attainment has assisted in meting the income needs of the family. The population of the married women was 17,593,757. Out of this number 500 were chosen using proportional sampling techniques. Regression analysis was used to analyse the null hypothesis I and III. Pearson Product Moment Correlation was used to test the null hypothesis II. Chi-square was used to analyse null hypothesis Iv and one way analyses of variance for the null hypotheses V. The result revealed that factors that motivate housewives to involve in income generating activities revolved around high cost of living and the inadequate of their husband income to meet the family demand. Base on the findings, the researcher recommended that parent in north west geopolitical should allow their girl child to go to school and husband should allow their wives to participate in any income generating activities in order to earn some income to contribute to the family income. Government should also increase their effort on women empowerment through soft loans to be able to reach the grass root to the remotest villages.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The family is made up of group of people that are united by ties of marriage, blood or adoption. The family is characterized by common residence and economic co-operation. It comprises of a man, his wife or wives and their children. The wife or wives in any family are traditionally recognized as mothers and child- bearers whose activities are limited to the home. They are regarded as those who take care of the home through planning and cooking of meals. The husbands/fathers are traditionally responsible for the family up-keep. Father s are instrumental to the family up-keep as they bring resources to the family from outside through work (Osiah, 2005; Diaghe, 2000).

A business housewife is a married woman who engaged in some kind of work either at home or outside the home to earn some income for the family. Earning refers to the amount of money one received or is paid after engaging in some work. Income on the other hand, is the amount of money one receive during a certain period of time for work done or from an investment. Motivation actually starts with the root word, motivate- that is, something that causes someone to act. Motivation can therefore be the act of providing motive that causes someone to act (Shanks, 24 in Kelli 2012). William (2002) also explained motivation as a “predisposition to behave in a purposeful manner to achieve specific, unmet needs and the will to achieve and the inner force that drives individual to accomplish personal goals”. Housewives therefore become motivated in job engagement in order to achieve their personal and family goals.

Recent developments such as high inflation and changes in social needs with limited resources to satisfy family needs have resulted in the inability of the husband earnings alone to meet the family demands. Women are therefore forced to deviate from their traditional roles to seek for education, occupation and remunerated work so as to establish some degree of economic security in the home. Thus, improving the family income and enhancing its adequacy in satisfying the needs of the family. There is no doubt that human needs are unlimited. However, the resources to meet or satisfy such needs are limited. All rational human beings strive to meet or satisfy the most important and/or urgent of such needs, which in most cases are very necessary for their existence. When a person or family cannot cater for his basic need due to limited income, it is assumed that he/she is experiencing income inadequacy.

The introduction of Structural Adjustment Programme (SAP), in 1986 by the Babangida administration culminated into economic liberalization which no doubt threw the Nigeria economy into terrible crises that most families are yet to recover from. High level of inflation, low purchasing power and disparity are common problems that continue to result to daily rise in the price of goods and services. There is also shortage in essential commodities due to low capacity utilization of our manufacturing plants as well as the inability of the government to provide citizens with the basic social services. The citizens were therefore forced to seek for alternatives elsewhere. This trend also forced most families to spend their income in acquiring basic needs such as food, shelter, clothes, education, health care, etc. This in turn makes most families to realize that their income is insufficient or inadequate to enable them to acquire the required minimal quality and quantity of goods and services. Due to religion, tradition and culture, most families may not attain the basic needs with their level of income in the North West Geo-Political zone because they depend largely on the head of the household's income in satisfying or meeting all their needs.

The dynamics of the society has begun to change the age old notion that the husband should be the sole provider for the family while the woman should be a full time housewife doing just the domestic activities in the home. The situation has called on women to be very production in the economic sphere of the society. It is in line with the realities on the ground that most women in the North West Geo-Political zone are now encouraged and motivated to engage in any form of economic activity. The housewives do all what they can in order to contribute to the family income with a spill- over consequence of an improved family's well-being and that of the society. It is based on this background that the study was undertaken.

1.2 Statement of the Problem

In recent years, there have been growing needs for most Nigerian families to meet their basic necessities of life or to improve upon the quality of what they are enjoying like food, clothing, shelter, education, health care, transport and many others. This is done in

the face of rising poverty, low purchasing power, parity and high level of economic uncertainty. This has continued to affect most families' income.

The researcher's observation showed that in the North West Geo-political zone housewives are not actively involved in income earning activities in the past unlike their counterparts in the other parts of the country. Housewives in the South-West, South-South and South-East are actively involved in many income earning activities. However, this trend has in recent years drastically changed in the North-West Geo-Graphical zone because many married women are getting involved in income earning activities to augment what was previously given to them from their husbands. Zakaria (2001) stated that, "the inability of men (head of the house) to efficiently meet the needs of their household, the onus began to rest on women to lend their support." This trend has led to many women nowadays to engage in different types of activities in order to earn money.

There is rapid increase in the number of women who work in the home and who work outside as part time or full time employment. There has been an increase in the amount of reported labour provided by women. Since the 1980's, women especially in the North West Geo-Political zone contributed to their family income greatly. Unlike before, many more housewives are going back to school to gain some knowledge that will help them gain employment to earn some income and to upgrade their status and prospect. In addition, more girls are being enrolled into school more than before (Mammon 2010, Unzonzo Buyukbay and Yasir 2012).

In the North West Geo-Political zone an observation by the researcher has shown that women whose ability to earn income by engaging in business or securing a paid job were prevented based on strong Influence of culture, tradition and religion. For instance, during the Women Day Celebration of 2012, the British Broadcasting Corporation (BBC) news of Sunday 25th November 2012, highlighted the major problems women encounter in the developing countries like Nigeria to include bullying, torture, uncared attitude by their husbands, divorce, rivalry in polygamous homes and separation which add to broken homes.

Furthermore, Malam Aliyu from Niger Republic in the same news explains that the reason for all these treatments meted to women is because they are poor, lack economic power and most of them are uneducated. Therefore asking for money to use for the family becomes a problem with their husbands. This sometimes leads to serious quarrels that lead to beating up the housewife or punishing her by abstaining from the woman or even staying away from the house for many days.

The need to provide for the family to access quality social service and the basic necessities of life are recognized as the motivating factors contributing to housewives participation in economic activities. Even though these are laudable moves that will assist the family, their contributions are not noticed, let alone appreciated. In fact, the social

order did not treat them as partners but, as second- position- role players. Similarly, women also suffer from gender bias, exclusion from policy making decision and implementation as well as maltreatment in the family. It is against this background that this study focuses on the factors that spurs housewives to engage in activities that will earn them some income which will assist the family. The research will therefore examine the various factors in the North West Geo Political zone, Nigeria and analyse the merits or demerits of such contributions.

1.3 Objective of the Study

The main objective of this study was to find out the factors motivating housewives' Job Engagement and influence of their Earning on Family Income in North West Geo-Political zone, Nigeria.

The specific objectives were to:-

- i) identify the factors motivating housewives to engage in income generating activities.
- ii) assess the percentage of monthly income contributed by housewives to meet the family needs.
- iii) identify the influence of housewives contribution to food, clothing, shelter, education and healthcare.
- iv) identify the influence of housewives contribution on other family needs to improving the overall family well- being.
- v) find out the role played by level of education of housewives in managing the family income.

1.4 Research Question

The following research questions were tested in this study.

- i) What are the factors motivating housewives to be involved in income generating activities.

- ii) What is the percentage of monthly contribution by housewives to meet the family needs.
- iii) What is the influence of housewives contribution on food, clothing, shelter, education and healthcare.
- iv) What is the influence of the housewives contribution to other family needs to improve the overall family well-being.
- v) What is the role of educational attainment of housewives in managing the family income to meet the family needs.

1.5 Research Hypotheses

The following research hypotheses were tested at 0.05 level of significance.

- H0₁. There is no significant influence in the factors motivating housewives in income generating activities and the family income.
- H0₂. There is no significant relationship between the percentage of income contributed by housewives and the amount of income required to meet the family needs.
- H0₃. There is no significant influence of housewives contribution and their family needs of food, clothes, shelter, education, healthcare and other family needs.
- H0₄. There is no significant relationship between the housewives contribution to family needs satisfaction and the overall family well being.
- H0₅. There is no significant influence between educational qualification of the housewives and the management of family income.

1.6 Significance of the Study

The finding of this study will be beneficial to housewives especially in the study area which is the North West Geo-Political zone, Nigeria, where most housewives depend on the head of the household for the family up-keep. The findings will enlighten the housewives on the importance of their contribution to family income to meet the family needs, especially in the area of food, clothing, shelter, education and healthcare. This will encourage many women to take up businesses that would help them have some earnings and as such contribute to the family up-keep.

In addition, this research is of great value to the heads of the family because it will make them encourage their wives to partake in business and job activities that would assist the family. Moreover, it will motivate the men to allow their wives to go to school and training centres to acquire skills and knowledge that will give the women more chance in employment or be self employed.

Furthermore, this work would be of great value to women organizations and Non-Governmental Organizations (NGOS). Through conference and seminars such organizations, N.G.O.S, states and local governments can use the findings to enlighten women at the grassroots level on the need for them to take up businesses that would help them to earn money which they can use to take care of themselves and the family.

Women organization, N.G.O.S and the Federal and State Government can also use the information from the study to increase more training canters for women and be able to give soft loans to housewives so that they can take up businesses that can help them earn money out of which they can contribute to the up keep of the family.

Consequently, this study will be very useful to the three tiers of government who have put in place loan schemes to help woman to be very productive through soft loans. This will help to alleviate poverty among women and assist them greatly at becoming productive in many forms of income earning activities to support their husbands in meeting the family needs.

Lastly, this research will be of immense importance to the Federal and State Ministries of Education in improving policies on entrepreneurship and trade from primary to tertiary institutions. The findings will also be useful to parents who do not want to send their girl- child to school in both urban and rural areas to think positively about girls' education as it is a fundamental, issue in family life. The more educated the housewives are, the better input and support they will give to their families.

The findings of this study can get to the beneficiaries through conferences and seminars. In addition, we can publish and send suggestions and recommendations to the beneficiaries through women organizations, non- governmental organizations, vocational and training centers.

1.7 Basic Assumptions of the Study

The study was based on the following assumptions that:

1. Inadequate funding from the heads of the household make housewives to be involved in income earning activities to augment what was given to them to meet the needs of the family.

2. The need to enhance family well-being is usually considered as motivating factor for housewives to engage in earning activities and,
3. Most family income is inadequate to satisfy their basic needs of food, clothing, shelter, education and healthcare of the children and many others.

1.8 Delimitation of the Study

This study focused on the current trend of housewives involvement in income earning activities to enhance family income in the North West Geo-political zone, Nigeria which comprises of Kaduna, Kano, Katsina, Kebbi, Jigawa, Sokoto, and Zamfara states. The study was restricted to only housewives who are involved in any form of income activities at home or outside the home. The study focused on the motivating factors that make the housewives to get involved in income earning activities and the influence of their earnings in satisfying the family needs.

CHAPTER TWO

LITERATURE REVIEW

This chapter reviewed literature on the influence of housewives earnings in meeting the needs of the family in North West Geopolitical Zone of Nigeria. The chapter was treated under the following headings

- 2.1. Theoretical Framework
- 2.2. The Concept of Income
- 2.3. Subjective Assessment of Income
- 2.4. Women Contribution to Family Income
- 2.5. Empirical Studies
- 2.6 Summary

2.1 Theoretical Framework

This work is based on the theories of Maslow's hierarchy of needs and Duesenberg's relative income hypothesis. The Maslow theory sought to explain the five core needs of human beings in a hierarchical manner starting from the lowest to the highest, such that the lowest-order need must be fulfilled before the next order need. Duesenberg theory focused on individual consumption function that depended on the current income of other people. As a result of any given relative income distribution, the percentage of income saved by a family will tend to be a unique invariant, and an increasing function of its percentile position in the income distribution. The relationship between these theories and this work is that all the theories seek to attain individual needs and needs are made based on the earning income of an individual family. Again, the theories seek to prove that individual needs are on the increase as long as individual exist. This position is related to this work on the basis that as income level of individuals increase the needs of individuals also increase in the family.

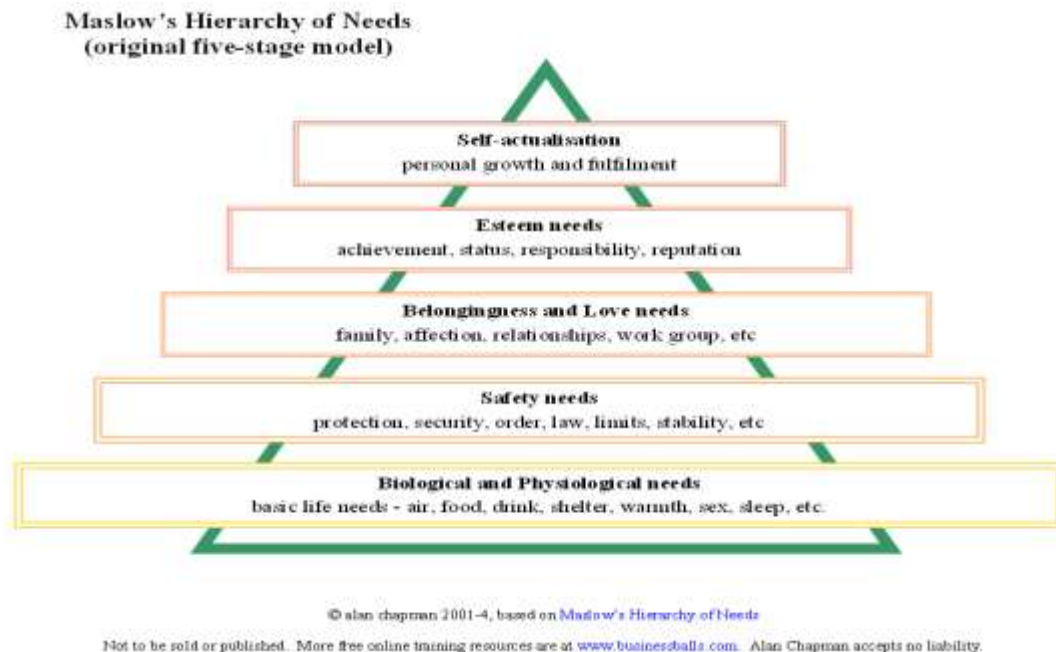
In seeking to understand family income, the hierarchy of needs theory postulated by Maslow (1954) in Hartman (2012) stated that human needs can never be fully met, but a need that is almost fulfilled does not longer motivate, thus stating the obvious, needs are relative amongst people. This argument implies that a family's income becomes adequate or otherwise given where the need of such family is on the hierarchical pyramid.

The first and very important need of a family to meet, as postulated in the theory is the Physiological needs and this is the need at the bottom of the triangle. This includes the need to satisfy the fundamental biological drives such as food, water and shelter. According to this theory, the head of a household is expected to earn an income that will enable him provide for his family's adequate living conditions. The rationale here is that a head of family whose income cannot meet this need has income challenges. Thus, the wife has to come in to contribute her income and also manage it well to meet the family needs.

Safety needs comes next and occupies the second level of needs. This class of needs is activated after the Physiological needs are met. From the point of family income, it covers issues that border on financial security among households for unforeseen circumstances. Meaning that family income is adequate if it is able to cater for children's school fees and healthcare among others. Where the head of the family's income cannot cater for the items on these levels, then that family is facing income inadequacy challenge. In this instance, the wife has to come in to augment with the little she earn in order to satisfy those needs, thereby enhancing the income to meet the needs of the family. The third level of need in the theory is the Social need. This class is activated after safety needs must have been met and they refer to the need for affiliation, that is, the need to be loved and accepted by other people or accepted into a particular social circle. In the context of family income, it is the ability of a family to match the social status of their neighbours, either by possessing the assets that their neighbours have or other social class with the belief it will enhance their social interactions. There is no doubt that most family's self-respect and approval of others, and within our contemporary society, only those with money are accorded such. This means that without money or an adequate one, a family's esteem may be on the line as the fourth level of need as the Maslow's theory makes us to believe. This assertion is however subjective as esteem goes beyond income or money. All humans have goals in life, and the ability to meet such goals is what Maslow theory has termed Self-actualization. This particular need is at the last level at the hierarchy. As we may be aware, all families want their members to fully develop their potential, as doing so makes them represent valuable assets to the society and this is what the theory seeks to explain. This postulation may be regarded as being subjective, from the point of family income given that one family's fulfillment may not be the same for another. Meaning that the fact that some families have just enough to cater for their basic needs and thus are fulfilled, others desire the 'so-called' respect that comes with an increase in their family income.

In essence, Maslow's hierarchy of needs theory as applied to family income help to provide us with an understanding of human needs based on their level of importance. The inability to really meet these needs at a particular point in time or at a particular level thus determines whether one's family income is adequate or not. The theory is illustrated

in a triangular structure as stated.



This theory is very important to this study because it highlights all the essential features that our research seeks to examine and analyse. All the levels of family needs enunciated in this theory are areas that this research focused on.

2.2.1 Duesenberry's Relative Income Hypothesis

Duesenberry (1949) in Hartman, (2012) proposed an individual consumption function that depended on the current income of other people. As a result, for any given relative income distribution, the percentage of income saved by a family will tend to be a unique invariant, and an increasing function of its percentile position in the income distribution table. What this theory meant is that, a family may earn a high level of income in absolute terms, but relative to his consumption such an income is low. For instance, if a family that places high value on education decides to dedicate one third of their gross absolute income to acquire the best quality education for their children, they may find out that their income is inadequate to properly cater for other pressing needs. Similarly, those who assign value to acquiring physical assets may also find it difficult to cater for their other basic human needs not because their income is inadequate in absolute term, but rather, because their wants are beyond their means to be all satisfied. Thus, the rest of the management falls on the woman to augment with the little income she can make. However, Duesenberry (1949) in his postulation noted that even when a family earns more income, it does not mean that such may automatically translate into better life for the household. This position is based on the fact that with more income comes more

consumption and less saving all in the bit to meet what Maslow (1970) termed esteem need and social needs respectively.

On a final note, Maslow's hierarchy of needs theory and Duesenberry's relative income hypotheses shows that family income is a relative concept, based on a subjective assessment of individuals or families concern. All the two theories agree that individuals or families that are able to meet their basic needs cannot be said to be inadequate, though what is termed basic need differs from one family to another. As Maslow (1970) opined that other higher needs if unmet does not in any way affect the well-being of the household members. While earnings, individual and family incomes, and even one family's income relative to the incomes of other families can be observed and measured, well-being or utility cannot. Thus, even if a family earns very high absolute income, one has to be careful about assuming this means improved well-being for any person in the family, or for the family as a whole. This ambiguity exists partly because measures of market income do not take into account the extent to which choices about work or home production reflect differences in individual preferences. It may be partly because the trade-offs people make do not always occur along the dimension of monetary income. In some instances, increased family income earnings may be unambiguously welfare enhancing. This increase in income earnings usually comes from the housewife effort in doing same earning activities apart from the household work in order to earn more income to the family.

2.2. The Concept of Income

The concept of income is fluid in nature given that it defies a single definition. It is also a subjective term because it not only transcends several disciplines but is also perceptive, that is, individuals will view it based on their experiences or expectations.

In spite of the above assertion, several attempts have been made in recent years to define the term income. For instance, Julie (1993) defined income as "an economic well-being or financial well-being which evolves from simple happiness or general satisfaction with one's material or financial situation to a complicated perception of both the material and nonmaterial aspects of an individual's financial situation". According to Julie (1993), the complicated perception of income includes "satisfaction with income and savings, awareness of opportunities, ability to make ends meet, sense of material security, and sense of fairness of the reward distribution system. Julie (1993) went on to state that "income is also an individual's perception of satisfaction with his or her financial situation".

Similarly, Shelley and Garner (1994) defined "income as a subjective assessments of one's or one's family's economic well-being which can be considered as psychological manifestations of some underlying economic variable". Based on these definitions,

income is viewed as “a sense of one’s financial situation that is based on objective attributes and perceived attributes.” For example, wages, quality of food, education, health care and housing are some of the attributes that are judged against standards of comparison to evaluate the financial situation of a family.

Another attempt is that of Poulin (1988) who defines “income as a function of material and non-material aspects of one’s financial situation”. According to her, “income includes money income, real or full income, agreement about distribution, and perceived income as independent variables. While Shelley and Garner (1994) in their definition associated “income with individual’s level of financial resources such as income and assets”.

Differing from the above definitions of income which is assumed to be too narrow and laying more emphasis on individual’s financial well-being is the definition put forward by Douthitt (1992) who defined “income as an individual’s perceived objective attributes of the financial situation after comparing it with certain financial standards in quality and quantity of goods and services enjoyed by a family”. According to him, income is a function of personal characteristics, objective, and evaluated attributes of the financial domain. Douthitt (1992) went on to state that income consists of three components: financial adequacy, perceived economic well-being and satisfaction with level of living. Douthitt (1992) posits that satisfaction with level of living is reflected in the ability of individuals to meet their financial demands for needs. This definition unlike the others was able to link income with an individual’s economic socio-psychology models of attitude-intention behavior.

Having x-rayed several definitions, this study defines income as a level of financial wealth which includes satisfaction with material and non-material aspects of one’s financial situation. The perception of financial stability includes financial resources, and the objective amount of material and non-material, financial resources that each individual possesses. The major problem of many families at this period is the amount of income available in relation to the needs and wants of the family members. Anugwon (2009) stated that the economic need of varied degree motivates the majority of women to enter into work force. In most cases, the income of these housewives was spent on providing goods and services for the family. However, earning money to meet the family needs is just one aspect. The aim of money in the family is to provide satisfaction and to meet possible attainment of future goals.

The housewife understands herself, knows what her family really wants in life and plans on how to meet the family needs. Income as stated by Shelly and Garner (1994) reflect the individuals or family’s ability to meet some or all of the family’s basic needs which reflect the basic income and other resources that are available to the family, that are necessary to achieve a particular level of living. Anyakoha (2002) stated that accurate assessment of one’s income is basic to financial planning. Family income, as identified

by Anyakoha (2002) embraced the process of planning, organizing, implementing, and evaluating the use of family resources to meet the family needs. Thus, the proper utilization of family resources to achieve the set goals is also a task of the housewife in order to achieve maximum satisfaction or adequacy of the family income.

Since family's pattern of spending have also undergone major changes due to economic crises facing the country and the world in general, this now results to many families hardly getting the basic necessities of life. These include the scarcity of essential commodities and inflation causing untold hardship to families. This also made it necessary for the housewives to accurately assess the family's income. Separating usable from total incomes is an essential step in planning the use of family income. Anyakoha (2002) stated "planning the use of income involve knowledge of fixed and flexible expenses". The fixed expenses are the money used for housing, utilities, insurance, car payment, charge payment and other obligated money.

A. Family Need and Goals

To properly understand family income, we need to look into basic need approach as one of the major approach to measure the family income or the level of poverty of that family. Basic needs as postulated by Maslow (1954) in Hartman (2012) are categorized into five. The needs for food, clothing, and shelter at the lowest level which Maslow termed Physiological needs. This is followed by safety needs which include Protection, Security, and Economic stability. The third is affection, love, relationship. The fourth esteem needs, which entail achievements, status, responsibility and reputations while the fifth is the self-actualization needs.

Maslow (1954) postulated that an individual will not seek needs at the next higher level until the needs of any given lower level are achieved to the individual's satisfaction. Thus, for a family to adequately meet these needs, there has to be planning and setting of family goals. Based on the priority of the goals set, the basic needs will be achieved based on the family standard. A traditional list of immediate basic needs is food (including water), shelter, and clothing. He also emphasized that the minimum level of consumption of basic needs, not just food, water and shelter, but also sanitation, education and healthcare as the needs model which focuses on the measurement of economic well-being.

Source: Alan Champman 2001 4.

B. Family Standard of Living

Madero (2012) refers to standard of living as the level of wealth, happiness, comfort, material goods, and necessities available to a certain class in a certain geographical area. Madero further says that:

standard of living includes factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability of housing, hours of work required to purchase necessities, gross domestic product, inflation rate, number of vacation days per year, affordability (or free) access to quality healthcare, quality and availability of education, life expectancy, incidence of disease, cost of goods and services, infrastructure, national economic growth, economic and political stability, religious freedom, environmental quality, climate and safety.

The standard of living of a family is measured by the standard of real income per person and how an individual or family are able to satisfy their needs and wants based on their set goals and priorities. Standard of living of a family or individual is judged by the quality of needs met. Thus, standard may be contrasted with quality of life, which takes into account not only the material standard of living, but also other intangible aspects that make up human life, such as leisure, safety, social life, physical health, environmental quality and all these are means of measuring the standard of living of the individual or family. Therefore, an overall satisfaction with one's standard of living indicates how a

person or a family has satisfied the basic needs that are considered as major of standards in quality and quantity.

2.3. Subjective Assessment of Income

Income is subjective because it reflects one's ability to meet some of his or her basic needs or reflects some belief about some basic income or other resources necessary to achieve a particular level of living. Whether someone thinks his/her household's income is adequate to meet basic needs, for example, is another way of saying that the individual thinks the household can afford to meet these needs. Within the choice set, the individual will make decisions about what the goal is, the quantity to purchase, and the quality to achieve.

Van Raaji (1996) arguing from an economic point of view, posits that we would not be wrong to state that income is different from willingness to pay or to buy; with willingness the issue is if the individual wants to make the purchase, for example, not if he/she has the means or thinks he/she has. If the individual thinks he/she can afford some commodity or has adequate income to purchase some commodity, then we assume that his/her economic well-being is higher than the economic well-being of someone who cannot afford or does not have adequate income to make the purchase.

Subjective assessments of economic well-being and income, in particular, are not new constructs of interest in social analysis. As early as 1881, economists recognized that the utility or economic well-being gained from any given commodity was not always independent of the consumption of other goods. For example, the value of butter may be dependent upon one's ownership of bread. Likewise, the value of a right shoe may be dependent upon one's ownership of the matching left shoe. Along the same vein, the value of one's income may, in fact, be tempered by the amount of one's expenses or by the particular configuration of commodities that one already owns. Consequently, a very small income may be adequate if one already has a home that is paid-off or a garden in which to grow food.

Clearly it would be difficult to plot the utility function depicting the value of each individual's income based upon their unique circumstances. An alternative approach would be to ask respondents themselves to look inward and make a subjective assessment of the contribution made by their income to the attainment and maintenance of their social roles (Deleeck, 1989). Since most families are confronted daily with the delicate task of balancing their income and expenses, it seems reasonable to expect them to have a rather well-developed budgetary sense. Consequently, the task of evaluating that balance between income and expenses in the pursuit of their personal goals should not be unfamiliar to them.

A. Measures of Income

Income or financial wellness can be measured by several different types of scales. An objective scale of economic status, such as income, consumption, wealth, and assets, can be used to measure income or financial wellness. Mark and Johnson (1995) measured financial well-being as the amount of money income. They used quantitative, observable indicators, such as income and savings, to measure financial well-being. This they did by calculating the total absolute monetary earnings as well as savings of a family. Douthitt (1992) on his own part used income and consumption to compare the income or economic well-being of baby boomers and their parents in USA by analyzing their income earning and patterns of consumption trends, while Vaughan (1985) used total family income which is the combination of the monetary earnings of all members of a family to measure economic well-being.

Subjective perception of personal finance can be used to measure income. For instance, Mark and Johnson (1995) measured income using a perceived measure of financial domain. This financial domain included cash management, credit management, capital accumulation, risk management, retirement and estate planning, as well as general management. Perceived attributes means “the value-related qualitative indicators of financial situation”. For example, subjective perception in cash management was measured with the following question: “I am satisfied with the amount of money that I can save each year.” Utilizing a random sample of 506 Virginia citizens, Marl and Johnson (1995) identified perceived attributes as the most significant single predictor of financial well-being. Edward and Michael (1988) measured perceived income or economic well-being using satisfaction with the household financial situation and perceptions of income and change in financial condition. Furthermore, an overall satisfaction with one’s financial situation can also be a measure of income. Morgan (1992) used a single statement to measure economic satisfaction, which is “how satisfied are you with your financial situation?”

According to Jenkins (2001), financial ratios are now the most widely used to measure income or financial wellness. This they argue is stemmed from the fact that such financial ratios have been used as an assessment of financial health of businesses for a long time. However, history of financial ratios as tools of assessment of families’ and individuals’ financial wellness is relatively short. Take for example a consumer’s ability to repay is one of the important attributes in personal financial wellness.

Similarly, Douthitt (1992) though arguing that ratio analysis was weak in terms of accuracy when it comes to income, he was however quick to recommend the use of the ratio of monthly debt and lease payments to monthly residual income plus debt and lease payments as a preferred measure for measuring the ability to repay. He went on to test the use of financial ratios to predict insolvency and found three financial ratios — liquidity ratio, solvency ratio, and gross annual debt payments to disposable income ratio — were

statistically significant. Douthitt (1992) also used financial ratios to examine the changes in the financial status of American households.

B. Problems of Income

According to Osundina (2005), there is a general misconception that income is a problem of the poor because it is assumed that only poor people find it hard meeting their basic needs of life. While the inability to provide for household needs is an indicator of poverty, hence the role of household head in the survival and sustenance of their families become a very important issue even though some literatures highlight other key factors that are usually not considered.

For instance, the U.S. Department of Agriculture (1988) reported that the declining employment opportunities, income instability and eroded purchasing power of households were important issues of families, policy makers, and educators because it affects the ability to save, invest or consume. But due to decline in household's absolute income earnings resulting from rising inflation, increased family dependency or lack of job opportunities for family member willing and able to work to earn some income. This trend consequently affects the income adequacy of a family and as such raising households' concerns about their financial matters. Jenkins (2001) described this increasing concern about the financial matters of households as 'people feel trapped'. According to Jankins (2001), even with two incomes, most families still don't have enough money to meet their basic needs.

According to Kpakol (2005), the increasing spate of urbanization, poor state of social infrastructure such as education and healthcare as well as high rate of inflation and unemployment in Nigeria has no doubt in recent years contributed to the fall in the absolute income earnings of most households. These households had to cater for a large number of dependants as well as spend more of their meager income trying to meet their basic needs of life, a trend which he further assert, is also responsible for the country's increasing level of poverty. This submission is no different from that of Utomi (2005) who opined that the growing trend in youth unemployment tends to increase dependence on most family's meager income and as a result making it impossible for most households to meet their basic needs. As such, the high and prevalent level of poverty that is being experienced in Nigeria today cannot be divorced from all the foregoing factors combined. Thus, the only way to tackle this problem is to embrace alternative income earning sources by other members of the family seeking for paid employment or engaging in a legitimate business.

2.5. Women Contribution to Family Income

According to Helen (2001), the fact that women (especially Nigerian women) contribute to the economic well-being of their family is not in doubt. This assertion is made given the fact that women have been active participants in enhancing the welfare of

their family through numerous efforts though the extent of their contributions is hardly documented. In Nigeria for example, rural women play a vital role in food production and food security. They account for 70% of agricultural workers, 80% of food producers, 100% of those who process basic foodstuffs and they undertake from 60% to 90% of the marketing (Fresco, 1998). According to UN report in 1986, four out of ten agricultural workers in the world are women. Women take part actively in farming activities and in processing farm products, in addition to their domestic and reproductive responsibilities. It is often stated that women are responsible for more than half the world's food production overall and produce up to 60 to 80% of basic foodstuff in Africa (Fresco, 1998). The role played by Women in agriculture and in rural societies is fundamental to agricultural and rural development in sub-Saharan Africa. The Technical Centre for Agriculture and rural cooperation (CTA, 1993) reported that women in Africa make up more than one-third of the work force.

In the North West Geopolitical Zone, women are found to supply most of the needed labour in agricultural activities and this is the most important factor of production to farmers, as it is needed at the stages of agricultural production. Even women in seclusion (Purdah) generate substantial income through food crop processing (Yahaya, 2002). It was in line with the above facts that Tanko (1984) posited that women have been described as the invisible work force and the unacknowledged backbone of the family and the national economy. This description resulted from an analysis of their contribution to the economy as a whole.

In agriculture, women's contribution are said to be central and pivotal. It is within this context that the well-known conclusion about women emerges, namely, that they contribute 60% of the labour force and produce 80% of the food, earn 10% of the money income and own 1% of the family assets (Adekanye, 1988).

Also, FAO (1989) asserted that with the increasing male migration (whether urban-urban or rural-urban), women are becoming the sole producers of the food for the maintenance of the family. This shows that women play a major role in traditional activities such as subsistence food production, household chores, food processing, home crafts, market trade, etc.

Adeyokunnu (1980) in a study found that in domestic economy women featured prominently in several socio-economic activities such as trading, farming, processing,

caring for children etc. All these activities present a means for improvement of family through the provision of better skills and better equipment to women so that they may perform their traditional tasks efficiently (Adeyeye, 1984).

Olawoye (1996) reported that the primary concern of women is usually the welfare of their families, spending money generated on personal items only after the family needs are met. People take up other jobs apart from their primary occupation, which is farming to take care of their family and to be economically independent irrespective of their ethnic group or background. Socio-culturally, women play dual role of wives and mothers. Most women are responsible for the health nutrition and education of members of the family in the rural community (Olayide and Atobatele, 1980: Adeyeye, 1985). In order to meet the herculean task of providing for the family needs, women engage in all sorts of off-farm activities to raise income for the family. These activities range from trading to working as government employees. Traditionally, women have been relegated to such activities because of existing social structure. The fact that women had to cope with domestic chores as well as carry out economic activities, encourage them to get involved in the businesses that are of sedentary nature and can be conducted as near the house as possible (Spiro, 1980 and Osoba, 1985).

The case of urban women is no different when it comes to their contributions to family income or financial well-being though theirs may be through income earned from paid employment or engagement in micro, small or medium scale businesses. The sporadic rise in this trend is not unconnected with the fact that women now have access to higher education and the acquisition of quality skills that when put to good use earns them income with which they can use to augment that of the head of the household. It is in line with this fact that Haruna (2005) posited that this impact is more pronounced in the northern part of Nigeria where access to girl child education has been on a steady increase while of course women are also being encouraged to take up paid employment and/or engage in income generating business ventures. The reason usually attributed to this new trend is need for most household to enhance their family's income so as to enable them meet their basic needs of life.

Although basic needs differ among families or households, hence, while some families may be struggling to earn enough to meet their basic needs given their income or earnings, some households or families may be aiming for higher needs as postulated by Maslow (1954). As such, an income that is adequate for one family at a point in time may not be so for another family. The needs to be fulfilled are different and so are the means or cost.

In essence, in families or households where basic needs are mostly unmet or difficult to fulfill, women have been playing intervention roles by engaging in economic activities to help to augment their family income, though this does not eliminate the entire problems of their respective family, yet it does help improve their income

A. Women Education and Work

According to the International Labour Organization (ILO) (2008), 1.2 billion of the 2.9 billion workers in the world in 2006 were women. The report also stated that while the gender employment gap is closing in some countries, with about 80 women per 100 men in developed countries, the ratio for sub-Saharan Africa is lower at 75 women per 100 men. In Nigeria however, there appears to be hardly a direct relationship between education and employment. Hence the number of women in formal employment is not commensurate with the number of women with formal education. While a disproportionate number of such economically active women are found in the informal sector where education is not a key variable in involvement.

Anugwom (2009) stated that one of these obstacles is the patriarchal nature of the Nigerian Labour market. In this sense, women may have to contend with the fact that men see themselves as the rightful owners of the formal economic sector and abundant socio-cultural practices support. Another factor is also the dual role of the woman and her productive role which in many instances entail working part time or interrupting employment to raise children. ILO (2008) also affirms that women face a good number of other constraints to formal employment. Beside education, low income in relation to men, low quality employment, sexual harassment and violence.

Similarly, the patriarchal nature of Nigerian society that makes men see their wives as first and foremost home-makers rather than fellow workers and partners in national development is another key obstacles which led to many women being kept out of the economy because of the desire of their husbands.

Worth noting is the women's choice of marriage partners. Anugwom (2009) stated that it is no longer out of place to see a woman with enviable academic qualification and skills end up in the kitchen because she married a business man or trader who does not see any reason why his wife exert herself in the workplace when he has enough resources to keep the whole family comfortable. Therefore, we arrived at the uneasy realization that a lot of women who work do it out of concern to earn money in order to complement their husband's income or are driven to work because of the non-existence of a male bread winner, as in the case of divorced women, widows and single parents. Thus, the involvement of women in employment goes a long way in family and societal improvement because decent work and wages lift women and children out of poverty and exerts a positive or significant impact on the growth of nations and development (World Economic Forum, 2007).

2.6. Empirical Studies

A study was conducted by Osia (2005) on the impact of working outside the home on women's marital role performance in the family. The study adopted a survey research design. While purposive sampling was used to select a sample of 200 working women living with their husbands and children in Aniocha North Local Government Area of Delta state Nigeria, a sample of 100 housewives were selected from teaching profession, medical sector and other civil service. Similarly, 100 housewives were self-employed women selected from fashion design, saloon, and provision stores. Structured questionnaire was used to collect the data, percentage and mean were used to present the analyzed data. The result revealed that both self-employed and government employed women took adequate care of their children and performed the companionship role to their husbands and occasionally went out with their husbands.

The present study is similar to Osai's study. Osai's study discussed housewives working outside the home and self-employed. The difference is on the other variables such as women marital performance. The present study wants to find out the factors motivating housewives job engagement and the influence of their earnings have in managing the family income adequacy in order to meet the family needs.

Nwankwo (2005) conducted a research on changing roles of women and the home implications for the family. The research was conducted in 10 wards of Warri South Local Government Area of Delta State, Nigeria. The aim was to find out the reason why women work outside the home, the changing roles and the problems women encountered by working outside their homes. The population was made up of traders (Business women), civil servants, and employees of private companies. A sample of 200 women were randomly selected, 20 women from each ward. Questionnaire was the instrument used for collecting data, percentage and mean were used to analyse the data. The report indicated that 90% of the respondents worked to support the family income, while all the respondents remarked that the role of women is changing from being farm helpers and child producers to doing many jobs outside the home to earn more income to the family.

The research work conducted by Nwankwo facilitated the present research work. It contributes in the literature review. The present research is related to Nwankwo's work because the researcher reviewed some factors that made housewives to engage themselves in income generating activities. The research indicated that 90% of the respondents worked to support the family income. While all the respondents remarked that the role of women is changing from being farm helpers and child producers to doing many jobs outside the home to earn more income to satisfy the family needs.

In the international study, Pamela and Kean (2005) conducted a research which examined the process of how socioeconomic status of the parents specifically education and income indirectly help the children. The data used were collected from families who had children between 0-12 years. For a family to be eligible for selection to participate there has to be more than 2 children in the home. Extensive interviews and home

observation were used for the assessment. A sample of 868 0-12 years old which was divided across gender: 435 females and 433 male were selected.

In the procedures and measures used by Pamela and Kean (2005), only the primary care giver of children in the sample answered the question regarding children's health, behaviour home environment, child care arrangement, schooling and food security. The primary caregivers had 88% response rate for the whole sample. The researchers also used parent education, income and family size. The three indicators were used to characterize family structure. The highest education in the household was used as the indicator of family education and the income for this sample was based on a mean of \$48.178 and the median was \$38.425, while the family size is a continuous variable ranging from 2-10 individuals. The result showed that parent education and income indirectly influenced children's achievement through parental beliefs and behaviour. The highest parent education had a mean of 13.34 and SD of 2.29 from 867 respondents, while family income has a mean of \$48.178 and SD \$2.29 from 867 respondents. Family income had a mean of \$48.178 and SD \$46.695 from 868 respondents. The children achievement on reading had a mean of 105.42 and SD of 17.28 from 744 respondents, while achievement in Mathematics also had mean of 105.09 and SD of 19.24 from 741 respondents.

The present work is similar to Pamela and Kean's work because their research presents how income and educational level of mothers helped the achievement of children in reading and mathematics. They also used family size education and income to characterize the family structure.

However, the differences between this research and Pamela Kean's is, they have not really come out to state what percentage of income contributed by the mothers (women) and fathers (men) of those children. The present study focused on the contribution of business housewives earnings and how their contribution influences the management of the family income to meet the family needs.

Uzunzo, Oruc and Akay (2012) conducted a research to find out whether wives perform home-based work to make contribution to their family's income in Tokat, Turkey. The data was obtained by direct interviews from samples of 280 housewives who lived in the city of Tokat. The findings indicated 60.51% of working housewives' monthly contribution to family income was 1,335.51 YTL. The average monthly income of families where the housewives do not make monthly contribution was 1,088.84 YTL.

Uzunzo et al's study touched on few variables that affected contributions of housewives earnings to family income. That is, the amount contributed monthly by the housewives to the family income. This made their research important to the present study. The difference between the present study and Uzunozo et al's research is in the area where the research was conducted, then in the influence the contributions have on

the family income and meeting the family needs and also in the percentage that is contributed by the housewives to the family income. The study also differs because only full time housewives that did home base work were used for the study.

Rowe and Hong (2000) conducted a research on contributions of housewives to the family income in Tokyo, Japan. Rowe and Hang (2000) compared housewives earnings and annual household income and the percentage of the household income that represented the housewives contribution. A sample of 119 housewives from three groups of working- women were used as the respondents. The groups are the housewives who worked outside their homes, market women (women who sells goods in the market) and housewives engaged in family business were used as the respondents. Interview method was used for the research based on the age, educational level of the housewives, educational level of the husbands and the number of children as well as the family structure.

Percentage was used to analyse the income of the housewives with 72 of the respondents having an income of less than \$500 which represented 60.51% of the women working outside the home. Also the findings indicated the total household income was the largest when housewives were working in the family business with a median of \$190.050 on annual income. Chi-square result showed that housewives with age range 26-35 years have high contribution of 51%. Those with children aged range 26-35 years had the highest contribution of 54%. Also the result indicates that women in nuclear families had the largest contribution with about 107 respondents. The finding also concluded by showing a strong relationship between wives contributions to the family income with regards to her age and educational level as well as the number of children at home and the income of the husbands. The result also concluded that the household lived within families with a very low income.

The study conducted by Rowe and Hong (2000) was concerned with the housewives contribution on the family income in Tokyo, Japan. The present study is similar to the past study since the focus is on housewives earnings that contributed to the family income. But the only difference with the present study is to what extent is the percentage contributed by the housewives influence the family income and well-being, hence making this present study very important.

Similarly, there are a number of studies which have focused on informal sector, Saheed and Mumtaz (1981) conducted a study on informally employed women in Kot Lakhpat (Lahore). It was a micro-study having qualitative analysis and comprised of 300 women workers as the sample for the study. 77 percent were found engaged in sewing, knitting and embroidery. They were working at home for meager wages. Purdah, male

opposition, pre-occupation in the household chores hindered them in seeking better paid jobs outside the home.

Saheed and Mumtaz (1981) study differs from the present studies because Saheed and Mumtaz used informally employed women that are engaged in sewing, knitting, and embroidery only, but the present study intends using both formally and informally employed housewives. Saheed and Mumtaz study focused only on housewives that are under male opposition as such they were only working at home for meager wages. But, the present study will focus on both high and low income earners and also find out how their earning is able to influence the family income to meet the family needs.

Mohiuddin (1982) in a similar study analyzed the urban poverty and female-headed households. The study evidenced that female-headed households were increasing all over the world. The women were the poorest among the poor. They lack access to productive resources and income. They also faced challenges of market oriented activities. With no-education and training at their disposal, their dual duty as mothers and workers dictate the type of job they can do, which is the informal sector job. In the cultural settings of Pakistan (just as it is common in the Hausa dominated areas of northern Nigeria), females are confined to jobs where sex seclusion can be assured. One of the options is to work as a domestic servant. The sample size of hundred women domestic servants of Karachi were used as the respondents.

The objective of the study was to identify and enumerate the female-headed households and to find out the socio-economic and demographic characteristics between them and non-female-headed households. In an informal sector, the street vendors, carpenters, mechanics and barbers were exclusively males, while females were confined to home-based production. Examples are handicrafts-workers, seamstresses and domestic servants. The female domestic servants commonly known as *masses*, typically work in three or four houses at one or more following chores: washing dishes, washing clothes, sweeping and cooking, and they were given 60 or 100 rupees per activity per month. There was a significant increase in the supply of *masses* market as a result of migration of thousands of families from Bangladesh to Karachi. It was concluded that 83 percent of households who were female-headed fell below the poverty line. The incidence of poverty was higher in female-headed household than in non-female-headed households.

Mohiuddin study analysed the poverty and female headed household who had no education and training. But the present study will use educated housewives who are in government employment or in business (self-employed). The similarity is that both studies want to find out how women earning activities help in assisting the family well-being. This makes the present research very important.

Kazi and Sattar (1985) conducted a study to find out the relationship between socio-economic variable and the reproduction choices of women. The official statistics reported a very low participation rate of women due to lack of permission from their male members. This determines the informal nature of job that most women do such as stitching at home, making paper bags, midwifery, vending food items and domestic services. The study was based on 110 working women between the ages of 19 and 50 years. 93 were currently married, six were separated or divorced and eleven widowed. Seventy (70) percent of the respondents gave financial pressure as a reason to enter the labor force while highly educated women employed in high status remunerative jobs emphasized upon the pursuit of their career. Fifty one (51) percent of the women started their work before marriage. Highly qualified women employed in high status jobs working as medical doctors, teachers, bankers and administrator. The housewives were working in informal sectors as domestic servants, sweepers, vendors, casual laborers and home workers. The income of women in the low status job ranges from Rs.380 to 735Rs per month. These working women's contribution to household income was remarkably high. In low income households women's earnings on average constituted more than half of total household income whereas for households having monthly income of Rs.7000 the women's average contribution to total income was 29 percent.

Kazi and Kazar's work is very important to the present study because it is concerned with the participation of women in income generating activities. The study differed greatly in the sense that Kazi et-al's study finds out the percentage contributed by housewives. But, the present study wants to find out what influences do the percentages contributed have in meeting the family needs.

2.7 Summary of Reviewed Literature

In terms of quality and quantity of family well-being, most Nigerian families are deficient. This is due to the general economic nature of the country where more than 50% live below the poverty level. This chapter reviewed the related literatures on the influence of housewives contribution to family income. The review highlighted the concept of family income, economic well-being as evolving from simple happiness or general satisfaction with one's material and financial situation as started by Julie (1993). The review also highlighted subjective assessment of income as what a family or individual terms adequate in his/her financial situation to be able to meet his/her basic needs. The review touches on the use of income and consumption pattern to measure income of a family.

The problems of income were also reviewed. The review also highlighted income management, women contribution to family income and women education and work were reviewed to show the importance of women contribution to family economy. The review also contains empirical studies and theories related to the present study. The difference between this study and those reviewed is that some of them were only concerned with women who are not educated whilst others did not take cognizance of women in trade centers. The gap this study wants to fill is to use educated women as well those in trade centers to find out the influences of percentage that housewives contribution has in meeting the family's needs.

In this chapter, relevant definitions of income had been given. The benefits of housewives earning is recognized as an important factor that influences family income in meeting the needs of the family members. Different types of jobs that are carried out by housewives were highlighted by many authors. The factors that motivated housewives to carry out different jobs as stated by most authors are to improve the family income and well-being.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

This chapter explains the research design and methodology to be used for the collection of data.

3.1 Research Design

3.2 Population of the Study

3.3 Sample size and Sampling Procedure

3.4 Instrument for Data Collection

3.4.1 Pilot Study

3.4.2 Validity of the Instrument

3.4.3 Reliability of the Instrument

3.5 Procedure of Data Collection

3.6 Procedure of Data Analysis

3.1 Research Design

Descriptive survey research method was used for this study. Ekeh (2003) explained that survey design can be used to collect data using questionnaire items to document information. The choice of survey design was made by the researcher because the entire population could not be covered, therefore sampling was carried out. Using the survey design will enable the researcher to take sample from the whole population in order to obtain information about married women's involvement in earning income. This investigation discloses existing phenomenon by asking married women about their perception, belief and behavior on their family income. It was an effective research design to be used because it involves using a well structured questionnaire design by the research to solicit for information. Besides that, the study's location is very large and descriptive survey will be the best method in finding the relationship between two or more variables.

3.2 Population of the Study

Population of the study consisted of all housewives in the Northwest Geographical Zone of Nigeria. With a total population of 17,593,757 women with 9,485,581 being in the age bracket of fifteen (15) years and above. This comprises of administrative staff, medical staff, lawyers, bankers and teachers as the civil servants. The study will also include those having big or small enterprise, petty traders, those selling things at home and those frying and roasting food items along the streets as self-employed. Table 3.1 is a breakdown of the population for the study by states in the zone.

Table 3.1: Population for the Study

States	Total no of female	Female above 15years
Jigawa	2162926	1178702
Kaduna	3023065	1649343
Kano	4453336	2396894
Katsina	2853305	1517322
Kebbi	1624912	861804
Sokoto	1838963	1000496

Zamfara	1637250	881020
Total	17,593,757	9,485,581

Source: National Population Commission (2006) Census.

3.3 Sample Size and Sampling Procedure

The sample size of this study is 500. This is in line with Morgan (2009) who stated that a sample of 500 and over make it easier for surveys, this is because it takes many observations to produce estimates that are accurate within the desired range of 46% to 54% on the table especially when the alternative is to be “drown” in more data that it is possible to analyse. The population of women within the age bracket in the zone is very large and scattered within the zone. A sampling procedure is therefore adopted in the selection of the required sample size. For this study, the multi-stage stratified random procedure was used. This was to ensure that all women within the age limit of 15yrs and above have equal chances of being represented in the study. Therefore, the states were stratified by their senatorial zones and from each zone a local government area was selected. From each of the selected Local Government Area, a random selection of some towns and villages was made. The married women in each of the selected towns and villages were randomly selected and used as respondents. This is in line with Tom and Grate (2001) who stated that multistage sampling is a “sampling plan where the sample is carried out in stages, using smaller and smaller sampling unit at each stage”. Agresti and Finlay (2008) also explained that multistage sampling represent a more complex form of cluster sampling in which larger clusters are further subdivided into smaller, more targeted groupings for the purpose of survey. Table 3.2 shows the states, the senatorial zones and the local Government Areas from which the respondents were sampled along with the sample size.

Table 3.2: Population of selected state and Local Government Area

State	Senatorial district	Local govt. area	Population	Sample size	Percentage
Jigawa	Jigawa S/West	Dutse	125362	61	0.05
Kaduna	Kaduna Central	Kaduna North	177500	86	0.05
Kano	Kano central	Kano Municipal	151607	73	0.05
Katsina	Katsina central	Katsina	149266	72	0.05
Kebbi	Kebbi central	BirninKebbi	133194	65	0.05
Sokoto	Sokoto North	Sokoto North	108878	53	0.05
Zamfara	Zamfara central	Gusau	185030	90	0.05
Total			1030837	500	0.05

Field work result from 5 sampling techniques

In all a total of 500 respondents were selected for the study. This figure constituted 0.05% of the total population for each of the selected Local Government Area.

3.4 Instrument of Data Collection

A structured questionnaire designed by the researcher was used in collecting data for the study. Questions were drawn based on the objectives, research questions and the literatures reviewed. One questionnaire was administered to all the respondents. The questionnaire consists of six sections. Section A, was made up of demographic characteristics of the respondents. While section B – F were made up of questions developed by the researchers to answer the research questions and the hypothesis.

3.4.1 Validity of the Instrument

The questionnaire was vetted by three experts from Home Economic Section of Vocational and Technical Education Department in Ahmadu Bello University, Zaria. To validate the content, professionals in the field of research and statistics examined the items to find out if they were appropriate for measurement. All the experts' corrections and contributions were used as the final copy of the questionnaire.

3.4.2 Pilot Study

The Pilot study was carried out in Zaria metropolis to test the instrument for the study. Fifty (50) questionnaires were used to pilot– test the instrument. This will be

twenty five (25) questionnaire to be administered to government employee and twenty-five (25) questionnaires to self-employed housewives.

3.4.3 Reliability of the Instrument

The data collected from the pilot study were statistically analyzed using Cronbach Alpha selected from the Statistical Package of Social Sciences (SPSS). Cronbach's Alpha was used because it gives a single summary statistics that tells how reliable the survey is based on the number of items. The reliability co-efficient of Cronbach Alpha was 0.885. The consistency co-efficient based on standardized items was 0.927. This is in line with the confirmation of Spiegel (1999) who stated that the test for reliability is said to be reliable if the reliability co-efficient was found to be between 0.5 to +1.

3.5 Procedure of Data Collection

A letter of introduction from the Department of Vocational and Technical Education was collected and attached to the copies of the questionnaire introducing the researcher in order to obtain permission to administer the copies of the questionnaire to the respondents. The researcher with the help of two (2) trained assistants administered the copies of the questionnaire. The researcher went back the same day to collect the completed questionnaire. The researcher also used the same questions in the questionnaire to interview the illiterate women who could not read or write.

3.6 Procedure of Data Analysis

The data was analyzed using appropriate statistical procedures. Frequency percentage and standard deviation for biodata or demographic variables was used. Chi-square was used to test the null hypothesis 1 and 3, Pearson product moment correlation procedure was to used test hypotheses 2 Chi-square was used to analysed hypotheses 4 and one way analysis of variance was used to analyse hypotheses 5, at 0.05 level of significance raised in chapter one of the study. The null hypothesis was be rejected or retained at this level. All data analysis was done using inferential statistical package for social science (SPSS) version.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapter presents the statistical analysis of the data collected from the respondents on Housewives earning and its influence on the family income in meeting the need of their family in North West Geo-political Zone of Nigeria. The chapter consisted of description of the respondents' demographic characteristics considered to be associated with the objective. Other sections of the chapter were analyzed along the research questions and objectives of the study with a test of the hypotheses. Discussion of findings is presented at the end of the chapter with a summary of the findings from the tests. Five hundred questionnaires were distributed for the study; only 416 were retrieved for analysis.

4.1 Descriptive analysis of the socio-demographic characteristics

All the 416 respondents involved in the study were engaged in one form of income generating activity or another. Their demographic characteristics selected were age, state of residence, highest educational qualification, occupation, husband highest level of educational attained, occupation of husband, type of family and family size. Each of these variables is tabulated in frequencies and percentages individually in the tables below. Table 4.1 shows the classifications of the respondents by their age ranges

Table 4.1: Classification of the respondents by their age ranges

Age	Frequency	Percent
15-24years	40	9.6
25-34years	136	32.7
35-44years	116	27.9
45-54years	98	23.5
55years and above	26	6.3
Total	416	100.0

From the table above, the respondents above 55 years were the least and accounted for 6.3% of the total. This is generally expected since the working age range is limited to certain years not within the scope of this study. Those within the age range of 15 and 24 years were 40 or 9.6% while 136 or 32.7% of the total respondents were within the range of 25 and 34 years. Respondents who were between 35 and 44 years were 116

or 27.9% of the total while 98 or 23.5% of the total were between 45 and 54 years. With these age distributions the respondents would be expected to be within active age groups where their contribution to the family wellbeing could not be in doubt.

Table 4.2 shows the states of residents of the respondents across the geo-political zone under study.

Table 4.2: Classification of the respondents by their states of residence.

State	Frequency	Percent
Jigawa	35	8.4
Kaduna	99	23.8
Kano	32	7.7
Katsina	88	21.2
Kebbi	65	15.6
Sokoto	25	6.0
Zamfara	72	17.3
Total	416	100.0

From the table, the respondents from Kaduna were more and represented 99 or 23.8% of the total. Those from Jigawa were 35 or 8.4%, Kano was represented by 32 or 7.7% while Katsina was represented by 88 or 21.2% of the total respondents. Those from Kebbi were 65 or 15.6% while Sokoto and Zamfara were 25 and 72 or 6.0% and 17.3% respectively. This distribution showed that the states across the zone could be said to be fairly represented in the study. Table 4.3 shows the classification of the respondents by their highest educational qualifications as well as that of their spouses.

Table 4.3: Classification of the respondents by their highest educational qualifications

Highest educational level attained	Wife		Husband	
	Frequency	Percent	Frequency	Percent
Not attended any school	48	11.6	46	11.1
Primary school only	32	7.7	20	4.8
Secondary school only	46	11.1	49	11.8
NCE/OND	104	25.0	54	13.0
Degree/HND	121	29.1	148	35.6
Master and above	65	15.6	99	23.8
Total	416	100.0	416	100.0

From the Table, 48 or 11.6% of the respondents have no formal education. Those with primary school education were 32 or 7.7% of the total while those with secondary school certificates were 46 or 11.1% of the total. Respondents who had the National Certificate in Education or the Ordinary Diploma equivalent (NCE/OND) were 104 or 25.0% while 121 or 29.1% have University Degree or the Higher National Diploma. Only 65 or 15.6% of the respondents had higher degree of Masters and above. This distribution shows that all categories of income earning wives were involved in the study. For the husbands, only 46 or 11.1% did not have formal education, 20 or 4.8 had primary school education while 49 or 11.8% had secondary school education. Those with NCE/OND were 54 or 13.0% and 148 or 35.6% had Degree or HND. The remaining 99 or 23.8% had higher degrees. Table 4.4 shows the occupational distribution of the respondents.

Table 4.4: Classification of the respondents by their occupations

Occupation	Frequency	Percent
Civil servants	197	47.3
Private practitioners	39	9.4
Big Business	25	6.0
Small Business/Petty trading	128	30.8
Others	27	6.4
Total	416	100.0

The Table showed that 197 or 47.35% of the respondents were civil servants. Those in private practices due to their professional orientations were 39 or 9.4% while those involved in small businesses and petty trading were 128 or 30.8% of the total respondents. Respondents who were in big businesses were 25 or 6.0%. Only 27 or 6.4% of the respondents were involved in other unspecified occupations. The distribution therefore showed that all the respondents were involved in income generation and would therefore be expected to contribute to the well-being of their families. Table 4.5 the occupations of the husbands.

4.2 Answers to research questions

The main objective of this study is to assess factors motivating housewives job engagement and the influence of their earning on managing of families' income in North West geo-political Zone of Nigeria. This aim developed five objectives and investigated the following research questions: In the analysis of the research questions, means were used for arriving at decisions.

Research Questions one: *What are the factors motivating housewives to be involved in income generating activities?*

The aim here is to identify factors that lead to involvement of housewives in income generating activities. The examination here focuses on the economic needs of the immediate family of the wife and her extended dependents like father, mother and other associated persons along with personal ostentatious acquisitions. The factors were

therefore examined independently in two tables. Table 4.8 shows the opinion on the immediate factors within the family that necessitates housewives to be involved in income generating activities. For the assessment, mean score of 2.50 and above implied agreement while lower mean score indicates disagreement with the suggested notion of the item variable. Discussions and decisions would therefore be based on the magnitude of the mean score for the respective item.

Going by the mean scores in the table, the low income of husbands, combined with no alternative source of income for the family is a prime factor for their wives to engage in income generating activities. This is clearly demonstrated in the table where 158 or 38.0% and 179 or 43.0% of the respondents who strongly agreed and agreed respectively with the suggestions. This inadequacy of husband's income is reflected in all items in the table as a major factor of wife's engagement in income generating activities. The mean score for the item is 3.0 which shows that it was a consensus for most respondents.

Table 4.5. Opinion of the respondents on factors that motivated housewives to engage in income generating activities.

Family factors that make housewives to take up income generating activities	Strongly agree		Agree		Disagree		Strongly disagree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
1. Low income of husband, without corresponding adequate funding makes the housewives to engage on income generating activities	158	38.0	179	43.0	33	7.9	46	11.1	3.0
2. High cost of commodities makes the housewives to engage in income generating activities to augment the amount of money given by the husbands on purchase of commodities used to meet the family needs	118	28.4	202	48.6	51	12.3	45	10.8	2.9
3. High cost of education for children makes the housewives to engage in income generating activities for their children to be able to go to school	122	29.3	215	51.7	31	7.5	48	11.5	2.9
4. High cost of healthcare is another factor that prompted women to engage in income generating activities	104	25.0	214	51.4	46	11.1	52	12.5	2.8
5. Housewives engage in income generating activities for better housing accommodation	78	18.8	191	45.9	85	20.4	62	14.9	2.6
6. Housewives engage in income generating activities for means of transporting themselves to places	61	14.7	171	41.1	105	25.2	79	19.0	2.4

In item 2 for example, the factor prompt up where 118 or 28.4% and 202 or 48.6% of the respondents agreed that high cost of commodities makes the housewives to engage in income generating activities to augment the amount of money given by their husbands for the purchase of commodities used to meet the family needs. The mean score was 2.9, a clear indication that most respondents were of this view. Coupled with this is the high cost of education for children, and the cost of healthcare which was seen as another factor that prompted women to engage in income generating activities. Wives were viewed as concerned with accommodation all of which culminated in their quest for more income for the family. However, the need for better transportation means for the family was not viewed as a major factor that makes wives to engage in income generating activities. The mean score for the item is 2.4, which imply that most respondents did not agree that the need for better means of transportation could be considered to be a major factor prompting wives to engage in income generating activities. From the observation in this table, it could be said that the cost of education for children, high cost of commodities and cost of healthcare among others for members of the family and the inadequacy of husband's income to cater for those needs are some of the major factors that motivate housewives to engage in income generating activities.

Others factors considered included the financial help to parents and relatives, the need to be comfortable, financial independence of the wife, and the need for improved self-esteem and the ability to solve financial problems without necessarily depending on their spouses. Other factors considered were needs for ostentatious acquisitions, expenses for wedding and naming ceremonies of friends and relations and the general poverty level among others. Table 4.9 shows the opinions of the respondents on the other factors not within the purview of the family's immediate needs that encourages housewives to engage in income generating activities.

Table 4.6. Opinions of the respondents on other factors that motivated wives to engage in income generating activities.

Other factors that encourages housewives to engage in income generating activities	Strongly agree		Agree		Disagree		Strongly disagree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
1. Helping your parent financially	215	51.7	120	28.8	31	7.5	50	12.0	3.1
2. Solving your relations financial problems	149	35.8	158	38.0	56	13.5	53	12.7	2.9
3. Weddings of friends and relations	72	17.3	166	39.9	110	26.4	68	16.3	2.5
4. Naming ceremonies of friends and relations	58	13.9	164	39.4	118	28.4	76	18.3	2.4

5. Buying of expensive clothes and jewelries	67	16.1	102	24.5	148	35.6	99	23.8	2.2
6. Wanting to be comfortable financially	139	33.4	148	35.6	65	15.6	64	15.4	2.8
7. The need to improve your self esteem	147	35.3	135	32.5	67	16.1	67	16.1	2.8
8. The need to belong to a particular group	69	16.6	74	17.8	100	24.0	173	41.6	2.0
9. Poverty rate in the country increase the number of housewives that are engaged in income generating activities	163	39.2	116	27.9	37	8.9	100	24.0	2.7

From the mean scores in the table, financial help to parents and relations and personal self-esteem are other factors that motivate housewives to engage in income generating activities in the zone. Those activities are among the prevailing poverty rate in the country and in the table the respondents were of the view that the increased number of housewives that are engaged in income generating activities is attributable to this level of poverty in the society. The need for expensive clothes and jewelries, ceremonies of friends and relations and the need to belong to a particular group were not really major factors in the table. The mean scores were lower than the level of agreement fixed at 2.5. From the observation, poverty, the inadequacy of husband's income to meet the needs of the family are prime factors that motivated housewives to engage in income generating activities.

Research Questions two: *What is the percentage of monthly income contributed by housewives to meet the family needs?*

The objective here is to assess the percentage of monthly income contributed by housewives to meet the family needs. The expressed percentages by the respondents to their family needs are tabulated in Table 4.10.

Table 4.7: Opinion of the respondents on percentages of income contributed to each of the needs of food, cloth, housing, shelter, education and health to meet the family needs

Percentages of income contributed	Frequency	Percent
10 – 19%	3	7

20 – 29%	11	2.6
30 – 39%	68	16.3
40 – 49%	103	24.8
50 – 59%	112	26.9
60% and above	119	28.6
Total	416	100.0

Table 4.7 revealed that 119 of 28.6% contributed 60% of their income to meet the family need. Those who contribute between 50 and 59% of their monthly income to their family needs were 112 or 26.9% of the respondents while 103 or 24.8% contributed between 40 to 49% monthly to their family needs. Respondents who contributed between 30 to 39% of their monthly income to the family needs were 68 or 16.3% and 11 or 2.6% contributed between 20 to 29% of their income to the family needs. Only 3 or 0.7% of the respondents contributed 10 to 19% of their monthly income to the family need. On the average, this would translate to 34.5% of the monthly income of the respondents to their respective family needs on monthly bases. And none of the respondents contributed lower than 10% of their income to the family needs.

Research Questions three: *What is the influence of housewives contributions on food, clothing, shelter, education and health?*

The examination here is to identify the types of needs to which housewives contributions are made in the family. On the average, most families of the respondents required the minimum sum of ₦40,000.00 naira monthly to satisfy their family needs. This is deducted from the expressed amount needed by the families on a monthly basis. In Table 4.8, the opinions of the respondents on the listed need are presented in frequencies and percentages with mean score for the respective item.

Table 4.8 Opinion of respondents on their contributions on food, cloth, housing, education and health care.

Types of needs housewives' contribution help to satisfy in the family	Strongly agree		Agree		Disagree		Strongly disagree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
1. Food expenses	159	38.2	163	39.2	18	4.3	76	18.3	2.8

2. Clothing expenses	121	29.1	204	49.0	33	7.9	58	13.9	2.8
3. Housing expenses	85	20.4	173	41.6	73	17.5	85	20.4	2.5
4. Educational expenses	98	23.6	193	46.4	40	9.6	85	20.4	2.6
5. Healthcare expenses	96	23.1	194	46.6	44	10.6	82	19.7	2.6

Table 4.8 showed that most contribution of wives go to food, clothing, housing, education of children, health care for family members. Those needs are scored in the table respectively higher than 2.5. This implies that the contribution of housewives is greatly important in these family needs.

Table 4.9: Opinion of respondents on the contributions of wives on other family needs.

Other type of needs housewives' contribution help to satisfy in the family	Strongly agree		Agree		Disagree		Strongly disagree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
1. Transportation expenses	57	13.7	152	36.5	113	27.2	94	22.6	2.3
2. Electricity and water expenses	56	13.5	96	23.1	152	36.5	112	26.9	2.1
3. Household sundries and utilities	71	17.1	145	34.9	112	26.9	88	21.2	2.3
4. Entertainment expenses	87	20.9	156	37.5	72	17.3	101	24.3	2.4
5. Other personal expenses	154	37.0	150	36.1	31	7.5	81	19.5	2.8

Table 4.9 indicated that transportation, electricity and water expenses, household sundries and utilities and entertainment expenses were scored as major needs in the family where the wives contribution tended to make much impact. This did not in any imply non contribution on the parts of the wives since the mean scores were relatively closer to the fixed mean. The implication is that these were not major areas that most of the

respondents make their contribution to the family needs. From the observations therefore, it could be said that the wives' contribution does not go mainly to family needs like transportation, electricity, water expenses, household sundries, utilities and entertainment.

Research Questions four: *What is the influence of the housewives contribution to food, clothing, education health care and other family need to improve the family well-being*

The aim here is to identify the influence of housewives contribution to food, clothing, education, health care and other family needs to improve the other family's well-being

This objective is assessed by the perceived improvement in the quality and quantity of food consumed in the family, quality of clothing used by family members, quality of healthcare obtained for family members, ownership of transportation means and general improvement in the family well-being among others. Table 4.10 shows the opinions of the respondents on the suggested improvements.

Table 4.10: Opinion of the respondents on the influence of the housewives contribution on family income and overall family well-being

Influence of housewives contribution on family income and well-being	Strongly agree		Agree		Disagree		Strongly disagree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
1. The quality and quantity of food consumed in the family is improved	186	44.7	168	40.4	20	4.8	42	10.1	3.1
2. The quality of clothing used by the family members is improved	137	32.9	194	46.6	33	7.9	52	12.5	2.9
3. The quality of the house the family lived is improved	98	23.6	193	46.4	65	15.6	60	14.4	2.7
4. Improves the quality of healthcare in terms of type of hospital and drugs used is enhanced	104	25.0	182	43.8	60	14.4	70	16.8	2.6
5. Transportation by owning a car or providing adequate transport money to places like school, hospital, market and other places is improved	87	20.9	152	36.5	98	23.6	79	19.0	2.5

6. Improve the type of household equipment used by the family	91	21.9	187	45.0	71	17.1	67	16.1	2.6
7. Improve the type of fuel used by the family	66	15.9	109	26.2	150	36.1	91	21.9	2.2
8. Improve the promptness of bill payment for water, electricity and telephone	66	15.9	112	26.9	121	29.1	117	28.1	2.2
9. The quality of school attended and the quality of education obtained by children and other family	137	32.9	133	32.0	43	10.3	103	24.8	2.6

Table 4.10 shows that the respondents were generally of the view that the housewives' financial contributions have generally improved the family's well-being. This is clearly demonstrated across the table in items 1 to 6 and item 9. In item 1, the respondents agreed that the contribution of the housewives in terms of their monthly income has improved the quality and quantity of food consumed in the family. The means score is 3.1 which clearly means that this was a consensus opinion among the respondents. This was also the expression in the case of clothing with 2.9 as the mean score. The improvement extended to the quality of house in which the family lived in as well as the quality of healthcare for members of the family and means of providing adequate transportation in terms of money and mobile means from home to places like school, hospital, market and other places. From the mean score of 2.6 for item 6 in the table, this improvement in the family well-being associated with the contribution of the housewives from their income extended to the type of household equipment used. This is a clear indication that their engagements in income generating activities are positively improving the well-being of their respective families in the zone.

However, the respondents did not agree that the contribution of the housewives could be said to have extended to the type of energy consumption used by the family and promptness of payment of bills for water, electricity and telephone services. From the observations of the expressed opinions, it could be said that the contribution of housewives have generally contributed to the well-being of the family members especially in terms of the quality and quantity of food, clothing, housing, health care services received for members of the family, and general household equipment among others.

Research Questions five: *What is the role of educational attainment of housewives in managing the family income to meet the family needs.*

This question seeks to find out the role of housewives in educational attainment in the management of their family's income for optimum satisfaction of their needs. Issues considered here included among others the steps in setting up income management plan to find out exactly how much money there is to spend, use of sound plan for spending, budgeting to assists in obtaining maximum satisfaction with available income analyses of previous spending and assigning of priority for allocation of income among others. The opinions of the respondents on the selected items are tabulated along the level of education with respective mean score for items in table 4.11.

4.11: Influence of educational attainment on wives' management of family income

Income management	Qualifications	S A	Agree	Disagree	S Disagree	Mean
1. The first step in setting up income management plan is to find out exactly how much money there is to spend	Not attended any school	13(27.1)	11(22.9)	24(50.0)	0(0.0)	2.3
	Primary school only	16(50.0)	10(31.3)	4(12.5)	2(6.3)	3.2
	Secondary school only	25(54.3)	15(32.6)	5(10.9)	1(2.2)	3.3
	NCE/OND	45(43.3)	32(30.8)	22(21.2)	5(4.8)	3.0
	Degree/HND	79(65.3)	26(21.5)	13(10.7)	3(2.5)	3.4
	Master and above	36(55.4)	23(35.4)	6(9.2)	0(0.0)	3.4
2. Sound plan for spending is essential in financial management	Not attended any school	16(33.3)	9(18.8)	22(45.8)	1(2.1)	2.4
	Primary school only	13(40.6)	15(46.9)	1(3.1)	3(9.4)	3.3
	Secondary school only	22(47.8)	18(39.1)	5(10.9)	1(2.2)	3.2
	NCE/OND	42(40.4)	40(38.5)	17(16.3)	5(4.8)	3.0
	Degree/HND	73(60.3)	37(30.6)	10(8.3)	1(0.8)	3.4
	Master and above	37(56.9)	25(38.5)	2(3.1)	1(1.5)	3.5
3. A budget can assist in obtaining maximum satisfaction from income	Not attended any school	15(31.3)	12(25.0)	21(43.8)	0(0.0)	2.4
	Primary school only	19(59.4)	12(37.5)	1(3.1)	0(0.0)	3.5
	Secondary school only	25(54.3)	13(28.3)	3(6.5)	5(10.9)	3.3
	NCE/OND	40(38.5)	42(40.4)	15(14.4)	7(6.7)	3.0
	Degree/HND	75(62.0)	37(30.6)	7(5.8)	2(1.7)	3.5
	Master and above	34(52.3)	26(40.0)	4(6.2)	1(1.5)	3.4
4. One way to plan future spending is to analyze how	Not attended any school	12(25.0)	9(18.8)	22(45.8)	5(10.4)	2.2
	Primary school only	12(37.5)	10(31.3)	2(6.3)	8(25.0)	3.0

last year's money was spent	Secondary school only	14(30.4)	20(43.5)	3(6.5)	9(19.6)	3.0
	NCE/OND	33(31.7)	38(36.5)	24(23.1)	9(8.7)	2.8
	Degree/HND	56(46.3)	38(31.4)	15(12.4)	12(9.9)	3.1
	Master and above	28(43.1)	22(33.8)	5(7.7)	10(15.4)	3.1
	Not attended any school	13(27.1)	9(18.8)	21(43.8)	5(10.4)	2.3
	Primary school only	13(40.6)	8(25.0)	2(6.3)	9(28.1)	3.0
	Secondary school only	21(45.7)	14(30.4)	2(4.3)	9(19.6)	3.2
5. Budgeting effectively is the key to financial management should involve every member of the family	NCE/OND	41(39.4)	39(37.5)	17(16.3)	7(6.7)	3.0
	Degree/HND	51(42.1)	51(42.1)	8(6.6)	11(9.1)	3.2
	Master and above	32(49.2)	22(33.8)	4(6.2)	7(10.8)	3.3
	Not attended any school	18(37.5)	5(10.4)	23(47.9)	2(4.2)	2.4
	Primary school only	15(46.9)	6(18.8)	3(9.4)	8(25.0)	3.0
	Secondary school only	16(34.8)	12(26.1)	5(10.9)	13(28.3)	2.8
	NCE/OND	28(26.9)	38(36.5)	24(23.1)	14(13.5)	2.7
6. Shopping effectively is the key to financial management	Degree/HND	48(39.7)	49(40.5)	11(9.1)	13(10.7)	3.1
	Master and above	29(44.6)	20(30.8)	7(10.8)	9(13.8)	3.1
	Not attended any school	13(27.1)	10(20.8)	23(47.9)	2(4.2)	2.3
	Primary school only	14(43.8)	14(43.8)	1(3.1)	3(9.4)	3.3
	Secondary school only	15(32.6)	21(45.7)	5(10.9)	5(10.9)	3.0
	NCE/OND	39(37.5)	34(32.7)	22(21.2)	9(8.7)	2.9
	7. The shortest and straightest route to spending satisfaction is setting up priorities	Degree/HND	57(47.1)	49(40.5)	11(9.1)	4(3.3)
Master and above		41(63.1)	20(30.8)	3(4.6)	1(1.5)	3.5

The table showed that educational attainment of the respondents plays a major role in the management of family income. This is clearly demonstrated in the table by the mean scores of the different groups in the steps they take towards effective management of the family finances. For example, respondents who have no formal education in the table did not agree that the first step in setting up income management plan is to find out exactly how much money there is to spend in the family. But from those who have basic education to those with university education, the available amount of income was seen as the main determinant of the first step in setting up income management plan.

Table 4.12: Mean scores on family income management by levels of educational attainment of housewives

Levels of educational attainment	N	Mean	Std. Deviation	Std. Error
Not attended any school	48	1.87	1.697	0.245
Primary school only	32	3.13	0.812	0.144
Secondary school only	46	3.06	0.789	0.116
NCE/OND	104	2.75	1.038	0.102
Degree/HND	121	3.20	0.881	0.080
Master and above	65	3.27	0.710	0.088
Total	416	2.93	1.094	0.054

Table 4.12 indicated that the role of education is a major factor in the management of the family income by the housewives as indicated in the table. Though the respondents all contributed to the family expenditure but the effective management of such income is greatly influenced by the level of education of the respective housewives. This is clearly demonstrated across all the items in the table with those with education having relatively higher mean scores than those with no formal education. However, the significance of the observed variability is tested in the related hypothesis of the study.

4.3 Test of Hypotheses

The hypotheses formulated to test the statistical significance of the solutions proffered for the research questions of the study are tested in this section. The hypothesis were tested as follows:

Hypothesis 1: There is no significant influence in the factors motivating housewives involvement in income generating activities and family income in North West geo-political Zone of Nigeria.

This hypothesis was tested with the mean scores of the respondents on the factors motivating housewives to engage in income generating activities in Tables 4.5 and 4.6 aggregate and the mean scores for items in Table 4.5 where the family income was

assessed. The aim here is to determine whether the contribution of housewives will significantly enhance the family income by the respondents. The test was conducted with the regression analysis to identify the difference on the factors motivating housewives and income engage in income generating activities. A summary of the result is presented in Table 4.11.

Table 4.13: Correlation between factors motivating housewives involvement in income generating activities and family income.

Variables	N	Mean	Std. Dev.	Std. Error	r-calc.	DF	P-value
Factors of involvement	416	2.66	0.832	0.0411	0.636	414	0.000
Income adequately	416	2.931	1.094	0.0543			

(Critical value = 0.097, DF=414, P < 0.05)

The result of the test revealed that the two variables were significantly related the observed coefficient of related in the table is 0.636 obtained at 414 degree of freedom. The probability level of significance is 0.000 (P < 0.05). These observations are sufficient for the rejection of the null hypothesis. The null hypothesis that there is no significant influence between factors motivating housewives involvement in income generating activities and family income in North West geo-political Zone of Nigeria is therefore rejected. The deductions from this test is that factors that lead housewives into income generating activities would likely make them better managers of their family income to satisfactorily meet their family needs.

Hypothesis II: *There is no significant relationship between the percentage of income contributing by housewives and amount required to meet the family's needs of food, clothing, housing, shelter, education and health care and other family needs in North West geo-political Zone of Nigeria.*

The percentage of income contributed by the respondents towards the need of their respective family was investigated in Table 4.8. The contribution of family income by the respondents was assessed in Table 4.9. The two variables were used for the hypothesis.

To test this hypothesis, the two variables were subjected to a Pearson Product Moment correlation procedure in order to establish the significance of their relationship. The result of the test is summarized in Table 4.14.

Table 4.14: Correlation between percentages of income contributed by housewives and the type of needs satisfied in the family.

Variables	N	Mean	Std. Dev.	Std. Error	r-calc.	DF	P-value
Percentage of income	408	2.4240	1.17262	.05805	0.026	414	0.596
Income needs	416	2.9251	1.09391	.05363			

(Critical value = 0.097, DF=414, P > 0.05)

The result of the test revealed that the two variables were not significantly correlated. The observed coefficient of correlation in the table is 0.026 obtained at 4.14 degree of freedom. The probability level of significance is 0.596 (P > 0.05). With these observations, there is no sufficient evidence to reject the null hypothesis. The null hypothesis that there is no significant relationship between percentages of income contributed by housewives and other family need satisfied in the North West geo-political Zone of Nigeria is therefore retained. The implication here is that, the fact that wives contributed certain percentages of their income to the need of the family would not necessarily mean that they would be better managers of their family's income.

Hypothesis III: *There is no significant relationship in the influence of housewives contribution and the family needs of food, clothing, education, housing, health care in North West geo-political Zone of Nigeria.*

The well-being of the family was examined in Table 4.10 in association with the discussion of research question four. In the test of this hypothesis, the mean score for the percentage contribution of the respondents to the needs of the family were made through regression analysis to establish the significance of relationship. The result of the test is summarized in Table 4.4.16.

Table 4.15: Regression on the relation between percentages of income contributed by housewives and the overall family well-being

Variables	N	Mean	Std. Dev.	Std. Error	r-calc.	DF	P-value
Family wellbeing	416	2.9570	1.05331	.05164	0.718	414	0.000
Percentage of income	408	2.4240	1.17262	.05805			

(Critical value = 0.097, DF=414, P < 0.05)

The result of the test revealed that the two variables were significantly related. The observed coefficient of correlation in the table is 0.718 obtained at 414 degree of freedom. The related coefficient (0.718) obtained is higher than the critical value of 0.097 at the 414 degree of freedom. The probability level of significance is 0.000 ($P < 0.05$). With these observations, there is enough evidence to reject the null hypothesis. The hypothesis that there is no significant relationship in the influence of housewives contribution to the family needs and the overall family's well-being in the North West geo-political Zone of Nigeria is therefore rejected. In other words, the contributions of housewives to the need of their family significantly improve the wellbeing of their families.

Hypothesis IV: *There is no significant relationship between the housewives contribution and other family needs satisfaction in North West geo-political Zone of Nigeria.*

The frequency scores on the ranges of percentages contribution and the minimum income required to meet the need of the family whose obtained average was reported in the discussion of research question three was used for this hypothesis. The aim here is to establish the significance of the association between the two variables. The test was conducted with the chi-square procedure and the summary of the result is presented in Table 4.15. In the table, the figures in brackets are the expected counts printed along the frequencies observed

Table 4.16: Chi-square test on percentages of income contributed by house wives and the minimum amount required to meet the needs of the family

Percentage of my income contributed	N10,000- N19,000	N20,000- N29,000	N30,000- N39,000	N40,000- N49,000	N50,000- N59,000	Total
10-19%	0(0.2)	0(0.5)	0(0.8)	0(1.1)	3(0.4)	3

20-29%	0(0.9)	2(1.9)	2(2.9)	3(3.9)	4(1.4)	11
30-39%	3(5.4)	8(8.2)	9(11.6)	18(17.2)	28(23.6)	66
40-49%	7(8.4)	14(12.8)	19(18.1)	27(36.8)	36(26.8)	103
50-59%	5(9.1)	9(13.8)	25(19.6)	28(28.9)	44(39.7)	111
60% and above	12(13.5.9)	16(19.2)	18(8.9)	21(28.4)	42(b38.9)	109
Total	15(64)	49(56)	71(62)	97(96)	157(131)	403

Pearson Chi-Square = 53.939, DF = 20, P 0.000

(Critical value = 40.1, P < 0.05).

The observation from table 4 is that the percentage of income contributed by the housewives is significantly proportionate to the overall minimum amount spent in the family to achieve their need satisfaction. This is deduced from the observed chi-square value of 53.939 in the table and the observed level of significance obtained at the 0.000 ($P < 0.05$). From these observations there is sufficient evidence to reject the null hypothesis. Therefore, there is no significant relationship between the percentages of income contributed by housewives and the minimum amount required to meet the needs of the family in North West geo-political Zone of Nigeria. The impression here is that the percentage of income contributed by housewives to the family income is significantly proportional to the required amount to meet the family's needs.

Hypothesis V: There are no significant differences between housewives of different educational qualifications in the management of their family income in North West geo-political Zone of Nigeria.

This hypothesis tested with the mean score obtained in Table 4.11 and 4.12 where the impact of Educational attainment of the respondents was assessed in relation to their management of the family income. The educational levels of the respondents were used as the independent variable. The one way analysis of variance was used for hypothesis because of the many levels of the independent variables and the need to establish significance of the variability obtained in relation to the different educational levels' management of the family income. The summary of the analysis of variance model for the test is presented in table 4.17

Table 4.17: One way analysis of variance on management of family income by educational levels of the housewives

Source of variations	Sum of Squares	Df	Mean Score	F	Sig
Between Group	76.406	5	15.281	14,910	.000
Within Group	420.201	410	1.025		
Total	496.607	415			

(Critical value for F at 5, 410 Df and at 0.05) = 2.21

The result of the test in table 4.13, revealed that the housewives differed significantly in the management of family income by their levels of educational qualifications. The observed F-value was 14.910 obtained at 410 degree of freedom. The probability level of significance obtained for the test is 0.00 ($p < 0.05$). With these observations, there is enough evidence to reject the null hypothesis that there is no significant difference between housewives of different educational qualification in the management of their family income in North West Geo-Political Zone of Nigeria. The mean score for the different levels of education by the respondents in relation to the management of the family income are presented in Table 4.14.

Table 4.18 Mean scores on family income management by levels of educational attainment of housewives

Levels of educational attainment	N	Mean	Std. Deviation	Std. Error
Not attended any school	48	1.87	1.697	0.245
Primary school only	32	3.13	0.812	0.144
Secondary school only	46	3.06	0.789	0.116
NCE/OND	104	2.75	1.038	0.102
Degree/HND	121	3.20	0.881	0.080
Master and above	65	3.27	0.710	0.088
Total	416	2.93	1.094	0.054

From table 4.18, mean score of respondents with no formal education was exceptionally low compared with those of others who have some basic education. To determine the groups that were significantly different from the others in their management of the family income, the means were subjected to a post hoc test using the Scheffe procedure. The result is summarized in table 4.19.

Table 4.19: Result of Scheffe test on mean scores of family income by qualifications of housewives.

(I) Educational level	(J) Educational level	Mean Difference (I-J)	Std. Error	Sig.
Not attended any school	Primary school only	-1.26488(*)	.23104	.000
	Secondary school only	-1.19306(*)	.20888	.000
	NCE/OND	-.87683(*)	.17665	.000
	Degree/HND	-1.33520(*)	.17269	.000
	Masters and above	-1.40348(*)	.19266	.000
Primary school only	Not attended any school	1.26488(*)	.23104	.000
	Secondary school only	.07182	.23304	1.000
	NCE/OND	.38805	.20465	.609
	Degree/HND	-.07032	.20124	1.000
	Masters and above	-.13860	.21862	.995
Secondary school only	Not attended any school	1.19306(*)	.20888	.000
	Primary school only	-.07182	.23304	1.000
	NCE/OND	.31623	.17926	.683
	Degree/HND	-.14214	.17536	.985
	Masters and above	-.21042	.19506	.948
NCE/OND	Not attended any school	.87683(*)	.17665	.000
	Primary school only	-.38805	.20465	.609

	Secondary school only	-.31623	.17926	.683
	Degree/HND	-.45837(*)	.13537	.045
	Masters and above	-.52665	.16007	.057
Degree/HND	Not attended any school	1.33520(*)	.17269	.000
	Primary school only	.07032	.20124	1.000
	Secondary school only	.14214	.17536	.985
	NCE/OND	.45837(*)	.13537	.045
	Masters and above	-.06828	.15568	.999
Masters and above	Not attended any school	1.40348(*)	.19266	.000
	Primary school only	.13860	.21862	.995
	Secondary school only	.21042	.19506	.948
	NCE/OND	.52665	.16007	.057
	Degree/HND	.06828	.15568	.999

* The mean difference is significant at the .05 level.

From the result of the test in table 4.15, the significance obtained in the variability in the family income management was between the respondents who have no formal education and the rest of the housewives. The test also revealed that the variability in the income management between respondents with NCE/OND and secondary education was significant. Respondents with Degree and HND were significantly different from those with NCE/OND. Between the other respondents as indicated in the table no significant difference was observed.

4.4 Summary of findings of the study:

The following are the summary of the major findings of the study.

1. The inadequacy of husband's income to meet the needs of the family is a major factor of housewives involvement in income generating activities in North West Geo-Political Zone of Nigeria.

2. There is significant relationship between factors prompting women involvement in income generating activities and their management of family income in North West Geo-Political Zone of Nigeria.
3. The percentages of income contributed by housewives income in North West geo-political Zone of Nigeria is not statistically significant.
4. There is no significant relationship between the contribution of housewives to family needs and the overall family well-being in North West geo-political Zone of Nigeria with women contributing 60% and above having about 29 percent.
5. There is significant relationship between the percentages of income contributed by housewives and the minimum amount required to meet the needs of the family in North West geo-political Zone of Nigeria.
6. The educational qualifications of housewives has significant influence on their contribution and management of family income in North West geo-political Zone of Nigeria

4.5 Discussion of Findings

This study investigated the housewives earning and its influence on the management of their family income towards adequately meeting the need of their family in North West Geo-political Zone of Nigeria. Five research questions and null hypotheses were tested in line with the objectives of the study. In the test of the first hypothesis, the relationship between factors motivating housewives to engage in income generating activities and the influence of their earnings on family income was tested. The result revealed that the two variables were significantly correlated. The null hypothesis was therefore rejected. From the related data, it was observed that factors that motivate housewives to be involved in income generating activities revolved round the inadequacies of their husbands' income due to high cost of commodities, health care services, education of children among others. Other factors identified were financial assistances to parents and relatives and the personal needs of such wives. The findings here are in agreement with the report of Zakaria (2001) who reported that the inability of

the men who are the head of household to efficiently meet the needs of their family, the onus began to rest on women to lend their support and that problems of torture and frustration given to the women arise in the process of the women requesting for some amount from their husbands to meet the basic needs of the family. The finding is in line with the report of Anugwon (2009) who stated that the economic need of varied degree motivates the majority of women to enter into work force. In most cases, the income of these housewives was spent on providing goods and services for the family.

Hypothesis two tested the significance of the relationship between percentages of income contributed by housewives to family needs and management of the family's income. The test was conducted with Pearson Product Moment Correlation procedure and the result showed that the two variables were not significantly correlated. The null hypothesis was therefore retained. From the related data, it was observed that the percentage of wives' contribution of their income to the need of the family would not necessarily mean that they would be better managers of their family income.

In hypothesis three, the relationship between the contribution of housewives to family needs and the overall family well-being was tested. The result of the test revealed that the two variables were significantly correlated. The null hypothesis was therefore rejected. From the related data, it was observed that the contribution of housewives to the need of their family significantly improve the well-being of their families. This finding is consistent with Anugwon (2012) who reported that Nigerian women are more involved than men in virtually all areas of economic activities especially in agricultural sector and Anugwon (2009) who stated that "the barrier placed against women self-actualization especially in traditional Nigerian society was without recourse to the roles the women played in such society."

Hypothesis four tested the relationship between the percentages of income contributed by housewives and the minimum amount required to meet the needs of the family. The result of the chi-square used in the test revealed that the two variables were significantly correlated. The null hypothesis was therefore rejected. From the related data it observed, the percentage of income contributed by housewives to the family income is significantly proportional to the required amount to meet the family needs. The finding is in line with Uzunoz, Buyukbay and Yasir (2012), who reported that many women do many different types of activities in order to earn money.

Hypothesis five tested the differences between housewives of different educational qualifications in the management of their family income. The result of the test conducted with one way analysis of variance revealed that educational level plays a significant role in the management of family income by the housewives. The null hypothesis was therefore rejected. From the post hoc test performed on the mean scores, it was observed that housewives who have no formal education generally lack significantly behind those with formal education in the management of family income.

The findings here are in line with Anyakoha (2002) who stated that “planning the use of income involve a knowledge of fixed and flexible expenses.

CHAPTER FIVE

SUMMARY OF THE MAJOR FINDINGS OF THE STUDY

This chapter presents summary of the investigation into the factors motivating housewives job engagement and influences of their earnings on family income, in North West Geo-Political Zone, Nigeria. In addition, the chapter presents the conclusion and also offers useful suggestions as well as recommendations for further studies on the subject.

5.1 Summary

This study was set against the background that housewives were traditionally assumed to be restricted to the home and domestic/housekeeping activities. But of recent most housewives have started getting engaged in income generating activities contrary to religious injunction and cultural demands. In contemporary times, the need to engage in income generating activities is the vogue among housewives especially in North West Geo-political Zone of Nigeria where the up-keep of the family is known to be the responsibility of the head of the family alone. The study therefore investigated the factors motivating the housewives involvement in income generating activities and the influence of their earnings to their family income. A total of 416 housewives were selected across the zone using stratified random sampling technique. The study was structured in to five main chapters.

Chapter one introduced the study, the statement of the problem and objectives. In order to achieve the aim of the study, five specific objectives were raised which include: to identify factors that motivate housewives to seek income earning activities. In line with these objectives, five research questions were formulated which include, what are the factors motivating housewives to engage in income generating activities in North West Geo-Political zone, Nigeria? Five null hypotheses were also formulated to include; there is no significant relationship in the factors motivating housewives involvement in income generating activities and the family income. The study was based on the assumption that most housewives get involved in income generating activities to augment what was given to them by the head of the household for the family up-keep. The study was delimited to only housewives engaged in income activities.

Descriptive survey research design was used for the study. A total of four hundred and sixteen respondents were sampled from the total population. Structured questionnaire was used to gather data from the respondents. The data collected were presented in tables of frequencies, percentages and mean. The null hypotheses were used using regression analysis, Pearson product moment correlation and Chi-square at 0.05 level of significance. The study focuses mainly on housewives that are engaged in any form of income generating activities. The major findings showed that lack of adequate funding from the head of the household and high cost of living were the prime factors that

motivate housewives into income generating activities. The findings were found to significantly correlate with their family income. Also, the percentage of income contributed by a housewife is significantly proportional to the minimum amount spent in the family with an observed chi-square of 53.959. Educational level of the respondents also plays a significant role in the management of family income. Also, the contribution of housewives in meeting the family needs significantly improve the well-being of their family.

5.2 Contribution to Knowledge

The purpose of this study was to find out factors motivating housewives job engagement and influence of their earning on family income in North West geo-Political Zone of Nigeria. The findings of the study have been able to produce questionnaire that was used to gather data to help determine the influence of housewives earning on family income and the factors that motivate the housewives job engagements. It can therefore be used by other researchers to collect similar data from other areas of the country that were not covered in this study.

The study also found that housewives contribution to family up keep is very significant. This is an important research findings which nullify the feelings that most husbands have about the contribution of the housewives not being very important especially in the area of study where most men generally have the notion that women's contribution is not important. The factors motivating housewives in job engagement influence the family income with probability level of significant ($p = 0.00$) ($p < 0.005$). The study also shows that the contribution of housewives to family up-keep is significant in the area of food, clothing, shelter, education, health care and many other aspects of family needs. This means that the contribution of the housewives to the needs of their family significantly improved the well-being of their families. The probability is ($p = 0.00$) ($P < 0.05$). This study also reveals that the higher the qualification of the housewife the more contribution she made into the family up-keep. The result revealed that housewives differ significantly in their management of family income with their level of education. The higher the qualification of the housewives the more she contribute to family up-keep and the better manager of the family resources.

5.3 Conclusion

The study analyses the factors that motivate housewives to engage in businesses and job activities that will make them earn some income to augment their family needs. The study uses Maslow's theory of hierarchy needs and Duisenberg's relative income hypothesis as the theoretical base of the work.

The aim of the research is to establish, identify and examine the monthly contributions of housewives to the up-keep of the family; the influences such contributions have on family needs like clothing, food, shelter, educational attainment, etc. and also portray the role that educated housewives infuse in running the family income. The study was able to establish the inadequacy and financial limitations of many husbands in coping with the family responsibilities.

From this study, it was discovered that there is significant influence of the housewives earning on family income. This was because of the high cost of living and the unavailability of securing jobs or business enterprises by some husbands. In the few instances where the husbands secure the jobs the money is inadequate to meet the total needs of the family. The findings of this study also revealed that most women were motivated to engage in income generating activities so as to contribute to the satisfaction of family needs especially in the needs for the basic necessities of life.

The findings also revealed that the percentage of income contributed by housewives has significant influence on the overall family well-being in North West Geopolitical zone of Nigeria. It was also realised that education is very important for housewives because it has significant influence on their management of family income.

5.4 Recommendations

Base on the major findings of the study, this research recommends that:

1. Parents should encourage girl child education since it is a fundamental factor in family income management
2. Husbands should encourage their wives who are not opportune to go to school before marriage to go to adult education and skills acquisition centers to learn skills and have some knowledge.
3. The representatives of the three tiers of government should provide employment to women as a means of enhancing their economic contribution to the well-being of their families. Also to produce soft loans and other financial support to empower woman for anchoring small scale businesses.

4. Women centers and co-operative societies should engage on awareness lectures and film shows that will help to change some women's attitude and mindset so that they will be able to develop more abilities and skills to be economically self-independent, so as to change the old notion of the women being full time housewives and farm helpers.
5. Adult education centers for women should be introduced in our rural areas for women that are not allowed to go to school.

5.5 Suggestion for Further Study.

1. The study could be replicated in other geopolitical zones of the federation towards enhancing income contribution by housewives to their family in the face of inadequacies on the part of their husbands.
2. More research should be carried out pertaining to gender equality policy which would help balance power relations between men and women.
3. Organization such as human right activists and other women organizations should continue conducting similar researches on the influence of women's contribution to the family.

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APPENDIXES A

Department of Vocational and
Technical Education,
Faculty of Education,
Ahmadu Bello University,
Zaria.

Dear Respondent,

Request for Completing of Questionnaire

I am a postgraduate student of the above Institution, conducting a research on the study of Housewives earning and its influence of housewives earning in meeting the family needs in North West Geo-political Zone of Nigeria.

Please assist by expressing your honest opinion by providing answers to the questions in related questionnaire. You are assure that all information given will be used only for academic purpose and shall be kept strictly confidential. I solicit for your honest contribution and maximum cooperation to make this study a success.

Thank you.

Yours sincerely,

Abbas Hajara Duduwa

Appendix B

Questionnaire for the study of influence of housewives earning in meeting the family needs in North West Geo political Zone of Nigeria

INTRODUCTION

Personal data of the respondent

Please tick (√) in the appropriate box in the space provided as it applies to you

1. Age (in years):

- a. 15 – 24 years []
- b. 25 – 34 years []
- c. 35 – 44 years []
- d. 45 – 54 []
- e. 55 and above []

2. State:

- Jigawa []
- Kaduna []
- Kano []
- Katsina []
- Kebbi []
- Sokoto []
- Zamfara []

3. Highest Educational Level Attained:

- a. Not attended any school []
- b. Primary school only []
- c. Secondary school only []
- d. N.C.E/O.N.D []
- e. University/H.N.D []
- f. Masters and above []

4. Occupation:

- a. Not doing anything []
- b. Administrative staff []
- c. Doctor []
- d. Lawyer []
- e. Nursing []
- f. Teaching []
- g. Having small scale industry []
- h. Having big shop in the market []

- i. Pitty trader[]
- j. Frying and roasting food along the street []
- k. Selling things in the house []
- l. Any other (specify)_____

5. Husband's highest Educational level Attained:

- a. Not Attended any school []
- b. Primary school []
- c. Secondary school []
- d. N.C.E/O.N.D. []
- e. University/H.N.D []
- f. Masters and above []
- g. Any other (specify)_____

6. Husbands Occupation:

- a. Business man []
- b. Civil servant []
- c. Farming []
- d. Pitty trading []

7. Type of Family:

- a. Monogamous family []
- b. Polygamous family []

8. Family Size (father, mother, children, other dependents)

- a. 1 – 5 []
- b. 6 - 10 []
- c. 11 – 15 []
- d. 16 – 20 []
- e. 20 and above []

	SECTION B	SA	A	D	SD
A	Factors prompting the business/employed housewives involvement in income generating activities				
1	Low income of husband, without corresponding adequate funding makes the housewives to engage on income generating activities				
2	High cost of commodities makes the housewives to engage in income generating activities to augment the amount of money given by the husbands on purchase of commodities used to meet the family needs				
3	High cost of education for children makes the housewives to engage in income generating activities for their children to be able to go to school				
4	High cost of healthcare is another factor that prompted women to engage in income generating activities so that the family can have better healthcare				
5	Housewives engage in income generating activities so that the family can have better housing accommodation				
6	Housewives engage in income generating activities so that their family can have means of transporting themselves to places				
B	Housewives are engaged in income generating activities to be able to solve their personal needs such as:				
7	Helping your parent financially				
8	Solving your relations financial problems				
9	Weddings of friends and relation				
10	Naming ceremonies of friends and relation				
11	Buying of expensive clothes and jewelries				
12	Wanting to be comfortable financially				
13	The need to improve your self esteem				
14	The need to belong to a particular group				
15	Poverty rate in the country increases the number of housewives that are engaged in income generating activities				
	SECTION C:				
	The monthly income I get from my job or business is between				
16	N0-5000				
17	N6,000 – N10,000				
18	N11,000 – N20,000				
19	N21,000 – N30,000				
20	N31,000 – N40,000				
21	N41,000 – 50,000				
22	N51,000 and above				

S/N		SA	A	D	SD
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	The percentage of my income contributed to family income to meet the family needs range between				
23	10 – 19%				
24	20 – 29%				
25	30 -39%				
26	40 – 49%				
27	50 – 59%				
28	60% and above				
29	I don't contribute anything				
	SECTION D The housewife contribute their income to improve the following family needs				
30	Food expenses				
31	Clothing expenses				
32	Housing expenses				
33	Educational expenses				
34	Health care expenses				
35	Transportation expenses				
36	Electricity and water expenses				
37	Household sundries and utilities				
38	Entertainment expenses				
39	Other personal expenses				
	SECTION E Ways in which the Business Housewives Contribution Influences the Overall Family needs				
40	The quality and quantity of food consumed in the family is improve				
41	The quality of clothing used by the family members is improved				
42	The quality of the house the family lived is improved				
43	Improves the quality of health care in terms of type of hospital and drugs used is enhanced				
44	Transportation by owning a car or providing adequate transport money to places like school, hospital, market and other places is improved				
45	Improve the type of household equipments used by the family				
46	Improve the type of fuel used by the family				
47	Improve the promptness of bill payment for water, electricity and telephone				
48	The quality of school attended and the quality of education obtained by children and other family members is improved				
49	The minimum amount required to meet the need of my family every month is between				
I	N10 ,000– N19,000				
Ii	N20,000 – N29,000				
Iii	N30,000 – N39,000				
Iv	N40,000 – N49,000				
V	N50,000 – N59,000				
Vi	N60,000 – N69,000				
Vii	N70,000 - N79,000				

Viii	N80,000 – N89,000				
Ix	N90,000 – N99,000				
X	N100,000 –and above				
	SECTION F: Responses on Income Management				
50	The first step in setting up income management plan is to find out exactly how much money there is to spend				
51	Sound plan for spending is essential in financial management				
52	A budget can assist in obtaining maximum satisfaction from income				
53	One way to plan future spending is to analyze how last year's money was spent				
54	Budgeting effectively is the key to financial management should involve every member of the family				
55	Shopping effectively is the key to financial management				
56	The shortest and straightest route to spending satisfaction is setting up priorities				

APPENDIX C

Population for the Study

States	Total no of female	Female above 15years
Jigawa	2162926	1178702
Kaduna	3023065	1649343
Kano	4453336	2396894
Katsina	2853305	1517322
Kebbi	1624912	861804
Sokoto	1838963	1000496
Zamfara	1637250	881020
Total	17,593,757	9,485,581

Source: National Population Commission (2006) Census.

APPENDIX D

Population of selected state and Local Government Area

State	Senatorial district	Local govt. area	Population	Sample size	Percentage
Jigawa	Jigawa S/West	Dutse	125362	61	0.05
Kaduna	Kaduna Central	Kaduna North	177500	86	0.05
Kano	Kano central	Kano Municipal	151607	73	0.05
Katsina	Katsina central	Katsina	149266	72	0.05
Kebbi	Kebbi central	Birnin Kebbi	133194	65	0.05
Sokoto	Sokoto North	Sokoto North	108878	53	0.05
Zamfara	Zamfara central	Gusau	185030	90	0.05
Total			1030837	500	0.05

Source: National and State Population and Housing priority Tables (Volume 1) 2006 Census.