Feminisation of poverty among female-headed households in post-genocide Odi community in Niger-Delta region of Nigeria

by

ONORIODE COLLINS POTOKRI

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DEDICATION

This thesis is dedicated to my little brother, a 'gallant soldier', Efemini Prince Potokri who passed away in 2015. Rest in peace.

ACKNOWLEDGMENTS

DECLARATION

Name: **Onoriode Collins Potokri**

Student number: **53376919**

Degree: **PhD**

Title of the thesis:

FEMINISATION OF POVERTY AMONG FEMALE-HEADED HOUSEHOLDS IN POST-GENOCIDE ODI COMMUNITY IN NIGER-DELTA REGION OF NIGERIA

I declare that the above thesis is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.

_____
SIGNATURE

<u>24 January 2022</u>
DATE

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ABSTRACT

Poverty as it concerns women is often approached in terms of the three contributing factors that have been underscored in the women-in-development and gender-and-development (WID/GAD) literature: (1) the growth of female-headed households (FHHs), (2) intra-household inequalities and bias against women and girls, and (3) neoliberal economic policies, including structural adjustments and post-socialist market transitions. This study focused on female-headed households (FHHs). The aim of the study was to analyse the feminisation of poverty and the empowerment of female-heads of households and the approaches that underpin them in Odi, a post-genocide community. Located within an interpretivist paradigm, this study used a qualitative research approach alongside a case study research design. The target population was FHHs in Odi community. Semi-structured interviews (face-to-face) and a focus group discussion (FGD) was used to generate data. A total of 17 participants was purposively selected to participate in the study. Unique to this study are the poverty policy guidelines that are proposed based on the findings that emanated from the study. Amongst its findings, the study established that the experiences of female heads of households who were participants in this study did not cloud their sense of who they are and the impact that the environment has on their welfare and well-being. To this end, they needed no one to tell them that they are poor and in light of that, showed no anger when they stated that poverty has been "created" – mainly influenced by the environment/government activities – and/or "inherited" – they believe it is a continuation of their parents' status. Through the power of self-perception, narrative and reflection, as standpoint theory promotes, most participants indicated that they were deprived of time to spend on their families and social events. Accordingly, this deprivation fosters ageing and unhappiness – conditions that result in people looking older than their age. In short, many of the participants stated that the life they live is not the one they would choose but is the life chosen one for them, given the fact that the situation in Odi community is detrimental to their well-being. Nonetheless, they are hopeful that if they are empowered, they will be able to live a good life, as Sen's capability approach holds that capabilities can be enhanced.

Keywords: Feminised poverty, empowerment, female-headed households, genocide, capability approach, standpoint theory, policy guideline

OPSOMMING

Armoede onder vroue word dikwels bekyk op grond van die drie faktore wat in die literatuur oor vroue in ontwikkeling (VIO) en gender en ontwikkeling (GEO) genoem word: (1) 'n toename in die getal huishoudings met 'n vrou as gesinshoof (HVG's); (2) die ongelykheid van en vooroordeel jeens vroue in huishoudings; en (3) neoliberale ekonomiese beleide, waaronder strukturele aanpassings en die oorgang na 'n post-sosialistiese mark. Hierdie studie was gerig op huishoudings met 'n vrou as gesinshoof (HVG's). Die feminisering van armoede en die bemagtiging van vroulike gesinshoofde in Odi, 'n gemeenskap wat die rassemoord oorleef het, sowel as die benaderings wat hierin gevolg word, was die studieonderwerp. In hierdie studie word 'n kwalitatiewe benadering en 'n gevallestudienavorsingsontwerp gevolg vanuit 'n interpretatiewe paradigma. HVG's in die Odi-gemeenskap was die teikenbevolking. Data is met behulp van half gestruktureerde onderhoude (onder vier oë) en 'n fokusgroepbespreking (FGB) ingesamel. Die sewentien deelnemers aan hierdie studie is doelbewus gekies. Riglyne vir 'n armoedebeleid is op grond van die bevindings van hierdie studie voorgestel. Daar is bevind dat die vroulike gesinshoofde wat aan hierdie studie deelgeneem het, geen illusies gehad het oor wie hulle is en watter uitwerking die omgewing op hulle welsyn en welstand het nie. Hulle was bewus dat hulle behoeftig is. Die vroue was geensins wrokking toe hulle vertel het dat hulle armoede "geskep" en/of "oorgeërf" is nie. Na hulle mening is hulle armoede deur die omgewing en regeringsbeleid "geskep", en het hulle hul armoede van hulle ouers "oorgeërf". Uit die krag van hulle selfbeskouing, selfbesinning en vertellings, soos die standpuntteorie aanvoer, het die meeste deelnemers te kenne gegee dat hulle min tyd het om by hulle gesinne te wees en sosiale geselligheide by te woon. Hulle ontberings gee aanleiding tot verdriet en voortydige veroudering – die deelnemers lyk veel ouer as wat hulle in werklikheid is. Lewensomstandighede in die Odi-gemeenskap benadeel hulle welstand en baie deelnemers het laat blyk dat hulle hul lewens nie self gekies het nie, maar dat dit vir hulle gekies is . Nogtans is hulle hoopvol. Hulle glo dat as hulle net bemagtig kan word, sal hulle lewens verbeter. Dit strook met Sen se vermoëbenadering en siening dat vermoëns verbeter kan word.

Sleutelbegrippe: Gefeminiseerde armoede, bemagtiging, huishoudings met 'n vroulike gesinshoof, rassemoord, vermoëbenadering, standpuntteorie, beleidsriglyn

OKUCASHUNIWE

Ubumpofu maqondana nabesifazane kuvame ukusondelwa kubo ngokwezici ezintathu ezinomthelela eziye zagcizelelwa emibhalweni yokuthuthukiswa kwabesifazane nobulili nokuthuthukiswa (WID/GAD): (1) ukukhula kwemindeni ephethwe abesifazane (FHHs); (2) ukungalingani kwangaphakathi kwekhaya kanye nokuchema kwabesifazane namantombazane; kanye (3) nezinqubomgomo zezomnotho nezokuncishiswa kwezindleko zikahulumeni, okuhlanganisa ukulungiswa kwesakhiwo kanye noguquko lwemakethe yangemva yezindlela zokukhiqiza nokusabalalisa ezilawulwa umphakathi. Lolu cwaningo lugxile kwabesifazane abayizinhloko zemindeni (FHHs). Inhloso yalolu cwaningo wukuhlaziya ukucindezelwa kobumpofu kwabesifazane kanye nokufukula abesifazane abayizinhloko zemindeni kanye nezindlela ezibasekela e-Odi, umphakathi wangemva kokubulawa ngokobuzwe. Njengoba kufakwe ngaphakathi indlela yemvelo yokuqoqwa kwemininingwane njengezingxoxo nokubhekwa, lolu cwaningo lusebenzise indlela yocwaningo yokuqoqa nokuhlaziya imininingwane engezona izinombolo ehambisana nendlela yocwaningo esetshenziselwa ukukhiqiza ukuqonda okujulile, okunezici eziningi zendaba eyinkimbinkimbi empilweni yayo yangempela. Inani labantu okuhloswe ngalo kwakungama-FHH emphakathini wama-Odi. Izingxoxo ezihlelwe kancane (ubuso nobuso) kanye nengxoxo yeqembu okugxilwe kuyo (FGD) zisetshenziswe ukwenza imininingwane. Isamba sabahlanganyeli abangu-17 bakhethwa ngenhloso ukuthi babambe iqhaza ocwaningweni. Okuhlukile kulolu cwaningo imihlahlandlela yenqubomgomo yobumpofu ehlongozwayo ngokusekelwe kulokho okutholwe okuphuma ocwaningweni. Phakathi kokutholakele, ucwaningo lwathola ukuthi okuhlangenwe nakho kwabesifazane abayizinhloko zemindeni ababebambe iqhaza kulolu cwaningo akuzange kufiphaze umuzwa wabo wokuthi bangobani kanye nomthelela imvelo enawo enhlalakahleni nasekunethezekeni kwabo. Kuze kube manje, bebengadingi muntu ozobatshela ukuthi bampofu futhi ngenxa yalokho, abazange bakhombise ukuthukuthela lapho bethi ubumpofu "badalwa" - ikakhulukazi buthonywe imvelo/imisebenzi kahulumeni - kanye/noma "ifa" – bakholelwa ukuthi kuwukuqhubeka kwesimo sabazali babo. Ngamandla okuzibona, okulandisa kanye nokuzindla, njengoba inkolelo-mbono ikhuthaza, iningi labahlanganyeli libonise ukuthi lalincishwa isikhathi sokuchitha nemindeni yabo kanye nemicimbi yokuzijabulisa. Ngokunjalo, lokhu kuncishwa kukhuthaza ukuguga

nokungajabuli - izimo eziholela ekutheni abantu babukeke bebadala kuneminyaka yabo. Ngamafuphi, iningi lababambe iqhaza liveze ukuthi impilo abayiphilayo akuyona abangayikhetha kodwa yimpilo abakhethelwe yona, ngoba isimo sasendaweni yase-Odi silimaza ukunethezeka kwabo. Noma kunjalo, banethemba lokuthi uma benikwa amandla, bazokwazi ukuphila impilo enhle - njengoba indlela yekhono likaSen ibamba ukuthi amakhono angathuthukiswa.

Amagama asemqoka: Ubumpofu besifazane; ukunikwa Amandla; abesifazane abayizinhloko zemindeni; ukubulawa ngokubuzwe; indlela yekhono; umbono ophikisa ngokuthi ulwazi lusuka esikhundleni somphakathini; umhlahlandlela wenqubomgomo

LIST OF ABBREVIATIONS

CARE: Cooperative for Assistance and Relief Everywhere

CBN: Central Bank of Nigeria

ECOWAS: Economic Community of West African States

EU: European Union

FAO: Food and Agriculture Organisation

FGN: Federal Government of Nigeria

FHH: Female-headed household

GAD: Gender and development

GDP: Gross domestic product

GNP: Gross national product

ICC: International Criminal Court

ILO: International Labour Organization

IMF: International Monetary Fund

LGA: Local Government Area

MDGs: Millennium Development Goals

NDDC: Niger Delta Development Commission

NEPAD: New Partnership for Africa Development

NLSY: National Longitudinal Survey of Youth

OPEC: Organization of Petroleum Exporting Countries

OSAPG: Office of the Special Adviser on the Prevention of Genocide

SDG: Sustainable Development Goals

SIDA: Swedish International Development Cooperation Agency

SWAPO: South West Africa People's Organisation

UN: United Nations

UNESCO: United Nations Educational, Scientific and Cultural Organization

USSR: Union of Soviet Socialist Republics

WID: Women in Development

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CHAPTER 1

CONTEXTUALISATION AND OVERVIEW OF THE STUDY

1.1   INTRODUCTION

This study focuses on genocide and feminisation in relation to poverty among female-headed households (FHHs) in Nigeria; specifically, in Odi, a rural community in the Niger-Delta region of the country. The aim of the study is to provide an analysis of the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin these in Odi community. This chapter provides background to the research topic and research problem, describes the problem statement, outlines the objectives of the study and explains the rationale, significance and philosophical assumptions of the study. Lastly, a brief description of the contents of each chapter is provided.

1.2   BACKGROUND TO THE STUDY

The debate around poverty globally has reached an all-time peak. Rural women (both married and single) in the 21st century form part of a cohort of people who lack opportunities and are deprived of many of their rights, including the right to remain employed and the right to access the basic necessities of life (Moghadam, 2005; UN Women, 2014). Regardless of the strides made in the establishment of ministries and departments for women affairs, as well as the agitations of feminists for the improvement of women's welfare generally, much in terms of empowerment is yet to be attained in the continent of Africa. Importantly, the term 'women-headed households' is used interchangeably with the term 'FHHs' in this study, noting that such women are often among the "voiceless" because cultural practices, among other things, do not often permit them to speak or to be heard in public spaces where men use culture as a tool for agency and dominance (Loots, 2001; Mabokela, 2004; Omosa et al., 2006).

The population of the world is estimated to be 7.3 billion (United Nations, 2015; Wan et al., 2016). More than half of the population are women and nearly 70% of them are poor and illiterate (United Nations, 2015). According to the Millennium Development

Goal (MDG) report of 2015 (United Nations, 2015a), nearly half of the population in the developing regions lived on less than $1.25 a day in 1990. The same report states that the number of people living in extreme poverty globally has declined by more than half, falling from 1.9 billion in 1990 to 836 million in 2015 (United Nations, 2015a, p. 4). However, the numbers of poor FHH seem to be on the increase (Chant, 2003; Rogan, 2013; 2014).

The above paragraph possibly explains why the feminisation of poverty was a key concern of the women's caucus of the World Summit on Social Development in Copenhagen in 1995 and remains so in recent international forums such as the 4th International Forum of NGOs in official partnership with UNESCO, held in Paris at the UNESCO Headquarters from 29–30 June 2015. The aim of the Forum was to review the progress that had been made in the field of women and poverty. Many of the approximately 300 participants from NGOs from all over the world were closely involved in the lives and experiences of FHHs, as repeatedly illuminated in their questions and contributions. This reinforces the notion that poverty among women is a serious economic, social and political issue; especially when social integration, empowerment and the role of women as 'uniting units' of the family are considered. According to Moghadam (2005) and Bradshaw et al. (2013), poverty, particularly as it concerns women, is often viewed or approached in terms of the three contributing factors that have been underscored in the women-in-development and gender-and-development (WID/GAD) literature: (1) the growth in the number of female-headed households (FHHs), (2) intra-household inequalities and bias against women and girls, and (3) neoliberal economic policies, including structural adjustments and post-socialist market transitions.

Women in Nigeria experience a life that is a complex web of many roles and many tasks, which require them to perform different roles at different times in a bid to fulfil the needs of their families (Potokri, 2015, p. 115). To this end, poverty among women should be explained not only in terms of economic reasoning but also in terms of its relational link with the environment in which FHHs are situated. Although there may be some common roles for women, Giuliano (2015) notes that these are not necessarily the same in all communities at all times. In an attempt to describe the 'fluidity' of women's roles, Grace Pinto, Managing Director of the Ryan International

Group of Institutions, Abu Dhabi and guest speaker at International Women's Day in Dubai on 8 March 2014, highlighted that women have always and will always be 'working women' and as such, the 'shapers of modern society'. Accordingly, being a woman translates to hard work, determination and, quite naturally, comes with a 'divine' calling to invest a lifetime in encouraging all those with whom they come into contact.

Aside from family relevance, women in recent times have risen to high positions in various sectors, making a significant contribution to the global economy and poverty alleviation. However, despite the determination and capabilities of many to contribute to the welfare or wellbeing of family and economy, access to opportunities, for example the labour market and other income earning mediums, is still a barrier in most developing societies. In Nigeria, women's roles and experiences in general are in a state of flux similar to most developing countries in Africa, and of course will continue to be a phenomenon that society and individuals struggle to understand, especially in the light of poverty dynamics and analysis.

Poverty, as welfare and macroeconomists argue, is a manifestation of inequality in terms of the distribution or allocation of resources and income amongst other factors. I therefore contend that female heads of households are likely to be disadvantaged with respect to gains in the national allocation of resources and attention; given that this category of women are usually 'voiceless' on account that the majority of men and institutionalised agencies fail to speak for them or to "recognize them as a heterogeneous mass of people, with unique histories, political trajectories and challenging realities that they each sought to transform" (Hafez, 2015, p. 764; Omosa et al., 2006). To benefit from the allocation of resources, which could improve the situation of FHHs, negotiating on the political stage is required. However, they are almost absent from this stage, because their simultaneous roles of father and mother, and their struggle for survival, invariably does not give them time to do so even when they wish (Macauley, 2013). Relying on previous studies (e.g. Chant, 2008, 2014; Cerrato & Cifre, 2018) that concluded that women, in contrast to men, are the main caretakers of the family and social welfare of the household, this study and the findings will serve as an important springboard not only for political, economic and social debates that facilitate resource and income redistribution, but also for policy guidelines

regarding poverty alleviation and the empowerment of female heads of households living in rural communities, especially in genocide contexts.

Cameron Macauley's research (2013), titled *Women after the Rwandan genocide: Making the most of survival,* indicates that it is mainly men who lose their lives in genocides, while the aftermath effects lie on the shoulders of women who become the key role players in the survival of the household. Macauley's research is an insight to the 1999 political killings in the town of Odi in Bayelsa State of Nigeria, the site to which this study is confined. The map of Bayelsa State of Nigeria in Figure 1.1 is useful for a detailed understanding of the setting.
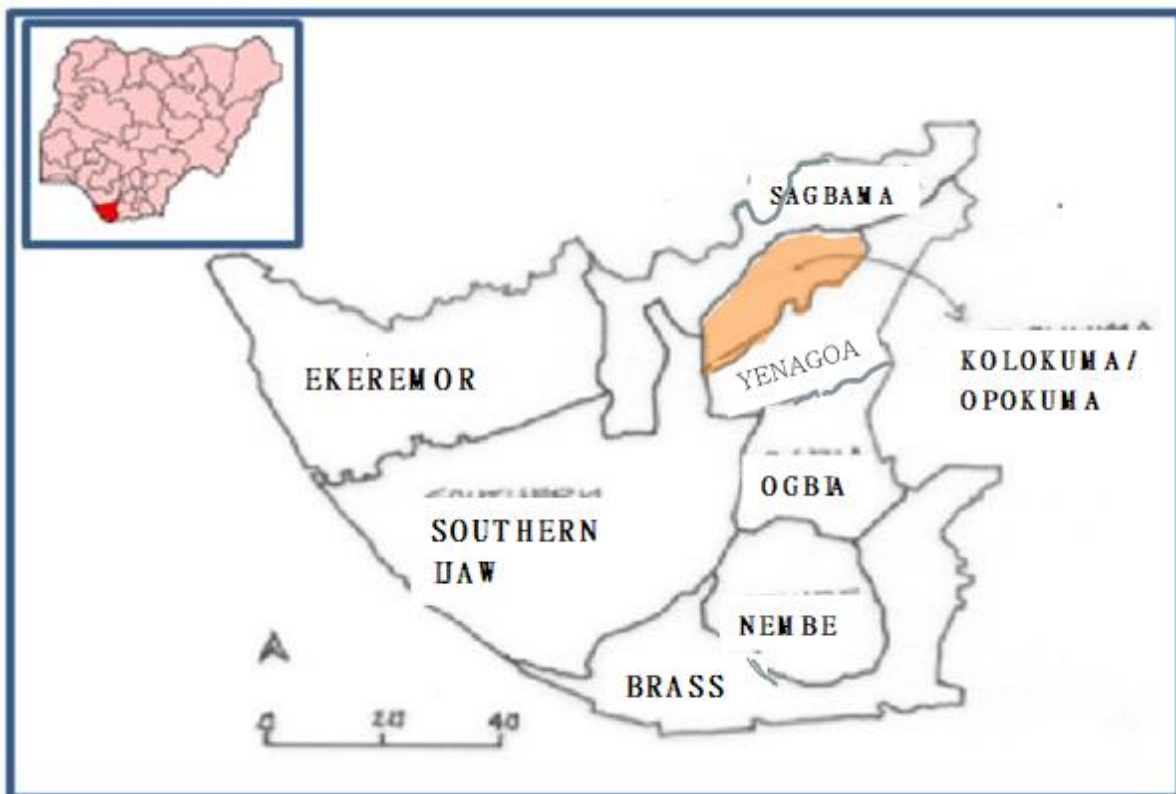
Figure 1.1: Map of Bayelsa state of Nigeria
Source: Google (modified)

As can be seen from the map, the Bayelsa State of Nigeria comprises eight local government areas (see also Etebu, 2009, p. 1). These areas are Nembe, Kolokuma/Opokuma, Yenagoa, Sagbama, Brass, Southern Ijaw, Ekeremor and Ogbia. The Odi community, in which this study was located, is situated in Kolokuma/Opokuma local government area, which is indicated in colour on the map.

While Nigeria will be extensively discussed in chapter 3 of this study to get a broad contextual understanding of the research site, it is worth noting at this point that Bayelsa State has one of the largest crude oil and natural gas deposits in Nigeria (Adeshola, 2005). It forms part of the six states in the South–South geopolitical zone and one of the nine states that make up the Niger-Delta region of Nigeria (Anijaobi-Idem et al., 2012). The state was created on Tuesday 1 October 1996 by the late General Sanni Abacha's military government and is accordingly one of the newest states in the federation of Nigeria. Bayelsa, with its capital Yenagoa, is situated in southern Nigeria in the core Niger-Delta region between the Rivers and Delta states. The Bayesians, popularly referred to as the Ijaw people, consider the state as their home irrespective of where they reside. The Ijaws are spread across the creek or riverine areas of states such as Delta, Rivers, Edo, Cross River, Akwa Ibom and Ondo. Fishing being their major occupation, they are spread among the riverine areas. Besides fishing, many are poor peasant farmers.

Following the activities of militant groups in the Niger-Delta region of Nigeria, and in particular the killing of 12 policemen by some armed gangs based in Odi on 5 November 1999, the then president of the Federal Republic of Nigeria, Chief Olusegun Obasanjo, authorised the invasion and subsequent destruction of the Odi community in Bayelsa State on 20 November 1999 (Ibaba, 2009; Ugorji, 2012). Loyal soldiers of the Nigerian Army subsequently destroyed the town. As reported, Justice Lambo Akanbi described the attack on the people of Odi as genocidal (see Akinbola, 2013, p. 85).

Article 6 (a–c) of the statute of the International Criminal Court (ICC) defines 'genocide' as any of the following acts committed with the intent to destroy, in whole or in part, a national, ethnical, racial or religious group, such as (a) killing members of the group; (b) causing serious bodily or mental harm to members of the group; and (c) deliberately inflicting on the group conditions of life calculated to bring about its physical destruction in whole or in part. While it is impossible to estimate the exact number of people killed in Odi, it is certain that this massacre resulted in the death of almost all the men and boys fleeing from the community (see Ojo, 2009; Ugorji, 2012). This situation resulted further in the increase in the number of FHHs in this rural community – the focus of this study.

1.3   STATEMENT OF THE PROBLEM

Following many years of marginalisation and deprivation before and after Nigerian independence, Odi community, like many of the rural communities in the Niger-Delta, lacked economic opportunities and infrastructure. 'Rubbing salt in the wound' describes the plight of the people of Odi when genocide struck in 1999. As a consequence, people became poorer, with the existing limited infrastructure being destroyed. It was reported that only one bank and a church remained standing after the genocide (Human Rights Watch World Report, 2000). With the vast majority of men and boys absent, women, being left behind, became heads of most households, subsequently living in poverty in the community.

In response to protests against the genocide, the Nigerian government reluctantly and after being compelled by the Federal High Court in Port Harcourt and a London court, paid the sum of 15 billion naira (approximately $60 million) on 26 May 2014, as compensation to rebuild and develop the community. This was also followed with promises of technical training for youths, the building of road infrastructure and an improved power supply (Vanguard, 2013), promises which have yet to be meaningfully fulfilled. The compensation and its process for genocide victims according to Ndahinda (2020) is often a problem because of the conceptual narrowness of the language of compensation in capturing the diverse forms of reparation and, thus, most victims are left worse off. Despite the meeting of the Federal Government of Nigeria (FGN) with the chief executives of the oil companies operating in Nigeria to explore ways of making their host communities stakeholders in the successful operation of the industry and the establishment of a Niger-Delta Development Commission (NDDC) to channel development projects to the Delta being commended, improvements in the predicament of women in terms of poverty and their lives and experiences following the demise of many of their sons and husbands in the genocide remained an illusion. And, even when discussed at some stage, these discussions were without resolve or enthusiasm.

In addition to the FGN interventions, a task force was set up in 2001 to coordinate relief efforts for Odi by the Bayelsa State government. The objectives of the interventions included redress of past injustices; prevention of future violations of human rights; and provision of shelter to displaced people amongst others. These

interventions were focused on relief efforts and did not have a long-term impact on the living standards of women as the most vulnerable group in Odi community. The situation in Odi, which indicates that the people are still very poor (Amnesty International, 2009), explains why the people of this community need something more than poverty relief. In line with sustainable development programmes and as substantiated by Swanepoel and De Beer (2012, p. 11), poverty alleviation and higher living standards cannot be brought about by poverty relief efforts that are temporary in nature, as was the case of the FGN and the Bayelsa State government interventions.

As Kirsten (2011) emphasises, there is increasing recognition in the poverty literature that vulnerabilities of income, health, social exclusion and service delivery are linked, and that support programmes should focus not only on increasing the poor's access to resources and assets but also on empowering individuals. The FGN interventions, typically poverty relief, were characterised by the short-term objective of providing homes for displaced genocide survivors. Moreover, the 15 billion naira compensation payment, with no clear indication for its usage in addressing poverty, led to the kidnapping of the compensation committee chairperson and some others involved in the negotiation. This served as the gateway to all sorts of crime in the region (The Tide News Online, 2015). Unfortunate as this may seem, it is arguably a reality that exposes the absence of concrete poverty policy and programmes that speak to poverty alleviation in Odi.

Previous writings on the impact of genocide on the Odi community and specifically on the feminisation of poverty are scant and mainly consist of desktop studies that appeared mainly as newspaper articles. No comprehensive empirical study exists that explains the relationship between genocide and the feminisation of poverty in the Odi community; thus, this research seeks to understand and analyse genocide and the feminisation of poverty among FHHs in Odi community in order to develop guidelines for the empowerment of, and poverty alleviation in, FHHs as survivors of genocide.

1.4   OBJECTIVES OF THE STUDY

In light of the above background, the primary objective of this study is to analyse the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin these in Odi community.

The secondary objectives of the study are the following:

1. To outline poverty from a gender perspective, focusing on women and gender equality, the feminisation of poverty, women's empowerment, and women's role in development.

2. To present standpoint theory and the capability approach as the theoretical foundation and niche for analysing the phenomenon of the study in relation to the data generated.

3. To examine the roles and interventions of government and non-governmental organisations and development agents in alleviating the feminisation of poverty and women disempowerment in the post-genocide Odi community.

4. To propose policy guidelines to address poverty and empowerment among women in the post-genocide Odi community.

1.5 RESEARCH QUESTIONS

1.5.1 Main research question

In what ways can the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin them in Odi community be analysed?

1.5.2 Sub-research questions

1. How can poverty be understood from a gender perspective that focuses on women and gender equality, the feminisation of poverty, women's empowerment and women's role in development?

2. What can one learn from standpoint theory and the capability approach as a theoretical foundation and niche for analysing the study phenomenon in relation to the data generated?

3. What are the roles and interventions of government and non-governmental organisations and development agents in alleviating poverty feminisation and women disempowerment in the post-genocide Odi community?

4. What policy guidelines can be proposed to address poverty and empowerment among women in the post-genocide Odi community?

1.6 RATIONALE FOR THE STUDY

Everything starts with why?

Against the background to the study, the research problem, problem statement and stated objectives, the feminisation of poverty and the plight of FHHs are crucial issues within the gender equality debate and the human rights framework as it pertains to women. The field of Development Studies examines the theories and practices associated with inequalities in world development, using multidisciplinary approaches and methodologies which seek to address the enormous differences in people's living standards across the world.

Conversations that facilitate capacity-building and empowerment among women reveal poverty among them to be a major concern (Bayeh, 2016; OECD, 2011). While poverty remains a prevalent discourse, the feminisation of poverty is even more worrying in recent times. In 1978, Diana Pearce coined the term 'feminisation of poverty' to describe the growing portion of women and their children who are poor. Zarhani (2011) affirms that FHHs – most of which are headed by single mothers – are rising in number and proportion in most developing regions. Recently, "[this] constitutes an estimated 13% of all households in the Middle East and North Africa, 16% in Asia, 22% in sub-Saharan Africa, and 24% in Latin America" (Zarhani, 2011, p. 8). In this regard, female household heads and their households are increasingly becoming a focal point and have been given a new emphasis among women's issues and studies (Bongaarts, 2001). Within the framework of the Sustainable Development Goals (SDGs), policymakers, researchers and functionaries working in the area of gender and development have no choice but to give special priority and attention to female heads and their households.

Additionally, the rationale for this study is also informed by my crusade for the principle of 'Pareto optimality'. Pareto optimality is an economic state in which no individual or citizen is made 'worse off' or 'better off'. A century ago, Vilfredo Pareto (1848–1923) laid the foundation for this principle, which is frequently associated with economics. It is not very discriminating because it is extremely plausible – indeed, indisputable – as a condition that good laws, policies and allocations must satisfy people generally (Ingham, 2019). Poverty, as welfare economists and macroeconomists argue, is a

manifestation of inequality in terms of the distribution or allocation of resources and income, amongst other factors. I therefore contend that women heads of households are likely to be disadvantaged with respect to gains in the national allocation of resources and attention, given that this category of women and others are usually 'voiceless' because the majority of men and institutionalised agencies fail to speak for them or to "recognize them as a heterogeneous mass of people, with unique histories, political trajectories and challenging realities that they each sought to transform" (Hafez, 2015, p. 764; Omosa et al., 2006).

1.7   SIGNIFICANCE OF THE STUDY

Poverty among women-headed households in Nigeria is not an imagined problem; it is unequivocal and real and consequently has real implications for the performance of every aspect of society. Accordingly, and in light of the slow progress of poverty alleviating strategies in Nigeria, headline indicators suggest (see Oseni et al., 2014) that we need to raise the salience of ingrained cultural biases and political policies and redirect our current debate by placing gender equality and empowerment firmly on every economic, social and political agenda and not at the periphery, as condemned by liberal feminists (see Ritchie, 2013). The outcome of this study would be the publication of policy guidelines that could foster the alleviation of poverty among women as victims of genocide in line with active support for the development and progress of women, particularly as would be underpinned by the envisaged findings of this study. In addition, the findings that emerge from this study could inform government actions and policies to prevent the feminisation of poverty in genocide contexts, as well as to address the poverty and empowerment of FHH. It could also provide knowledge for individuals beyond rural areas and society in general to critique prejudiced ideas about female or feminised poverty. This study is likely to provide a different lens for understanding and explaining poverty among FHHs in post-genocide communities.

Importantly, this study is largely based on 'insider accounts' of the experiences of women-headed households in a post-genocide, rural community in Nigeria. This may be very valuable to both the participants and the larger society. It is envisaged that the participants will find this study to be a beneficial 'reflective activity'.

1.8 PHILOSOPHICAL ASSUMPTION

Every researcher holds a view pertaining his or her intended research. It is therefore proper for researchers to ascertain and disclose these views whenever they embark on any research. Potokri (2011, p. 13) refers to "these views as philosophical assumptions or research entry perspectives". Typical of these assumptions is their fundamental model or frame of reference which helps researchers in organising their data and their reasoning (Babbie & Mouton, 2001, p. 42). Philosophical assumptions are influenced by the paradigm a researcher is associated with. However, a researcher's choice may vary and could also vary from one study to another for different reasons, for instance the question(s) the study seeks to answer. A paradigm, according to Mong Ha (2011), is a framework that defines a research subject, research questions, the research process and the interpretation of results. Maree (2007) describes it as a set of assumptions or beliefs about fundamental aspects of reality which give rise to a particular worldview. Maree further indicates that it addresses fundamental assumptions taken on faith, such as beliefs about the nature of reality (ontology), and the relationship between the knower and the known (epistemology) (Maree, 2007, pp. 47–48). Accordingly, I concur with Du Plooy-Cilliers et al. (2018) that a paradigm is a cluster of beliefs that dictates how a specific discipline should be studied, how research should be done and how results should be interpreted.

Researchers have an array of universal research paradigms to choose from. These include positivism, postpositivism, constructivism/interpretivism, transformative research and pragmatism (see Creswell & Plano Clark, 2011; Potokri, 2016). Irrespective of a researcher's choice of any of those mentioned, it must guide him or her through the entire research process, particularly in the context of ontology, epistemology and methodology (Maree, 2007) and rhetoric (Creswell, 2007) given their interconnectivity.

Rhetoric is synonymous with the language of research (Creswell, 2007, p. 17). The issue of language, particularly the use of 'third-person stance' or the 'first-person stance', must be cleared up or declared to avoid readers' confusion that may be informed by their different philosophical beliefs. In this study, the personal voice – the first-person stance – is adopted; in other words, the use of 'I' instead of 'the researcher' is preferred and used throughout this study, because I do not see the need for

'masking'. Referring to oneself as the researcher is in my view 'masking'. Consequently, the use of 'the researcher' may warrant the question: why masking? which I may not be able to answer satisfactorily. The fact that the use of 'I' (personal voice) does not claim any distance between the phenomenon studied and myself is another reason for my choice (Clandinin & Connelly, 2000).

Ontology refers to reality, that is, 'truth'. As a researcher, I believe that there are multiple realities because reality itself is subjective. This suggests that I did not expect one reality, because the research participants that I worked with in this study were many and, as such, I did not anticipate them responding in the same manner in terms of reality, especially because they were not of the same religion, age, educational attainment, background, family size, etc.

Epistemology refers to knowledge creation. My epistemological view in this study is that knowledge is a creation of the interaction between the researched and the researcher. The participants are both owners and custodians of the data. To access or obtain these data from them, an acceptable interaction medium or means has to be set up, or rather negotiated. As Potokri (2011) puts it, knowledge is achieved, attained or unveiled when the voices of research participants or respondents are heard either through writing or speaking.

Methodology refers to the means or process of knowing; that is, how I intend to go about finding out what I want to know (research questions) or accomplishing research objectives. Methodology in research requires me to divulge with a clear understanding the means or process by which I intend to collect data from the participants. In specific terms, it centres on the research approach and design. In this study I utilised a qualitative research method and upheld an interpretivist paradigm.

An interpretivist paradigm, following the writing of Avis (2003), is based on personal perceptions, ideologies and experiences that are built on the premise of the social construction of reality. Interpretivist paradigm aligns well with qualitative research (Potokri, 2016, p. 54), the research approach used in this study. Given the aim, objectives and purpose of this study, allied to the experiences of women who are heads of households in a post-genocide community, I note that in the interests of relevance for this study that interpretivism promotes a reality that is typified by a

multiplicity of views, since people interpret events differently (Nieuwenhuis, 2016). According to Nieuwenhuis (2016, p. 60), to understand how people construct meaning within this multiplicity, researchers must enter their world and observe it from inside through the direct experience of the people. This is what I considered important and apparently did because I believe that my role in line with the aim of this study is to "understand, explain, and demystify social reality through the eyes of different participants" (Cohen et al., 2007, p. 19).

In agreement with Nieuwenhuis (2016, p. 61), my reasons for upholding an interpretivist paradigm include the following assumptions: (1) The human mind is the purposive source or origin of meaning – this assumption implies the support interpretivism has for the quest for and exploration of rich, in-depth information and the complexity of phenomena, an idea that I sought and adhered to in this study; (2) social life is a distinctly human product – this means that reality is not objectively determined but is socially constructed (Hesse-Biber & Leavy, 2011). Therefore, researching people or phenomena in their social contexts is ideal and encouraged in order to understand and interpret the meanings constructed; (3) human behaviour is affected by knowledge of the social world – rather than supporting a single explanation of phenomena, interpretivism supports and emphasises multiple realities that may differ between time and place. This assumption is important to me because of the likelihood of changes in the realities and experiences of the participants of this study in relation to the time genocide took place in the community that I am researching.

1.9   RESEARCH METHODOLOGY IN BRIEF

This section provides synopsis of the research methodology of this study. See chapter 5 for detailed presentation and substantiated discussion with empirical evidence and readings.

Qualitative research approach and case study research design were used in this study. The type of case study referred to or used is the single case study because the study is solely confined to Odi town/community of Bayelsa State, Nigeria. To conform to the specifications of qualitative research approach and case study design, three data generation methods were used. These are literature study, face-to-face interviews, and a focus group discussion (FGD). Snowball and purposive sampling

technique were utilised to select the study's participants. The study's participants are also referred to as the sampled participants. The sample for this study comprised women household heads (female household heads) aged 18 to 60 living in Odi town in the Bayelsa State of Nigeria.

A total of 17 participants participated in the study. Of these number, 7 and 10 respectively participated in the interview and the focus group discussion. Data from both interviews and the FGD were inductively analysed. This means that inductive data analysis was used. Inductive analysis is the process through which qualitative researchers synthesise and make meaning from the data, starting with specific data and ending with categories and patterns (McMillan & Schumacher).

In order for the study's data via research instruments or tools – interview schedules to be reliable and validated, they were subjected to trustworthiness, an important way or medium of ensuring quality assurance or standard in qualitative research. Trustworthiness was ensured by means of transferability, credibility, dependability, and confirmability which are components of trustworthiness. It is important to mention here that the research methodology employed in this study followed and upheld ethical considerations and issues. These include securing ethical clearance approval from the University of South Africa, invitation/permission request from participants to participate in the study. Whilst that was the case, sensitive issue such as informed consent and confidentiality and anonymity to mention a few were considered.

1.10 CHAPTER LAYOUT

The chapters of the report on this study are presented as follows:

Chapter 1 illuminates the research focus and the background to the study. The central aim and objectives and the philosophical assumption which guides the study throughout are discussed in this chapter. In addition, the problem statement and the significance of study are also discussed.

Chapter 2 concentrates on poverty and its causes as a means of understanding women caught up in poverty. The chapter also examines issues of development and women empowerment as routes to escaping poverty for women. The chapter further engages with women-in-development, genocide and related literature that borders on

gender analysis with a view to a reasonable understanding of women in the poverty space.

Chapter 3 explains the feminisation of poverty in Nigeria generally, as well as in the specific area in which the case study was conducted. The chapter also addresses government policies and interventions, and the role of non-governmental organisations (NGOs) in poverty alleviation and the empowerment of women.

Chapter 4 deals with the theoretical framework. Standpoint theory and a capability approach serve as the foundation and niche for analysing the phenomenon under study in relation to the data generated. These are presented and discussed in detail.

Chapter 5 discusses the research methodology (research approach and research design) used in this study. The methodological assumptions and procedures of qualitative research are explained in detail. Issues that cover the elements of substantive research, such as sampling, populations, data collection methods, trustworthiness and data analysis to mention a few, are duly presented and discussed. The chapter concludes by shedding light on the ethical issues and considerations observed in this study.

Chapter 6 deals with the data analysis and the findings. In this chapter, I present and analyse the data which led to the findings that emerged. In accordance with my declaration in the methodology chapter (chapter 5), the data presented and analysed are those generated or obtained through in-depth semi-structured interviews (personal interviews) and focus group discussions with participants.

Chapter 7 presents the findings, summarises the research and makes recommendations. The study findings are summarised and presented in terms of the stated research objectives and research questions. Recommendations and suggestions for future research are also included in this chapter.

1.11   CHAPTER SUMMARY

This chapter provided a contextualisation and overview of the study by familiarising readers with the background and central issues and dialogues around gendered poverty, particularly in relation to feminised poverty in post-genocide communities. The

focus on the feminisation of poverty among FHHs in the post-genocide Odi community in the Niger-Delta region of Nigeria was explained. The justification for this study, that is, the motivation, was also provided in this chapter. Additionally, the problem statement which gave rise to the research question(s) that sought to accomplish the aim and objectives of the study was outlined. The chapter further disclosed the philosophical assumptions used to ascertain the epistemological, ontological and methodological stances of this study.

The next chapter, Chapter 2, concentrates on poverty and its causes as a means of understanding women caught up in poverty. It also examines issues of development and women empowerment. The chapter further engages with literature of women-in-development (WID), genocide and gender analysis.

CHAPTER 2

POVERTY, WOMEN EMPOWERMENT AND DEVELOPMENT

2.1   INTRODUCTION

This chapter and the next chapter (chapter 3) review the literature that is directly related to this study. The chapter deals firstly with poverty, women empowerment and development viewed through the theoretical lens of women-in-development (WID), women and development (WAD), and gender and development (GAD); secondly, the issues that impact on women empowerment and development such as poverty (causes and costs), corruption as a stumbling block to development, and lastly the phenomenon of genocide and the reasons and effects thereof. The next chapter, chapter 3, focuses mainly on the feminisation of poverty in Nigeria as case study country.

2.2   THEORETICAL PERSPECTIVES ON WOMEN, GENDER AND DEVELOPMENT

Women, gender and development as a term or concept was popularised in the 1970s, with the popularisation being seen as a major avenue and space for theorising and conceptualising discussions or discourses on gender issues. Gender issues include those which affect women and men similarly and/or differently. They also include poverty, education, sexuality, to mention a few, and how they influence the interests and general well-being and welfare of individuals regardless their gender. The term "women, gender and development" was set apart as a discipline because it specifically raises disputes and arguments about the relationship between women, gender and development (Rathgeber, 1990). Women, gender and development approaches are often described as feminist approaches that support and paved the way for the adoption of the basic-needs strategy, which focused on increasing the participation in and benefits of the development process for the poor, as well as recognising women's needs and contributions to society (Alba, 2011). From my readings, I see women, gender and development more of a concept than a term because of the broadness of its relevance to issues in social sciences, management and leadership, humanities and development studies.

Danielsson and Jakobson (2008) are emphatic that women, gender and development is a mix which focuses on improving women's position in society whilst understanding the relations between the social, reproductive and economic roles of men and women. Furthermore, Danielsson and Jakobson (2008, p. 29) indicate gender inequalities as something women, gender and development approaches also emphasise, because they earlier noted that feminist theory denies the supposition that modernisation is sufficient to increase gender equality (Danielsson & Jakobson, 2008, p. 28). According to Akyeampong and Fofack (2014, p. 66), gender equality is both a core human right and a development goal and is central to WAD, WID and GAD, which Danielsson and Jakobson (2008) regard as a mix needed for distinctive and analytical intervention in order to actualise the 2030 Sustainable Development Goals (SDGs).

In his 2019 article, Aleksandra Kusnierkiewics (2019) maintains that gender inequality like power stems from colonial domination and current global relations between nations and peoples, and for that reason it should be analysed by means of a decolonial feminist approach. This seems to suggest that the unit of analysis, for example in the current study the female-headed households (FHHs) in the Odi community in the Niger-Delta region of Nigeria, should be analysed in the light of their experiences within their contextual, traditional and cultural praxis and not the inherited colonial practices or epistemologies. This accordingly helps to depart from the "universalisation of the category of 'women'" (Kusnierkiewics, 2019, p. 5). This in the view of Khandaker and Narayanaswamy (2020), as they interrogate the concept of 'gender' and 'race' vis-à-vis the modes of power that originated from colonial rule, will assist to question structural inequality and challenge the unequal power relations causing the merging of systems of oppression that reinforce gender inequality. No wonder Afonja (2005, pp. 9–10), an African feminist, posits that the traditional models on gender and development, and concepts such as gender and family, need to be more contextually situated and be evaluated from an African perspective. Afonja (2005, p. 7) states that "cultural knowledge and gender analyses resonated in the studies carried out on women's health, reproductive health, nutrition and governance". Obioma (2004, p. 375) in addition notes that "[c]ulture should not be dismissed as a negative or neutral factor in development, rather attempts should be made to find out in what ways culture is a positive force that can serve development as well". Struckmann's (2018, p. 12) underlining of postcolonial feminism sums this up. He

writes that "postcolonial feminism should be held up as an alternative (and superior) lens to not only better understand how power inequalities operate and manifest in gendered ways, but also to demand and effect real change through attention to local issues of agency and voice."

The work of Struckmann (2018) concludes that the SDGs are falling into the same traps as the MDGs. This points our thinking to the collective goal of WID, WAD and GAD despite the difference in their time of introduction. Worthy of note is that the critique of one led to the conceptualisation and introduction of another. Having successfully linked what guides the critiques of the South African National Development Plan, Struckmann is clear that the critique is guided by four factors: power, agency, neoliberal economics and indigenous knowledge (Struckmann, 2018, p. 12). In view of this, it becomes necessary to present distinct writings under different sub-headings of WID and WAD, at least for a more detailed analysis.

Readings on theoretical perspectives on women, gender and development reveal that the debate on women and men is not only about theories on their roles but also about the practical approaches that are adopted to secure their development, particularly that of women which this study is concerned with. To do this, the needs of women must first be articulated. In Lucy Muyoyeta's 2007 work titled *Women, gender and development*, published in Ireland, the needs of women are categorised into two types of needs, namely practical needs and strategic needs (Muyoyeta, 2007). The former are needs that are concerned with matters of a practical nature such as education, water and health, while the latter deals with changing the status of women and includes policy and legal measures to deal with issues such as the gender division of labour, domestic violence, and women participation in decision-making. For both types of needs to be achieved several approaches that can be followed and used, including the efficiency approach, the equity approach, the anti-poverty approach, the empowerment approach and the welfare approach (Muyoyeta, 2007, p. 9). Of all the approaches mentioned here, the empowerment approach which promotes women empowerment will be extensively presented and discussed in one of the sections that follow below (section 2.2), because of its inclusion in one of the research objectives and questions that guide this study. Nonetheless, elements or fragments of other approaches could be seen in discussions across this chapter and chapter 3. The

sections that immediately follow present distinct writings on WID and WAD for a more detailed analysis, as I mentioned above.

2.3   WOMEN-IN-DEVELOPMENT (WID)

WID is a popular concept in the women and gender discourse that is associated with a wide range of activities concerning women in the development domain. WID is an approach that embraces economic development and advocates for the inclusion of women in social, economic and political policies as a way of achieving women efficiency and empowerment (Akubuilo & Omeje, 2012).

According to Tinker (1990, p. 30), the term was coined by a Washington-based network of female development professionals who challenged "trickle down" theories of development. In their argument, they argue that modernisation was impacting on men and women differently. They emphasise that modernisation does not improve or promote the rights and status of women but rather contributes to their deterioration (Cornwall et al., 2007; Cornwall et al., 2008). With this caveat in mind, the WID movement emerged mainly to demand social justice and equity for women. Following this and keeping their demands afloat, WID advocates adopted a strategy of 'relevance' – a strategy which prioritises demand for the allocation of development resources to women – that hinges on economic efficiency arguments about when women can contribute to the development process, which Razavi and Miller (1995, p. 2) regard as a powerful political strategy.

In Moser's (1993) study, WID was not only seen as a political strategy but as a policy approach to understanding women's roles in development. To this end, Moser underlines five key concepts that require enhancement if political strategies vis-à-vis policy approaches are to be utilised for the overall good of women. Moser refers to them as five schema – welfare, equity, anti-poverty, efficiency and empowerment (see Moser, 1993; Razavi & Miller, 1995, p. 2;).

Although evidence abounds that the liberal feminists' argument centres on the idea that women's disadvantages stem from stereotyped customary expectations held by men and internalised by women, and promoted through various agencies of socialisation (Connell, 1987, p. 34), the primacy they give to women's productive roles and integration into the economy as a means of improving their status will hang in the

balance if the idea of getting a just political system for women is not vigorously sought. As revealed in the work of Connell (1987) and in the European Commission Report (2017, p. 47), the elimination and breaking down of these stereotypes can take place in different ways. These include giving women better training and more varied role models; by introducing equal opportunity programmes and anti-discrimination legislation or by means of a free labour market – the elimination of discrimination in respect of employment and occupation.

Noting that women's productive roles as well as participation in the market is often confined to the farm and households, especially in developing countries in Africa and Asia, points directly to Boserup's 1995 study. According to Razavi and Miller (1995), Boserup's study provided the intellectual underpinning for WID arguments and served as the entry point for many authors to the WID domain, irrespective of its critics and applauds. Being that Boserup's study focused largely on agriculture, women and rural environments in developing countries, it is not surprising to read from her work that women had enjoyed equal status in precolonial Africa; however, questioning the independence and self-sufficiency of the female farming system is reasonable.

While scholars like Huntington (1991) and Bondarenko (2017) refer to precolonial Africa as history, Jaquette (1990, p. 64) warns that "equality should be argued on its own merits, not by creating a history of women's equality that is vulnerable to historical refutation". Interpretation of Boseup's work possibly suggests deliberate attempts or efforts to include women's productive and reproductive labour in the gross national product (GNP) and labour statistics since their contributions to the agricultural sector is well documented (see for example Bzugu & Kwaghe, 1997; FAO, 2011; IFPRI, 2009; NEPAD, 2012, p. 12). On account of this, I highlight the significance of the WID advocates' claim that failures to acknowledge and utilise women's productive roles in agricultural and beyond the households were planning errors leading to the inefficient use of resources (Tinker, 1990, p. 30).

To unpack the above assertions, it would be logical to think that women are indeed resources. Therefore, the underlying assumptions of WID are that the costs of investing in women are justifiable in terms of economic returns as well as social returns (Razavi & Miller, 1995). There is no doubt that putting in place structures and budgets to help take women away from their traditional farming and household productive

spaces is costly. Therefore, WID advocates encourage efficiency arguments which are deeply rooted in a "gender efficiency approach". This approach emphasises women's productivity but does not ignore the impact of a broad range of social divisions and social relations that constrain women's economic choices and opportunities (Razavi & Miller, 1995, p. 6).

WID features focus on female-headed households as the "poorest of the poor" and do not fundamentally raise intra-household redistributive questions (Razavi & Miller, 1995). As Buvinic (1983, p. 26) notes, the emphasis on "poor women", and by implication poor men, provides an opening for making the feminist agenda less threatening to male bureaucrats and programme implementers. This suggests another feature of WID in terms of what it adopts from the dominant development paradigm, namely the focus on the productive work of poor women, and placing less emphasis on other items on the basic needs agenda that relate to welfare issues (Buvinic, 1983, p. 20). These suggested ways or examples reflect that WID is largely seen within an economic framework aimed at overcoming women subordination which Razavi and Miller (1995) linked to exclusion from the marketplace. In light of this, Desai (2014, p. 127) citing Razavi and Miller's 1995 work, argues that if women were brought into the productive sphere more fully, not only would they make a positive contribution to development, but they would also be able to improve their status.

The problematising of the feminisation of poverty is of note for this study. The WID approach, like Fraser (1989, cited in Jackson, 1996), contends that poverty reduction among women must target resources at women; that is, the means for resource creation and accumulation. In a briefing paper on the feminisation of poverty prepared by BRIDGE for the Swedish International Development Cooperation Agency (SIDA) and published in 2001, microcredit interventions were specifically referred to. The paper pinpoints that providing microcredit to women in formal and informal sectors will be helpful. Although the paper also cited Goetz (1995) and Hashemi et al. (1996) for its source for this claim, neither the paper nor the cited authors were clear about what is meant by 'rules of the game'. In my view, this could mean the terms and conditions of the microcredit as well as the policy framework of such existing or proposed microcredit. It is indeed meaningless to reduce poverty through interventions such as

microcredit if the terms and conditions of repaying the loan carry with them an unfriendly and limited repayment period, and an unrealistic interest rate.

Taking the views of authors mentioned in the paragraph above into consideration, one would accept the contestation of Sen (1990) that where women gain access to external resources, perceptions of their value to the household change, thereby increasing their bargaining power which in turn leads to a more equitable allocation of resources and decision-making within the household (see also Hashemi et al., 1996). In my opinion, access to external resources must, however, be favourable in terms of the repayment period and conditions set for interest rates, as earlier mentioned, otherwise this will manifest as a simplistic assumption that widens power imbalances because access to resources is tantamount to power.

2.4   WOMEN AND DEVELOPMENT (WAD)

To understand women and development (WAD), its emergence, theoretical basis and uniqueness in terms of what it offers to women and their development must be underpinned. Scholars (e.g. Rathgeber, 1990) argue that the delineation between WID and WAD approaches is not entirely clear but there are drawbacks to and criticisms against WID. These criticisms led to the emergence of WAD in the second half of the 1970s. The criticisms were about questions which border on women and to what extent they benefit or do not benefit from development. Furthermore, whether the issue of women's development is an issue separate from that of broader development is a question that it is believed can be better addressed with WAD (Muyoyeta, 2007). Equally, in accordance with the writings of Chitthtalath (2006), the approach does not question women's subordination and the low value placed on what women do inside the home.

Part of the criticism that led to the popularisation of WAD includes the explanatory limitations of modernisation theory and its proselytisation of the idea that the exclusion of women from earlier development strategies had been an inadvertent oversight (Rathgeber, 1990). This implies that earlier women approaches did not consider understanding women through a modernisation lens despite the fact that the world is ever evolving and developing through the mechanisms and paradigms of modernisation. Modernisation theory reckons that economic growth inevitably leads to

social development and gender equality; however, authors dealing with conflict and with institutional design suggest that economic growth by itself does not follow an exclusive path (Orisadare, 2019, p. 3).

The central focus of WAD is the interaction between women and development processes rather than purely on the strategies used to integrate women into development (Muyoyeta, 2007, pp. 6–7). The notion of 'integrating women into development' was inextricably linked to the maintenance of economic dependency of Third World and especially African countries on the industrialised countries (Pala, 1977). It is thus logical to mention at this point that WAD adopts a Marxist feminist approach and draws some of its theoretical, analytical and intellectual underpinnings from dependency theory (Muyoyeta, 2007, p. 6). Following the ties with the Marxist feminist approach, it is correct to say that a WAD perspective recognises the impact of class. However, Rathgeber (1990, p. 10) notes that WAD like WID tends to group women together without taking strong analytical note of class, race or ethnicity, all of which may exercise a powerful influence on women's actual social status. Correctly, WAD emphasises the importance of social class and the exploitation of the Third World, pinpointing rather than assuming that institutions need to be changed to increase women's participation (Ramji, 1997). In view of this, the WAD perspective implicitly assumes that women's positions will improve if and when international structures become more equitable (Rathgeber, 1990).

While articulating what WAD perspective represents, Roberts (1979), McSweeney and Freedman (1982), and Rathgeber (1990) stress that WAD does not give detailed attention to the overriding influence of the ideology of patriarchy and women's conditions that is seen in institutions and within the structure of international and class inequalities. In what may be described as a response to the bottlenecks of institutions, the structure of international and class inequalities, the WAD approach claims that women will never get their equal share of development benefits unless patriarchy and global inequality are resolved or addressed (Kwesiga & Ssendiwala, 2006).

Since this study is largely concerned with poverty and women, I note with innate emphasis that a WAD approach states that if poverty is eradicated, then gender equality will be promoted, and the benefits of development will be redistributed between men and women (Young, 2000). WAD indicates that women are not excluded

from the development process, but their inclusion may be granted through peripheral positions (Bruno, 2006). Although women were involved in the development process, the problem was that planners held inaccurate assumptions about women's specific activities and this led to the neglect of women's real needs and the over-exploitation of their labour (Kwesiga & Ssendiwala, 2006).

2.5   GENDER AND DEVELOPMENT (GAD)

Since the 1980s, the prominence of the gender and development (GAD) approach has been on the increase. GAD together with WID and WAD are concerned with the improvement of women's status in developing countries. Following the limitations of WID and WAD, GAD re-examined all political, economic and social structures and development policies from the stance of gender relations (Chanthanom-Good, 2004). According to Vaughan (2007), the GAD approach seeks to correct systems and mechanisms that produce gender inequality by not only focusing on women, but also assessing the social status of both women and men.

Rosie Vaughan's article titled 'Trends in gender and development', sought to answer the questions, Why is gender a cause for concern in development? And why do gender-related issues matter to development policy and practice?, shows how feminist movements in the twentieth century helped to highlight the way social structures in the world are permeated by gender inequalities (Vaughan, 2007, p. 5). To answer her own questions, she points to two different interpretations of GAD that must be highlighted. Accordingly, these interpretations should primarily focus on the gender division of labour and gender roles, as well as on gender as a power relation embedded in institutions (Vaughan, 2007, p. 6). Based on the underpinned interpretations, it emerges from my reading that what women could do for development and what development could do for women are important axes of the discourse on the theoretical perspectives of gender, women and development. The GAD holds that what development could do for women should be increasingly emphasised. Drawing on the work of Momsen (2019), this emphasis gives full consideration to the active participation of both men and women in development, ensures that men and women reap the benefits of development equally, and steps up efforts to improve the status of women, especially those in developing countries.

At the Fourth World Conference on Women (Beijing Conference) held in 1995, the international community acknowledged the concept of gender mainstreaming as a method of entrenching the GAD approach. The main goal that gender mainstreaming seeks to achieve is gender equality. Gender mainstreaming involves ensuring that attention to gender equality and the different roles and needs of women and men is a central part of all development interventions (Hunt, 2016; Momsen, 2019). Leaning on the United Nations Development Programme (UNDP), Bernstein (2017) and UN Women (2015) describe gender mainstreaming as a strategy that makes the concerns and experiences of women, as well as those of men, an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally and inequality is not perpetuated.

With the adoption of the 2030 Agenda for Sustainable Development and the 17 Sustainable Development Goals (SDGs) in 2015, mainstreaming gender gained new impetus. The SDGs underscore the importance of the systematic mainstreaming of a gender perspective in their comprehensive implementation (Stuart, 2017). Therefore, gender-responsive implementation of the entire Agenda must be embraced (Jato, 2004; UN Women, 2018; Chitiga-Mabugu et al., 2014). The realisation of gender equality and the empowerment of women and girls will make a decisive and cross-cutting contribution to progress in all the SDGs and targets, in particular to implement this global agenda successfully (Hosein et al., 2020, p. 7). This implies that the achievement of full human potential and of sustainable development which the SDGs target is not possible if one half of humanity (i.e. women or men) continues to be denied its full human rights and opportunities (UN, 2015).

As noted by the FAO (2003), planned actions for mainstreaming fall into the following categories: (1) capacity building and the development of curricula and training materials; (2) development of gender-sensitive methodologies and guidelines; (3) awareness raising and institutional measures; (4) information collection, analysis and dissemination; (5) communication, participation and partnership building; (6) technology development and transfer; (7) policy advice; and (8) skills enhancement of rural women and men for both on- and off-farm employment. The planned actions for mainstreaming are operationalised by different organisations. The Food and

Agriculture Organization (FAO) as an example commits to the actions and thus bases all its activities on the recognition that women's and men's full and equal participation in agriculture and rural development is absolutely essential for eradicating food insecurity and rural poverty (Coles et al., 2015).

Development is common to WAD, WID and GAD because it can determine and undermine the role, integration, status and position of women in society, yet little about development as a concept and frame is known from readings on WID, WAD, and GAD. For comprehensive knowledge about these three theoretical approaches pertaining to women, gender and development, I consider it necessary to review development in relation to poverty in section 2.8 of this chapter.

2.6   WOMEN EMPOWERMENT

Literature is clear that the term 'empowerment' is a construct shared by many disciplines and does not have a specific or single definition. Meanwhile, Barbara Solomon (1976), Peter Berger and Richard Neuhaus (1977) and Julian Rappaport (1981) were among the first writers to refer to the term 'scholarly' in their writings. Solomon described empowerment as a method of social work with oppressed Afro-Americans. For Berger and Neuhaus, it was a way of improving the welfare services to people by means of mediating social institutions. From a different perspective, Rappaport (1981) presented the concept theoretically as a worldview that includes social problems stemming from powerlessness. For the purpose of this study, I examined further the definitions advanced by some scholars outside the above representations. According to Page and Czuba (1999), empowerment is a multidimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities and in their society by acting on issues they regard important. Robert Adams also expresses this notion and defines "empowerment as the capacity of individuals, groups and/or communities to take control of their circumstances, exercise power and achieve their own goals, and the process by which, individually and collectively, they are able to help themselves and others to maximize the quality of their lives" (Adams, 2008, p. xvi).

Cattaneo and Goodman (2015) articulate empowerment as a meaningful shift in the experience of power attained through interaction in the social world. They describe the process of building empowerment as an iterative one, in which a person takes action toward personally meaningful goals; draws on community support, skills, knowledge, and self-efficacy to move toward those goals; and observes the extent to which those actions result in progress. In the context of social justice and transformation, Lazo (1995) explicitly emphasises women and expresses that the prime target of empowerment must be women, usually low-income adult women. Empowerment is needed to break a number of real dichotomies affecting women personally, domestically and materially; they can also be collective, public and ideological (Lazo, 1995). However, Hickey and Du Toit (2013) argue that without empowerment poverty persists and people are incorporated in a political economy in which they are either excluded from growth or they contribute to wealth creation without themselves gaining from it. According to Macwan (2015), women who are empowered should be able to stop the undesirable, to transform ongoing practices and to create new visions.

Women empowerment is unachievable and simply impossible if human rights and gender injustice are not addressed. Brita Neuhold's work (2005) focused on human rights and gender justice while linking the Millennium Development Goals to the Convention on the Elimination of All Forms of Discrimination Against Women and the Beijing Platform for Action, arguing in favour of human rights and gender justice. In her argument, she was emphatic that both human rights and gender justice are jointly the gateway to the achievement of United Nations (UN) plans and objectives for the world. The plans and objectives of the UN were well expressed in the then Millennium Development Goals and now the SDGs. At some point she stresses that "it is becoming apparent that the ideals expressed in the Millennium Development Goals will not be met under prevailing market-based economic principles" (Neuhold, 2005**).**

Equal rights are conspicuously in print on the first page of the United Nation's charter. This entails that equal rights for both sexes (men and women) is the main key the world requires to access a peaceful coexistence and world of opportunities. As reported in Neuhold (2005), Kofi Annan, former Secretary General of the UN on Women's Day, 2005, disclosed "that ever since the inception of founding the UN, study after study has taught us that there is no tool for development more effective than the

empowerment of women". Annan elucidates further that without the empowerment of women, no policy is likely to raise economic productivity, neither will such policy yield results in increasing the chances of education for the next generation, reducing infant and maternal mortality or improving nutrition and promoting health.

Consequently, Schrock and Schwalbe's (2009, p. 277) assertion that no account of social life is complete if it ignores gender inequality in the quest for empowerment particularly for women, is valuable and convincing. Attaining gender equality vis-à-vis empowerment is more of a government commitment and does not depend on the size of the country, its population and its natural resources. However, it should be highlighted that gender equality is proposed to aid women empowerment but it is not necessarily the case. For example, Barbados and Rwanda have excelled in the enhancement of gender equality following their inclusion in the 2007 top ten Gender Equity Index (www.Socialwatch.org); nevertheless, meaningful empowerment of women did not take place. This demonstrates that the size of a country, its population and its natural wealth, to mention a few, are not necessary to achieving gender equality. Embracing well-meaning policies framed around and within ideal theories that incline towards the attainment of empowerment is a worthwhile consideration.

Empowerment theory is regarded as both a value orientation for working in the community and a theoretical model for understanding the process and consequences of efforts to exert control and influence over decisions that affect one's life, organisational functioning and the quality of community life (Perkins & Zimmerman, 1995; Zimmerman & Warchausky, 1998). The theory of empowerment is directed at providing principles and knowledge to those who genuinely seek ways to measure rather than understand the empowerment construct, as well as to study empowering processes in different contexts. Thus, the theory helps to advance the construct beyond a passing fad and political manipulations (Zimmerman, 2000). To understand and perhaps apply the theory appropriately to women, Stromquist (1995, p. 18) argues that "empowerment can succeed only if it is a mode of learning close to women's everyday experiences and if it builds upon the intellectual, emotional and cultural strength or agitations women bring to their social space". In her analysis of the theoretical practical bases for empowerment, Stromquist (1995) offers a convincing argument and thus emphasises the creation of critical minds as a requirement for a

physical and reflective space in which new ideas can be entertained and critiqued to promote transformational demands occurring outside the surveillance of those who may seek to control such demands or changes.

The pedagogical rationale for empowerment, as outlined in the work of Sara Evans, an experienced feminist in the United States of America (Evans, 1979) and Hafez (2015), typifies the reasons as well as motivations for empowerment. Accordingly, "it helps oppressed group to develop an independent sense of work in contrast to their received definitions as second class citizens; it creates role models of people breaking out patterns of passivity; provide a vision of a qualitatively different future; a communication or friendship network through which a new interpretation can spread; and activating the insurgent consciousness" (Hafez, 2015, p. 769).

From the above it is evident that empowerment either as a 'value orientation' or a 'theoretical model' tilts towards the enhancement of knowledge as a priority. This galvanises and of course sheds light on the significance of education for women. In view of this, literacy skills acquired through formal or informal schooling are thus considered a powerful empowerment agency (Medel-Anonuevo & Bochynek, 1995). Having noted that literacy skills can be empowering, Medel-Anonuevo and Bochynek, in their work entitled *The international seminar on women's education and empowerment* (1995) posit that literacy skills must be accompanied by a process that is participatory and a content that questions established gender relations, which they underpin as a feature that unfortunately does not characterise the majority of literacy programmes. Nevertheless, Stromquist (1993) and Bown (1990), relying on evidence from Asia and Latin America, suggest that women with newly acquired literacy skills have moved from neighbourhood soup kitchens to self-help organisations. The experience of women as evidence in Asia and Latin America could be equated to or substituted for the African continent, being the focus of this study. In addition, Sinding (2009) asserts that empowerment as a major ingredient for human capital development is more suitable in countries with high population growth, because of the vast human resources needed for the transformation of all sectors of any economy.

In sum, empowerment in the context of this study is defined, following the commonalities in the reviewed literature, as the process of capacitating individuals to acquire and prepare themselves with relevant skills, accessing necessary resources

and infrastructure that will enable them to offer their families and selves maximum quality of lives in terms of general welfare that would enhance their wellbeing.

2.6.1 Crucial elements of women's empowerment

The section above (section 2.6) provides a general understanding of empowerment but is not sufficient to dissect the empowerment of women in specific and concrete terms. In light of this, this section reviews the key or crucial elements that direct our consciousness to the peculiarities that underscore women's empowerment. If men are not involved, capacitating women may not result in their significant, overall empowerment (Mishra, 2012). Mishra contends further that until women are accepted by men as equally human, attempts to help women change their lives will necessarily always result in achievements that are limited in scope and longevity. With that said, Mishra (2012, p. 6) stresses that women alone cannot empower themselves, nor should we expect them to bear that burden because men as power holders in family, community and formal government must act. Accordingly, most research agencies and nongovernmental bodies in the international arena, for example the World Bank, the United Nations and the United States Agency for International Development in recent times are transitioning from working with women as victims of poverty to empowering poor women to challenge and change the contexts in which they live.

According to the Cooperative for Assistance and Relief Everywhere (CARE), a global non-governmental agency, founded in 1945 and committed to improving the lives of poor women, girls and boys in the least developed countries in the world, an essential first step in empowering women as opposed to working with them as victims of poverty is to guide them towards four elements that underpin their own definition of empowered woman. In CARE's project that involved four countries – India, Bangladesh, Yemen and Ecuador – respondents reveal four empowerment elements that an empowered woman has (Mishra, 2012, p. 11):

- notions of self-worth and dignity for themselves as individuals
- bodily integrity which refers to freedom from coercive forces over a woman's individual and structural body
- control and influence over household and public resource structure and relations, and

- experience with or appreciation of the value of collective effort and solidarity in women relations.

The four empowerment elements suggest that women empowerment cannot possibly be the purview of a single belief or stance that educating a woman is tantamount to empowering her. It requires an all-inclusive approach that recognises the holistic values of a woman like any other being. These values are crucial and not limited to the means of earning a livelihood only, but must include their self-worth/dignity; the freedom and integrity of their bodies; participation in the control of and contribution to domestic and public resources; and the liberty to appreciate and participate in female relationships rather than to be isolated. Kumar (20011, p. 1) agrees with Mishra (2012) and defines an empowered woman as one

- who has the freedom to make choices and take decisions in matters relating to her life as well as society at large
- who is not a victim of violence either in her family or any other social institutional setting
- who can live her life in such a way that her self-respect and dignity are protected
- who has equal access to (equal chance of) opportunities in all spheres of activity, and
- who is in a position to make use of the laws formulated for safeguarding her honour and rights.

It is apparent from the views presented above that an empowered woman is capable of empowering society and emancipating self. Both views are in agreement with Martha Nussbaum's (2003), writing on the intuitive idea behind capability – a cross-cultural ingredient for true human functioning. Nussbaum (2003) highlights bodily integrity; bodily health; human and institutional affiliations; as well as control and material ownership to mention a few. These highlights are not only in conformity with the crucial elements of empowerment as can be seen in the works of Mishra and Kumar, but also largely cover the "first generation rights" (political and civil liberties) and the "second generation rights" (economic and social rights) (see Kumar, 2011, p. 144). Micro and macro issues as applicable to economic, political and social dimensions remain central to the views of Nussbaum (2003), Kumar (2011) and

Mishra (2012) regarding who an empowered woman is. Thus, as Mishra (2012, p. 7) underlines, improvement and change in the physical, economic, political and social well-being of women is a must but will not be sustained unless individuals change and structural changes prevail. Individual change is concerned with women being actors for their own change via skills, knowledge, confidence, awareness and development, while structural change is concerned with collective (men and women) challenges and the alteration of routines, conventions, family forms and kinship structures. Constitutions and laws are the main means to achieving individual change and structural change globally. Therefore, laws are doubtlessly very important to empowerment vis-à-vis emancipation (Kumar, 2011).

The elements of women empowerment carry risks. These risks sometimes bring to the fore the salient question of balance of power within a community, or family, and particularly between women and men. The most common consequence of these risks results from the fear that empowerment is a zero-sum game; that for one person to gain, another must lose (Mishra, 2012, p. 21). In line with this, men would consider themselves as losers if and when women empowerment is the subject. For this reason, as research conducted in Niger and Sudan reports (see Klugman et al., 2014), many women are abused by their husbands who fear that their participation in projects of any kind would alter the status quo. Equally, an empowered woman, whose social status grows from improved financial security, may use her new position to abuse the one socially sanctioned power relation available to control her daughter-in-law and other less privileged women (Schuler & Rottach, 2010).

Apart from those who gain or lose from women empowerment, the findings of UNIFEM (2000) and Lopez-Claros and Zahidi (2005, p. 2) indicate that economic participation, economic opportunity, political empowerment, educational attainment, and health and well-being are five important dimensions and criteria for measuring women empowerment. To sum up, women's empowerment is a tremendous resource for social change and a prerequisite for their involvement in development.

2.7   POVERTY

The Central Bank of Nigeria (CBN) considers poverty as one of the symptoms and manifestation of underdevelopment (CBN, 1999). Jeffrey Sachs' work, *The end of*

poverty, suggests that the concept of 'poverty' is relatively uncontested. It is also well documented that the move from universal poverty to varying degrees of prosperity has happened rapidly in the span of human history (Pölling-Vocke, 2005; Sachs, 2005), which in this era of modern and economic growth accounted for a relatively favourable ratio of 4:1 in 1820, to 20:1 between the United States of America and Africa in 1998. While Sachs notes that these favourable ratios are adjusted to the local purchasing power, excerpts of his work and the argument of Ekpenyong and Dudafa, (2012), using Bayelsa State, Nigeria as their basis, indicate a lingering, broadening or widening gap between the rich (haves) and the poor (have-nots), which can only be meaningfully understood through different models and approaches (Ekpenyong & Dudafa, 2012).

In recent times, economists have used a definition of poverty that is a combination of a relative and an absolute measure. This, according to Colander (2004), satisfies neither those who favour an absolute measure nor those who favour a relative measure. According to Mowafi and Khawaja (2005), absolute poverty refers to the set of resources a person must acquire to maintain a minimum standard of living for survival, while relative poverty is concerned with how worse off an individual or household is with respect to others in the same society.

The difference between both measures, using Wilkinson and Jeram's (2016, p. 4) work, suggests that absolute poverty measures poverty in relation to the amount of money necessary to meet basic needs such as food, clothing and shelter, whereas relative poverty defines poverty in relation to the economic status of other members of the society: people are poor if they fall below the prevailing standards of living in a given societal context. On account of Colander's view, there are both calls to increase and calls to decrease the poverty threshold – the income below which a family is considered to live in poverty (Colander, 2004, p. 388). Simply put, a family is living in poverty if it has an income equal to or less than three times an average family's minimum food expenditures (Benokraitis, 2005; Slavin, 1999).

The 'relative' and 'absolute' concepts of poverty articulate that poverty signifies 'moneylessness' and 'powerlessness'. Moneylessness means more than merely an insufficiency of cash, including the chronic inadequacy of resources of all types to satisfy basic human needs (see Malathi & Nathan, 2015; Sachs, 2005; Syrjälä et al., 2014). The 'powerless' are those who lack the opportunities and choices open to the

non-poor, whose lives are governed by forces and persons outside their control and who are in positions of authority (Malathi & Nathan, 2015).

Poverty affects all, thus it does not know race, age or gender. Its influence on them differs significantly following public policies, place of residency (rural or urban), family size, level of empowerment, etc. This significant difference as evident in countries and places depicts the dichotomy in the poverty indices in developed and developing countries. Thus, one could say that the poverty level or index mirrors the success of any government, as well as the economic progress of countries over a given period. The poor live in hunger and are vulnerable to serious risk resulting from changes in the weather, health, markets, investments and public policy, because they have very low capacity to absorb abrupt financial shocks, given that many engage in subsistence and petite production of both tradeable and non-tradeable goods and services as means of livelihood (Roy at el., 2018; WHES, 2012).

2.7.1   Causes of poverty

Raimond Nyapokoto's study, *The road between Sandton and Alexandra township: A Fanonian approach to the study of poverty and privilege in South Africa*, which sought to explore the structural and historical roots of poverty among the blacks in South Africa by deploying Fanonian critical decolonial theory, asserts that colonial ambitions and the global political engineering of the world by America and Europe, which spans more than four hundred years and is still present in subtle forms today, is the cause of the poverty, lack of agency and the hellish conditions under which many black people live (Nyapokoto, 2014). Fanonian critical decolonial theory, variously called decoloniality/transmodernity/border thinking/border gnosis (Nyapokoto, 2014, p. 20), can best be understood as "a pluriversal epistemology of the future – a redemptive and liberatory epistemology that seeks to delink from the tyranny of abstract universals...[and]... informs the ongoing struggles against inhumanity of the Cartesian subject, 'the irrationality of the rational, the despotic residues of modernity" (Ndlovu-Gatsheni, 2012).

By observation, Ndlovu-Gatsheni links decoloniality to Fanon and similar thinkers; hence, the emergent Fanonian critical decolonial theory. In his observation, Ndlovu-Gatsheni defines this Fanonian stance under decoloniality as that which distinguishes

decoloniality from other existing critical social theories that have their locus of enunciations and genealogy outside Europe (Ndlovu-Gatsheni, 2012). Having associated the superiority of Fanonian thought with detailed conspicuous theorisation from the perspective of the oppressed, as opposed to the generality of Eurocentric theories, Nyapokoto (2014) pinpoints the need to take into consideration different underpinnings in writings on the causes of poverty.

Various scholars point to different causes of poverty. For brevity's sake, I dwell rather on the causes in accordance with the classical thinking of Henry George, Karl Marx and Thomas Malthus, whose works arguably serve as the springboard for recent thinkers. The main cause of poverty according to George in his best-selling book *Poverty and progress* (1879), is the personal ownership and monopoly of the individual on the land. In his view, using cities as an example where land is so valuable that it is measured by foot, one will find the extremes of poverty and luxury. For Malthus (1798), poverty increases because, while the production of food increases in arithmetical progression, the population increases in geometrical progression. In Marx's (1867) view, the main cause of poverty is the exploitation of the labourer by the capitalists (see also Nyapokoto, 2014). The views of these scholars do not exhaust the list of causes of poverty; nevertheless, with extensive articulation and analysis of these works multiple views emerge.

Wilson (1996) and Samuelson and Nordhaus (1998) classify these views into two headings, namely, proponents of strong government actions and proponents of maladaptive individual behaviour.

Proponents of strong government action see poverty as the result of social and economic conditions over which the poor have little control. Samuelson and Nordhaus stress malnutrition, poor schools, broken families, discrimination, lack of job opportunities and a dangerous environment as central determinants of the fate of the poor. It is believed that those who hold this view often believe that government bears a responsibility to alleviate poverty – either by providing income to the poor or by correcting the conditions that produce poverty (Samuelson & Nordhaus, 1998, p. 357). Bradshaw et al. (2013) and Martine and Alves (2015) agree with the view of Samuelson and Nordhaus, however, they indicate that government must not neglect

the environment of the poor because they are both socially and economically related and thus impact on the poor.

The "classless", as William Wilson (1991) and John Ogbu (1994) repeatedly refer to the poor, are characterised by their structural location and their social isolation in rural areas with highly concentrated poverty. In rural areas, many people (at least 40%) develop a weak labour-force attachment, which signifies their marginal position due to limited job opportunities and limited access to formal networks through which jobs are often obtained (Wilson, 1991, 1996). While these people (i.e. the poor) cannot be regarded in genuine terms as being lazy, nor do they view work as undesirable, they are incapacitated on the grounds of the lack of availability of social infrastructure and amenities. The lack of availability, perhaps inaccessibility, of these structural platforms and networks overall culminates in broad gaps in knowledge, in awareness and in familiarity with the use of social infrastructure should they eventually access it. This undoubtfully hampers their inclinations, thereby manifesting in negative dispositions, limited aspirations and unskilled work habits or orientations (see Wilson, 1991).

In line with the above, Wilson (1987) believes that conservative assertions about the 'underclass' (poor) are often circular, inferring underclass cultural values from behaviour and explaining behaviour in the light of inferred values. This accounts for the failure in recognising that the best way to modify rural norms and aspirations is by modifying the opportunity structure the underclass confronts (Gould, 1999).

Proponents of maladaptive individual behaviour imply behaviour that is associated with the responsibility of individuals and includes negative human behaviour such as addiction to substances that 'drains' money from the poor which invariably impacts on savings, investment and other consumption patterns (see Lichter & Crowley, 2002). However, Benokraitis (2005, p. 366) establishes that millions of poor who are desperately looking for job are ignored and are erroneously regarded as lazy.

Similarly, Weber (2001) suggests that wealth making is divine, that is, God given. To buttress his point, he notes that religious doctrine central to the Protestant reformation equated wealth with the favour of God; thus, the poor like the blind, crippled or deformed are believed to be punished by God for either their own or their parents' sins. In his attempt to understand the poor from a "moralizing perspective" whilst analysing

individualistic theories of poverty, Rainwater (1970, p. 16) notes that the poor are "afflicted with the mark of Cain". Rainwater goes on to say that it is difficult to overestimate the extent to which this perspective (incorrectly) undergirds our visions of poverty, including the perspective of the disinherited themselves. Alongside the analysis of individual behaviour vis-à-vis individualistic theory, politically conservative theoreticians according to Bradshaw (2006), blame individuals in poverty for creating their own problems, and argue that with harder work and better choices in relation to their lifestyle and habits the poor could avoid their problem.

Despite the notions above, Samuelson and Nordhaus (1998) argue that poor people with such maladaptive behaviour should not be blamed but rather government. In their writing, Samuelson and Nordhaus highlight that sometimes the government itself should be blamed for breeding dependency upon a patchwork of government programmes that squelch individual initiative. On account of this they suggest that government should cut back on welfare programmes so that people can develop their own resources.

Proponents of both strong government actions and maladaptive individual behaviour indicate that poverty is not the product of individual processes or particular pathologies or psychologies, but rather a product of relational processes, of complex power relationships that produce, maintain and reproduce it (Vicente, 2005). These complex relationships, as Henley (1973, as cited in Wetherell, 2006 states, demonstrate the micro-politics of gender encounters, which explain that power relations in society between women and men, when reversed, will result in differences in non-verbal behaviour and conversational strategies that rapidly change with new status patterns. This, according to Wetherell (2006, implies that status patterns be they poverty or not, seem to have social rather than biological origins. This can further be interpreted as an explanation for the differences in the impact of poverty on men and women and various groups.

In a classic article on poverty, published in 1972, sociologist Herbert Gans maintained that poverty warrants inequality and of course has many functions: (1) The poor ensure that society's dirty work gets done; (2) they subsidise the middle and upper classes by working for low wages; (3) they buy goods and services (such as day-old bread, used cars etc.); and (4) they absorb the costs of societal change and community growth

(e.g. by providing the backbreaking work that built railways for example and by being pushed out of their homes by urban renewal construction projects). To corroborate the view of Herbert Gans, Benokraitis (2005) argues that many employers benefit or profit from poverty. This is the case with many companies in Nigeria, such as those situated in the Agbara industrial estate in Ogun State, Nigeria. These companies like many across the world as Cook (2002) reveals, make huge annual profits by recruiting more casual workers and paying them below the official minimum wage and often illegally charging them for safety gear such as gloves and goggles.

The prevailing circumstances within industries and companies in Nigeria and many other companies around the world, as Cook (2002) mentions, are a pointer to the need to understand why the national level does not satisfactorily engage with the international system and the political economy of globalisation (Kay, 2009). By national level, I mean local markets and economic activities within local and national boundaries. The fight for relevancy and supremacy, as dictated or regulated by international market, impacts on the poor as it creates opportunities for others.

2.7.2   Cost of poverty

Costs are the inputs required for the production of goods and services. Similarly, costs can also be described as the sacrifices (alternatives forgone) in terms of material and non-material benefits that catapult human beings to their present state or status in life. In the view of economists, cost is seen as more of a function. Cost are usually derived from the production function, and are related to the availability or lack thereof of efficient methods of production at any given time or period (Koutsoyiannis, 1997, 2003). For this reason, economic theory distinguishes cost as short-run costs and long-run costs. To an accountant, cost is represented in monetary terms, for example naira, rand, dollars etc.; that is, how much money is worth in terms of a property, good or service.

The discussion in the above paragraph poses a question: Why the difference in the view of economists and accountants, two groups of professionals to whom the concept of cost is widely and often associated with? According to Colander (2004, p. 232), economists operate conceptually; they include in cost exactly what their theory says they should – all opportunity costs; but accountants take a much more pragmatic

approach – the concept of cost that must reflect only explicit cost; those costs that are reasonably measurable.

Policies aimed at achieving equality of income note that poverty brings significant cost to society. One is that society suffers when some of its people are in poverty, just as the family suffers when one member doesn't have enough to eat (Colander, 2004). Colander notes further that another cost of poverty is that it increases incentives for crime. In contrast, as people's income increase, they have more to lose by committing crime and therefore fewer crimes are committed (Colander, 2004, p. 389).

Poverty affects the future of a nation adversely knowing that it affects children as well as adults. In his speech at Kenya, when he visited in 2015, the president of the United State of America, Barack Obama, affirmed that the youth own societies and all the resources therein, and the elders and adults are only borrowing it at the moment. This suggests that the impact that poverty has on youth and children will indeed have serious consequences because they are the leaders and owners of the future.

Holzer et al. (2007) contend that children are partly those who suffer more from poverty. In their study entitled *The economic costs of childhood poverty in the United States,* they assert that children growing up in poor families are likely to commit more crimes and more costly crimes than children from middle class or rich families. In their study, they enumerate the crimes committed in 1997 by poor black children against other groups like poor white and Hispanic children vis-à-vis self-reported crime rates. Their findings support previous studies by Abe (2001), Hill and Holzer (2006) and the Bureau of Justice Statistics (2006) which found that self-reported crime and arrest rates among young black men in the cohort of the National Longitudinal Survey of Youth (NLSY) are not dramatically different from those of young white and Hispanic men, even though arrest rates among young black children and men are several times as high as those of their counterparts.

Statistics on children living in poverty in the USA and Africa suggest a difference in figures. In the USA, children make up 26% of the population but represent 35% of the poor (Benokraitis, 2005, p. 364). In South Africa, 56% of children, with the majority located in the Limpopo and the Eastern Cape provinces, live below the poverty line (StatsSA, 2008). These statistics indicate a reduction in child poverty in South Africa

when compared to previous years; nevertheless, large numbers still live in extreme poverty (see Hoogeveen & Özler, 2006). In sum, Kacapyr (1998) reveals that about 40% of all children across all age ranges experience poverty at some point in their lives because families move in and out of poverty over time. Among these children, those who face multiple risks, such as being born to young couples or never married mothers, living in economically depressed economies or disadvantaged communities, are the worst affected (Acs & Gallagher, 2000).

In the words of Adam Smith cited in Singh (2007, p. 268): "Man is rich or poor according to the degree in which he can afford to enjoy the necessaries, the conveniences and the amusements of life." It is thus logical to emphasise that the degree of accessibility in terms of affordability will also vary according to the cost of living in different countries, which is also a function of the value of money at a given time. For instance, in South Africa, a person earning R20 000 a month may not be regarded as being poor but a person in Nigeria earning N20 000 a month may be seen as a poor person. The affordability of the necessities of life results in fulfilment or dissatisfaction, as well as happiness, frustration, stress, pain and worry with 'self' and 'family'. Lack of fulfilment or dissatisfaction in life are the ultimate costs of poverty.

Graham (2015) writes that poverty is exacting a high cost in terms of stress, unhappiness, and pain. Researching the cost of being poor in America, Graham reveals that the highest levels of stress of all cohorts are recorded or reported among the poor. In Graham's view 'stress' is a complex phenomenon, however, 'good' stress is associated with the pursuit of goals, while 'bad' stress is associated with struggling to cope. Bad stress is associated with an inability to plan ahead, lower life satisfaction levels, and worse health outcomes which are everyday challenges of the poor (Chattopadhyay & Graham, 2015). Bad stress as well as pain and worry in the life of the poor culminate in their deteriorated well-being.

The effect of well-being on individuals arises from the consequential analysis of the relationships between well-being and economic development and growth. The literature regarding the Easterlin paradox and the paradox of unhappy growth indicates the limits in the structure of relationships. The Easterlin paradox suggests that there is no link between a society's economic development and its average level of happiness, while the paradox of unhappy growth shows the relationship between

satisfaction, income per capita and economic growth. The limitations of both are the motivation for an alternative approach that can uncover more complicated relationships between well-being and economic development (Wong, 2013). Added to this, and in an African context, is Wong's warning – if the detrimental effects of rapid growth on well-being deterioration remain ignored, and if the conditions that amplify people's sense of vulnerability are not addressed, the resulting public resentment may undermine the sustainability of African's promising growth in the long run. The composition of both paradoxes especially the paradox of unhappy growth includes life satisfaction, standard of living, health satisfaction, job satisfaction and housing satisfaction – all tenets of the nonmaterial cost of poverty (Stevenson & Wolfers, 2008).

Besides the promotion of inequality, poverty also influences the reasoning of the poor at different levels (micro and macro) and in different ways, thereby manifesting in different experiences. As Maloma and Sekatane (2014) note, research on the dynamics of poverty typically breaks down the experiences of people, in particular the poor, into different types. Goulden (2010, p. 3), citing examples, categorises these experiences as "persistent" (long period of poverty), "recurrent" (cycling in and out of poverty) and "transient" (in poverty only briefly). An understanding of these forms of experiences alludes to or ascribes certain behaviours to the poor, for example "they are more likely to pollute the environment than the affluent members of society" (Beall, Crankshaw & Parnell, 2000, p. 833). Collectively or at a macro level, the higher the per capita income of a particular community the lower is the ambient concentration of water and air pollution (Hilton, 2006, p. 130). This is arguably an explanation as to why people think that the rich think differently from the poor. It is therefore not surprising to hear people say poverty impairs thinking and reasoning.

The costs of poverty as evident in this section can be summarised into two categories, namely, the social costs of poverty and the economic costs of poverty. Distinguishing between these costs is often problematic given their closeness and consistent infusion in one another, as well as their joint perhaps interchangeable usage in academic writings (see Holzer et al., 2007). It is difficult to separate the categories as attempts to define one sheds light and offers explanations for the other. According to Holzer et al. (2007), poverty creates many economic costs in terms of the opportunity cost of

lost output, the cost of welfare provision, and the private and external costs associated with the exclusion of persons (the poor) from normal economic activity. In the view of these authors, economic costs include certain public expenditure on poor families, especially regarding the conditions and behaviours – such as poor health and crime – associated with the poor. While costs borne by the victims of crime are examples of private expenditure and losses for the non-poor, the implications of the burden on government should also be considered because the income that the poor might have earned if free from crime represents a loss of productive capacity and output that ultimately reduces the aggregate value of the economy (Duncan & Ludwig, 2007, p. 3).

While the economic costs deal mainly with disposable income, the social costs are concerned with the results of the lack of disposable income as applicable to the household and the gross national income of countries, for example a reduction in job opportunities (unemployment) and an increase in crime, as well as health challenges that could affect the working population or labour force. It is more comfortable to describe social costs from the perspective of public costs rather than the private costs of poverty, because public costs are associated more with government spending and genuine social problems. Shiell and Zhang's (2004) research report to the United Way of Calgary and Area, Canada, entitled the *External costs of poverty: A conservative assessment,* suggests a similarity between the external costs of poverty and the social costs of poverty. They aptly capture this cost as costs incurred by the rest of society in addition to the burden borne by those living in poverty.

2.8   DEVELOPMENT AND POVERTY

Development is a common theme in the media and other public spaces. It is often an instrument of party politics with no serious reflection on what constitutes development, its consequences and how it should be facilitated or financed. In this section, I attempt to provide a synopsis of the concept of 'development', its finance and what constitutes it, with some links to poverty being the main focus of this study. Because poverty has been discussed extensively in previous sections, I will therefore not dwell much on it here.

From my readings, I would describe development as an improvement in the well-being of people. This emphasises the need for improving the capacity of the political, social and economic systems that are the prerequisites for the sustainable growth of individuals and society at large. Drawing from the work of Amatya Sen, a Nobel prize-winning economist, development should be judged by its impact on people; not only by changes in their income but also more generally in terms of their choices, capabilities and freedoms. Accordingly, we should be concerned about the distribution of these improvements and not just the simple average for a society (Barder, 2012).

Seemingly, development is presented as a set of technical measures outside the realm of political debate (utilisation of scientific knowledge, growth of productivity, expansion of international trade) (Stephens, 2013). This implies that it is a set of politically neutral, technical goals to be achieved for the deserving poor (Stephens, 2013, p. 21). Development is ever-evolving, and as Tucker (1999) argues, it has moved from being regarded as neutral and technical to Western ideology; a meta-narrative that has gained the status of myth – an explanation for its non-claim of universal validity (Tucker, 1999, p. 2). Hence, its long acceptance without question simply because it bears its own legitimisation woven into the fabric of Western culture (Stephens, 2013, p. 21), foregrounding conflicting and provoking thoughts.

Mogaladi (2007) argues that development as a noteworthy means of capacitating systems, as Sen earlier noted, helps to provide self-organising complexity. Self-organising complexity according to Sherwood et al. (2008) comes naturally and does not emerge from a process of adaptation and evolution. Therefore, attention must be given to the environment to ascertain whether it is conducive to the evolvement of self-organising complexity. This arguably suggests a relationship between the environment and development and perhaps poverty. Cristóbal Kay demonstrates this assertion in his work titled *Development strategies and rural development: Exploring synergies, eradicating poverty* (Kay, 2009). Kay uses the term "urban bias" to explain the predominance of poverty among people in a rural environment. In his analysis he notes that "the transformation brought about largely by neoliberal policies since the 1980s reveals more clearly the limitations of the 'urban bias' thesis for explaining rural poverty" (Kay, 2009, p. 104), also providing insights on impoverishment versus the opulence of continents. While the development of Europe was dependent on

investment, that of Africa seems to be more aid dependent (Sangare, 2005). One may agree with Sangare that continents react to different problems posed by different development strategies differently; however, one may wish to interrogate rather than challenge the rationale behind such strategies.

In Africa, challenging the rationale behind development as a whole is credited to the New Partnership for Africa's Development (NEPAD). This does not imply that there were no platforms, organisations or agencies that nurtured the African developmental crusade before and after independence of African states. However, their aspirations were short-lived because many were more national bounded instead of having a continental focus. NEPAD was launched by the former South African president, Thabo Mbeke and the president of Senegal, Abdoulaye Wade, in 2001 and is both a challenge to and an opportunity for development. Adesina (2005) considers it a challenge because it is driven by a discourse that is based on a distorted reading of Africa's postcolonial experience and current challenges, whereas its ability to put the idea of a continental development agenda on the table with a view to renewing debate on Africa's development future is an opportunity (Adesina, 2005, p. 58).

With neoliberalism being identified and the benefits of capitalism tilting more towards the West, the founding assumption of NEPAD is fitting – African governments are tasked to take far more responsibility for their economic, political and social policies if real development is to be achieved (NEPAD, 2001). Although NEPAD has been criticised for not including poverty reduction or human resources development in its priorities (Adesina, 2005, p. 58), it remains committed to Africa's anti-poverty agenda despite its woes. Between 2013 and 2015, a few African countries like Kenya and Nigeria were among the fastest growing economies in the world, as indicated in the Bloomberg's survey of (year). While the growth of both countries has faltered owing to the fact that unemployment and poverty remain stubbornly high, with over 40% of Kenyans living below the poverty line, the happiness yardstick of development as Sen (year) articulated is something to smile about. Nigeria, together with Morocco, Libya, Zambia and Mozambique, is among the happiest countries in the world (World Happiness Report 2015).

It is projected that the growth rate of Nigeria and possibly that of some other African countries will expand in the future. The certainty of this growth in Nigeria is something

that is difficult to guarantee on several grounds. First, the new government in Nigeria led by President Muhammed Buhari is not showing any sign of promise in terms of the gross domestic product (GDP) and GNP figures. Terrorism (Boko Haram) as well as the fall in the price of crude oil, the main product sustaining the economy, are some reasons for the poor performance of the economy.

Firstly, the International Monetary Fund's (IMF) request that Nigeria devalue its currency in an era in which its exchange to the dollar ($1 = #300) and other major foreign currencies is at its worst does not seem to be helpful. Secondly, the alternative route(s) like the African Development Bank and NEPAD appear more problematic rather than to offer solutions. For reiteration's sake, poverty is the main mirror of development; that is, lower poverty levels in a country portrays improvement in a country's development stand. Therefore, the challenge of poverty for development according to Adesina (2005, p. 58) needs to top the agenda of any serious African initiative. Despite this, many African initiatives still adopt the those of the Bretton Woods institutions with proof of increased official development assistance (ODA), an important component of its financing (UNCTAD, 2001). This contradicts arguments against and way-out ideas of Africa identification as an aid-dependent continent. Further to this is the failure of African countries and its agencies to speak and take actions that would help alleviate poverty where and when necessary. For instance, section 28 of the United Nations Millennium Declaration involves a stated commitment to taking special measures to address the challenges of poverty eradication and sustainable development in Africa (United Nations, 2000) yet the leadership of Africa (government) seems not to find the impetus to press vigorously to meet the requirements of this declaration. This partly demonstrates a failure of policy on poverty solutions especially on the part of those who drafted the NEPAD document that was intended to champion development in Africa (Adesina, 2005, p. 55).

2.8.1 Corruption: a stumbling block to development

The embezzlement of funds as well as fraud, bribery, extortion, nepotism, influence peddling, and cronyism are the most prevalent forms of corruption. In Africa, leaning on the works of Twineyo-Kamugisha (2012) and Lerrick (2005), corruption is the major constraint to development and its financing. The World Bank (2016) notes that corruption hinders economic growth and development by discouraging investment and

diverting funds meant for infrastructure into other things. Furthermore, it undermines development efforts by draining scarce available resources (Twineyo-Kamugisha, 2012). Aside from its negative impact on infrastructure and amenities, corruption also hinders development processes such as free and fair elections resulting in the ushering in of poor and violent leaders into office. Except for Botswana, which is rated fairly clean, no African country is exempt from corruption (Transparency International, 2011). In Zambia, Nigeria, Kenya and Uganda corruption is described as the 'fifth component' of a productive economy – after profit, wages/salaries, rent and interest (Twineyo-Kamugisha, 2012).

Africa is a wealthy conceivably rich continent with natural endowments and resources, yet it is poor with most of her leaders being extremely rich. Table 2.1 lists some African leaders with their looted amounts stated in US dollars:

Table 2.1: A table showing corrupt African leaders

Leader	Country	Looted amount
General Sani Abacha	Nigeria	$20 billion
President Boigny	Ivory Coast	$6 billion
General Ibrahim Babangida	Nigeria	$5 billion
President Mobutu	Zaire	$4 billion
President Mouza Traore	Mali	$2 billion
Teodoro Obiang Nguema Mbasongo	Equatorial Guinea	App. $600 million
President Henri Bedie	Ivory Coast	$300 million
President Denis Nguesso	Congo	$200 million
President Paul Biya	Cameroun	$200 million
President Omar Bongo	Gabon	$80 million
President Haile Mariam	Ethiopia	$30 million
Present Hissene Habre	Chad	$3 million

Source: Ayittey (2010) and Gbenga (2007)

A glance at the looted amounts and countries in the above table shows that these leaders were not just extremely rich but possibly richer than their countries. The scale of corruption in Nigeria, the country in which this study is situated, is alarming given the looted amount and when compared to other countries in the table. The fact that Nigeria is the only one in which two leaders (Abacha and Babangida) have looted amounts that surpass the others combined is an indication of the deeply rooted nature of corruption in the country, especially when one considers the recent corruption report

of Obasanjo's administration (see Wikimedia Foundation cited in Pietersen, 2009, pp. 148–149) and the loot recovery from the Goodluck Johnathan administration (see Abutu, 2016).

Like many African countries, the countries in Table 2.1 are known for poor institutions and accountability. Handley et al. (2009) argue that corruption appears to be more prevalent in countries with poorly functioning formal institutions and weakly integrated accountability mechanisms, that is, where traditional 'informal' ways of thinking and behaving remain more vibrant and where rational-legal institutions are not yet embedded.

The absence of formal institutions as well as weakly integrated accountability mechanisms give leaders and public officers room to abuse their offices for private gains (Okonjo-Iweala & Osafo-Kwaako, 2007). This manifest in a number of different ways, including bribery and kickbacks for public procurement, avoidance and evasion of taxes, and chronic fronting for such leaders in personally established outfits/businesses. Anazodo, Okoye and Chukwuemeka (2012) assert that civil servants establish small supply companies simply to provide goods at inflated prices to the ministries where they work. The embezzlement of government funds, the sale or misuse of government property and the creation of monopolies by doling out public licences to political allies and favourites is also frequent. When referring to Frederick Chiluba of Zambia, another corrupt African leader (not included in table above), Smith (2007) maintains that his corrupt behaviour became predatory such that it made him (Chiluba), like typical corrupt leaders, divert millions of dollars to himself and his associates. It is accordingly not surprising that corrupt behaviour on the part of leaders warrants corruption with impunity at the central or national level in turn fostering corrupt practices throughout the civil service and society. This unequivocally affects the delivery of services, poverty reduction and development in general.

2.9   GENOCIDE: A GLOBAL PERSPECTIVE

2.9.1   Meaning of genocide

Genocide is a serious crime against humanity. I draw on Hannah Arendt's argument to shed light on reasons why genocide is indeed a crime against humanity. In *Eichmann in Jerusalem*, Arendt argues that at no point either in the proceedings or in

the judgment, did the Jerusalem trial ever mention even the possibility that the extermination of whole ethnic groups might be more than a crime against the Jewish or the Polish or the Gypsy people or that the international order, and humankind in its entirety, might have been grievously hurt and endangered (Arendt, 2006).

Seyla Benhabib's writing offers an explanation as to what Arendt meant by genocide being a crime against humanity. Benhabib's explanation is pinned on plurality – Arendit's belief that it is because we inhabit a world with others who are like us and yet different from us. Consequently, the world is perspectival and can only manifest itself to us from a particular vantage point (Benhabib, 1996). It is believed that Benhabib's beliefs were impelled by Arendt's posthumously published essay: 'Introduction into politics'. That piece is arguably one of the few places where Arendt came to terms with the broader phenomenon of genocide, as distinguished from the specific case of the Holocaust, which she saw as unique. Knowing the meanings of genocide, as Lederman (2017, p. 128) explains, is existential in the sense that it robs humanity of the unique experience and understanding of the world that emerges in groups that are formed over a relatively long period of time and share a common history, language, culture or other aspects that we usually associate with national, ethnic, religious and similar groups.

Lederman (2017, p. 112) writes that genocide might not be "the crime of crimes, yet it carries a distinctive harm that significantly separates it from other crimes". In Card's (2005) view, it is a special crime due to its implications for the survivors. The survivors of genocide, as Abed (2015) rightly indicates, are victims permanently or temporarily stripped of their social identity, which affects the meaning of their lives. Realisation from my readings indicates that the victims of genocide include the survivors as well as those who lost their lives in the process (see Card, 2005; Stone, 2019; Von Joeden-Forgey, 2012). Through genocide, the individual members of a group of people lose their essential status that is crucial for the protection of their individual rights (May, 2010).

Taking into account the key attributes/features of genocide, Shmuel Lederman in his work entitled *A nation destroyed: an existential approach to the distinctive harm of genocide',* published in 2017 provides justification for the different definitions of genocide that he refers to in his genocide harm analysis. In his analysis, Lederman

agrees with Larry May that genocide primarily involves a 'status harm'. He (Lederman) emphasises that 'status harms' are different from biological or psychological harms. He supports this by saying that when a group is destroyed, the members of the group lose their group-based rights; indeed, vis-à-vis loss of membership they become rightless and because groups are often the primary repositories of rights protections. When a group is destroyed, the individual members of the group are significantly harmed (Lederman, 2017, p. 115).

A vast amount of literature indicates agreement among authors on genocide as an issue that mainly harms a targeted group of people. While scant literature attempts to show diverse or multiple ways of understanding how genocide harm are experienced, only that of Claudia Card's comes to mind as one of the successful ones. In Card's (2005) offering of an alternative harm of genocide conception, she posits that the distinctive harm of genocide causes not just the physical death of the direct victims, but also social death for the survivors of the victims, whose anchor of identity is severely harmed. Accordingly, the notion of social death enables us to distinguish the peculiar evil of genocide from the evils of other mass murders. Social death kills social vitality, which normally exists through the relationships, contemporary and intergenerational, that create an identity that gives meaning to a life (Feierstein & Town, 2014). Therefore, social death is a loss of identity and consequently a serious loss of meaning for one's existence and results in the destruction of social powers (see Shaw, 2007). Martin Shaw popularised the concept of "destruction of social power" in 2007 while trying to provide a deep meaning to what genocide is. As Von Joeden-Forgey (2012, p. 94) states, Shaw's argument in his classic piece is arguably more true to the spirit of the 1948 United Nations Convention on the Prevention and Punishment of the Crime of Genocide (UNCG).

Williamson's (2014, p. 246) doctoral thesis at the University of Nottingham, contends in conclusion that genocide and mass violence are part of human condition which causes unimaginable consequences in the form of countless tales of horror, pain and loss for those who have the misfortune to experience them.

2.9.2   Why genocides occur

The Holocaust is largely seen as one of the greatest and most widely known pogrom in the world to date. Before this time genocide in one form or the other had occurred in different places, examples include Armenia, the Soviet Gulag, the Chinese Cultural Revolution, Cambodia, Rwanda and Darfur. Genocide has led to the killing of millions of people globally. However, the killings of the Holocaust warranted a vow by the international community to prevent genocide from recurring. The vow made the United Nations resulted in a convention against genocide with the slogan 'Never again' which became a common refrain. Brehm (2017, p. 61) notes that despite the criminalisation of genocide following the United Nations' vow to prevent it, genocide has happened again and again because more people were killed in genocides over the course of the last century than in all homicides, manslaughters and related crimes.

Social scientists, for example Fein (1993), Krain (1997) and Harff (2003), have employed quantitative methodologies to understand why genocide occurs. In their quest for understanding, they specifically assess the conditions that influence the onset of genocide. From their work, Brehm (2017, pp. 63–64) summarised the conditions to include state structure and capacity, ideology and exclusion, and upheaval and threat. According to the discrete-time hazard model (2003) predicting genocide, variables associated with state structure and capacity on one the hand comprise democracy scale, partial democracy, executive control, GDP per capita and military expenditure. On the other hand, variables associated with ideology and exclusion are exclusionary ideology, salient elite ethnicity, discrimination, prior genocide, and a colonial past. As established by Harff (2003), upheaval and threat consist of violence, unrest or strain which is capable of producing shock to societal systems and also influences the decisions of leaders to turn to genocide. Based on his model, Harff (2003) aggregates upheaval into one measure meant to capture abrupt changes in the political community. The Office of the Special Adviser on the Prevention of Genocide (OSAPG, 2009) framework considers civil wars, resource scarcity and natural disasters as other forms of upheaval with separate indicators.

In light of the conditions that influence the occurrence of genocide as presented in paragraph above, attempts to extensively understand their relationships and the magnitude of their influence on genocide takes me to Daniel Chirot and Clark

McCauley's 2006 work entitled "*Why not kill them all? The logic and prevention of mass political murder*". Their writing shows the extent to which certain ideologies especially those that discriminate against a group of people possess the tendencies of excluding such people from the broader agenda of a country. Chirot and McCauley (2006) contend that genocide involves the intent to destroy members of a group, and it is well established that ideologies that classify and exclude these group members are often present before genocide begins. These ideologies are usually state-led ideologies which can identify a purpose for the state and deem certain groups antithetical to that purpose, as was the case during the Khmer Rouge's societal 'purification' efforts and Nazi Germany's pursuit of an exclusively Aryan nation (Brehm, 2017, p. 64). Elsewhere in sub-Saharan Africa, Straus (2015) shows that genocide occurred in countries like Sudan and Rwanda because of elite ideologies that excluded segments of the population when the country experienced upheaval. Conversely, genocide did not occur in countries like Mali and Côte d'Ivoire with pluralist and inclusive ideologies.

Apart from ideologies rooted in political and economic arenas/spaces, some case studies, as Levene (2005) and Mamdani (2001) point out, are linked to colonialism. In talking about how victims become killers, Mamdani (2001) affirms that colonialism has effects and may influence genocide through colonisers' attempts to classify populations, as was seen in the Belgian colonialists' creation of racialised identities in Rwanda. It is thus not surprising to learn from Lange and Dawson (2011) that ideologies of colonialism thrive on 'divide and rule' associated with subsequent violence, which may be extended to genocide. The principle of 'divide and rule' propels, determines and incorporates the possibilities of genocide in many state structures/capacities. This principle is very much imbedded in autocracies, or any other system(s) of government where unrestrained power is concentrated in a few hands. These systems of government according to Harff's model (2003) and the OSAPG framework (2009) are consequently presumed to have comparatively higher chances of genocide because of the unchecked executive or absence of controls on the executive – which often make them turn to violence in the bid to exercise their powers and actualise their desires.

Unlike autocracy and other systems of government that can easily cause genocide, democracy has the tendency to produce lower chances of genocide. Both Wayman and Tago (2009) and Fein (1993) posit that leaders in democracies are less likely to execute violence against citizens due to constraints on their power and democratic institutions that are generally believed to retain a system of checks and balances to resist repression. Regardless the low chance of genocide allied to democracy, transitions to democracy and partial democracy witnessed in many African countries did not guarantee free or low chance(s) of genocide. Michael Mann's book '*The dark side of democracy: explaining ethnic cleansing*' reveals that countries undergoing democratic transition are actually more likely than non-transitioning countries to commit mass murder (Mann, 2005) because leaders and aspiring leaders often resort to violence as a means of ascending to power.

Beyond the paragraphs above, I wish to conclude on the reasons why genocide occurs by admitting that Harff's model and the OSAPG framework are instrumental to the subject matter; nonetheless, Brehm's (2017) suggestion which he presented in the form of hypotheses must be examined for added knowledge. First, his propositions, or hypotheses, were confined to issues of ideology and include: (1) that exclusionary ideologies are associated with higher odds of genocide; (2) contention surrounding elite ethnicity is associated with higher odds of genocide; (3) discrimination is associated with higher odds of genocide; (4) prior genocide is associated with higher odds of genocide; and (5) previous colonialisation is associated with higher odds of genocide. The second part of his hypotheses was restricted to issues that pertain to state structure and capabilities. He highlighted that democracies have lower odds of genocide based on the OSAPG framework and recent literature suggests that: (1) transitional democracies have higher odds of genocide; (2) controls on the executive are associated with lower odds of genocide; (3) economic capacity is associated with lower odds of genocide; and (4) high military capacity is associated with higher odds of genocide.

2.9.3   Effects of genocide on women

In the voices of women interviewed about the Rwandan genocide by Catharine Newbury and Hannah Baldwin, as documented in their Working Paper No. 303 dated July 2000, it is clear that men make war and women suffer (Newbury & Baldwin, 2000).

Their narratives show that the aftermath effects of genocide are not only numerous but strip women of so many things, thereby promoting a lack of food, clothing and housing to mention a few. Similarly, De Waal (2015) and Selva (2019) indicate that genocide is characterised by hunger, displacement, death, increased feminised poverty, and death, amongst other consequences. The work of Dalia Ofer and Lenore J. Weitzman which used gender as a framework for an analysis of women in the Holocaust reveals convincingly that women's experiences during the Holocaust were not entirely different from those of men but it would be false and misleading to assert that they were identical. According to Ofer and Weitzman (2009), there were many instances in which an individual's ordeal was shaped by his or her gender and it is only by understanding what was unique to women – and what was unique to men – that we can provide a complete account of what occurred and also understand the effects of genocide.

The effects of genocide are ultimately devastating. Negative effects of genocide are shocks which include restricted freedom disproportionately felt by the poorest (Verpoorten & Berlage, 2004). Accordingly, two common shocks among "victims or survivors of genocide are taking refuge abroad and imprisonment" (Verpoorten & Berlage, 2004, p. 17). The stories of genocide can be overwhelming and there is a tendency to decontextualise it from the socioeconomic situation that surround it (Sahyouni, 2016). Sahyouni notes further that the stories of genocide often neglect or lose sight of the bigger picture. The bigger picture in my view is its impact on women – the ones who suffer more following the aftermath effects of genocides (Newbury & Baldwin, 2000, p. 3; Williamson, 2014, p. 17). As Newbury and Baldwin (2000) put it, genocide rips women off their social fabric and indeed tears the person in them apart, losing their feelings of all 'within', 'for' and 'about' them. In general, genocide affects women in all spheres of their lives; the vulnerability of women become severe and many of them become destitute without a place to live or a place to call home.

Calhoun and Tedeschi (1999, p. 2) support Sahyouni's (2016) assertion of genocide being overwhelming and devastating for women when they regard genocide as a "seismic" event, because genocide has the destructive power to produce a severe shaking, and in some cases shattering, of an individual's internal world. The view of Calhoun and Tedeschi is based on 'seismic event' theory from the earlier work of

Janoff-Bulman (1992) and Janoff-Bulman and McPherson Frantz (1997). The theory postulates that the foundation of people's cognitive-emotional system is made up of basic assumptions about themselves, the external world and the relationship between the two. At the core of these assumptions, people believe that the world is just, benevolent, safe, and meaningful. According to Calhoun and Tedeschi (1999, 2006), just as earthquakes produce a significant threat to physical structures, so-called 'seismic events' pose a threat to these cognitive-emotional structures. In the absence of the individual's usual modes of belief about the self and the world, typical means of coping are overwhelmed and the aftermath of such a disaster is frequently marked by distressing emotional, cognitive and behavioural responses.

The devastation caused by genocide often makes it impossible for people, particularly women, to continue with traditional ways of life (see Burnet, 2008). With their husbands either dead, in exile, disabled or in prison, women were forced to think of themselves differently and to develop skills that they would not have otherwise acquired (Von Joeden-Forgey, 2012). In order to meet the needs of their families and communities, women had to take on roles which had previously been considered taboo for them, such as putting roofs on houses, constructing enclosures around houses, milking cows, heading households as well as taking on roles in public life and in decision-making (Burnet, 2008; Powley, 2005). Thus, the genocide post-conflict climate forced women to challenge customary perceptions of gender (Williamson, 2012, p. 15). These changes are directly reflected in the individual changes observed in the self-perception of survivors, especially those who relied on their husbands for economic support but who had to become financially independent after the genocide by working to support their families.

One apparent effect of genocide is the social violence and social stigma women suffer. To paraphrase the words of Von Joeden-Forgey (2012, p. 95), social violence and social stigma are unequivocally gendered: men are assaulted as protectors, fathers, husbands, heads of families, political leaders, religious icons, leading intellectuals, past, present, and future patriarchs. Women are assaulted as mothers, wives, daughters, bearers of future life, protectors of children, providers of food, and so forth. Although existing research (e.g. Féron, 2018; Zawati, 2007) on male victims of wartime, genocides, rape and sexual torture is scant, the post-genocide experiences

of these men are very similar to those of women victims. However, Newbury and Baldwin's (2000) account on sexual violence and stigma, authoritatively reinforce that rape is a major cause of violence and stigma of women who are survivors of genocide. Gendered studies of genocide like this study must therefore include rape and sex-selective massacre to truly grasp the extent to which genocide impacts or affects the lives of women.

The rape of women during genocide is attended by multiple other crimes committed against the women themselves and their family members, many of whom are men. Taken together, these make up what Von Joeden-Forgey (2012) called "life force atrocities"; that is, ritualised atrocities targeting the life force of an entire group by destroying the physical integrity of its individual members, the emotional and spiritual bonds that exist between family members, and symbols of group cohesion, such as religious and intellectual leaders (Von Joeden-Forgey, 2012, p. 95).

Rape is one of the key atrocities and is evidenced in genocides and violence as both the US Atrocities Documentation Team (ADT), sent in 2004 to refugee camps in Chad to document the experiences of survivors of the violence in neighbouring Darfur, Sudan and UN's Commission of Inquiry (COI) reveal. Evidence of rape also prevail in the Rwandan genocide. According to Newbury and Baldwin (2000), an estimated 200 000 Rwandan women or more were the victims of some form of sexual violence during the genocide. All women were at risk, but the militias and soldiers carrying out the genocide meted out particularly brutal treatment on Tutsi women. Sexual abuse was used as a weapon to humiliate the Tutsi as a group by destroying their women (Nowrojee, 1996). From the understanding of women who survived whose lives had been shattered by the Rwandan genocide, Human Rights Watch further notes that the survivors of this brutal treatment have been described as the "living dead" (Nowrojee, 1996). Some were sexually mutilated. Others had to deal with chronic pain in addition to the risk of AIDS and other sexually transmitted diseases and the fear of pregnancy. The psychological burdens are severe as well. These women were often sexually abused in public, even before their own families and some were forced to serve as 'sex slaves' for Hutu men who were the major perpetrators of the genocide (Williamson, 2014).

Efforts to understand rape as a major atrocity of genocide with severe effect(s) on women necessitates the need to look at rape beyond a singular outlook. Although we commonly refer to 'rape' in the singular, there are many crimes of rape that happen during genocidal processes (Von Joeden-Forgey, 2012). Accordingly, there are those rapes that are not part of an overarching plan but are instead the consequence of opportunity and impunity (often referred to as wartime rape); there is systematic mass rape, forced maternity, rape as a means of murder, and sexual torture, gang rape, coerced rapes between family members, sexual mutilation, forced prostitution, sexual slavery, rape in rape camps, women forced to "marry" génocidaires and so forth (Von Joeden-Forgey, 2012, p. 92). No matter how specifically we may want to speak about sexual violence during genocide in order to examine each genocidal case and type for its particular relationship to genocidal intent, Banyanga et al.'s (2017) research indicates that all the types of rape I identify here are capable of being executed in one genocidal case. Despite the severity and consequences of rape on women survivors of genocide, most of the women are silent or hesitate to talk about it because the stigma is enormous. As cited in Newbury and Baldwin (2000, p. 5), a Rwandan testifying at the Fourth International Conference of Women at Beijing correctly highlighted this as:

> Raped women are doubly punished by society. First, judicial practice does not grant them redress for rape as long as graphic evidence is not brought out into the open. Second, from society's point of view there is little sympathy, for at the moment that men and children died without defense, these women used the sex card, "selling their bodies to save their lives".

Thus, they are judged from all sides, and even among their families they are not easily pardoned. Even worse, people reproach them for having preferred survival through rape (Ghosal, 2009).

Raped women are victims of political struggles, war and genocide, yet they are denigrated by society (Ghosal, 2009; Kumar, 2001), straining their marriage and other relationships. With rape their chances of marriage according to Kumar (2001, p. 31) may be destroyed, and some have given birth to children who themselves are scorned. Dimijian (2010) notes that in times of war and genocide women are predominantly the losers

Binaifer Nowrojee (1996) in her Women's Rights Project, *Shattered lives: Sexual violence during the Rwandan genocide and its aftermath,* estimates that up to 5000 children have been born as a result of rape during the genocide. Subsequently, some of these women chose not to keep their babies born of rape given the circumstances around the child's birth. Both the community and the women themselves describe these babies with terms such as children of bad memories, and devil's children. It is also everlasting burden for the women who choose to keep such children or offspring because of the resistance and reprobation from their families and the community that they have to deal with. The effect often leads to prostitution as reported in a working paper published by Newbury and Baldwin (2000). The report divulges a growing incidence of prostitution in Rwanda, particularly during the five years after the genocide, which is attributed to vulnerability of women who experienced sexual violence. The same report has it that local officials in the post-genocide government have pressured such women into sexual liaisons on the grounds that they were already social outcasts because of their experiences.

2.10   CHAPTER SUMMARY

The chapter presented scholarly arguments on the theoretical perspectives of gender, women and development. The major components of the perspectives, namely WID, WAD and GAD, were extensively discussed. The chapter illuminated the gendered nature of poverty. In view of the fact that this study focused on an African country in a developing continent, large parts of the arguments irrespective of where they were drawn from (Europe, America, Asia, Australia, South America and Africa itself) and the inferences frequently and conceivably made were linked to Africa or developing countries so as to understand the contextual lessons and implications.

The dominant view in the literature is that women empowerment is pivotal to all forms of women development, an understanding of inequalities and poverty alleviation can only be found in the current debates that illuminate what it takes to 'swim out' of poverty and not 'sink into it'. More importantly, the chapter indicates that poverty is caused by numerous factors and tends to metamorphose into heartache, deprivation, lack and malnutrition. Besides, the dominant views in the literature as I have disclosed also reveal that both genocide and corruption are a stumbling block to development and

should be understood if women empowerment and development is of importance to us.

CHAPTER 3

FEMINISATION OF POVERTY IN NIGERIA

3.1   INTRODUCTION

This chapter discusses poverty and the feminisation of poverty in Nigeria. The roles and constraints of development agencies with regard to poverty alleviation in Nigeria are also examined. Meanwhile, the profile of Nigeria and poverty indicators or trends in the country are first examined to foreground the chapter. The profile provides an overview of Nigeria in order to contextualise the case study of the Odi community. This insight provides broader contextual knowledge that is, in my view, the 'context-in-context' knowledge needed by an international audience and those who know little or nothing about the country.

3.2   PROFILE OF NIGERIA: AN OVERVIEW

Figure 3.1: Map of Nigeria
Source: Google

The climate of Nigeria varies, being equatorial in the south, tropical in the centre and arid in the north. The country covers a total area of 923 768 sq. km of which 910 768 sq. km comprises land area and 13 000 sq. km water (CIA World Fact Book, 2014). Over 33% of the land is arable and 3.1% and 63.84% respectively is used for permanent crops and others (CIA World Fact Book, 2014). The country is blessed with an abundant supply of natural resources, well-developed financial, legal and communications organisations, transport sectors and a stock exchange – the Nigerian Stock Exchange – which is the second largest in Africa (see Achunonu 2012, p. 39). The country comprises 36 states and the Federal Capital Territory which houses the capital, Abuja. These states, as shown in brackets, are grouped into six geographical zones: North Central (Benue, Niger, Kogi, Kwara, Nassarawa and Plateau); North East (Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe); North West (Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara); South West (Ekiti, Lagos, Ogun, Ondo, Osun and Oyo); South East (Abia, Anambra, Ebonyi, Enugu and Imo); and South (Akwa-Ibom, Bayelsa, Cross River, Delta, Edo and Rivers).

The country is bordered by Niger, Chad and the Gulf of Guinea in the north, the Republic of Benin in the west and Cameroun in the east (United African Organisation, 2012). Nigeria has one of the largest youth populations in the world (CIA World Fact Book, 2014; Library of Congress, 2008). The country is a multinational state with 776 local government areas. As stated by Umukoro (2014, p. 1), it is inhabited by over 250 ethnic groups. Three of these, the Hausa, Igbo and Yoruba, are the major ethnic groups and Ijaw and Urhobo arguably fourth and fifth or vice versa. Nigerian ethnic groups speak over 500 different languages and are identified with a wide variety of cultures. Being a former colony of the British, the lingua franca (official language) as well as the language of instruction in institutions of learning is English. Despite this, the indigenous languages of the Yoruba, Igbo, and Hausa and Nigerian Pidgin English remain very relevant in daily communication.

Nigerian Pidgin English, or simply 'Pidgin' or 'Broken English', is widely spoken alongside indigenous languages, especially in cities in the Niger-Delta region like Warri, Sapele, Abraka, Port Harcourt, Benin City and Bayelsa where this study is located to mention a few. Of all the three major ethnic group languages, Yoruba is arguably the most spoken indigenous language. This is not just because it is one of

the major ethnic groups but also because of the role or impact of Lagos, the former capital of Nigeria before it was moved to Abuja. The native language of Lagos like every other South West state of Nigeria is Yoruba. This and the influx of people from different states of the federation to work in the then capital, which still remains a commercial city, popularised the language. These people from other places find themselves speaking the language especially as their children and wives learn it formally or informally at school, in markets or from neighbours. The country is not only multinational and multi-ethnic, but also multi-religious. Islam dominates the northern part of the country while Christianity dominates in the south.

The geographical location and economic potential of the country gives her political relevance and advantage in West Africa, where she is regionally situated, and in Africa at large. Nigeria is a key player in the political, economic and social spaces on the continent of Africa given her population size of approximately 184 million inhabitants, making her the most populous country in Africa and the seventh most populous country in the world (CIA World Fact Book, 2014). The economy of Nigeria is financially powered by earnings from agricultural crops and natural resources. Agricultural crops include cocoa, palm oil, millet, cassava, yam, cattle, rubber, timber, peanuts, corn, sheep, goats, pigs, and fish among others. Natural resources include petroleum, tin, columbite, iron ore, coal, limestone, lead, zinc, natural gas and niobium among others. Towering above all Nigerian means of income is petroleum (oil and gas) which contributes over 70 per cent of total earnings (Achunonu, 2012; CBN, 2010; Jones et al., 2015). According to Ovwasa (1999), two communities which have contributed greatly to the wealth of the nation are the Ogoni and the Urhobo. Both Etteng (1996) and Naanem (1995) report that the Ogoni's land contributed a whopping 40 billion naira to the nation's wealth in about 34 years while the Urhobo's contribution was approximated to 2.2 trillion naira. The contributions of both nations as well as other Niger-Delta nations, as Olu-Olu (2014) notes, remain very high and significant in recent Nigerian earnings. To this end, justice prevails when the people of the Niger-Delta, the region which is richly endowed in this product, agitate and fought the federal (national) government for the neglect and continuous marginalisation of their communities in terms of amenities and infrastructure absence amid degraded land through oil exploration, and oil and gas spillage, which has rendered their land impotent and the water unusable for fishing (Olu-Olu, 2014, p. 217).

By virtue of the country being one of the largest producers of crude oil in the world, it is a member of Organisation of Petroleum Exporting Countries (OPEC). In addition, Nigeria is a member of numerous international organisations including those that seek to promote women emancipation and empowerment. These include the United Nations, African Union, Economic Community of West African States (ECOWAS), the International Criminal Court and the Commonwealth of Nations to mention a few. As Okpokpo (2000), the CIDOB International Yearbook (2008) and Nwanolue et al. (2012) report, upon gaining independence in 1960, Nigeria made African unity the centrepiece of her foreign policy and played a leading role in the fight against the apartheid government in South Africa. Nigeria also supported several Pan African and pro-self-government of different African countries' causes in the 1970s, including support for South West Africa People's Organisation (SWAPO) in Namibia, People's Movement for the Liberation of Angola (MPLA) in Angola, and assisted the opposition to the minority governments of Portuguese Mozambique and Rhodesia (Welch, 1995). This I note as allying Nigeria with the call of Kwame Nkrumah, the first Ghanaian president, who relentlessly voiced that the independence of Ghana was meaningless until other African countries gained independence. Nigeria's recent role in ensuring that democracy is upheld in Gambia where the ex-president, Yahya Jammeh, refused to step down despite losing the election in 2017 is another of her many roles and her commitment to the international organisations of which she is a member, especially the African Union.

Nigeria whose currency is the naira (1 naira = 100 kobo) is a mixed economy which in recent times has been described as an emerging market because it has already reached lower middle-income status (World Bank, 2011). On the continent of Africa, Nigeria boasts the highest number of higher education institutions. While most of the people of Nigeria are described as intellectually gifted, following their success in different fields of endeavour across the globe, many are also engaged or identified with crime of all sorts because of the get-rich syndrome accelerated by social change which is propelled by the degenerate moral values ravaging the Nigerian society (Dike, 1999; Potokri et al., 2018).

As a signatory to the United Nations, Nigeria, as documented and expressed by her former president, Dr Goodluck Johnathan, is striving to achieve the first of the

Sustainable Development Goals (SDGs), which is to end poverty in all its forms by 2030 (see Nigeria 2013 MDGs report). My interpretation of all forms of poverty implies the inclusion of the feminisation of poverty among female-headed households (FHHs). Regarding an end to poverty and other issues, Oleribe and Taylor-Robinson (2016, p. 156) note that Nigeria is lagging behind for a variety of reasons, including bureaucracy, poor resource management in the healthcare system, sequential healthcare worker industrial action, Boko Haram insurgency in the north of Nigeria; and kidnappings in the Niger-Delta region or south of Nigeria (Akpan, 2017).

The country thus needs to tackle the aforementioned problems to be able to significantly advance and achieve the SDGs by the 2030 target date. As Oleribe and Taylor-Robinson (2016) state, government officials have not taken official action to reach this. These authors suggest the reduction or elimination of corruption as one of the many routes to reach this goal. Without contestation of this, I would argue that understanding the narratives and statistics of poverty across the states of the federation of Nigeria is also a passage to achieving the SDGs because no problem can be addressed or resolved without understanding it first. Accordingly, the section below, starting with the poverty profile, analyses poverty in Nigeria via poverty indicator/incidence with a view to simplifying the understanding of and explaining the feminisation of poverty in the country.

3.3   POVERTY PROFILE OF NIGERIA

Nigeria is aptly described as a paradox of poverty in the midst of plenty (ActionAid Nigeria, 2015, p. 9). Dauda (2017, p. 61) argues that the reasons for this absurdity include jobless growth, non-pro-poor growth, and the failure of poverty alleviation initiatives to address the structural transformation required for sustainable growth, employment generation, and bridging the income gap within the economy. In short, the poverty rate in Nigeria is very high. In spite of abundant natural resources the poverty rate continues to increase unabated. The incidence of poverty in Nigeria has continued to increase since 1980 (National Bureau of Statistics, 2012).

In the year 2000, when the Millennium Development Goals (MDGs) were declared, 60% of Nigerians were officially recognised as living in relative poverty (ActionAid Nigeria, 2015, p. 9). With the introduction of MDG programmes and initiatives, this rate

was expected to drop to 21.35% (approx. 21.40%) by 2015 (see NBS, 2005; Nigeria MDGs Reports (various editions) & MDGs Mid-point Assessment Report, 2007). However, ten years into the MDG programmes – 2010 – the poverty level was at 69%, implying a negative variance of 47.35% and further indicating that approximately 112.47 million Nigerians are living below the poverty line (NBS, 2010). This negative variance explains why the 37.5% projection against the original target of 21.35 per cent for 2015 was impossible to achieve (Abdu, 2014; FGN, 2010).

The global Multidimensional Poverty Index (MPI), which measures international acute poverty covering over 100 developing countries, ranked Nigeria low in 2016 (Oxford Poverty and Human Development Initiative, 2016), implying that Nigeria is one of the poorest countries in the world. The MPI complements traditional income-based poverty measures by capturing the three severe dimensions of poverty or deprivations that people face, namely, education, health and living standards. In addition, it includes in its measurement ten indicators which seek to measure poverty adequately and broadly. These indicators are nutrition, child mortality, years of schooling, school attendance, cooking fuel, improved sanitation, safe drinking water, electricity, flooring and assets (Oxford Poverty and Human Development Initiative, 2016). With the help of the MPI national poverty rate, the percentage of the population living below the national poverty line can be determined and poverty comparisons can be made across countries, regions and the world and within countries by ethnic group and urban/rural location. The comparison across/within households and community characteristics is also possible with the MPI.

General patterns of poverty indicate that there are declines in basic social infrastructure due to the burden of rural–urban migration and rapid population growth (Edoumiekumo et al., 2014). In urban areas, the burden of demand for services has effects on school enrolment, access to primary healthcare and the growth of unsanitary urban slums. In rural areas, poverty manifests itself more in the agricultural sector and in food security. In Nigeria, the poverty ratio is 52.8% for rural population and 34.1% for the urban population (World Bank, 2016). To take a leaf from the work of Omadjohwoefe (2011, p. 179), a combination of rural, urban, geographical zones and gender poverty is used to determine the poverty profile of a given society. In other

words, to have a better view of the poverty situation in Nigeria, the data on the incidence of poverty by geopolitical zone is presented in Table 3.1.

Table 3.1: Poverty levels/incidence in Nigeria between 1980 and 2004 by geopolitical zone

Geopolitical zone	1980	1985	1992	1996	2004
South-South	13.2	45.7	40.8	58.2	35.1
South-East	12.9	30.4	41.0	53.5	26.7
South-West	13.4	38.6	43.1	60.9	43.0
North-Central	32.2	50.8	46.0	64.7	67.0
North-East	35.6	54.9	70.1	72.2	71.2
North-West	37.7	52.1	36.5	77.2	71.2

Sources: National Consumer Survey (1980, 1985, 1992, 1996, 2004); also, NBS (2005, pp. 22–24)

As Table 3.1 indicates, the proportion of the population across all zones that lives in poverty fluctuated between 1980 and 2004. The year 1980 appears to be the year with the lowest poverty level/incidence for all the zones, while 1996 records the highest poverty level for all zones except for North-Central. While I agree with Omadjohwoefe (2011) on the range of poverty levels, a reason for presenting the table, I am more concerned with recent levels. Therefore, I note that in 2004 poverty levels were as follows: South-South (35.1%); South-East (26.7%); South-West (43.0%); North-Central (67.0%); North-East (71.2%); and North-West (71.2%). The national average was 52%, i.e. sum of poverty percentages divided by the number of geopolitical zones (35.1% + 26.7% + 43.0% + 67.0% + 71.2% + 71.2% ÷ 6 = 52.36%). With 26.7%, the South-East is obviously the least poor zone followed by South-South and South-West in that order. Having calculated the national average, one can say that Southern Nigeria (i.e. the South-East, South-South and South-West zones) poverty rates are below the national average. The zonal percentages of 71.2% for North-East and North-West as well as North Central's 67.0% show that the poverty rates in the northern parts of the country are the highest and above the national poverty average.
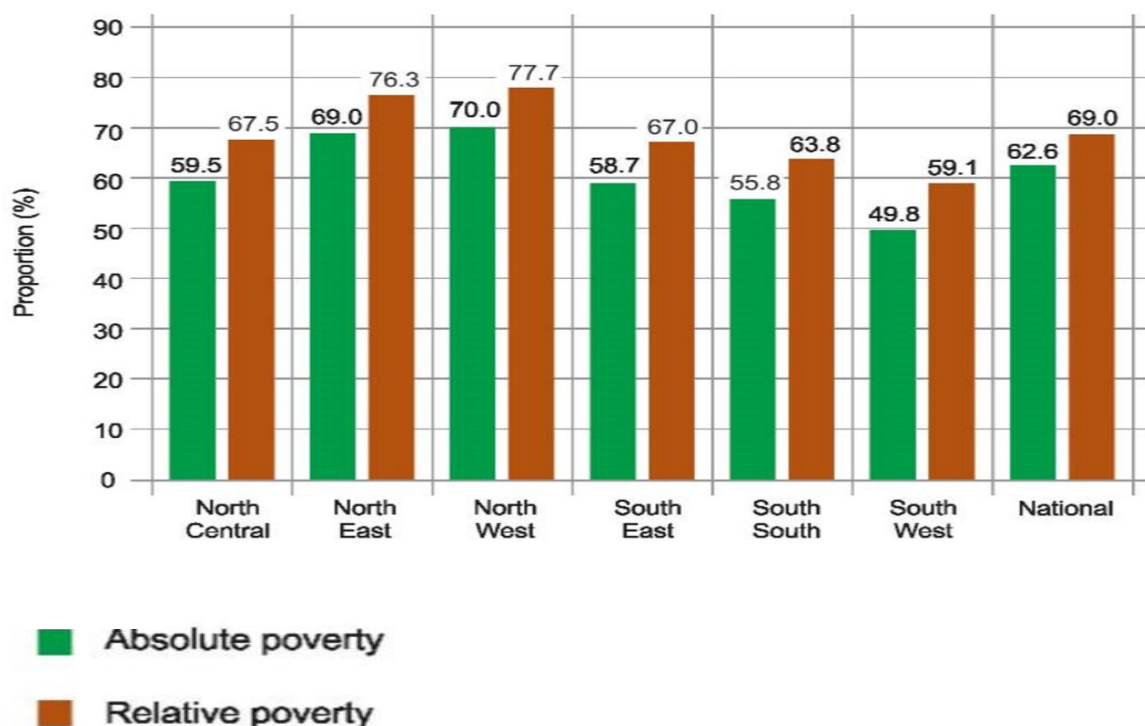
Figure 3.2: Absolute and relative poverty for 2010

Source: National Bureau of Statistics (2013d). Revised poverty statistics. Abuja: NBS.

Unlike Table 3.1 which shows the poverty rates for different years (1980–2004), the chart (Figure 3.2) shows poverty levels for the year 2010 which are not captured in Table 3.1. In addition, Figure 3.2 shows poverty in both absolute terms and relative terms. The absolute and relative poverty rates respectively for the geopolitical zones are as follows: North-Central (59.5% and 67.5%); North-East (69.0% and 76.3%); North-West (70.0% and 77.7%); South-East (58.7% and 67.0%); South-South (55.8% and 63.8%); and South-West (49,8% and 59.1%). The national poverty proportion percentage is 62.6% and 69.0%. The confusion and complications that are often encountered in analysing poverty incidences or proportions following different ways of presentation are worth noting. At times they are singularly presented as shown in Table 3.1 and at others, as in Figure 3.2, they are presented in different terms (absolute and relative terms). Poverty levels as shown in the National Bureau of Statistics report (NBS, 2005, pp. 2–5) and declarations before the MDGs in the year 2000 (see page 62-63 above) suggest that most figures used in poverty tables, charts and graphs are given in one figure/statistics, usually in relative terms.

Regardless, from the statistics in Table 3.1 and Figure 3.2, it is evident that the Nigerian poverty incidence or trend is not in any way different because the southern zones of the country remain the zones with the lowest rate. The poverty rates across zones vary for different years when percentages are compared (see Table 3.1 and Figure 3.2), for instance in 2010 the South-East slipped to third with a low poverty rate of 67.0% as against 26.7% in 2004. Despite a percentage change of 35.1% in 2004 to 63.8% in 2010, the South-South region maintained second place while the South-West, previously with a percentage of 43.0%, increased to 59.1% in 2010, thus emerging as the zone with the lowest poverty rate. By and large the percentage changes in poverty rates across zones indicate and attest to the NBS (2012) and FGN (2013) reports that poverty levels have continuously and significantly increased since 1980. The FGN (2013, pp. 17–18) classifies 6.2% (1980); 12.1% (1985); 13.9% (1992); 29.3% (1996); 22.0% (2004) and 38.7% (2010) as 'extremely poor'. Accordingly, the majority of the 'extremely poor' are among the vulnerable groups which include women (FGN, 2013, pp. 17–18).

Statistics from Table 3.1 and Figure 3.2 and the analysis that follows concur with the National Bureau of Statistics (NBS, 2012) report and Obayelu and Awoyemi's (2010) research that the poverty crisis in Nigeria varies by region. Focusing on the poverty profile across geopolitical zones in rural Nigeria, Obayelu and Awoyemi (2010) used the 2003/2004 National Living Standard Survey data and the Foster-Greer-Thorbecke (FGT) poverty decomposition method to show that the majority of the poor (84%) live in the rural areas. Their research showed that North-West zone made the highest relative contribution to the incidence and depth of national rural poverty (29 and 30% respectively) while South-West made the smallest relative contribution (4 and 3% respectively). Among numerous research (e.g. Ibrahim & Ibrahim, 2014; Obayelu & Awoyemi, 2010; Okonkwo, 2015; Sowunmi et al., 2012) that studied poverty prevalence by geopolitical zone in Nigeria, I concentrate on Obayelu and Awoyemi's (2010) study because it utilised the FGT method in addition to the National Living Standard Survey data (comprehensive national data collected by the Federal Republic of Nigeria on different aspects of households' activities) that is commonly used.

The FGT is a consistent and additively decomposable poverty measure that is widely used internationally (see Foster et al., 1984). The FGT index is given by $P\alpha = 1\ N\ \sum[$

$Z - Yi\ Z\ ]\ \alpha\ q\ i$ =1, where, Z is the poverty line defined as 2/3 of the mean per capita household expenditure (MPCHHE), Yi is the value of the poverty indicator/welfare index per capita, usually per capita expenditure in increasing order for all households; q is the number of poor people in the population of size N, and α is the poverty aversion parameter that takes values of zero, one or two (see Edoumiekumo et al., 2014, p. 5). Edoumiekumo et al. (2014) note that the income poverty line is constructed as 2/3 of the MPCHHE: when α = 0, Pα measures the proportion of people in the population whose per capita expenditure on food and non-food items falls below the poverty line (poverty incidence); when α = 1, Pα measures the depth of poverty – how far below the poverty line is the averagely poor (poverty gap); and when α = 2, Pα measures how far the extreme poor are from the poverty line compared to the averagely poor (the severity of poverty).

The problem of poverty incidence disparity which often results in inequality in these zones, according to Umukoro (2014, pp. 8–9), can be traced to British colonial policies which laid the foundation for North–South regional divisions in infrastructure, religion, educational systems, gender norms, and a variety of other factors (also see Obayelu & Awoyemi, 2010). Geographic differences have also played a role in the divide. An arid climate and proximity to the Sahara Desert renders the North more vulnerable to the effects of climate change, while the oil industry in the Niger-Delta produces environmental degradation and damage in the South (British Council, 2009). The statistics in general show that poverty is more widespread and deeper in the northern parts of the country. The predisposing factors of widespread poverty in the northern region include the collapse of key industries like textiles, low female participation in the labour force, poor education and other infrastructure, and increased insecurity especially since 2009 when the Boko Haram insurgency broke out (Nigeria MDGS report, 2013, p. 13).

3.4 FEMINISATION OF POVERTY AND THE PHENOMENON OF FEMALE-HEADED HOUSEHOLDS

Central to gender perspectives on the feminisation of poverty is the almost impossibility of discussing poverty outside households, hence the use of households as the unit(s) of analysis in poverty studies. BRIDGE (2001) and Rogan (2016) argue that the household is a key site of gender discrimination, subordination and all forms

of imbalance, especially as an important focus for examining gender and poverty issues. BRIDGE (2001) argues that there is little systematically gender-disaggregated data on income and other welfare measures and, therefore, an empirical assessment of poverty trends and incidence by gender is difficult because of the mass exodus of people from rural places which has exacerbated the differential effects of urban and rural poverty. Some of the causes of the feminisation of poverty according to Bastos et al. (2009), the OECD (2010), and Heath (2012), include, inter alia, a relative lack of property rights, less access to earned income, as well as violence and gender imbalances in relationships and household decision-making. In some other instances, the decisions of some women to remain single as well as an increase in the proportion of women living without male partners is also a cause of the feminisation of poverty (Rogan, 2016, p. 988). Barros et al.'s (1997) study uncovered the relationship between female headship, poverty and child welfare. Their study supports the thesis of the heterogeneity of FHHs, as they stress that not all FHHs are vulnerable. The heterogeneity they talk about is however in geographical and fertility terms. Furthermore, they reveal that FHHs are poorer than male-headed households, and FHHs with children are poorer than those without children, especially in single-mother households.

In Nigeria, crimes against humanity such as genocide and the culture of inheritance of property by the family of deceased men (see Mordi, 2013) contribute to the increase in the number of women living without male partners and of course in poverty. An appraisal of the inheritance rights of women in Nigeria as conducted by Richard Mordi in 2013 shows that family members especially male siblings of men/women in parts of the country where the culture of inheritance exists, favour males because women or daughters are seen as 'outsiders' or 'property' of another family by virtue of marriage that will see them bear another family's name and settling in that family forever. Causes of the feminisation of poverty in the country, according to Ataguba et al. (2013), thus hamper the relationship between the capabilities and functionings of women as heads of households. Accordingly, after the demise of their spouses some are unable to optimally convert the capabilities of the property and other resources that they are left with into functionings. This 'deprivation' promotes a gendered risk of income poverty, something Sen aligns closely with capabilities, that is, the ability of

individuals to achieve plural functioning to overcome poverty (see Alkire & Deneulin, 2009; Sen, 1984, 1993, 2004).

Applying the capability approach in Nsukka, Eastern Nigeria, the study of multidimensional poverty assessment by Ataguba and his associates showed that while there appears to be no female disadvantage to income poverty, women are significantly more likely to be multidimensionally poor because of a lack of access to basic services (Ataguba et al., 2013). These authors opine that more than one poverty measurement indicator like income is often used in poverty analysis. On a larger scale that included more countries, Batana's (2013) study on female poverty in 14 sub-Saharan African countries, including Nigeria, revealed that poverty rankings between the countries changed when applying a multidimensional poverty measure and that one of the largest contributors to female poverty in the sampled countries was a lack of schooling.

Findings from work in 18 European countries conducted by Alkire et al. (2012) indicate that women are consistently poorer than men in all countries. While these authors note the gender differential decreasing generally in the European countries sampled, Bastos et al.'s (2009) research emphasises that women in Portugal are not only poorer than men but more likely to suffer from multiple deprivations. For comparison sake, I turn to studies on developing countries. Data from Burkina Faso and Togo (West African countries like Nigeria) indicate that women are more vulnerable to multidimensional poverty than men (Agbodji et al., 2013; Vijaya et al., 2014). This implies that women in all forms and types of poverty are poorer. Indeed, Agbodji et al. (2013) underline women's deprivation in all dimensions of a multidimensional poverty index. Accordingly, these deprivations manifest in gender inequalities and differences that are largely driven by the labour market, access to education and access to credit markets.

Nigeria is arguably a religious country as churches, mosques and other forms of religious buildings can be seen on almost every street be it in cities or villages. In these religious buildings, the number of women worshipers is seen to be very high when compared to their male counterparts. Books such as the Bible and the Quran used by churches and mosques respectively depict that the man that is, the father, is the head of the family or household, hence headship is 'given', 'biological' and possibly

determined at birth. This contrasts with Zarhani (2011), who argues that headship of any household is usually identified with the person who has the greater economic authority and responsibility in the family or household. Both the Bible and the Quran affirm cultural and traditional beliefs that headship is associated with maleness.

Writings on religion and poverty indicate that there is a relationship between religion and poverty (Beacher, 1998; Madziyire, 2013; Sweetman, 1998). Beacher (1998, p. 7), writing about the link between religion and the feminisation of poverty, states that cultural taboos have been reinforced by religious teachings. Unless these taboos are brought to light and the negative teachings are dealt with through reinterpretations of scripture and traditions, most projects attempting to ameliorate women's status will fall short of their objectives (Madziyire, 2013).

Correspondingly, Sweetman (1998, p. 61) pinpoints that in Genesis 1 verses 26 to 28, God gave both man and woman equal authority over nature. Why then should women be denied the right to equally control the means of production, Sweetman queried. In both religious and traditional societies, women have to fight to own resources such as land (Madziyire, 2013). In Zimbabwe, as Madziyire notes, the government had to create a quota system which would be used as a yardstick to measure if women were benefitting equally from its social systems. This is something missing in many African countries, for instance Nigeria the country I am most familiar with. The core argument of these authors, particularly Madziyire in her thesis 'Perceptions of the link between religion and the feminization of poverty: a case of the Johane Marange Apostolic Faith of Seke area in Zimbabwe' is that the Bible should be interpreted in such a way that women are not side-lined or oppressed. This it is believed will address gender imbalances and poverty among women.

Efforts aimed at addressing the phenomenon of FHHs and feminisation of poverty draw on the need to more effectively deal with gender inequality while also alleviating poverty via policy interventions that are sensitive to women's multiple, time-consuming responsibilities and obligations. Considering this, Chant in her work *Gender, generation and poverty: Exploring the 'feminisation of poverty' in Africa, Asia and Latin America* (2007) proposed the concepts of the "feminisation of responsibility and/or obligation" as key, arguably for understanding and proffering a solution to the plight of poor FHHs. The 'feminisation of responsibility' implies that women assume greater

responsibility for dealing with poverty, and with 'duty' implicated in obligation, the 'feminisation of obligation' refers to women having progressively less choice than men to do so. This implies that women have less scope to resist the roles and activities imposed upon them structurally (e.g. through legal contracts or moral norms), or situationally (through the absence of spouses or male assistance), and that duty often becomes 'internalised', perceived as non-negotiable and binding (Chant, 2007). In another of Chant's works (2008), 'feminisation of responsibility and/or obligation' is summarised as a diversification and intensification of women's inputs to household survival versus stasis or the diminution of men's (Chant, 2008, p. 178).

The paragraph above suggests an exclusive focus on women with attention on the part of government and other institutions to gendered barriers to women's personal autonomy. Poverty-reducing programmes do not often reach women directly due to their lack of command over productive resources and control over outputs. Moreover, these programmes, as Masika et al. (2000) note, are explicitly and implicitly directed at men because their formulation and implementation target men. However, as Sholkamy (2010) argues, enabling women to make some income is a major way of alleviating poverty that can better their lives. In addition, there should be an enabling environment that confirms their right to work, to property, to safety, to voice, to sexuality, and to freedom (Sholkamy, 2010, p. 257).

In Nigeria, protracted efforts are constantly put in place to fight against and eradicate poverty, but the main problem has been the lack of consistency and non-implementation of government policies. The first attempt at poverty eradication ever known in Nigeria was the National Accelerated Food Production Programme in conjunction with the National Agricultural and Cooperative Bank set up by the military government of Yakubu Gowon in 1972 (Ajagun & Aiya, 2012, p. 141). As indicated by the studies of Akeusola et al. (2010) and Ajagun and Aiya (2012), government have initiated different policies and programmes in a bid to overcome poverty. Between 1986 till date, these programmes include Directorate of Food, Roads and Rural Infrastructure (DFRRI); People's Bank of Nigeria (PBN); Community Bank (CB); Family Support Programme (FSP); Family Economic Advancement Programme (FEAP); Better Life for Rural Women (BLRW); and National Poverty Eradication Programme (NAPEPE). The central aim of these programmes were to ameliorate the

suffering of the people by providing them with employment opportunities and access to credit facilities to enable them establish their own businesses (Akeusola et al, 2010, p. 332).

In the history of Nigeria, the 'Better Life for Rural Women', introduced by the then (1986) first lady, Maryam Babangida, can be regarded as the first poverty alleviation programme that specifically targeted and aimed to improve the welfare and lives of rural poor women. It remains the reference for both past and recent government administrations on poverty alleviation for women. Among the tasks of this programme, empowering rural women through micro loans that they could easily access for their small-scale businesses was a top priority. Projects that identify the need for poverty alleviation programmes for women in recent times are mainly floated and sponsored from the Office of the First Lady – the wife of any incumbent president. Findings from a study by Akeusola et al. (2010), however, reveal that poverty is on the increase with a widening gap in income and interpersonal inequalities despite several poverty alleviation policies and programmes since independence.

3.5   ROLES AND IMPACT OF NGOS IN DEVELOPMENT AND EMPOWERMENT IN NIGERIA

In 1945, the term 'non-governmental organisation (NGO)' came into use because of the need for the UN to differentiate between participation rights for specialised intergovernmental agencies and those for international private organisations (Osiobe et al., 2019). NGOs, also known as non-profit organisations, are independent of national and international governmental organisations. They rely mainly on volunteers for their operation and are usually funded by donations (Gooding, 2017).

According to Osiobe et al. (2019, p. 2), an NGO is a company that has the following characteristics: (1) It is not created to generate personal profit; although it may engage in revenue-generating businesses, these profits are distributed to the public per their goals and objectives. (2) It is voluntary: this means that it is formed voluntarily and that there is usually an element of voluntary participation in the organisation. (3) It is subject to its fiduciary duty: it is accountable to its members, donors and stakeholders under fiduciary law. (4) It is independent of the government and other public authorities and political parties or commercial organisations.

The independence of NGOs is crucial to their operations because this empowers them to play supervisory and advocacy roles effectively. Their autonomy from government, political parties and religious institutions positions them to earn the public trust. This characteristic makes NGOs highly reputable and very influential. NGOs have existed in various forms for centuries, but they rose to high prominence in international development and increased their numbers dramatically in the 1980s and 1990s. NGOs are best known for two different, but often interrelated, types of activity – the delivery of services to people in need, and the organisation of policy advocacy and public campaigns in pursuit of social transformation (Lewis, 2010).

In Nigeria, NGOs are important actors on the development landscape regarding health, education, the provision of water, the construction of school buildings (Edigan et al., 2018) and motivating people, and implementing social welfare programme(s) to support government effort(s) at the grassroots level (Osiobe et al., 2019). A large proportion of projects in Nigeria like health, education and infrastructure are executed by NGOs. In Bayelsa state where Odi, the research site of this study is located, there are over 40 NGOs that are active according to the Bayelsa Non-Governmental Organizations Forum (BANGOF) – an umbrella body of NGOs in the state. Through BANGOF, organisations work together to promote social justice, conflict resolution, good governance and participatory sustainable development. For the overall wellbeing of the Nigerian society, more projects according to Edigan et al. (2018) are expected to be put in place by the growing number of NGOs in the country regardless of certain challenges that have limited their performances and impeded their growth.

To understand the roles and impact of NGOS in development and empowerment in Nigeria, Osiobe et al.'s work entitled 'The role of non-governmental organizations in community economic development: Using a system dynamic approach' published in 2019 is a good reference point. Federal Capital Territory (FCT) which is the capital city of Nigeria with Abuja as its CBD, located around the middle belt region – sharing borders with Niger, Kaduna, Nasarawa, and Kogi states – served as their study area. The findings of their work show how responsive NGO activities are in fostering economic growth and development in the community. Accordingly, NGOs encourage donations from members of the public which inversely increases local investment in the form of project creation and execution. However, donation remains a challenge

that faces the managerial staff of NGOs and policymakers for controlling the economic burden placed on some NGOs in rural areas. A similar approach as described in this work could be used to discover financial and economically viable measures to address local return on investment as it relates to foreign return on investment. The same approach could also guide local saving rates as they relate to foreign direct investment and domestic direct investment.

The role of NGOs in the post-conflict region should go beyond humanitarian services to include reconstruction and re-settlement of victims of the conflicts as a lasting solution to the conflict (Mohammed & Yalwa, 2018, p. 3). Their existential roles include the fostering of civic values, seen as essential for a peaceful conflict transformation exercise (Goodhand, 2016), while on the other hand they also assume work as agents directly assisting with conflict inception and symptoms (Tocsin, 2008). Mohammed and Yalwa (2018) note further that for NGOs to genuinely achieve their roles, they should be thoroughly accredited so as to identify rotten and fake emerging NGOs.

Many studies (e.g. Goodhand, 2016; Holmén, 2009; Mohammed & Yalwa, 2018; Wasau, 2012) associate the roles of NGOs largely with conflicts. Nigeria has experienced a plethora of conflicts both before and after its independence in 1960. According to Mohammed and Yalwa (2018, p. 1), the conflicts range from political crises, ethno-religious conflicts, civil war and the contemporary indigene/settler dichotomy, threats of secession by some regions of the country, as well as the recent Boko Haram insurgence which ravaged almost the Northern Nigeria, and in particular North-Eastern Nigeria. Wasau (2012) avers that conflict is the outcome of internal strife in which the government is just one actor among several. In these circumstances, it makes less sense to make a deal with the government because other actors, such as local leaders or rebel groups, may decide to continue fighting.

NGOs complement the efforts of the government in conflict-prone areas, particularly in the North-Eastern region of Nigeria. While executing this role according to Mohammed and Yalwa (2018), the following roles are simultaneously performed: (1) Provision of relief materials to internally displaced persons at the various camps of the region. In fact, colossal sums of money have been earmarked by NGOs to alleviate the sufferings of internally displaced persons. (2) The establishment of schools for internally displaced persons; statistics have shown that the insurgents in the region

have rendered about 7 million children out of school. (3) NGOs have engaged in counterpart funding with the Federal and the State government of the region to finance some basic needs of the internally displaced persons. (4) Provision of healthcare services to the victims of the conflict. (5) Advocacy/awareness campaigns on the implication of youths' involvement with insurgents and the need to be educated in entrepreneurial skills and vocations. (6) Re-settlement of internally displaced persons at various camps for proper care.

3.6   CHALLENGES OF NGOS

In Hans Holmén's essential book on African NGOs and development, *Snakes in paradise: NGOs and the aid industry in Africa*, he postulates that organisations need to be understood as part of their society and bound by its institutional context, rather than seen in isolation (Holmén, 2009). Although Holmén skilfully demystifies the claim that NGOs present an alternative paradigm for African development, he is clear that environments often influence NGOs and organisations more than the other way around. Following this, Holmén brings to light the important role of the environment and the context within which NGOs have evolved and developed to the point where one imagines and considers a possible new world where Africa is supported to build states, markets and truly indigenous organisations.

The numbers of NGOs in Nigeria is increasing and so are their challenges. The works of Smith (2010) and Arhin et al. (2018) suggest that the challenges of NGOs are usually linked to the lack of genuine motives for their creation or set up. One of the reigning jokes in contemporary Nigeria as Smith (2010) puts it, told only partly facetiously, is that when students complete their education they have two options besides likely unemployment: founding a church or starting an NGO. Accordingly, both churches and NGOs in the country are fertile grounds for corruption. Only a tiny fraction of those who set up NGOs actually earn a living because sourcing funds often requires many of them to be involved in some improper activities and to associate with corrupt politicians. This thus shows that even faux NGOs and disingenuous political rhetoric about civil society, democracy and development are contributing to changing ideals and rising expectations in these same domains (Smith, 2010, p. 1). In addition, a Eurocentric agenda and biases that bolster the images and interests of funding agencies and donors ultimately serve the interests of capitalism, Western societies

and Third World elites as opposed to what the communities expects from NGOs (Abrahamsen, 2000; Escobar, 2000).

In Nigeria, ordinary people invented and adopted all sorts of acronyms such as GONGOs, E-NGOs, PONGOs, LABONGOs and the like to describe their views, frustrations and disappointments with NGOs with many being regarded as mushroom organisations. According to Fisher (1997), GONGO is a term widely used around the world to refer to government-organised non-governmental organisations; and LABONGO refers Lagos-based NGOs whose owners live in Lagos but the NGOs are usually located in poor rural areas. Smith (2010) notes that most of these NGOs have no office, no staff, and not even the appearance of ongoing activities and the average citizen's perspective is that NGOs are linked to a world of fraud, deceit and corruption.

On September 19 and 26, 2019, Abdulkareem Haruna (2021) and Yomi Kazeem both wrote articles that exposed the deadly activities of some NGOs particularly Action Against Hunger, an international NGO working in Borno State (Haruna, 2021). The articles were about the sealing of NGO offices by the Nigerian military. Action Against Hunger – the global non-profit which focused on providing food aid – was accused of supporting terrorists. This was followed by the closure of another NGO, namely Mercy Corps, which was accused of spying for Boko Haram terrorists. While some people supported the military, others for example Abiodun Bayiewu, executive director of Global Rights, an anti-human rights abuse group, condemned the action of the military. Bayiewu said Nigeria is "historically, known to use food as a weapon of warfare". He cited the Nigerian civil war where the Federal government denied the people access to food [as a tactic].

It is clear from the paragraph above such restrictions on NGOs are part of their challenges. Emeka Thaddues Njoku who had his PhD in Political Science from the University of Ibadan, Nigeria, says NGOs' political advocacy, reporting of human rights abuses and monitoring the use of security funds are key factors that attract government restrictions (Njoku, 2020). He notes further that NGOs involved with women, youth and children, and faith-based NGOs experienced more government constraints than human rights NGOs. Advocacy and international NGOs also suffer more restrictions. Osiobe et al. (2019) argue that the challenges and weaknesses of NGOs inherently include some of their unpatriotic officials who are entrusted with

public resources. Furthermore, there are challenges from different quarters – the fact is that most NGO activities are concentrated in the urban areas, while the rural areas are not given sufficient attention. It is therefore not new that some NGOs operate under the guise of humanitarian services to gain profit, especially when they operate in cities. Dealing with intolerance and the problems and emotions of people directly engaged in conflict are part of the challenges of NGOs. Given this, Wasau (2012) advises NGOs to become familiar with psychological issues such as victimhood, mourning, forgiveness and contrition.

Over the years, international NGOs have partnered with indigenous NGOs to bring succour to the downtrodden, empower youths with entrepreneurial skills, build the capacity of young people, promote peace, provide relief materials and boost the economic fortunes of people in rural communities, specifically in the Niger-Delta and across cities in Nigeria (Ejejigbe, 2021). However, the ongoing kidnappings, vandalization, pollution and youth restiveness in the Niger-Delta region which were the main necessitating factors that gave birth to most research on NGOs like that of Ejejigbe's, doctoral study are also the challenges that most NGOs in the region are faced with.

3.7   FINANCING DEVELOPMENT FOR POVERTY ALLEVIATION IN NIGERIA

Financing development is aimed at using capital in modern and innovative ways to promote economic activities mainly directed at reducing and eradicating poverty. Development finance is finance used to provide funds for development projects (Ogolo, 2011). Through the Monterrey Consensus of 2002 and the Doha Declaration of 2008, I realise that financing development promotes an integrated approach to development finance, including mobilising domestic and international resources for development, as well as increasing trade capacity and investment, official development assistance, innovative financing sources and mechanisms, aid and development effectiveness, debt sustainability, financing climate and biodiversity actions (United Nations, 2009).

In Nigeria, development finance is steered by the government (Federal and State) and the regulatory agencies and managers. These agencies are the Central Bank of Nigeria (CBN), the Nigeria Deposit Insurance Corporation of Nigeria, and development

banks whose focus may include agriculture, education, health and any other sector. According to Ogolo (2011), these development financing agencies are expected to offer specialised and micro financial services and relatively cheap and accessible financing options, provide long-term finance for infrastructure development, industrial growth, agriculture, small and medium enterprise (SME) development, and provide financial products for certain sections of the people. The efficient channelling of funds and allocation of financial resources are roles expected to be undertaken by the development financing agencies and managers but that is not the case in Nigeria because of the overlapping roles in the Nigerian financial system. As noted by Adesoye and Atanda (2014), rather than focus on what their roles are, development financing agents and managers fund the ambitions of politicians and political office bearers.

It is recommended that development finance managers and regulatory agencies should ensure good finance policy formulation and implementation, liaise with international financial institutions and use the system's cybernetic model to enhance development financing in Nigeria in particular and the Third World in general. The budget for actualising development satisfactorily is huge and not all countries can comfortably raise such funds especially when the searchlight is turned on the mono-economy countries of Africa. Ironically, most of these mono-economies, or rather developing countries, need development more because the numbers of the poor within such places outnumber the poor in the developed world. However, developed countries, being dependent on foreign investment also experience large financing needs for the provision of global public goods to make investments 'climate-compatible' (Sy, 2013). Apart from the development financing agencies in Nigeria, the country sometimes benefit from aids and grants from the European Union (EU) and other parts of the world.

The findings of the AidWatch initiative indicate that development financing which usually emanates from aid from EU member states overall is falling and if the trend continues, EU countries will struggle to meet their agreed development goal aid target got the poor countries of the world (Concord AidWatch, 2019). The insufficiency of the aid promised has in recent times, especially with the time lapse of the MDG aid targets of 2015, resulted in the rationalisation of aid – who (country) should get the aid is a

hot debate underpinned by international politics (Concord AidWatch, 2019; Radelet, 2004).

3.7.1   Financing development models

Understanding of development financing appears muddled and at times complicated, hence the need for models. There are different models but of Sy's (2013) work, 'Post-2015 Millennium Development Goals: More and better finance will not be enough', identified two models as current models which address two complementary questions that every other model seems to be pointing at. These are how to raise more finance and how to attract better finance. Both questions depict the suspending of inadequate financing for development and because development financing is more of a problem in Africa, references will be directed more to the continent as I review the models below.

The more finance model: Domestic resources provide the bulk of sustainable development finance. Thus, strengthening tax systems, expanding domestic tax bases and enhancing local financial markets, as recommended by the United Nations High-Level Panel on the Post-2015 Development Agenda, should continue to be a top priority for African governments. Yet, domestic revenues are only part of the solution and cannot provide all of the necessary resources for meeting the SDGs. Official development assistance, private capital flows (foreign direct investment, portfolio and loan flows), remittances and other forms of external flows will also be essential to complement domestic financing.

The better finance model: The volatility and short-term nature of external capital flows present risks to African countries. However, these risks can be mitigated by prioritizing more stable and long-term finance from sovereign wealth funds, private companies and development finance institutions.

While improving the quality and quantity of finance will be crucial for African governments, it will also be integral for them to optimise the use of their resources so that they get the most value for money as they work toward meeting the SDGs. For instance, attracting more finance into enclave sectors such as extractive industries that do not create jobs may be less useful in achieving the SDGs compared to

financing agribusiness or manufacturing industries (assuming that the revenues from extractive industries are not used for pro-employment policies as is often the case).

Current and popular among development financing models is the innovative financing model, which is the manifestation of two important trends in international development. These trends underline an increased focus on programmes that deliver results on the one hand and a desire to support collaboration between the public and private sector on the other (Kharas, 2013). These trends, at times referred to as innovative financing instruments, complement traditional international resource flows – such as aid, foreign direct investment and remittances – to mobilise additional resources for development and address specific market failures and institutional barriers (Guarnaschelli et al., 2014).

Innovative financing attracts private resources to fund development projects and public goods. According to Guarnaschelli et al. (2014), it helps to create incentives for private firms to invest in projects that benefit poor people more. The workability and success determinant of this model lies in "enhancing profit margins by blending capital from socially motivated investors with more profit-oriented organizations, enhancing credit by shifting project risk to organizations with more creditworthy balance sheets, and creating marketing opportunities by being associated with socially responsible investments" (Guarnaschelli et al., 2014, p. 12). While this model sees private sector role(s) in financing development as key and central, it emphasises provision of infrastructure in the political and economic landscape as a required and necessary engine for take-off. This arguably explains the success and failure differentials between developed and developing countries. In Africa, in contrast to Europe and the USA, government is quick to call on and criticise the private sector for not doing enough in terms of financing development, for example contributions to education, health and sports, without having to look inward to blame their officials for the embezzlement of funds meant for infrastructure.

Ighodalo and Faboya (2017), whilst analysing financing infrastructure in Nigeria, remind us that in 2014, the National Integrated Infrastructure Master Plan estimated the cost of bridging Nigeria's infrastructure needs at about $2.9 trillion over the next 30 years. Accordingly, this huge funding requirement indicates that traditional funding methods can no longer suffice as the traditional fund providers, that is, that different

levels of government do not have such resources at their disposal. In response, Project finance initiatives and public private partnerships (PPPs) are some of the financing models that are being considered to meet the funding challenge for infrastructure projects.

3.8 CHAPTER SUMMARY

With specific attention on the research context of this study, this chapter provides an exposition on poverty and the feminisation of poverty in Nigeria. The profile of Nigeria was provided to give the reader an idea of the research context. Key issues that could further help shape our thinking about poverty and the feminisation of poverty in Nigeria were discussed, including the poverty profile in Nigeria, the roles and impact of government and NGOs in relation to poverty and poverty alleviation, and financing development for the alleviation of poverty. In the next chapter the theoretical framework of the study will be presented.

CHAPTER 4

THEORETICAL FRAMEWORK

4.1   INTRODUCTION

This study was informed by a capability approach to human development. According to Clark (2002, 2005), the conceptual foundations of the capability approach can be found in Sen's critiques of traditional welfare economics, which typically conflate well-being with either wealth (income, commodity command) or utility (happiness, desire fulfilment) (see also Crocker, 1992).

This study also applied standpoint theory in the design of the research and methodological framework for this research project. Standpoint theory is an attempt to construct knowledge from the perspective of an individual's life which in this case specifically applies to women's lives (Harding, 2004). In sections 4.2 and 4.3 the capability approach and standpoint theory respectively will be discussed to position this study within a theoretical framework.

4.2   CAPABILITY APPROACH

Literature on theory pertaining to the capability approach has grown exponentially and its interdisciplinary characteristics and the focus on the plural or multidimensional aspects of well-being in poverty context are unanimously agreed upon (Robeyns, 2005, p. 111). As applicable to this study, weaving it into the findings for the generation of new knowledge, Robeyns (2005, p. 94) contends that it can be used to explore and evaluate several aspects of people's lives and experiences such as inequality, poverty, the well-being of an individual and the average well-being of the members of a group.

As Alexander (2008) and Wells (2012) note, the capability approach focuses on the quality of life that individuals are able to achieve. This quality of life according to Sen (1985, 1999) is analysed in terms of the core concepts of 'functionings' and 'capability'. The core ideas of this theory underpin the conflating nuptial of poverty and development. The theory identifies 'poverty' with deprivation in terms of the capability to live a good life, and 'development' as capability expansion. A person's capability to live a good life is defined in terms of the set of valuable 'beings and doings' to which

they have real access like being in good health or having loving relationships with others (Wells, 2012).

Sen's capability approach has strong conceptual ties with the works of Aristotle, Adam Smith and Karl Marx. Sen's approach points to some degree of understanding of human flourishing – the initial foundation for Nussbaum's alternative capability theory – and discusses the importance of functioning and capability for human well-being which Marx also discussed. Sen (cited in Wells, 2012) states that Marx's foundational concern was with "replacing the domination of circumstances and chance over individuals by the domination of individuals over chance and circumstances", suggesting a connection with Sen's view. His link with Smith's work was to use it complementarily to buttress his own arguments; often cited is Smith's analysis of relative poverty in *The wealth of nations* in terms of how a country's wealth and different cultural norms affect material goods, especially those understood to be a 'necessity'.

In Sen's work, basic capabilities are a subset of all capabilities; he refers to the real opportunity to avoid poverty. According to Walker and Unterhalter (2007), the structure of opportunities available to people deeply shapes their choices so that a disadvantaged group comes to accept its status within the hierarchy as correct even when it involves a denial of opportunities. We therefore need to "adjust our hopes to our probabilities, even if these are not in our best interests because adapted preferences can limit individual aspirations and hopes for the future" (Walker & Unterhalter, 2007, p. 6). In line with this, Walker and Unterhalter stress that human agency and well-being are in turn diminished rather than enhanced, even though they (Walker & Unterhalter, 2007) do not often see it that way. Sen (1985, p. 15) beautifully expresses this when he notes that:

> … the destitute are thrown into beggary, the vulnerable landless laborer precariously surviving at the end of subsistence, the over-worked domestic servant working around the clock, the subdued and subjugated housewife reconciled to her role and her fate, all tend to come to terms with their respective predicaments.

That people's lives come to a certain point where they neither bargain nor wish for more (using examples of beggars, subjugated housewife and others) suggests that

we are all the product of opportunities. Put differently, opportunities determine who becomes poor or rich. Opportunity implies that capability is "a person's ability to do valuable acts or reach valuable states of being; it represents the alternative combinations of things a person is able to do or be" (Sen 1993, p. 30). Thus, capabilities are opportunities or the freedom to achieve what an individual reflectively considers valuable. In Walker and Unterhalter's view, the significance of this idea rests on its contrast with other ideas concerning how we decide what is just or fair in the distribution of resources (Walker & Unterhalter, 2007, p. 2).

From the above, we can deduce that capability is a determinant of equality, thus, equality assessment comes to the fore. To assess equality, Walker and Unterhalter (2007) advise that we need to know what to prioritise; for example, we could prioritise equalising the income of every adult in a country and thus placing income equality in the space of evaluation. However, "the freedoms people actually enjoy to choose the lives that they value" and want to "lead" (Dreze & Sen, 1995, p. 11; Sen, 1992, p. 81), are crucial to people's decisions about the present and future. Ceteris paribus, capability approach theory does not only tune its lens or antenna to abstract philosophical equality but also includes empirical and contextual importance, thus explicitly recognising the individual differences that emerge from biodata such as sex, age, class, race, class, health, intelligence, education and so on. Given this, it is logical to admit that external factors such as access to infrastructure/amenities and public services, pressure from parents, friends and siblings, social arrangements, freedom to speak and participate can also influence people's abilities.

Sen (1999) infers that basic capabilities are crucial for poverty analysis and more generally for studying the well-being of the majority of people in developing countries. Therefore, they comprise capabilities such as freedom to do certain basic things that are necessary for survival and to avoid or escape poverty. Whether the freedom to do such basic things exists or not is a question asked by such scholars as Martha Nussbaum (see Nussbaum, 2001). In Sen's view, freedom is a major function of development. Consequently, development is a process of increasing the freedom that individuals enjoy and freedom is fundamental to the achievement of human objectives. His argument further suggests that development requires the removal of major sources of unfreedom: poverty as well as tyranny, poor economic opportunities as well

as systematic social deprivation, as well as the neglect of repressive states (Sen, 1999, p. 3).

Sen's (1999) definition of development as "freedom" is relevant for women and poverty and women and empowerment discourse. According to Sen (1999, p. 4), development should be seen as an expansion of human freedom to live a life that is valued. Accordingly, development requires the removal of major sources of unfreedom such as under-nourishment, morbidity, illiteracy, and the lack of political freedom and freedom of expression (Sen, 1999, p. 11). Sen classifies instrumental freedoms into five categories, namely, political freedom, economic opportunities, social opportunities, transparency guarantees and protective security. Considering African countries as entities in a globalised world, it is observable that apart from internal factors which contribute to the problem, the epistemological, political and economic hegemony of some advanced countries robs African countries of their 'freedoms' and creates unavoidable 'unfreedoms' such as inequality, vulnerability, and poverty in many African countries (Adejumo-Ayibiowu, 2015, pp. 17–18).

Sen's work tends more towards quantitative empirical applications and measurement. It lies closer to those fields and paradigms that are characterised by formal, non-narrative and axiomatic modelling (Wells, 2012). Thus, researchers especially developmental economists (e.g. Alkire & Deneulin, 2009) find Sen's approach more attractive for human development and empowerment frameworks; it is well documented that the UNDP's (1990–2004) Human Development Reports were based on it. Nussbaum's writings in contrast are more associated with traditions in the humanities, such as narrative approaches that aim at understanding people's motivations, desires, aspirations, hopes and decisions (Staveren, 2003). Despite these variations, Sen and Nussbaum as well as other capability approach theorists (e.g. Ingrid Robeyns, 2005) advocate that politics being the major vehicle for policy formulation and implementation should focus on combined capabilities – those internal capabilities together with the external provisions that effectively enable the person to exercise the capability (Nussbaum, 1998, 2000). In other word, capabilities or opportunities that would rather make no individual better off or worst off but simply eradicate poverty.

4.3   STANDPOINT THEORY

In this study, I am concerned with the poverty experiences of women who head households in rural settings, and specifically in the case study area, rather than the general views of women and poverty. My primary reason for embracing standpoint theory lies in the difference between perspectives and standpoint of women. According to Hirschman (1997) and O'Brien Hallstein (2000), a perspective is a way of viewing the world based on experiences lived as a result of a person's place in the social hierarchy, while standpoint is achieved when a person with a particular perspective engages in reflection, recognition, and political, economic and social activities.

Literally, a standpoint is a place from which individuals or people view the world. A standpoint influences how the people adopting it socially construct the world. Standpoint theory according to Harding (2004) is simply 'strong objectivity'. Standpoint theory finds its rationale in the articulation of women's privileged insight into the nature of society (Arnot, 2006). "Alongside other marginalised, disposed and ostracised groups, women, arguably, are able to interpret the social order and thus understand the functionings of patriarchal forms" (Arnot, 2006, p. 409). A definition of standpoint theory, based on Harding's 2004 work, *The feminist standpoint theory reader: intellectual and political controversies*, is "an attempt to construct knowledge from the perspective of women's lives". This theory is based on the concept of women as being more able to bring objectivity to research as a result of their societal roles, described as the "outsiders within" (Collins, 1986, 2000). Feminists contend that research is too often "caught up in abstraction to the exclusion of attention to everyday processes" and that women are more able to recognise the role of process and its impact on behaviour (Frazier, 2008; Reiter & DiBernard, 1994).

The standpoint theory lens includes evaluating the role of emotion, person, relationships, aspirations, needs, interests, underlying processes, quantitative or qualitative issues and other issues when examining gender and cultural phenomena (Bowell, 2011; Harding, 2004). The theory employs two major themes: (1) what is missing in economic-based theory; and (2) how research practices are related to everyday reality (Reiter, 1994). What seems to be missing in economic-based theory following the review of the literature can be found in the narrative voices of women themselves.

Standpoint theories seek, moreover, to go beyond analysis and description of the role played by social location in structuring and shaping knowledge (Bowell, 2011). The normative aspect of standpoint theories, particularly feminist, manifests firstly in a commitment to any study – that the ways in which power relations inflect knowledge need not be understood with subjectivity which threatens their objectivity; rather that socially situated knowledge can be properly objective (Harding, 2004). Secondly, the normative weight of feminist standpoint theories is felt via their commitment to the claim, developed by extension of the Marxist view of the epistemic status of the standpoint of the proletariat, that some social locations, specifically marginalised locations, are epistemically superior in that they afford hitherto unrecognised epistemic privilege, thereby correcting falsehoods and revealing previously suppressed truths. Thus, as Sandra Harding puts it, "[s]tandpoint theories map how a social and political disadvantage can be turned into an epistemic, scientific and political advantage" (2004, pp. 7–8). I suggest this is what many radical feminist writers in recent times insistently affirm when they advocate for women's new ways of thinking and speaking (see Ogundipe, 1994; Oyewumi, 2002). These ways of thinking and speaking within the periphery of their experience is standpoint itself, aimed at a constructive, visionary and imaginative challenge of gender to transcend neo-imperial and patriarchal boundaries (Lewis, 2005).

A key contributory factor to the development of standpoint theory, as well as additional reasons for my choice of standpoint theory with respect to this study, lies in 'self-reflectivity' which emerges from the inside/outside location of women. Beck, in his work 'Reflexive modernity', writes that through self-reflectivity, "people … are removed from the constraints of gender" (Beck, 1992, p. 105). His argument points to the idea that men and women are being released from their traditional, ascribed gender roles which can be accessed through the voice(s) of women who have been silent in re-defining and re-constructing themselves. The self-reflexivity inherent in the identification of this insider/outsider position as a potentially advantaged epistemic location connects with the broader feminist theme of the (often vexed) relationship between feminist practice and feminist theory (Harding, 2004). This concurs with the ideologies of second wave feminism which sought to actively re-evaluate femininity and masculinity and develop new understandings of what it means to be human (Wetherell, 2006, p. 216). Standpoint theory like second-wave feminism is deeply rooted in women, encouraging

women to understand aspects of their personal lives as being deeply politicised, and reflective of a sexist structure of power (Brittan, 1984).

4.4   CHAPTER SUMMARY

In this chapter I revealed the theoretical framework used in this study. I combined standpoint theory and capability approach theory. An in-depth review of both theories arguably underscored their compatibility for understanding the research problem under investigation. Standpoint theory is qualitatively grounded while a capability approach is to an extent quantitatively grounded, but can be applied in qualitative studies. Both theories inform or enrich the philosophical paradigm and the reviewed literature, and the methodological process or steps of this study.

Regarding capability approach theory, this chapter is clear that the purpose of development is to enrich both human lives and economies because they are important in understanding the welfare equation as well as empowerment. With the discourse of poverty and gender in mind, a capability approach allows me to rethink the process of exclusion in a unique way that stresses the need to take differentials in individuals' experiences into consideration, subject to the system and economic, social and political indicators. This sheds light by focusing on the relation between human actions which plunge people into or out of poverty and their environmental conditions – an aspect that one of the objectives that this study connects with, given its delimitation to a rural setting in Nigeria. This indicates the interconnectivity of capability approach theory and experience, hence the use of standpoint theory that gives better insights into understanding the experiences of people, particularly women, who happen to be the gender that this study focuses on. In the next chapter the research methodology used in this study will be presented.

CHAPTER 5

RESEARCH METHODOLOGY

5.1   INTRODUCTION

This chapter discusses the research methodology, that is, the research approach and design that I used in this study; in other words, the methodological process or steps used to achieve the research objectives that were set at the beginning of this study.

My rationale for disclosing this here concurs with conventional or popular research reporting formats of theses, where a chapter or section is dedicated to narratives of research design and approach (methodology). Novikov and Novikov (2019, p. 3) state that research methodology is the techniques a study uses for processing, selection, analysis and identification of data. In summary, McMillan and Schumacher (2006, p. 9) describe the research methodology as the way in which researchers collect and analyse data. McMillan and Schumacher emphasise that irrespective of the methodology researchers settle for, designs and approaches as components of research methodology must be systematic and reliable, and the process must be valid and purposeful. In addition, from my readings, the research methodology must justifiably assist in answering research questions or paving way logically to the accomplishment of the research objectives.

5.1.1   Aim and objectives of the study restated

5.1.1.1 Aim of the study

This study aims to provide an analysis of the feminisation of poverty and the empowerment of female heads of households (FHHs) and the approaches that underpin this in Odi community.

5.1.1.2 Objectives of the study

1.   To outline poverty from a gender perspective, focusing on women and gender equality, the feminisation of poverty, women's empowerment, and women's role in development.

2.   To present standpoint theory and the capability approach as the theoretical foundation and niche for analysing the phenomenon of the study in relation to the data generated.

3.   To examine the roles and interventions of government and non-governmental organisations and development agents in alleviating the feminisation of poverty and women disempowerment in the post-genocide Odi community.

4.   To propose policy guidelines to address poverty and empowerment among women in the post-genocide Odi community.

5.1.2   Research questions re-stated

5.1.2.1 Main research question

In what ways can the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin it in Odi community be analysed?

5.1.2.2 Sub-research questions

1.   How can poverty be understood from a gender perspective that focuses on women and gender equality, the feminisation of poverty, women's empowerment and women's role in development?

2.   What can one learn from standpoint theory and the capability approach as a theoretical foundation and niche for analysing the study phenomenon in relation to the data generated?

3.   What are the roles and interventions of government and non-governmental organisations and development agents in alleviating poverty feminisation and women disempowerment in the post-genocide Odi community?

4.   What policy guidelines can be proposed to address poverty and empowerment among women in the post-genocide Odi community?

5.2   RESEARCH APPROACH AND DESIGN

I reiterate that research methodology entails the research design and research approach. Both terms are sometimes erroneously used interchangeably, hence the essentiality of the discussion below.

5.2.1 Research approach

This study utilises a qualitative research approach as is consistent with the background literature and the standpoint theoretical/methodological framework of this study. In this research I am interested in perceptions drawn from the experiences of people who in this case are the participants. For this reason, I concur with Brink et al.'s (2016) description of qualitative research. Accordingly, a qualitative research approach focuses on the meanings people have constructed, how people make sense of their world and the experiences they have in the world. This confirms the correctness of the choice of an interpretivist approach that was made for this study (see section 1.8 in Chapter 1 of this thesis).

In choosing to conduct qualitative research for this study, I considered the research site or context in which the research would be conducted, which was a post-genocide rural community. Considering this, I had to engage with the work of McMillan and Schumacher (2010) which supports my concerns and the reasons for my use of a qualitative research approach. According to McMillan and Schumacher (2010), qualitative research is characterised by features such as a natural setting, context sensitivity, direct data collection, rich narrative descriptions, process orientation, emergent design, lenient data analysis and complex understandings and explanations. These features of qualitative research are suitable for the case study design that this study adopts. See the section below for a detailed explanation of the research design used.

5.2.2 Research design

The research design describes the procedure for conducting research, and thus, helps to achieve the research aim/objective or to find answers to the research question(s) (Maree & Van der Westhuizen, 2011, p. 33). Owing to the fact that it makes the research process easier (Murnane & Willet, 2011, p. 48), it is the researcher's overall plans that guide the conduct of research (Babbie, 2004, p. 12). Being a framework on its own, it articulates the connection of different aspects of a study – the underpinning theory, approach and epistemology of a study (Jones, Torres & Armino, 2006, p. 37), and the relevant data collection steps that are taken (Marvasti, 2004). This aligns with my earlier endorsement of standpoint theory as the methodological framework for this

study (see Chapter 4, section 4.3). See below subheading for detailed explanation or discussion.

5.2.2.1 Case study

Case study research is based on an in-depth analysis of an individual, group, or organisation with the aim of exploring the causes of underlying principles (Rashid et al., 2019). A case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not known (Ebneyamini & Sadeghi Moghadam, 2018; Yin, 2009).

This study is typically a case study because it fits into the description of a case study as the above authors and McMillan and Schumacher describe it. McMillan and Schumacher (2014) describe a case study as an intensive, systematic investigation of a single individual, group, community or some other unit in which the researcher examines in-depth data relating to several variables. This study is solely confined to Odi town/community of Bayelsa, therefore, it is a single case study. Single case studies are intensive study of a single unit – a spatially bounded phenomenon – and are concerned with particularisation, and hence are typically (although not exclusively) associated with more interpretivist approaches (Gerring, 2004, p. 342; Willis, 2014).

I used a single case study because I was interested in studying the research phenomenon, a post-genocide community, in its real context which does not apply to every community in Nigeria. In other words, a single case study was used because it helped to examine or study in detail a single example of a phenomenon (see Flyvbjerg, 2011, p. 301). Finally, I used a single case study design because it allowed me to collect data retrospectively as well as exempting me from applying experimental controls (see Rizvi & Nock, 2008). This for me is very important because I was not in Odi town when the genocide took place.

5.3   DATA GENERATION

At the onset of this study and even when I presented and defended the proposal at the faculty, I opted for the use of 'data collection' as a suitable sub-heading for this section. That perception changed to a consideration of 'data generation' when I got

into the field (research site). Data generation as opposed to data collection signifies the point that data are constructed from a variety of clues and/or conversations. Among researchers, especially qualitative researchers, data collection describes a scenario where data are organised for selection by the researcher. Following this, the notion that data cannot be collected is thus acceptable to me. It is widely accepted that the notion of 'collection of data' is located within the positivist and post-positivist paradigm (Vosloo, 2014, p. 304), which is different from my identified and chosen interpretivist paradigm.

In this study, three data generation methods, namely, literature study, face-to-face interviews and a focus group discussion (FGD) were used. Literature study was used to investigate and analyse relevant literature on theories as a foundation for empirical research, and the themes and patterns that arose during the course of this study.

As a matter of compliance with Marvasti's writing, I ensured that the questions I asked research participants (all questions pertained to data generation) were based on the theoretical orientation. With the objectives of the study in mind, I made sure that both theories – standpoint theory and the capability approach connected properly to the interpretivist philosophy that this study was allied with.

5.3.1   The literature study

Literature are among the most imperishable possessions of humanity and knowledge of them is essentially necessary for research (Potokri, 2014). The literature utilised comprised secondary resources, which were studied and reviewed to gather information to provide the theoretical framework in Chapter 4. The literature study equally produced Chapters 2 and 3. Both chapters were concerned with empowerment and development in relation to women and poverty, and the feminisation of poverty in Nigeria, with a view to contextualising the study phenomenon. Using a systematic literature review approach/method, the literature study gleaned immense insights from national and international discourses. At the end of the review, certain dominant themes appeared, which were considered when interviews and FGD questions were drawn up.

5.4   POPULATION

The population of any study refers to the members of a group of people defined as respondents or participants to whom the research measurements refer (Hittleman & Simon, 2002, p. 91,92; Babbie & Mouton, 2008, p. 174; Rubin & Babbie, 2011, pp. 359, 361; Liamputtong, 2019, p. 16). In line with this, I reveal that the population for this study consisted of all female-headed households (FHHs) in Odi town, Bayelsa State of Nigeria.

5.5   SAMPLE AND SAMPLING

Sampling refers choosing a small group of people from the larger target population for the purposes of research (Yang et al., p. 446). It is thus clear that samples are drawn or chosen from a study's population as discussed or explained in the section above (see section 5.4). The sample for this study comprised women household heads aged 18 to 60 living in Odi town in the Bayelsa State of Nigeria. Heads of households are people who are the sole or main income earners in any given household regardless their gender and marital status (ILO, 2007a). Age 18 was the minimum age considered because the Child Rights Act, which was passed in 2003, sees it as the age of independence for any person including women to be self-accountable (CIA World Factbook, 2015). Age 60 was considered the limit or maximum because it is the retirement age in Nigeria (Ali, 2014) and, thus, because this study focused on women heads of households their economic activeness was considered important.

I used snowball and purposive sampling to select participants until a desirable sample size was reached (Creswell, 2013, p. 233). Qualitative research such as this study does not necessarily have to have a representative sample as in quantitative research. Clarke and Braun's (2013) work recommends a minimum sample size of at least five for qualitative research while also recommending that reach data saturation should be reached. Similarly, McIntosh and Morse (2015) emphasise that qualitative research does not include a large number of participants. I was more concerned about obtaining participants who will provide me with in-depth and rich data. I combined snowball and purposive sampling because I do not know much about Odi community, and had to rely on people/participants to suggest people who fitted the description of the participants I wanted for the study. My reasons for using purposive sampling included

working with or selecting participants with expert opinions or knowledge about the research phenomenon I was researching. In sum, the sample of this study comprised 17 participants. A total of ten participants participated in the FGD and face-to-face interviews were conducted with seven female heads of households.

5.6   INTERVIEWS

Face-to-face interviews, including an interview schedule with closed and open-ended questions, were used to collect primary data from the participants (see Appendix D). This involved having a conversation with participants and allowing them to speak for themselves rather than providing them with a battery of my own (researcher) predetermined hypothesis-based questions to obtain quantitative data, as Babbie and Mouton (2011, p. 289) note. To enable me (researcher) to discuss issues in detail with the participants, I took seven steps as follows: (1) Introduction – I started each interview with the participants by greeting them, formally introducing myself and listening to them introduce themselves; (2) I reiterated that I want to interview them on the feminisation of poverty in FHHs in the post-genocide community of Odi, their community. Having done that, I asked them if they were still willing to participate in the interview; (3) I spelt out the purpose of the interview; (4) I motivated the purpose of interview; (5) I made duration of the interview clear; (6) I commenced the interview session; (7) I made closing remarks – I thanked them, summarised of what was said, and further reassured them of their confidentiality and anonymity in the report for this study.

5.6.1   Interview challenges with participants

Interviews with participants took place in accordance with prior arrangements and ethical considerations, except for the interview with participant 7. We both agreed that the interview would be held on the 10 January 2018, but this did not happen owing to a community obligation.

I arrived at the participant's place at 7.10 a.m. The agreed time for the interview was 7.15 a.m. to 8.00 a.m. before she left for the farm. Surprisingly, she told me that we could not proceed with the interview. She pleaded with me perhaps having seen the look of disappointment on my face. However, I tried not to show it because she is not obliged to grant the interview. My hidden anger was time related. Every minute of my

time in Nigeria counts because I do not reside in the country. When I attempted to negotiate another time or date, she gave me the reason for her not granting the interview. She said: I am willing and ready for the interview, but I cannot today because of our culture and tradition. She went further saying, somebody died last night so for that reason, nobody goes to the farm and by implication it is wrong of her to grant the interview. I may be called to the king's palace if seen granting you this interview, she said.

I consider the participant's reason for not granting the interview interesting. For me, it shows brotherhood, togetherness and oneness among the people of Odi. I asked her whether this applied whenever someone dies. She replied, saying that it applies only to persons of advanced/aged. It does not include children or young people she emphasised. After the brief conversation, she politely requested that I come the following Monday, the town's market day, between 2 and 3 p.m.

5.7   FOCUS GROUP DISCUSSIONS (FGDS)

FGDs correspond to the way in which opinions are produced, expressed and exchanged in everyday life (Flick, 2009, p. 197). In this study, FGD was used to obtain the views of participants about key issues concerning this study that would further aid analysis of the process of policy guideline formulation or proposals, as applicable to the objective of this study. One FGD, using a focus group guide (see Appendix E), was conducted with government officials and other women head of homes, who I consider to be key informants in this study. A total of ten participants participated in the FGD. Three were government officials of whom two work in the environmental sanitation unit of the local government and one works in local government but in a different unit. The remaining seven participants were women in Odi community who are heads of homes or households. The women heads of households who participated in face-to-face interviews were not part of the FGD.

Data from the FGD was used to complement data gleaned from the other methods used – the literature study and interviews. Based on the writing of Creswell (2008, p. 216), I recorded the FGD on my Blackberry mobile phone, with another phone being used as a backup. I also took written notes, in the event that the recording devices failed or got lost.

5.8   QUALITY STANDARD/ASSURANCE: TRUSTWORTHINESS

Research instruments or tools such as the interview schedule that was used in this study should measure what they are meant to measure and also ensure that the results appropriately reflect the study variables (see Creswell, 2013, p. 235). Again, by using the same scale, for example the same or similar population at different times, I ensured that the research instrument(s) would produce the same results if used repeatedly (see Polit & Beck, 2006). In this study, I ensured that the instruments used surpassed or satisfactorily adhered to the principles of trustworthiness.

Trustworthiness, as Babbie and Mouton (1998, p. 276) write, is concerned with how an inquirer persuades his or her audience (including him or herself) that the findings of an inquiry or research are worth paying attention to or worth taking account of. For qualitative research to be trustworthy it should be transferable, credible, dependable and confirmable (Cohen et al., 2007; Lincoln & Guba, 1985, p. 289–327). In the following sections I discuss the way I dealt with trustworthiness based on the already identified parameters mentioned above.

5.8.1   Transferability

Transferability refers to a situation where a similar study to my study can be repeated by other researchers to obtain similar results as those that emerged from this study (see Babbie & Mouton, 2010). I achieved transferability through detailed descriptions of generated data (see sections 5.3, 5.3.1, 5.3.3, and 5.3.4 in this thesis). In addition, and as learnt from the writing of Shenton (2004, p. 70), I provide the reader(s) of this research report or thesis with an ample "thick description" of the "phenomenon" in context (see Chapter 1 of this thesis).

5.8.2   Credibility

Credibility refers to ensuring that information is collected from relevant people who are informative about the phenomenon under investigation. There are ways of ensuring credibility, namely, prolonged engagement with the participants, persistent observation and member checks (Creswell & Creswell, 2018). To ensure credibility, I held occasional debriefing sessions with my supervisor to discuss and review the ideas I had formed and my interpretations, and to highlight my own biases and

predispositions (Shenton, 2004, p. 67). To further ensure credibility of the findings I ensured that the following measures were followed as Conrade and Serlin (2005) and Merriam (1998) note (both cited in Mafora, 2013, p. 690):

- I did not bring my personal perspective into the data.
- The interview schedule was based on and guided by themes derived from extant (coding)/or reviewed literature.
- My tentative interpretation of data was referred to participants to clarify uncertainties and to verify the accuracy and plausibility of findings.

5.8.3   Dependability

This guarantees that findings are consistent and can be repeated by another researcher. Dependability ensures that the data that is being presented by the researcher is accurate and people can depend on that information for future use (Babbie & Mouton, 2001). I ensured this by accurately recording and analysing all the data received by using more than one recording tool – audio and note taking/hand transcription (see Babbie & Mouton, 2001, p. 278). To cross-check the appropriateness of my analysis, I also sought the help of my supervisor as well as one other expert in the field of research relating to women and poverty.

5.8.4   Confirmability

I promoted confirmability through the use of triangulation and member checking (see Shenton, 2004, pp. 65–66). To adhere to triangulation, I conducted face-to-face interviews and an FGD. In addition, as member checks required of me, I frequently probed the participants during the interview sessions so as to have a clear and deeper understanding of what they were saying. In probing participants, I paraphrased and repeated their responses or statements in the form of question(s) without using their exact words. I did this so as to be sure that I understood the participants correctly. This process also helped to match or check a participant's view with those of the other participants.

5.9   DATA ANALYSIS AND INTERPRETATION

Data collected through face-to-face interviews and the FGD were analysed using inductive analysis to accomplish the study objectives. According to McMillan and Schumacher (2010, p. 367), inductive analysis is the process through which qualitative researchers synthesise and make meaning from the data, starting with specific data and ending with categories and patterns.

Interview data were captured using audiotape recordings and thereafter transcribed. In line with inductive analysis, I started the analysis with data organisation, organising data into workable units with the help of a self-constructed interview guide. These workable units thus facilitated the coding process. Coding was followed by transcribing the data into easily understood segments – key variables or aspects of the research phenomenon (Creswell & Creswell, 2018). The segments were then analysed further to extract or derive codes. These codes took the form of the quotes, perspectives, actions and ideas of participants. The codes that emerged were then compared and refined to enable me to group them into categories (themes) (Lichtman, 2013). Grouping was determined by the importance and relevance of themes to the study.

Having successfully grouped the categories, I advanced to the next stage – discovering patterns by examining or looking at the relationships among categories. Related categories vis-à-vis their meanings were grouped into one pattern. After discovering patterns, interpretation followed by comparing them with the theoretical framework (standpoint theory and the capability approach) that informed this study (see Chapter 4), as well as and the reviewed literature (see Chapters 2 and 3). Interpretation according to Mouton (2006, p. 109) involves relating the study results and findings to existing theoretical frameworks/models and/or reviewed existing literature and showing they are supported or falsified.

5.10   ETHICAL CONSIDERATIONS AND ISSUES

"Even the most rational approach to ethics is defenceless if there isn't the will to do what is right" – Alexander Solzhenitsyn (1918–2008)

Developed as part of the 2nd World Conference on Research Integrity, held on 21–24 July 2010, in Singapore, as a global guide to the responsible conduct of research, the

Singapore Statement on Research Integrity highlights the usefulness and importance of ethics in research (Kleinert, 2010). According to this statement, the value and benefits of research are crucially dependent on the integrity of research. The statement notes differences in the ways national and disciplinary research are organised and conducted; however, certain principles and professional responsibilities, simply regarded as research ethics, are fundamental to the integrity of research wherever it is undertaken (Kleinert, 2010, p. 1125).

Ethics are the "correctness" of a particular behaviour (Savin-Baden & Major, 2013, p. 319) laid out in the systematic formalisation of rules concerning the separation of good conduct from bad (David & Sutton 2011, p. 30). While people tend to summarily link ethics to organisational behaviour, in other words the conduct of individuals in the workplace, Babbie (2010, p. 64) associates it with morality. All authors cited in this paragraph concur that ethics is concerned with 'right' and 'wrong' practices. In this regard, Hoy (2004) asserts that ethics are obligations of professionals in specialised disciplines. Accordingly, these obligations are necessary and must be fulfilled (Hoy, 2004, p. 103).

Central to research ethics is the sovereignty of participants or respondents. By sovereignty I mean treating participants/respondents as 'kings' and 'queens' in terms of respect, for without them research is almost impossible. The Singapore Statement on Research Integrity includes honesty in all aspects of research, accountability in the conduct of research, professional courtesy and fairness in working with others, and good stewardship of research on behalf of others as fundamental principles researchers should put to use (Resnik & Shamoo, 2011). Similarly, Tsoka-Gwegweni and Wassenaar (2014) refer to informed consent, scientific validity, fair participant selection, and ongoing respect for participants as essential ethics issues and principles.

In line with the aforementioned, I cannot but agree more with McMillan and Schumacher (2010, p. 117) that ethics in research is focused on what is morally proper and improper when engaged with participants or when accessing archival data. It is therefore not surprising that Wisker (2008, p. 86) argues that all research should be ethical.

As the researcher, I recall that research in social sciences like this study deal with human beings, therefore understanding the ethical and legal responsibilities of conducting such research is not optional but compulsory. In this regard (in this study), ethical responsibility for ensuring compliance with ethical conducts lies with me (see APA, 1982, 1992). This study journey commenced with obtaining an ethical clearance certificate from the University of South Africa (see Appendix A). Without it, I would not have been permitted to go into field for data collection/generation for this doctoral study. In addition, I needed to identify the research site(s), seek acceptance from the participants, amongst other things, before presenting my request for the ethical clearance certificate.

Having made up my mind as to the research site; my next challenge was to access the participants. This was difficult because they are not students or collective participants that can be accessed or reached in a particular institution like schools, companies and hospitals, to mention a few. Gaining access to participants was difficult because I am not an indigene of Odi (research site) and I do not live there; nevertheless, I relied on a female friend that is a Bayelsa indigene and resides in Yenogoa, the capital city of Bayelsa which is 54 km from Odi town.

For the purposes of explanation, the ethical issues involved in this study are classified as follows.

5.10.1 Informed consent

Using the Emanuel et al. (2000, 2008) framework to assess ethical issues raised by a research ethics committee in South Africa, Tsoka-Gwegweni and Wassenaar (2014) note informed consent as the most frequent issue while also indicating scientific validity, fair participant selection and ongoing respect for participants.

Informed consent denotes that the participants/respondents have a choice about whether to participate or not (McMillan & Schumacher 2010, p. 118). Therefore, it was my obligation as a researcher to provide prospective participants with complete information about my research to inform their decision on participation. This included the purpose of the study; their roles; the benefits of the study; the risk or discomfort associated with their participation; as well as the names of people whom they could contact about my study should they wish to do so. While I was meticulous about

informed consent just like every other aspect of ethics, I was very clear and affirmed in writing to the participants that this research would not expose them to any risk. Also, a letter sent to them contained the contact details of my supervisor as someone they could contact in order to verify anything related to the study. In drafting the letter, I was conscious of my use of language, noting that participants might not all be highly educated, hence I used simple and understandable language (see Best & Kahn 2006). Through informed consent, as Johnson and Christensen (2008) note, participants affirm usually in writing that they have been provided with all the information they require and are agreeing to take part in the research of their own free will. In this study, after reading the letter, participants confirmed their participation by signing the consent form attached to the letter requesting their participation.

5.10.2 Voluntary participation

Voluntary participation means that participants must not be compelled or coerced to participate in research (Babbie 2010, p. 64, McMillan & Schumacher 2010, p. 118) because research, especially social research, represents an intrusion into people's lives (Babbie, 2010). Thus, it is ethically unacceptable for participants to be forced to participate in any research, irrespective of the relationship between the researcher and the participant. In this study, I was particularly interested in obtaining rich data from the participants. Some questions required them to reveal personal information which they would not have been likely to divulge if coerced into participation. Such information was usually sensitive and emotional whenever they thought of the particular circumstances and for that reason was mostly kept to themselves. Therefore, only those willing and committed to participate voluntarily were of importance to the study, because working with them as the study progressed would be relatively easier among other benefits. While voluntary participation was emphasised, I also informed participants that they reserved the right to withdraw from the study at any time should they wish to do so without any penalty. This was essential to reassure them that issues concerning their rights are close to my heart, and that their rights would not be compromised. This was further assurance that they were indeed not compelled to participate in my study.

5.10.3 Confidentiality and anonymity

I discussed confidentiality and anonymity issues clearly with the participants and showed them the necessary respect to obtain their cooperation during the data-generation process (Mitchell & Jolley, 2010, p. 51). I indicated that the information they gave me would be kept confidential, and that their names would not be mentioned in anything that concern the research, including the thesis that reports the study and other future publications in journals, books or chapters and conference proceedings that would be generated from the study. Anonymising data that could lead to the identification of participants, as done in this study, is also in accordance with South Africa's Protection of Personal Information Act (POPIA). In dealing with the issue of confidentiality and anonymity, I reminded the participants (particularly those in the FGD) of the risk of group or cohort identification in research. However, I assured them that their personal identity would always remain confidential because every participant had signed the letter/form pertaining to confidentiality that I had provided to them. Furthermore, I made known to them that if information they provided (not their identification) were requested by legal authorities I might be required to comply.

5.10.4 Debriefing

Debriefing is an important aspect of the ethical procedure and in line with the ethical application to the university (University of South Africa). On completion of the study I undertook to share the study's findings with the participants. This in my view, as Whitley (2002) corroborates, is a fulfilment of an ethical obligation and part of a process called debriefing. As Greenber and Folger (1988) note, debriefing as an obligation includes the alleviation of any adverse effects produced by the research procedures, educating participants about the study, and explaining any deception that was used. I did not use any form of deception. As part of the debriefing, I shared findings with them as earlier mentioned. Sharing the findings of the study is considered to benefit participants especially when one recalls that these participants were not remunerated.

5.10.5 Plagiarism

According to McMillan and Schumacher (2010), plagiarism means not giving credit to an original source of an idea or text. For me as the researcher, it amounts to intellectual

theft and is equated with stealing scholarly or intellectual products from their creators or originators. Not using the works/products of originators in one form or another is almost impossible in any research project. Typically, these works/products form the bulk of the literature review and theoretical framework chapters and of course feature largely in the methodology chapter and the orientation/overview of the study that foregrounds the study itself. In an attempt to avoid plagiarism, all material utilised in the form of citations were duly acknowledged, as can be seen on the reference list. Should any not be acknowledged, I honestly declare here that it is a mistake and not deliberate.

5.11   CHAPTER SUMMARY

This chapter discussed the research methodology, approach and design underlying this study in detail. Data collection processes and instruments were explained and the ethical requirements were addressed. The next chapter deals with the presentation and analysis of data.

CHAPTER 6

DATA AND FINDINGS

6.1   INTRODUCTION

This chapter presents and interprets the data. The data presented and interpreted here are based on the information gleaned from the research site – the Odi community in the Bayelsa state of Nigeria. The findings that emanated from the generated data are also presented and discussed.

6.2   PARTICIPANTS

Primary qualitative data were generated from 17 participants, including seven female heads of households who were individually interviewed and another ten participant in the FGD. Of the ten focus group participants, three were government workers (civil servants) and seven were female heads of households who were different from those who participated in the face-to-face interviews. Tables 6.1 and 6.2 below give a concise description of participants to enable readers of this thesis to understand the analysis or interpretation of the data presented below, particularly in knowing who said what. To comply with ethical considerations (see section 5.10), the names of the participants as used in this thesis are pseudonyms.

Table 6.1: Snapshot of interview participants

Participant	Age	Marital status	Family size	Occupation	Duration of residency
Ruth	42	Married (remarried)	6	Businesswoman & farmer	42 years
Kumo	55	Widow	14	Farmer & businesswoman	55 years
Ebi	58	Widow	9	Farmer	54 years
Kier	40	Married	6	Businesswoman	15 years
Josephine	46	Married	6	Farmer & trader	46 years
Angela	50	Female	8	Farmer & cleaner	50 years
Pat	45	Widow	7	Farmer and petty trader	45 years

Table 6.2: Snapshot of focus group discussion (FGD) participants

Participant	Age	Marital status	Family size	Occupation	Duration of residency
Gladys	51	Widow	8	Civil servant	Nil
Nene	46	Married	6	Civil servant	46 years
Rose	55	married	6	Civil servant	49 years
Boma	52	Widow	11	Fisher woman	41 years
Pere	47	Widow	6	Trader	40 years
Tamu	40	Married	6	Small scale businesswoman	40 years
Elibi	46	Married	7	Farmer & fisher woman	46 years
Tekana	35	Single	7	Farmer	35 years
Helen	53	Married	9	Farming	Since birth
Betty	50	Widow	6	Farmer & hair dresser	50 years

6.3   DATA CLASSIFICATION: THEMES AND SUB-THEMES

The analysis and interpretation were done through coding and classification of generated data from face-to-face interviews and the FGD with participants (see section 5.7 for detailed explanation). As data coding and classification progressed and were finalised, themes and sub themes emerged (see Table 6.3).

Table 6.3: Data themes and sub-themes

Themes	Sub themes
Feminised poverty in Odi	Odi women's description of poverty Causes of feminised poverty in Odi Cost of feminised poverty in Odi
Odi environment	Absence of infrastructure and amenities Economic inactive Occupation/livelihood similarity Vulnerable youths
Government and non-government involvement in Odi	Missing government presence No knowledge of NGOs
Empowerment of poor Odi women	Understandings of empowerment Reasons for empowerment of poor rural women Barriers/challenges to empowerment
Poverty alleviation	Loans and financial assistance Availability of job opportunities Proximity of government and support
Crisis/genocide	Genocide experience Compensation for victims of genocide

The following section provides a detailed presentation and interpretation of each theme vis-à-vis their sub-themes. Whilst interpreting and analysing, I often use extracts from or the verbatim responses of participants where I feel their voices should be heard, as well as not to distort the original meaning of what they meant when I fear that my choice of words may alter meanings. Importantly, using their verbatim responses tends to buttress certain assumptions from literature or provide a better contrast. To distinguish their voice(s) from mine, verbatim responses and quotes are italicised.

6.4 DATA GLEANED FROM THE INTERVIEWS

6.4.1 Feminised poverty in Odi

Under this theme three sub-themes emerged, namely, Odi women's description of poverty; causes of feminised poverty in Odi; and the cost of feminised poverty in Odi. Of all seven female heads of households interviewed, only two (Ruth and Kumo) understood at the outset what is meant by feminised poverty. This was not surprising because they are the most educated. Ruth is a trained secretary with a national diploma and Kumo is an undergraduate at the Niger-Delta University. Others had no clue as to what I meant by that term when I commenced the interview with them. To help them figure it out I briefed them in one sentence what reviewed literature says in this regard. I then interpreted it in Pigin English (Nigeria's local English) for those who did not get it the first time. Once understood, they were all happy to talk about it as they made reference to it frequently in their interview responses. In short, I remember Josephine saying in Pigin English:

> *… this matter na serious one wey concern me and all my sisters for this Odi.*
> [**Translation**: This is a serious issue that concerns me and all my sisters in Odi.]

I sought clarity about her use of 'all her sisters' and got to know that she was referring to other women in Odi.

6.4.1.1 Odi women's description of feminised poverty

The generated data indicate that participants referred to 'feminised poverty' as poverty among women and for women caused by different factors that are mainly propelled by

the government and lack of support for them from those who are supposed to. For example, their husbands, many of whom are not with them or who are unable to be with them for various reasons different reasons. Kumo, one of the participants, using herself as an example, described feminised poverty *"as when there is no money, no job, no business, no schooling for children, no good food for women and their family to eat".*

Apart from Kumo, other participants as shown below responded as follows when I (researcher) asked the question: What is your description of feminised poverty in Odi?

> *Angela: Poverty na poverty abi e get another name for am? Abi another name ona when go school they call am. [Translation: Poverty is poverty. Is there any other name for it? Or is there another name that educated people refer to it?]*

> *Ebi: From the small I sabi from wetin oyibo people and ona wey go school talk, me go say this poverty na the one wey explain the situation of poor women and their family. Poverty for women no be better thing. I no say e good for men or any other person but for women e worst especially for a woman like me who carry the load of the whole family. Na because poverty dey affect family women more dats why ona wey go school give am big name – feminised poverty. Why ona no just call am women with responsibilities poverty make everybody know wetin una they talk. Anyway, the issue for Odi here na serious matter. [Translation: From the little I know from the Western people and the likes of you that are educated, I will say this type of poverty is the one that explains the situation of poor women and their family. Poverty for women is not a good thing. I am not saying that it is good for men or any other person but for women it is worse especially for a woman like me who carries the load of the whole family. It is because poverty affects family women more, that's why you the educated ones gave it a big name – feminised poverty. Why do you people just call it women with responsibility poverty for everybody to know what are talking about. Anyway, the issue is a serious matter here in Odi.]*

I listened attentively to be sure that I correctly understood her views. I probed further by asking her why she considers it a serious matter. She was quick to respond as follows:

> *Poverty mean say no money, person no dey work, even if you dey work no be better work, money no dey come from anywhere and again you no get any person wey fit help.* [**Translation**: Poverty means no money, someone not working, even if the person is working it is not a good one, money does not come from anywhere and again there is nobody that can help.]

The views of Ebi as detailed as they are, share the same sentiments with that of another participant whom I interviewed two days after the interview with Ebi. This participant, Kier, lives three streets away from Ebi. She is not the kind of person who talks extensively, preferring to be precise and brief, something I got to know as the interview conversation progressed. As per the question – what is your description of feminised poverty in Odi? She responded as follows:

> *Feminised poverty na when women wey be oga for their family dey struggle to feed their family and no body dey help dem! Although I no go say I be poor person but I no rich, I thank God but many people for this town poor.* [**Translation**: Feminised poverty is when women who are the bosses in their families are struggling to feed their family, and nobody is there to help them. Although, I won't say that I am a poor person, but I am not rich, I thank God but many people in this town are poor.]

6.4.1.2 Causes of feminised poverty in Odi

Poverty for women or women poverty, as many of the interviewed participants see feminised poverty, is more of a creation. Participants of this view strongly believe that several factors warrant and promote poverty among women more than any other group of persons in Odi. These factors include family structures/patterns and the family one is born into. However, aside from these factors which invariably are the causes of feminised poverty as these women proclaimed, some other participants, namely, Josephine and Angela perceived it differently.

Contrary to the views of supporters of feminised poverty that poverty is created, those whose perceptions differed insisted that feminised poverty is inherited. The interview responses below capture this fact regarding feminised poverty inheritance:

> *I don dey this situation since them born me, No be today when I don they live this kind of life. Na so my own mama live em before she die last year April. Nothing person go do, we go just they manage life like that, may be God go answer prayer one day through children wen person born, if not nothing.* [**Translation**: I have been in this situation since I was born. This kind of life is not new to me. That is how my mother lived before she died last year April. There is nothing one will do, we have got to manage life like that, maybe God will answer prayers one day through my children] (Angela).

Angela's narrative seems to tally with Josephine's response as shown below:

> *No be new thing say person poor even though say somebody no like am. My grandmother who I stay with wen my parents die no be rich person. Na farm work she do and na that work me too do and na em I still dey do.* [**Translation**: It is not a strange thing that someone is poor even when one does not like it. My grandmother whom I lived with when my parents died is not a rich person. She did farm work and it is that same work that I am still doing.]

For the sake of a deeper understanding of what the participant (Josephine) is going through and for how long she lived with the grandmother, I asked her when she started living with her grandmother. She responded:

> *I be around nine years old when I start to stay with grandmama for this Odi. Before that time my papa done die 2 years all this time.* [**Translation**: I was about nine years old when I started staying with grandmother in this Odi. Before that time my father had died two years earlier.]

The participant (Josephine) above apparently believes that she cannot do anything about her life to change it from being poor. My interpretation of her narrative indicates that her destiny in terms of poverty is directly connected to the life of her parents who were poor and died early, and that of her grandmother who lived the same life as her biological parents. Irrespective of this, Josephine is still very grateful to her grandmother for teaching her to farm and for having her to stay with her.

While the causes of feminised poverty were differently itemised by participants and in different ways, Kumo strongly asserted, supported by her appearance given her gestures, facial expression and tone, that the number of children that they care and provide for are among the causes of them being poor. Using herself as an example, she narrated her experience in this context as follows:

> *… why won't I be poor? I am mainly responsible for providing for all the children in this house. These ones that you are seeing are not all. They are 14 in number. Some are in school and the four that have completed their secondary school are at the farm with my mate. The ones I gave birth to are 6 and 8 are from my mate. Regardless of this, they are all my children as culture and tradition expects of me and my mate...*

Through the interview conversation I got to know that the husband is married to two wives. She is the second, the young wife. This is not necessarily in terms of age but in terms of who the husband married first. The other wife is the one she referred to as her mate (see statement in her above verbatim saying). In explaining further the issue

of the number of children being a cause of poverty and how she emerged as head of the household, she had the following say:

> *First and important, I am not the head of the house, our husband is. I am just the breadwinner as I know it to be. The business that I do is originally my husband's. He introduced me to it since he lost his mobility in the 1999 crisis. Besides, he lost his guesthouses and his provision stores across Odi to the crisis.*

Kumo's narrative above suggests that her husband was a wealthy person until struck down by the genocide. This was confirmed when she revealed that when her husband married her, he was rich. At the time she had completed her secondary schooling at the Federal Government College Odi. I exclaimed that this is a very good school. "*Yes*", she replied "*but those of us from Odi were very few."* The plan after the martial rites was for her to proceed with her studies at the university. Before I could ask if this plan materialised, she mentioned that she is a third-year part-time student of a university. "*I actually ought to have completed my studies long before now but issues of ensuring that the family has something at least to eat is more important. Although, it is a part-time programme I attend as if it is a once in a while study. I sometimes miss some test and not able to meet some assignment deadlines",* she said.

To get the actual gist of how the number of children is a cause of feminised poverty as she claims, I asked her how exactly the number of children impacted on or was responsible for her family's poverty. With a smile on her face, she responded as follows:

> *You still don't understand all that I am saying. Things are very expensive here and generally in the country. So, to feed one child, send him or her to school and to provide other needs is no small job; how much more to do same for many children like the case of my family. This is not to say that I am complaining because it does not help and my husband does not like it when we complain. But to be honest, my condition as well as that of my husband and my mate will not be this tough. Do you now understand me? (Yes, I replied).*

Another participant who in her interview response did not outrightly mention or indicate the number of children as a cause of her being poor (feminised poverty) but somehow corroborated it, in my view is Kier. At some stage of the interview, she lamented:

> *If suppose person quick know say na like this life go be, I for no born plenty children.* [**Translation**: If I had known earlier that life would be like this, I would not have given birth to many children.]

My follow-up question to this statement was to ask her whether she was regretting giving birth to so many children.

> *Ah! I no fit open my mouth talk so make God no vex for me because our people say na God dey give children so dem be blessing.* [**Translation**: Ah! I can open my mouth to talk so that God won't be angry with me because our people say it is God that gives children, so they are blessings]

6.4.1.3 Costs of feminised poverty

The issue of the 'costs of feminised poverty' is one of the main sub-themes that surfaced in the interview conversations with participants in this study. Table 6.4 below shows the costs of poverty as identified by the interviewed participants.

Table 6.4: Participants' identified costs of poverty

Views (sub-themes)	Participants						
	Ruth	Kumo	Ebi	Kier	Josephine	Angela	Pat
Unhappiness	✓	✓	✓	✓	✓	✓	✓
Ageing		✓		✓	✓	✓	✓

All the participants were of the view that poverty cost them their happiness. In other words, they are unhappy. Five of the participants were of the view that the cost of poverty includes ageing.

Although participants did not refer to the cost of poverty as indicated in the reviewed literature in the exact words (see section 2.4), they articulated that their being poor (feminised poverty) certainly came with some costs. They used words such as 'deprivations' and mentions what hardship and poverty cost them. There was no conversation with any of the participant pointing to the 'benefits of poverty' as no one would logically imagine poverty as being linked to benefits. The cost of poverty for participants interviewed in this study referred to the sacrifices and the drawbacks pertaining to their poverty. Regardless the size and any other attributes of their respective families, all the participants believed that their hardships came with two major costs: 'unhappiness' and 'ageing'.

The following excerpts highlight and depict the views of the participants in this regard:

> *Ebi: The whole situation dey make me vex. Even when Person don believe say na e destiny, no be thing of happiness. As I dey, make I tell you the truth, I no be happy person. Most times, I go just they vex with myself. Which kind life be this? Person no fit eat wetin hungry am almost all the time. This na life?* [**Translation**: The whole situation is annoying even when one believes that it is her destiny, it is not a thing of happiness. As I am, let me tell you the truth, I am not a happy person. Most times, I just get angry with myself. What kind of life is this? One cannot eat what one wants to eat when one is hungry almost all the time. Is this life?]

Another participant made it clear that she has not known happiness since the demise of her first husband. His death accordingly left a vacuum that could not be filled. She emphasised that she and the family are poorer without him. These statements as shown below convey her unhappiness with her present state of poverty:

> *… it is so sad when one cannot attend family events and programmes like marriage ceremonies, birthday ceremonies etc. just because one is unable to buy the necessaries like ceremonial clothes and at times make contributions when everyone including the ones you are older than are making. Because of this, one is living as if one does not have family. One can hardly meet with family members especially the ones in Yenoga, Port Harcourt, Warri and Lagos.*

Josephine's situation is slightly different from that of the participants presented above. Nevertheless, her happiness is compromised and largely sacrificed. In her words, she unintentionally indicates her unhappiness when she repeatedly used the word 'sad' and 'annoying'; for instance, when she talks about the frustration she encounters due to deprivation or being unable to access goods/commodities that are needed with a specific time frame and space. I deduce from her narrative that dissatisfaction or anger with herself peaks during celebrations and festive periods. My reason for this assertion is drawn from excerpts from the interview with her below presented:

> *I sometimes see myself as a failure in life. Of what sense does it make to be called a mother, someone everyone looks up to and you cannot deliver especially in times when everyone is supposed to be celebrating and enjoying. For example, Christmas was just last month and we could not buy the children clothes. Same was for New Year day – first day of the year for that matter. For several years, it has been the same situation. It is more annoying when you see and hear the grown ups among the children talk of their lovely experiences including that of Xmas and other festive periods in their current old and at times worn out clothes in days or periods when*

people should at least be happy. This recent past Xmas I could not bear it, I cried when I was alone in one of the rooms. I wanted no one to see me cry because I don't want them to think and be angry but my husband saw me when he came in. He tried to counsel and comfort me. He said to me, when there is life there is hope. Be strong he emphasised. I believe things will be better someday if I manage to complete my studies. Hopefully, then I will get a very nice job either with government or oil (Petroleum) company.

The excerpt above indicates that the participant's husband is studying and also illuminates the height of unhappiness that heads of households suffer especially when women and mothers who are generally believed to be caring are involved. It is evident that the unhappiness of the participants is not personal, that is, not about themselves only; it encompasses the general dissatisfaction with the state of their family's welfare, particularly the children whom they believe deserve a better life. Pat's conversation, which is linked to her state of unhappiness, implies that no reasonable person would be happy being in poverty. She highlights:

… me no be happy person at all. Person no fit chop wetin hungry am most times or wear the thing wey e like to wear. To dey eat one type of food – fufu and garri almost every day dey vex person. Wetin, no be people dey eat anything wen dem want? Those people get 2 heads or no be as dey born dem ne me born my children. In short, nobody supposed dey happy say he poor except that person na witch. [**Translation**: … I am not a happy person. One cannot eat what she wants to or wear the things you like to wear. To continuously eat one type of food – fufu and garri – almost every day is annoying. What? Is it not people that eat anything that they want? Have those people got two heads or is it not the same way that they are given birth to that I gave birth to my children. In short, nobody is supposed to be poor except that person is a witch.]

The participants' narratives indicate that several things are not right with them, making them unhappy with their lives. They have a need to fulfil their wants to make them look good and be happy.

6.4.2   Odi environment

When you enter Odi town, you can tell that it is a quiet town especially in the mornings and afternoons, it is a quiet environment. At the main entrance to the town on the expressway to Yenoga, there are commercial motorbike riders who take passengers to their destinations with the town. In my interview with the participants, as indicated

in Table 6.5 below, two sub-themes connected to the Odi environment were conspicuous from the responses of the participants.

Table 6.5: Participants' perspectives of the environment and poverty

Views (sub-themes)	Participants						
	Ruth	**Kumo**	**Ebi**	**Kier**	**Josephine**	**Angela**	**Pat**
Absence of infrastructure/ amenities	✓	✓	✓	✓	✓	✓	✓
Economically inactive	✓	✓	✓	✓	✓		✓

The two sub-themes that sum up the perceptions of the interviewed participants, as shown in the above table, are the absence of infrastructure and amenities and the fact that the environment is economically inactive.

6.4.2.1 Absence of Infrastructure and amenities

In their interview responses, the participants explained that they are very knowledgeable of their environment and also aware of the state of the environment. Collectively, as I gathered from them, the Odi environment comprises roads, a hospital, schools, a water supply, businesses, churches, electricity supply, a police station and their land which is blessed with natural resources. From the interview responses, these participants lament that the Odi environment is more or less neglected. For example, Ebi in one of her responses maintained that:

> *Somebody wey get eye no need anybody to tell am say life no dey for here. Nothing dey for Odi, If you look around you go see say the environment na nothing. No good water for us to drink, no hospital because the one wey them put here no get medicines, almost all the time doctors no dey there or on duty as them they tell us. Even the land where we dey farming don dey poisoned with chemicals and oil wey government no let us rest with.* [**Translation**: Someone who has eyes does not need to be told that there is no life here. There is nothing in Odi, if you look around you will see that there nothing in the environment. No good water for us to drink, no hospital because the one here one cannot get medicines, doctors are often not on duty as we are often told. Even the land we use for farming is poisoned with chemicals and oil which are the reasons the government making us suffer.]

When asked the same about the environment, Angela simply remarked:

> *As you see everyplace or the environment na so the people self be. We poor just like the environment. How people go enjoy life for place where people*

no fit get job, no company for people to get employment. Apart from the police station, the Federal government secondary school, government self no get any other company where people fit work so that they go get money to take care of themselves and family. Many things like where people fit go relax especially for weekend no dey for this town. No be if community or town good before we go say things better or go better for the people too. [**Translation**: The environment reflects the people. We are poor just like the environment. How will people enjoy life in a place where they cannot get jobs, no company for people to get employment. Apart from the police station, the Federal government secondary school, government does not have any other company where people can work to earn money to take care of themselves and their family. Many places like where people can go relax especially during weekends are not in this town. Is it not when a community or town is good before one can say things are good or things will be better for the people too?]

A response from another participant (Kumo) in line with the views expressed by the two participants above suggests that Odi community needs to be reinvigorated if the lives of the people particularly the women, who are largely heads of households, are to be improved. Accordingly, she notes that:

The state of electricity in Odi remains stable with 'on and off electricity'. We are fortunate here in comparison to some other parts of the country to have electricity five days put together a week. However, it does not help as many of us are farmers and most often need to store some farm produce in before we sell them or consume them. Another environmental issue or problem is expensive transportation costs especially to cities near Odi and those far away. Although most of the roads in Odi town/community are good and newly constructed, the expensive transportation costs limit us from taking our produce to outside markets in cities where we can get good value for the sales of produce. This with the challenge of staying away and far from Odi also in some ways limits many women who leave for far away cities like Lagos to seek for other opportunities.

Complementary to Kumo's narrative, as reported above, Ruth was very clear that Odi town lacks environmental spaces such as recreation centres which are needed and which promote the general wellbeing of people. She articulates:

The environment of Odi is boring and unfriendly. It is not a place for the overall development and wellness of people. It is an environment that kills the dreams of men and women especially young ones with big dreams, talents and aspirations because there are no sport grounds, cinemas and skills acquisition centres for people whose parents cannot afford to send them to school or out of Odi for better life in cities.

6.4.2.2 Economically inactive

The community of Odi was described as an economically inactive one following the captured perceptions of interviewed participants. Participants' diverse views point to issues such as occupational/livelihood similarities and youth vulnerability as Table 6.6 below shows. The table reflects each participant's core reasons for why they regard Odi as an economically inactive community.

Table 6.6: Reasons for regarding Odi as economically inactive

Views (sub-themes)	Participants						
	Ruth	Kumo	Ebi	Kier	Josephine	Angela	Pat
Occupational/ livelihood similarities	✓	✓	✓	✓	✓	✓	✓
Youth vulnerability	✓		✓	✓	✓		✓

Note: ticks show reasons for why the community is economically inactive.

In my interpretation of the views of participants about their occupations, occupational/livelihood similarities indicate the same kind of daily activities in order to make a living. The interview responses of all the participants revealed that people in Odi community, particularly the women heads of household who were interviewed, are engaged in just one occupation, farming. However, a few of them combine farming and trading/business. Common to them all is food crop farming. While many regard this as disagreeable because they are subsistence farmers, they are somehow happy to be able to grow basic foodstuffs that their family consume. Pat's opinion, as shown below agrees, with my interpretation. When asked what she did for a living, she replied:

> *Me be farmer. I dey plant cassava, yam, plantain, groundnut, garden egg, potatoes, cocoa yam, corn, sweet potatoes. Because of hungry, anything I see, I plant, at least make my family get food eat. Although, e still no dey reach to take care of the home because even the ones wen I think say I go take go market for sale, na we dey eat them but I thank God say we no they beg before we day chop.* [**Translation**: I am a farmer. I plant cassava, yam, plantain, groundnut, garden egg, potatoes, cocoa yam, corn, sweet potatoes. Because of hunger, I plant anything I can provide to my family for food to eat. Although it is still not enough to take care of the home, because some I plan to take to the market for sale are eventually consumed at home, but I am grateful to God that we don't have to beg before eating.]

A similar view to Pat's was expressed by Ebi who was not born in Odi but has been living there since she was a baby (in her word, *I don dey live here since I small*). She

was brought to Odi as a baby and grew up there because her parents are from Odi. In her response to the question about what she does for a living, she said:

> *Farming, which other work dey for Odi apart from farming? I dey plant different crops like yam, cassava, pepper, sugar cane, garden egg just for myself and the family. Any time when I harvest plenty, I go carry some go market, normally on Mondays, Odi market day, to sell. The money wen I get na something too.*

The views of Ruth and Kier concur with those of the participants presented above, however, they divulge that trading or business as they sometimes refer to it is another occupation of women in Odi. Kier, 38 years of age, noted:

> *My occupation is business. I am a businesswoman. I own a bar and restaurant, this very one, where we are both sitting for this interview. It is one of the very few recognised bars because I try to make it classic at least to a good standard. This bar is a major source of my family's livelihood. Through it and the support from my husband, we are able to send our children to school and provide their needs even if not all the time and the level we sometimes want it. But we thank God.*

In her interview response, Kier revealed that she had been in business as early as age nine, when she was living with her aunty in Yenogoa, her father's birthplace. Her aunty owned a very big and classic bar and restaurant in the main city of Yenogoa. Although, it was not my intention to verify but I could acknowledge Kier's claim or description of her business because on two occasions, I patronised the bar on my way home after interview sessions with some other participants. It was relatively busy especially in the evenings. A few guys I chatted to while cooling off with a bottle of drink referred to the bar as one of the 'happening place' (lively places) in Odi town.

Ruth's business differed from that of Kier. Speaking passionately, she told me about her kind of business:

> *I am a businesswoman by occupation. I am mainly into buying and selling, that is what I do. I usually go to cities Lagos and at times Cotonou in Republic of Benin, a neighbouring country near Lagos to buy fairly used clothes and shoes, quality ones for men and women. The young guys and ladies especially are my major customers.*

The business of buying and selling of clothes and shoes according to her is profitable. However, it takes so much time and is very stressful. According to her, "*there is money in the business but it is too demanding because I do spend hours and at times days*

travelling on the road just to get clothes that are nice and cheap for me to make a worthwhile profit. While I do this, I have to sometimes get some specific request of my customers in order to please them and keep them". Ruth is one of the participants who articulated that the major occupation in Odi is trading and farming. This she confirmed when she said:

> *Due to the nature of my business I cannot be on the road every day. You cannot even if you choose to do so because you will be too tired. Again, you have to gather money for the ones you have sold because of credit sales which you can't avoid in Odi. The days or weeks that I don't travel, I go to my farm to work. I grow basic foodstuffs. The crops which are mainly for eating at home and money that I get from the sales of some crops that we did not consume is very useful in the survival of the family.*

Combining a farming and trading/business for participants that are involved in these occupations is hard work, as Ruth above indicates, nonetheless, it is something that must done in order to make ends meet. Josephine's statement here alludes to my interpretation. She said:

> *I be farmer and trader. The main things I dey plant na cassava and yam. Apart from this one, I dey sell fish, and oil and dey also dey pound fufu sell. Na both smoke or roasted fish and frozen fish I dey sell.* [**Translation:** I am a farmer and trader. The main things I plant are cassava and yam. Apart from these ones, I sell fish, oil, oil and fufu. I sell both smoked or roasted fish and frozen fish.]

Odi, an economically inactive town, as the participants in this study emphasised, is also associated with youth vulnerability. Like the participants who are adults and are confined to limited choices of occupation – farming and trading/business –because of the absence of an enabling environment, the youths also have limited opportunities. For this reason, many are without jobs or anything that could earn them a livelihood, regardless of their education status or acquired skills. Excerpts from participants as shown below testify to the prevalence of youth vulnerability in Odi. In relation to the youths in the community/town, Keir mentioned that, "*many of them are jobless and now resort to stealing. There is no much difference between those who finished SSCE* [Senior School Certificate of Education] *and university"*.

Pat's account/response when asked whether she received assistance from her extended family and the family of her husband was a definite no, implying that she does not get assistance from anyone. To buttress her response, she lamented:

Nobody dey give anybody money for here. Whether your family or husband family, nobody send you. Everybody with e load na em dey carry. The person who I be hope say go help me na him be Tari, my senior pikin. I manage train the boy, he go polytechnic, he even try finish despite say most cases he no dey eat and get things when he suppose get when e dey go school. But today as we dey talk now, the boy no get work after 3 years when he don finish school, na card he dey play all the time by riverside with other boys. At times, if he get farm work, because people dey sometimes call am to clear their farm, cut trees and get firewood of which them go pay am. The boy wey no dey smoke before, dey smoke now and dey provoke with any little thing or argument. If I hear say he don they do other bad things e no go surprise me. [**Translation:** Nobody gives one money here, whether your family or husband's family, nobody sends you. Everybody has their responsibilities. I have hoped that my first son, Tari will help me. I managed to educate him to the polytechnic level despite the fact that he did have schooling with glitches. But today as we speak the boy does not have a job after three years of graduation. He plays cards, betting.]

In Angela's response, she highlights that those she looks to for financial assistance are her children and not her extended family. The assistance she hopes for is not in the present but in the future because her children are still at school. She has eight children and believes that they will be able to assist her financially when they finish school and start working. At one point in our interview, I picked up the issue of youth vulnerability when a young man who I suspect was between the ages of 25 and 30 walked out of the compound where I was interviewing her. Here is what she said to confirm youth vulnerability as a serious problem in Odi:

As I dey hope on my children to begin help me one day in the future, na so I dey pray every day for dem, make God protect them, bless them and make dem no join bad gangs like that guy wey you see dey go so because for this town most of our youth dey into different crime like stealing and kidnapping because no job for dem. Those who no dey smoke egbo before dey smoke now. [**Translation**: As I hope on my children to start helping in the future, that is how I pray every day for them, may God protect them, bless then and prevent them from associating themselves with bad gangs like that guy you see walking past, because in this town most of our youth are into different crimes like stealing and kidnapping because there is no job for them. Those who did not smoke marijuana before now smoke it.]

Although observation was not one of the data collection means in this study, the youth vulnerability that all participants alluded to as a serious challenge or problem is something that I observed as I moved around Odi, interviewing participants and conducting the FGD. In the town, okada (commercial motor bike) driving is the major

job and means of livelihood for young men. What then becomes the fate of young men and women (youths) who are not okada drivers? My personal curiosity to know about the search for crude oil in Odi by workers at some multinational company, causing interviewees/participants to cancel initial interview appointments on some days, further opened my eyes to youth vulnerability. I saw young men who were supposed to be at work or school gathered in different groups gambling on the bank of the Odi River. While the gambling was ongoing other forms of crime were also committed, for example smoking of marijuana and selling items which I believe were stolen.

6.4.3 Governmental and non-governmental involvement in Odi

The role of government and NGOs in the development and empowerment of women is well documented and has emerged as an important issue in recent times. Government's roles as well as those of NGOs are germane to the hopes of people particularly women and the poor. Government and NGOs roles are usually take the form of implemented policies and programmes. Examples include provision of adequate educational facilities, political support, an effective legislative system and employment generation for women. The provision of vocational training, training for self-employment, legal aid, protection for women and self-awareness programme generally falls to the NGOs.

Participants' interview responses in this study show that majority of them knew about government roles in empowering them. In their responses they mentioned some of the examples of government involvement in a typical community as I have mentioned in the preceding paragraph. Participants' responses to interview questions also point to findings on their views on NGOs and their collaboration with government. See Table 6.7 below for a first-hand view of participants' opinions regarding government and NGO involvement in Odi town.

Table 6.7: Participants' responses on government and NGO involvement in Odi

Views (sub-themes)	Participants						
	Ruth	Kumo	Ebi	Kier	Josephine	Angela	Pat
Missing government presence	✓	✓	✓	✓	✓	✓	✓
No knowledge of NGOs			✓	✓	✓	✓	✓

Table 6.7 indicates the two key issues participants used to describe their opinions on government and NGO involvement in Odi town. All participants indicated that government presence in Odi is missing. In other words, government involvement in the development of Odi town and in women's empowerment in the town is absent.

6.4.3.1 Missing government presence

In light of the discussion in the previous paragraph and in accordance with the participants' responses that they were aware of ways in which government could be involved in or contribute to their town's development (see section 6.4.3), most of the participants concluded that government's presence in the town is missing. Kumo, while pointing out the neglect Odi community suffered in terms of government roles, mentioned:

> *One sometimes wonders if we have government because what they ought to do for example protecting women's rights with laws, they don't. They don't care about the majority of people that are uneducated. They can at least establish a few learning centres for illiterate adults, fathers and mothers to attend in the evenings and weekends.*

The view expressed by the above participant underpins government participation in educating illiterate adults, in this case women, as a role that would benefit women. "*With a few learning centres for illiterate adults in Odi, the number of illiterate or uneducated women who are largely 'breadwinners' for families will reduce,*" Kumo emphasised. Tackling the problem of illiteracy among the women of Odi is pivotal to addressing the issue of women's rights which are absent, as noted by the participants. Pat vehemently declares (in anger I guess) that rights are not for uneducated women in Odi as follows:

> *For this Odi women wen no go school, no get right at all. How you won defend or proof am. The ones wen go school sef dey find am difficult to claim right how much more me and others wen no go.* [**Translation**: In this Odi women don't go to school, they don't have rights. How would you defend or prove it. The educated ones even find it difficult to claim rights not to mention the uneducated.]

Another participant, Ruth, alludes to Pat's perception when she describes women's rights as one role of government that is not fulfilled and that she would appreciate if the government would mediate. According to her:

Odi is a traditional community were anything you do must not go contrary to our cultural and traditional practices otherwise you will be assumed wrong and, in most cases, summoned to the palace. On the basis of this, people hardly express themselves in Western ways or thinking that seems correct. So, government getting involved in community matters with their legislatures and laws to exercise our rights at any time will be a good thing.

Lack of government involvement in the community is something participants clearly linked to employment problems. As much as some of the participants want to work and are prepared to generate employment for themselves, facilities and opportunities for doing so are not provided by government. Kier, who appears to be speaking on behalf of Odi women in general, when conversing with me in a personal, individual and face-to-face interview, said:

We are not lazy women who want government to feed us. We do not want them to give us food or anything. All myself and our women like every other person in this community want is government institutions where we can be employed or do business with.

Accordingly, this participant argues that Odi women are not lazy women who want government to spoon-feed them. She points to their willingness to work in order to earn a living and the importance of government presence in their community. Government presence, as I understand it, mainly includes the establishment of certain government parastatals or encouraging private companies to be set up there. This she believes would pave way for employment.

Kier's response suggests that the absence of government involvement in alleviating the poverty that disempowers women heads of households was too glaring to be ignored. Through her response, the issue of "nothing without the people", especially the concerned participants, surfaced. That is, government involvement in a community without understanding the plight or challenges of women is doomed to failure especially in a community like Odi where a large number of households are headed by women. One after another, the participants expressed in various ways that government needed to involve women in finding solutions to the problems of women's poverty and preparing pathways for community progress if they were really sincere. As Keir said:

Women in Odi are politically neglected and undermined. Their voices are either silent or regarded as meaningless in town meetings where issues that

affect the community generally and those affecting women in particular are discussed.

As I probed and searched for deeper meanings in the interview excerpts, I noted commonalities in participants' descriptions of Odi's political setting or landscape – an issue that connects profoundly to women's participation in decision-making and community involvement. In Odi, every compound has a woman leader. She is in most cases the oldest. According to Kumo:

Many of these woman leaders do not attend meetings because the time of meetings are awkward for them – they are either at farms and markets for daily bread for themselves and family or at home attending to domestic issues. Those who attend make little contribution because they have little education and are intimidated by cultural assertions which permeate inferiority among many of them.

Ruth's interview excerpt relates political practices and Odi women's involvement in decision-making to government involvement in the country at large. She would appear to be making a case against the State and Federal government for their neglect of Odi town and not just Odi women. She accused her kinsmen and the elite class in Odi of letting them down. According to her, the government has learnt from the way it has treated and managed the town, so why would the government take the town seriously in terms of getting involved in activities and infrastructure that could help it. She further mentioned in this regard:

Our local government is not existing despite having a secretariat, meaning expect nothing from them. The State capital at Yenogoa is far from here and the Federal capital at Abuja is further. These are places where one cannot reach in hours or few days to complain about the neglect and their non-involvement in Odi town development. Even if one eventually gets there, where will you start from? Because you won't be allowed in and you know no one. The happenings here drive me crazy. I have at intervals thought of organising women to go to the king's palace to table our problems as women of whom some are without husbands, some have husbands but are breadwinners of the family. But will this yield the result we want to see? I doubt. Some women in the past though few of them have done same. Nothing but empty promises of we will do something about your complains. It ends there.

6.4.3.2 No knowledge of NGOs

In my view, the participants' regarded NGOs and NGO involvement, and their contribution to their empowerment in particular and other women heads of households in general, as laughable. I say this because almost all participants either smiled or laughed at the questions. Many at first did not understand what I meant by NGO, and explaining what NGO means and their supposed roles in any community did not make much difference. It is no surprise given the literacy level of most of the participants that they do not know what NGOs are but responses from the interviews about the absence of NGOs in Odi town are worthy of note.

Josephine's response reads as follows:

> *Since I grow up reach this age, me never really see this people you call NGOs in this town. E possible say them dey here make I no know them. The people wen me they see na some people who dey go around the town. Dem dey look for oil. Dem they normally to go around the waterside or river. Dem they work for some oil company. Most of the people no dey stay for this town.* [**Translation:** Since I grew to be this age, I have not seen these people you call NGOs in this town. It is possible that they are here but I don't know them. The people I see are some people who are around the town looking for oil. They normally go around the waterside or the river. They work for some of the petroleum companies. Most of them don't stay in this town.]

The above response suggests that the participant is somehow certain that there are no NGOs in the town despite her not being too sure about the categorisation of the people she see going about in search of crude oil, which she simply refers to as oil.

Workers of oil companies such as Shell Petroleum in search of or drilling for crude oil in Odi town is not new to the men and women of Odi, but she struggled with knowing whether they or their companies were NGOs. Josephine's confusion is unravelled by a few participants' narratives that clearly state that NGOs are absent in Odi. So, the question of their involvement in the town is meaningless. According to Ebi:

> *Bros, in this town of Odi, I fit tell even if I dey sleep and you wake me up to answer this question say we no feel any NGO people here, we no dey benefit from them, dem no dey here. Abi na people when came once in a while to come give small children vaccines for polio, measles and others na dem you they ask? But those ones as I know dey come from council, local government council. Abi the NGOs dey also give vaccines?* [**Translation:** Brother, in this town of Odi. I can tell even when I am asleep and you wake me up to answer

this question that we don't feel any NGO people here. We don't benefit from them, they are not here. Are you talking about people who come here once in a while to give the children vaccines for polio, measles and others? But those one as I know come from Council, local government council. Do the NGOs also give vaccines?]

Ebi reinforces the sentiments of Kier and Ruth as illuminated in section 6.4.3.1 of this thesis. She questioned, *"who will put the people of Odi's concerns out there for the attraction of NGOs?"* As I engaged her in the interview, she made the point that most NGOs in Nigeria are politically inclined and seek attention as well; except from ones affiliated to foreign governments and the ones owned by international organisations like the United Nations and the World Bank to mention a few, she believed that the NGOs present in Nigeria are very different from what NGOs truly represent. Many NGOs according to her see interest in certain places as paramount because of what they stand to gain from such places and are not really interested in the people of those communities. Why NGOs would want to come to Odi is unclear because the town's major resource, crude oil is already in the hands of the government. In addition, there is little government involvement in infrastructure. Participant, Ebi furiously asked*, "wetin dem go dey do here?"* meaning what will they be doing here?

Conversation with another participant who was very eloquent yet meticulous in her choice of words highlights the need to look beyond Odi town not experiencing the presence and involvement of NGOs. Whilst almost all the participants admit to the absence of NGOs involvement in the town, Angela draws my attention to a crucial issue of township leadership. She queries what the leadership of the town doing in terms of making people within Nigeria and outside the country see the plight and challenges of the people of Odi. "*Help does not fall directly from heaven, wealthy people and organisations need to be informed and educated about less privileged and the poor's deprivations and required help"*, she exclaimed!

6.4.4   Empowerment of poor Odi women

6.4.4.1 Understandings of empowerment

In most parts of the interview, I asked questions and immediately simplified them in Pidgin English if I noticed from the facial expression that this was needed. The interview question and section around empowerment was very interesting. It appears

to be a major concern and of interest to all participants regardless of their education level, age and occupation. It is a major concern to participants in my view because of their emphasis and understanding of what it means for them to be empowered. For instance, Josephine said:

> *I am poor because I can't get what I want and need when I need them. And there is no hope of getting them later in life the way I really want them. So, I need no one to tell me or remind me that I am poor. I will also not feel bad, not any more if my children are abused poor and without a father. In this town, hardly will you see someone abuse you poor except the person is from the city or one of the few ones whose parents are somehow rich. So, it does not bore me like when I was younger. However, I will like a better life for my children. It won't also be a bad idea If I enjoy the remaining part of my life. For this to happen, I need government support which is empowerment. If government can support me with things that can help my little business and farm do well it will go a long way to make me and my children happy.*

The response above suggests that the participant's understanding of empowerment is anchored mainly on happiness for herself and her children following growth or improvement in her business and farm. She is very clear that she could be better if she could get government support. Kier's response concurs with Josephine's view as expressed above. She stresses below that without empowerment the poor woman as the breadwinner of the family (household head) will remain perpetually her poor because she cannot meaningfully do anything that will unmake her poverty:

> *Empowerment will enable me do what I am supposed to do better. For instance, I need more capital for my business to do better than as it is now. The business cannot grow more than this because no additional money is added. Our feeding and managing of the home are from the business. I really need help with money to grow the business. I often get worried of running out of money because if I continue with the business the way I am now, I may go out business in a few years to come. I wish government or anybody or company can lend me money to add to this business. I will be able to pay back in a year or two time.*

A poor female household head, who the family looks to for survival, cannot thrive without being empowered. This is a core lesson that comes from the responses of some participants. According to Ruth:

> *Empowerment is about learning from time to time ways of improving my sources and means of livelihood. Without it, I will remain in this situation without change and improvement. Nobody wants to remain the same all*

through her life. Remaining the same and known to be poor in one's life time is not a thing of happiness.

Empowerment as Ruth refers to it above is not an improvement in one's physical state neither is the improvement of the town or community where participants reside. Of course, it may in the long run have an impact on their physical appearance. It is a form of equipping oneself to improve the daily routine, livelihood and means of income .

In the words of Pat:

> *Poor women like me need empowerment. E dey very important. Empowerment be like money and business. Without money how person want do business? Without money how person want even do farm. So empowerment dey important. Na empowerment go enable you know the better and plenty ways person fit use do and improve things wen she dey do to get money. People who get lucky go school, I mean higher schools like university don empower themselves. Apart from say them go school, them still they learn different things and ways of doing this.* [**Translation**: Poor women like me need empowerment. It is very important. Without money how will a person do business? Without money how can a person do farm work. So, empowerment is important. It is empowerment that will enable you know better and many ways that could be used to improve things when she has money. People are lucky to be educated. I mean higher schools like university have empowered them. Apart from the school that they attended, they still learn different things and ways of doing things.]

As the interview progressed, I came to the realisation of how important participants considered empowerment. Some of the participants, in coming to this realisation, compared their lives to those of a few educated women in Odi town whom they also considered empowered. "*These educated women do not struggle as much as I do*," says Angela. "*You see that very big shop over there, at the extreme end of the street*," she pointed and drew my attention to, "*is one of the biggest in this town. If you are looking for anything to buy and you don't it get there, then you have to go to Yenegoa*." My conversation with her made me understand that the shop she referred to is a major one where other small retailers like herself (Angela) go to buy in bulk and later sell in bits. This woman whom Angela referred to was also mentioned in my interview with another participant, Ebi. According to Angela, the woman is nice, and is supported by her husband who stands in for her when she is not in the shop. "*She sometimes sells on credit to me and a few others that I know, but her credit does not exceed three thousand naira*," she said. However, she does not joke with her money, she notes.

This means that she vigorously follows up with people who owe her money to ensure that she receives what she is owed timeously.

6.4.4.2 Reasons for the empowerment of poor women heads of households

Discovering and developing themselves, openness to choices, care and time for family are the reasons participants gave as responses to reasons for wanting empowerment.

Discovering and developing themselves for the overall well-being of themselves and their family is the prime reason why poor female heads of households who were participants in the interviews seek empowerment. They all asserted that if they were empowered, their lives and those of their family would be better because they would be enabled to know various and different ways of improving and doing their trade – what they do for a living and other supplementary means to secure a livelihood. The excerpt from Ebi's interview indicates openness to choices as the major reason for considering empowerment important. Ebi's response below underlines openness to choices as a reason for empowerment:

> *Bros na because me no get another choice apart from my farm work otherwise I for don comot for this town. And if I no comot, I go don start another kind of work or business. This farm work no easy and no be say e dey reach take care of the family. I go for like to learn some hand work because I no fit go school again. I don old too much for school. Even the hand work, I no go fit because you need money to start and money, me no get. If I see where to learn handwork like hairdresser or tailor for free, my brother I go learn ooh! Then in the evenings and weekends I go dey do my farm work.* [**Translation:** Brother, it is because I don't have another choice apart from my farm work, otherwise, I would have left this town. And if I didn't leave I would have started another kind of business. This farm work is not easy and it is not enough to take care of the family. I would have loved to learn some craft or trade because I cannot go to school. Even the craft and trading learning, I cannot venture into it because one needs money to start and money I do not have. If I see where to learn hairdresser or tailor for free, my brother, I will go learn. Then in the evenings and weekends I will go do my farm work.]

The excerpt above corroborates the view of Ruth, Kumo and Kier. In Kumo's view, two key terms were conspicuous. These are the voice and identity of the poor. Her view thus reveals that participants' reasons amongst others for wanting empowerment is their desire to have the confidence to speak out about practices in the community that affect their identity and lives in general. Kumo had this to say:

> *Every breadwinner or family head needs to be empowered. Otherwise, how will he or she get food for the family. For a woman like myself whom circumstance – the death of husband in year 1999 following the crisis in Odi, empowerment is compulsory. My empowerment as the father and at the same time the mother of my children starts from my doings of ensuring that they don't lack especially the basic things we need in life. Therefore, the beginning of empowerment is going out there to get means of livelihood. That is, don't be lazy. If you don't do this you are nobody because people around you especially some men who like to take advantage of poor women will certainly take advantage. Your children too won't respect you. So inside of you, you are empty. You cannot talk where people are talking especially if you are a woman that men have taken advantage of and known to people which in most cases will be gossiped.*

Perceptions such as that of Kumo were experienced by most of the participants in this study. Pat's states that she needs empowerment and will not deprive herself of it if the opportunity avails itself "*because no man out there will give you anything rather choose to help you without asking for something, which usually is your body, she said. How long will one do that? what moral standard and lessons will I be teaching my children? And what description or type of woman will my late husband's people regard me?*" In the course of giving suggestions that may possibly answer some of the questions she raised earlier, she shared her experience with me, as stated below:

> *In one of the town's meeting last year. I was in attendance. Several issues about the development of our town were raised and suggestions were offered. Issues concerning women generally were discussed in a hurry and was towards the end of the meeting when other issues had been discussed and finalised. The issues concerning women was again presented by one of the women in attendance but most people suggested its inclusion in the agenda of future meetings. The woman insisted despite not having the expected support of other few women in attendance. I love the way she expressed herself. She was not afraid like many of the women to speak. She did in Ijaw – our local language very well and at some point, speak very good English. Her body and skin not like that of many of us here, they glow. She is the daughter of one of our fathers in this town, she is well educated and stays in Lagos with the husband as I later got to know. I admire the guts and freedom she expressed as she spoke and made all listen despite being for a while.*

Before she went on to respond to my next question, she stressed that she would like her children especially the girls to get that kind of opportunity to be well educated and go to big cities to develop themselves.

Importantly, participants in this study revealed the need for their empowerment as they disclosed that no one on earth grows younger and for that reason they would like to be empowered in different skills that would help them tackle their future fears. Almost all the participants revealed that the kind of job they do for a living – farming – requires physical strength which they may not have when they reach a certain age in life. While they worry about their future, they also worry about their unkempt looks as women in most cases. In addition, many of them worry about the future and the health of their children who assist them in the daily routines of their job.

Still on the question that required them to provide reasons as to why they wanted to be empowered, some participants highlighted care and time for family as one of their reasons. They revealed that they craved to spend time with their family but could not because they were usually tired after the day's work and went to sleep immediately after eating. Ebi's dissatisfaction with her work and lifestyle clearly revealed that despite their primary of catering for the needs of her family members, she needed time to spend with family. She had this to say:

> *People wey dey work for offices and with government like those women who be teachers for schools for here no dey do whalala like me wen go farm in the morning, work under sun and come back in the evening. When I come back, day don dey dark. When I come back, I don tire well well. Most times, I go still cook night food wen we go eat because some of the things for the food I bring dem from farm. By the time I finish all dis, I don dey tire, na sleep I dey see. Almost every day I dey take paracetamol for body pain before I sleep. I no like this kind life. At least e good say make I play and discuss with the children before everybody to sleep for the day.* [**Translation:** people who work in offices and for government like these women who are teachers in schools here are not involved in the kind of troubles and stress that I am involved in when I go to the farm in the morning, work under the sun and come back in the evening. When I come back the day is dark and very tired. Most cases, I will still cook food at night that we will eat because some of the things for the food are things I bring from the farm. By the time I am done, I am so tired and just want to sleep. Almost everyday, I take paracetamol for body pain before I sleep. I don't like this kind of life. At least it would be nice to play and discuss with the children before everyone goes to sleep.]

Corroborating Ebi's statements is Ruth's response. Ruth (the participant that goes to Cotonu), despite the fact that she is mainly into business not farming like Ebi, desired empowerment for herself and women like herself who are heads of households

because of the absence of time to care for and spend with her family as she would have loved. She had the following to say:

> … providing for family does not come easy. I have on the way travelling and away from home for days because of my kind of business. When I am away, I miss my family but I can't do otherwise. I really miss them. I love days that I don't embark on my usually business travels. These days are nice and beautiful because I normally spend time with family which is something I love. When I am home, I am able to chat with my children and ask questions about their schooling and generally welfare. Despite making money from my business, I still wish to be empowered or learn any other trade or skills that will enable me do another viable business here in Odi town. Doing business will give me that time to care more and spend with my family.

6.4.4.3 Barriers/challenges to empowerment

We want to be empowered! This desire is voiced by all the participants of this study. All the participants in one way or another echoed their willingness to be developed through the learning of a skill. While some of them were brief in making their points known, others were very elaborate as shown in some of their direct responses replicated above (see section 6.4.4.2). However, there are some barriers or challenges that they encounter in this regard. According to participants, these barriers prevent them from accomplishing their desire of becoming empowered. As their interview responses reveal, the chief barriers to the empowerment of participants include a lack of education and training, job/occupational stereotypes, financial constraints, self-beliefs and perceptions, and limited access to resources .

In this section I will not dwell on the lack of education/training, occupational stereotypes and financial constraints because they overlap in the responses of some of the participants. Therefore, to avoid repetition that might bore the reader of this thesis, I concentrate in the detailed presentation and interpretation of limited access to resources – land to be precise – that almost all the participants discussed in detail.

Limited access to resources: land

Limited access to resources such as land and other assets needed for the participants daily work are stumbling blocks to their empowerment. The majority of the participants are engaged in farming, while some are businesswomen but also do some sort of farming on the side. Farming is done on a parcel of land and, for that reason, access to or ownership of land is essential. Be that as it may be, access to land for many of

the participants remains a challenge despite the fact that they live in Odi, where most of them were born, on the farms where they have lived all their lives. Kumo was one of those who revealed that access to land for farming was a problem for female heads of households:

> Our empowerment here is a problem and will continue to be so until the issue of land for farming is addressed. Your farming cannot be meaningful if you have just small piece of land. Someone like myself who is responsible for the whole family needs a big land to farm but I don't have that land. So, I only do on the land what I can do. I have tried different times and ways to lease more in addition to the one that I am currently using but I cannot afford it for now especially when one is not sure of how the harvest for the first few seasons will look like. This is not good, it does not make me happy because it limits what I am capable of doing in terms of planting and harvesting.

Kumo's response as indicated above reveals both access and inadequate land for farming purpose as a problem for her. On realising this problem, she made and perhaps will continue to intensify her efforts to obtain additional pieces of land to enable her to increase her farm produce either for consumption (house/domestic use) or commercial purposes. While she complains of lack of access to land, she like many others for example Pat, Josephine and Angela, equally complained about the amount of energy she puts into farming with the farm tools and equipment at her disposal. She highlights as shown below:

> I wish one has these kinds of modern farm tools that are used by big farmers in cities. These tools make it a lot easier to do farming and of course makes it possible for a farmer to cultivate more and smile well during harvest time.

Farming is by no mean an easy or money yielding occupation as the participants stress. Its challenges are numerous and require solutions, but these challenges are difficult or almost impossible for rural dwellers and women such as them who are at the same time vested with the responsibility of household headship. Angela's response revealed that the use of traditional tools for farming did not in any way make life easy for them. This is what she said:

> E no easy o. This my work na die. To dey do the work with hoe, cutlass, basket for all dis years when I don dey do am no really easy o. But wetin person go do if he no get another tools especially those types when them say e dey make farm work easy. [**Translation**: It is not easy. This my work is very difficult. To work with hoe, cutlass, and basket all these years that I

have been doing it is not easy. But what can someone do if she does not have other tools especially the ones that make farm work easy.]

Indeed, participants' interests go beyond their traditional farming – cultivation of crops. Many of them (Ebi, Josephine, Angela, Ruth, Pat, Kumo) wished to rear animals alongside crop farming but are mainly constrained by land and finance. According to Ruth:

> *I get this idea of training fowls, goats and some other animals. E go for make sense if I fit add to my farm work. With am I go dey make more money and myself and family no go dey go through this hardship. At least, things go better pass as dem dey now. But where the space abi land to put the animals? I no get space.* [**Translation:** I have the idea of rearing chickens, goats and some other animals. It would make sense if I can add to my farm work. With it I will make more money and myself and family will not be in hardship. At least, things will be better than now. But where is the space or land for the animals? I don't have space.]

In the words of Ebi: "… having more land in addition to the one that I am using at present will afford me the opportunity to boost my farming work and as well improve the rearing of the chickens and goats that I do at home" (translated from Pigin English to English). The rearing of domestic animals for subsistence and commercial purposes, as underlined by this participant, is believed to be an avenue to make herself and the household better off, that is, empowered through the additional income that can be earned when crops and animals are produced instead of crops only. This belief is no different from those of the other participants who are mainly or solely into farming.

Land as a barrier to empowerment for participants whose occupation is business was also revealed in this study. Two participants who are mainly into business pointed to land ownership as something that they would benefit from immensely. Some of the land or assets in form of houses which they use for their businesses are either owned by their family or the family of their husbands. In some instances, properties are rented/leased for their business. "*For Heaven's sakes, renting someone's property for your business especially near your place of residence is a problem*" says Kier. She owns a bar/restaurant that is prospering, as I observed. She confirmed this when she thanked God for the operation and success of the business at some stage of the interview. For her to ensure and continue to empower herself and the business like she said, there is a need to expand the since the business is doing well. To do this, she considered renting a nearby space (empty land) that is yet to be built on. This

parcel of land is next to their house which is the same premises that she uses for her business. The challenge according to her is the increment in rent at the will of the owner. "*The owner increases rent without prior notice and gives you terms and conditions that are not favourable but what can you do? I sometimes wish I had not rented the additional space. Is it the unpleasant attitude and utterances right in front of your entire family that I want mention? Let me not talk in detail about this.*"

The narrative of another participant, Kumo, as depicted below is similar to that of Kier above. According to her:

> *Land to farm is my biggest problem. It is a barrier to my farming work without solving the problem or getting help about it, the issue of empowerment is irrelevant. Part of the land that I am using for farming is not mine. I am renting. I pay. Whilst you farm on someone's else land, you will be praying that the person does not come to you all of a sudden that he/she wants to use his land because that is usually the case especially with land close to us here, that is, not far from the main town where there are houses and people live.*

Not owning land, which is a major requirement for their success, subjects participants to the mercies of the owners of the land that they are using for their businesses and for farming. This has a negative impact on their empowerment because it limits their choices or their paths to freedom, as well as their desire to expand the businesses and farms. Angela's narration of how she was out of work in the past because she had no land to farm on is also testimony to the importance of land ownership for women especially those who are heads of households. According to her:

> *… person no fit dey empower if the person no get some things like land. To get your own land dey very important. If you get land you go fit get many things. You fit rent to people to make money, you fit use am do different type of business. For me, I go do my farming without problem. In 2014 season, I no farm because I no get land to use. The owner of the land wey I dey use collect e land say he wan use am. I beg but e no gree. Wetin I go do, nothing. E no easy for me and my family but thank God we still dey survive.* [**Translation:** One cannot be empowered if the person does not have something like land. To have your own land is very important. If you have land you can do many things. You can rent to people to make money, you can use it for different business. For me, I will do farming without problem. In 2014 season, I did not farm because I could not get land to use. The owner of the land that I use took it saying he wants to use it. I begged but he refused. What will I do? Nothing. It is not easy for me and my family but thank God we are still surviving.]

6.4.5   Poverty alleviation

This section sheds light on the alleviation of poverty among female heads of households who were participants in this study. In their interview responses participants suggested several ways in which their impoverished state could be improved. Filtering their responses by means of coding revealed several views or sub-themes: namely, loans and financial assistance, availability of job opportunities, and proximity of government and support. These sub-themes represent the various ways participants believed their impoverished state could be improved given their responses to the question: In your view, how can poor female heads of households be assisted to improve their livelihoods?

Apart from financial assistance and loans which were covered in detail by the participants, other means of addressing poverty were only mentioned briefly by the participants. For this reason, I deem it necessary to present and interpret financial assistance and loans only in detail.

6.4.5.1 Financial assistance and loans

Money – "give me money" – is the first statement that almost all the participants started with as they responded to the question. This in my view refers to the participants seeking financial assistance. They believed that if they could access finance, their impoverished state would be improved. Accordingly, the absence or lack of money which they need in order to satisfy their wants and that of family is the reason why they are poor. In her opening remark, Pat said:

> *If government or anybody wan help me comot from poverty, make that person give me money. Na money, I no get, I know wetin dem dey do with money, I know how I go use the money well. The money wey I dey talk about, no be money for chop. I mean better money wey person fit use do something wey go dey bring more money. If I get better money, some I go put into farming and the other into market (trading).* [**Translation**: If government or anyone wants to help me out of poverty, that person should give me money. It is money that I don't have. I know what to with money. I know how to put money to good use. The money I am talking about is not the one for eating. I mean money that can be used to do something that will bring more money. Some I will put into farming and the others into trading.]

The view of another participant, Kumo, also reveals availability of funds as an issue, which participants mostly referred to as money as a major remedy to addressing their poverty. It is her belief that if she gets money, she can help herself. Her statement: *"Provide me with money, the money will help to expand my farming"* strongly captures and authenticates her belief. While both participants (Pat and Kumo) stressed access to or availability of funds (money) just like others, some of the participants echoed that the money that they ask for does not necessarily have to be free because it is very difficult for anyone to just give someone money even if the person is dying. The Nigerian government was equally accused of this when they indicated that the only time you get money from government is during an election period. In fact, when election draws nearer, "*people are promised all sorts of things that they complain about,*" said Ruth. Even that money from government is in most cases not more than #15000 ($50), she said. "*What meaningful thing can someone do with that amount even when they call it all sorts of names like trade booster and empower our women?*"

As participants mentioned financial assistance, many of them indicated access to loans as another major means by which they can actually reduce poverty. Having revealed their challenges regarding access to money, five of the participants revealed that they would love to develop their habit or culture of saving part of their income, but their income is so little that they cannot do so. Should they do everything possible to save regardless of the amount, like Kier highlighted, several aspects of their livelihood would suffer. According to Kier, "*the habit of saving is very good for anyone who wants to help herself but if you do it without failing or skipping some months, some aspects of one's life and family will suffer.*" To tackle this situation, access to loans is a recommendation, given the viewpoints of Kier and Ruth. Below is what Ruth said to prove her point:

> *The major way out of poverty is empowering us with money. Most women for example myself do not have the kind of money that I would have loved to expand and make my business run smoothly without me stressing myself like I am currently doing. I will appreciate financial assistance from anywhere but things are not easy with people in this country. So, getting people who will just give you money to do business for free is difficult. Because I know this, I plead with government and banks to give loans to poor women like us who at least have something doing. If I get good amount of money as loan, I can pay back provided the interest is not that type that will kill me.*

Acknowledgment of loans for improving the livelihood of poor women was also underpinned by Pat. At some point in her interview response, she mentioned that financial assistance for the poor and women who are heads of households with no husband like herself, does not come easy. "*Who do I know that can help?*" she asked, and responded to her own question that there is no one. In the light of this, she is strongly of the opinion that getting loan for her farm from accessible channels would really go a long way to help improve and expand her farm and also make the farm work less stressful by providing the kind of farm equipment amongst other things that she needs for her farm but does not currently have. Like Angela, Pat is also mindful of the interest that accrues to the loan should she eventually find a place or source to obtain a loan. In her words:

> *… the loan wey I dey talk about suppose come with small interest so that e go make sense otherwise no need.* [**Translation**: … the loan I am talking about is supposed to attract small interest in order for it to make sense, otherwise there would be no need.]

Similarly, Ruth, Kier and Kumo maintained that if they were able to obtain loans at a reasonable interest rate they would not hesitate to, because in their community, Odi, it is almost impossible to find someone who will render outright financial assistance to anyone. They revealed that there are one or two persons in Odi who are in the business of lending money to people, however, the amount one can get is just too small that you cannot do anything meaningful with it. In most instances, one goes to borrow from them in times of urgent need only. Furthermore, as revealed by Kier, there is the opportunity to sometimes borrow more money than the usually amount of #5000 – #10,000 from these moneylenders but it comes with a lot of convincing, begging and guarantees. Not many people especially women have the kind of guarantees needed, she emphasised. With the guarantees provided, the amount that can be obtained does not exceed #12,000 ($40). This revelation was alluded to in the excerpt from Kumo's response:

> *… last two years, I go borrow #15,000 to help me expand my farm for the new planting season and my business but na only #10,000 I get after many begging and the security like my expensive wrappers and beads wey I give them …* [**Translation**: … last two years I intend to borrow #15,000 to expand my farm for the new planting season and my business but I got only #10,000 after much begging and my expensive clothes and beads that I gave as the collateral.]

The term 'security' as used by Kumo in the above excerpt is same as the word 'guarantee' that Kier used. Therefore, it can be said that examples of guarantees acceptable by money lenders in Odi include women's personal valuables such as their expensive traditional apparel that is usually imported and beads which are highly regarded as jewellery.

6.4.6   Genocide

Table 6.8 below shows at a glance the responses of participants to questions relating to genocide in Odi town where this study was conducted. Questions asked include: (1) Did you witness the 1999 genocide/military invasion of this community (Odi)? (2) What was your experience of the genocide? (3) In your view, did government provide help or assistance to victims or survivors of the genocide? If yes, how and what did government do?

Table 6.8: Participants' responses on genocide

Views (sub-themes)	Participants						
	Ruth	Kumo	Ebi	Kier	Josephine	Angela	Pat
Genocide experience	✓	✓	✓		✓	✓	✓
Compensation for victims or survivors of genocide	✓	✓	✓		✓	✓	✓

The ticks in table 6.8 indicate the sub-themes that capture the responses of participants. There is no tick shown for Kier, which indicates that she did not witness the 1999 genocide, as she responded that she was not in Odi during the genocide. However, she was able to contribute to some of the interview questions because she had been in Odi for fifteen years. Hence, she could recount and feel the pain of the survivors of the genocide because she lives with them in the community. She was also able to provide some insights into how the issue of compensation for the survivors of the genocide was dealt with because her husband mentioned at least one person who was a survivor.

6.4.6.1 Genocide experience

When the participants narrated their experiences regarding genocide in their town, Odi, which they sometimes referred to as a community, the mood was sombre. Getting

them to talk about it was like revisiting the darkest day in their lives. Indeed, there is no way they can forget all that happened on that day as they still remember vividly the time of day when the genocide took place and all that happened. According to the participants, in their different responses, that day was a day of *"crisis, massacre and killings"*. Many of the participants wept as they narrated their experiences because of what they saw and the pain felt.

Ruth was born in 1976 and since then has lived in Odi. She described that day as a day of confusion and perplexity. She narrates her experience as follows:

> *That day is still fresh in my mind. The whole thing started around 2 p.m. It rained seriously on that day. I ran with my newborn baby who was 2 months old. With the baby, I ran with other five children. They are all my children. My husband was not at home when it all started. He must have run for his own safety from where he was. I did not see my husband. I could not reach him because there was no means of reaching him. Till date as I speak with you, both his family and I have not seen my husband.*

Calamity best describes the experience of Ebi. It was the first time in her life that she witnessed such a crisis. Her whole world was darkened. I can picture it like it was yesterday, she said:

> *I can narrate in total all that happened, people got killed and buried. I was fortunate to have a boat, so we escaped with the boat to a nearby forest in a different village/town where we built a tent and stayed with the children. My husband and mate were with me. My husband was a fisherman. We survived through him.*

Speaking of the role of husbands during the genocide was something that was appreciated by some of the participants, especially their role in ensuring that their wives and children were saved. Some of the husbands even took in some children who were stranded and crying without knowing where their parents were. It was undeniably a period of fleeing from the danger and leaving the town, said Pat. Common to the excerpts of all participants is the fact that everyone except for some boys and men ran for safety and their lives. These boys and men who remained faced the army that was sent by the government to destroy the town. As reported by Kumo, her son was among the people who attempted to defend their town. In her words:

> *My son was at the forefront. He was the one carrying on his head the native charm pot as they tried to prevent the army from entering further into the town and causing more havoc.*

On hearing of a young boy being at the forefront of a troubled town or town in crisis, I asked, why did you allow the boy to join them. She replied, I was getting there but you interrupted me. Here is what she said:

> *… on that fateful afternoon, nobody in the town envisaged the army troop arrival at Odi. It came to us as a shock. As at this moment that we speak, I do not know how my boy got there. It was one of my neighbours who heard me crying looking for him that told me that he saw him with the Egbesu boys carrying the charm pot.*

Egbesu is the traditional deity (god) that most the people of Ijaw, of which Odi town is part, believe in. On hearing where her son was, Kumo, forgetting that she could be killed, went to get him. Luckily, when she got there she burst into tears and asked the boy to drop the pot and he left with her. The sound of gunshots was everywhere. "*Only God saved us despite moving through the bush*," she said. I gathered that the boy was coerced to perform this duty because he was not yet sexually active, that is, not sexually involved with girls. Only such a person who is regarded as clean can carry the charm pot.

Kumo's response like that of some of the others for example Pat indicates that the loss of their husbands and children in the genocide was a devastating experience. According to Kumo, it was a three-month experience that she will live with forever. She reveals that the genocide struck in October 1999 and they returned back to Odi in January/February 2000. Pat considers herself lucky and that it was God's will that she and her children are still alive. But when she remembers that her husband was killed by the army, she becomes sad. "*Whilst we were away for the three months, we lived like animals*" she said. We would eat anything that we could find to eat. "*We relied on food and gift that we got from people*". According to her, they could not continue like that so they (her and her eldest child) had to help people on their farms and do other small jobs to survive.

The experience reported by Pat is characterised by death and survival. The genocide was a time when many people died and those who lived were regarded as being predestined to live. This she said as: *"na only those wey God say go survive or live*

nay survive" [Only those predestined to survive by God, survived]. The excerpt below sums up Josephine's experience:

> *That day na like war. Na wetin I even dey talk, that day na war. Killings everywhere for Odi. death body for everywhere. Who never see death body before for he life see plenty that day for streets. As you dey run for your life na so others dey run. Many people dey without knowing where dem dey go. Children dey run, papa dey run, mama dey run. Many of dem run without seeing each other. Dem burn houses down. Na like film e be that day but no be film. That crisis really affect people lives o. no amount of compensation wey person get from government wey go make person better pass as he be before the crisis happen* [**Translation**: That day was like war. What am I saying, that was war. Killings everywhere in Odi. Dead bodies everywhere. Who had not seen a dead body before, saw plenty on that day on the streets. As you are running for your life, others are also running. As children were running, so are fathers and mothers. Many of them ran without seeing each other. Houses were burned down. It was like a film on that day but it was no film. That crisis really affected people's lives. No amount of compensation one gets from government will make one better than he/she was before the crisis happened.]

The excerpt from Josephine's narration is similar to that of almost all the participants of this study whose narratives show their pain and agony that no human being can forget especially when one underlines the revelation of how the genocide cut short the life of promising and energetic people who were the future of Odi town. For instance, Ebi indicated that her experience of the genocide was not something that she wanted to talk about because it brought back bad memories. "*Some of our sons and daughters as well as fathers and uncles who do speak on behalf of our community were killed*", she said. "*It is a setback not only for the development of town but our happiness as a people.*"

In the nutshell, Ebi's genocide experience reminds her of how so many people – families, neighbours and people in Odi at the time of the genocide – were killed. Those killed includes people who were close to her. In her conversation with me, I note that one of her great losses was the death of her daughter's husband (her son-in-law). The son-in-law according to her, had only come to Odi a day before the genocide struck to give her some clothes and money. In tears, she said, "*He stays in Lagos with my daughter and their two children. On his way back from Yenogoa where he had gone to do some work, he stopped by (here) to give us the money and clothes*". In blaming herself for the death of the son-in-law who was not originally from Odi, she said, "*If I*

had known I would have allowed him go that same day because he wanted to but I insisted that he stay to enable me get some farm produces from the farm the next day for his family especially my grandchildren." She expressed that it was going to be easy for him to carry the farm produce because he had driven his car there.

6.4.6.2 Compensation for the victims and survivors of genocide

As deduced from the responses of participants, the victims of genocide are the group of people who lost their lives and/or property during the genocide, while the survivors are those who were lucky to be alive after the genocide. Despite being survivors some of them also lost some property and relatives and friends to death. Therefore, the victims and survivors both suffered the loss of people and/or property.

Participants were asked, in your view, did the government provide help or assistance to the survivors of the genocide? If yes, how and what did government do? Some participants responded yes and others said no before proceeding with detailed responses. Below is an excerpt from Ruth's response:

> *No. Until they paid compensation. I received #300,000 as against #500,000 that I was initially promised. My children that were supposed to be given #250,000 were given #200,000 each. My first child who is 24 years of age did not get anything. The children invested the money in their schooling. The money I got, I used it for food for the family and trading of my fish business. The compensation was paid in 2015.*

Kumo who had initially revealed that the genocide in Odi lasted for three months (Oct 1999 – Jan/Feb 2000) confirmed Ruth's revelation that government paid compensation. She did not at any point use the word 'compensation' but strongly maintained that government gave money. An excerpt from her interview response reads:

> *… government gave some money but many people did not receive anything. More so, those who received, got very little that they could do nothing with especially when you compare it to the loss that they suffered.*

In the view of some other participants, for example Ibarakumo, who responded 'yes' to the question seeking to know if government provided help or assistance to the victims or survivors of genocide, government assistance was not in the form of money only. According to her, at times they brought food, wrappers (clothes), rice, beans, oil

and pepper. These items were shared among people in the town. Another participant, Ebi, corroborated Kumo's response when she said that government had shared a few things like garri, clothes, pots and sugar which were not enough but they had to manage. Kumo's choice of words does not necessarily suggest that it was actually the government that provided them with the items because at some point as the interview progressed, she said "*God bless all the people and companies from different parts of Nigeria who brought us (the victims and survivors) food to eat and other items*". Further to this, she alluded to the fact that some money, between the amount of #150,000 and #300,000 (between \$289 and \$577 equivalent as at September, 2021), was paid to people. "*Not everyone got or received this money. Some of my children, myself and many other people that I know did not get anything.*".

While all the participants who acknowledged receipt of assistance in the form of foodstuffs and other items appreciated the assistance, particularly when they started returning to Odi town from their hideouts, they were nevertheless unanimous in their response that providing them with money would have been of more useful. This view was clearly articulated in Kumo response. She said:

> … *rather than share things like rice, beans and oil which were very little and cannot last you for three days, giving us money would have made more sense. With money, one can attend to some other needs that are also important.*

Without mincing words, the participants seem to be appreciative the compensation they received in the form of materials despite it not being adequate to satisfy their needs, especially when one notes that their houses and farmland were damaged by soldiers in the act of genocide. In their narratives they referred to everyone who came around to help them with food and other gifts as government, in other words, they saw them as government workers or representatives/agents who were acting on government directives or instructions. Unknown to them is the possibility of some of the people being individuals and organisations like NGOs that were making humanitarian gestures*.*

One crucial issue that stemmed from the response of participants was that of equating the compensation and the pain that genocide brought them. Josephine stressed that no amount of money or foodstuffs/items that she received then and that she may

receive in the future make up for the loss of her loved one. "*I lost plenty plenty people*", she said. Excerpt from Josephine's response suggests that the number of loved ones lost are numerous. She went further to say that the compensation from government is "*medicine after death*". What she meant as I confirmed with her is government providing the people of Odi with monetary compensation is like giving medication to the dead when they could have initially prevented the death. Kier's excerpt as shown below concurs with Josephine's view of equating compensation to the pain of genocide:

> *… yes, government paid compensation to people. Although I did not benefit from it because I was not here when the genocide occurred neither was I here when the compensation was paid. I hear some people talk about the compensation they received and other talk about how they were not paid compensation. But the truth of the matter is how much is #200,000 or #300,000 being the highest money some people received when compared to people that died that period?*

6.5   DATA GLEANED FROM THE FOCUS GROUP DISCUSSION

6.5.1   Introduction

Table 6.2 above provides a snapshot of the FGD participants which was to be held on a Friday. However, two of the participants (Rose and Nene) contacted me before the time to indicate that they would not be available. Nene was unavailable because she was the deputy spokesperson for the family at her niece's traditional wedding scheduled for the same Friday at Sagbama, a town near Odi, and Rose indicated a family commitment as her reason. Consequently, I had to ask the other participants to change the date to the following Friday because Nene's and Rose's absence from the FGD would have meant that I would have been left with only one government official. Happily, Gladys and the seven other women participants were all willing.

The FGD, which commenced with all participants and me introducing ourselves, lasted for an hour and 34 minutes. In the introduction, Rose and Gladys mentioned that they were local government officials with Health and Sanitation who worked regularly in Odi town as well as the nearby towns. Nene is an official at the local government council. She represents one of the wards that make up the local government council/area of which Odi town forms part. All but one of the participants who worked with the local

government council live in Odi. A restaurant in Odi town was used as the venue for the FGD.

In the FGD, the four themes that surfaced in the semi-structured interviews also emerged, as presented and interpreted in the preceding sections of this chapter. These include genocide experience, description of poverty, poverty alleviation and government involvement.

6.5.2   Genocide experience

Having known from our introduction that Gladys, one of the participants from the local government, lives in Odi (see section 6.5.1), I started the conversation with her. My first question was: how long have you been living in Odi? "*I have lived here almost all my life",* she responded. As she expanded on her response, she revealed that she was not from Odi originally but that her late husband had been from Odi. According to her, she lost the husband to the 1999 crisis (genocide). This revealed that she had experienced the 1999 genocide/military invasion of Odi and had a reasonable understanding of the environment. "*It was a bitter experience, I saw people killed before my very eyes and we all flee from our homes",* she said. All the participants agreed that it was indeed terrible, including Nene, who does not live in Odi. She and others who were not in Odi at the time had to look on as outsiders, watching as the people of Odi streamed into nearby towns seeking refuge.

The experiences of all seven women head of households who participated in the FGD were similar, given their narrations. They were of the view that the Odi genocide was "*horrible", "terrifying"* and *a "bitter" experience*. Pere, Tamu, Boma, and Helen specifically said that it was and remains a bad experience – a very bad day that they did not wish to witness again in their lifetime neither did they wish it on anyone else including their enemies. In Pere's words, "*it was such as tragic experience and story that is so painful and bad".*

In the discussion, the participants emphasised the pain they suffered both during and after the genocide. This pain in my view could be better explained by them, so I probed further for a deeper understanding. Seeing people die from gunshot wounds and torture, many of whom were their relatives and members of their close families, before their eyes was something they had never experienced before. "*It was terrible for me*

because I watched my husband die, it is painful and will be a lasting pain that may not go away", said Elibi. Watching their husbands and some of their children die was also experienced by Tekena, Pere and Preye. Besides the death of husbands, some of the participants, for example Rose, one of the three local government officials, indicated that her husband was disabled following the genocide that struck Odi. Rose said that her husband lost his legs to the genocide and *"now uses wheelchair thanks to his family that added money for me to get him a wheelchair".* It must be painful and sad I commented. "*Yes, really painful, you won't understand what women like us who are now breadwinners go through everyday just to provide and keep the family together",* said Helen. The sentiment was shared by all the participants, "*no be small thing, na God dey help us"* [it is not easy, it is God that is helping us] they echoed. "*When will this pain be over?*" With tears rolling down her face and trying to rein in her words and emotions, Tekena spoke about her experience.

> *Before my very eyes soldiers took my daughter away, raped and killed her and I could not do anything about it. I cannot forget even when I try. Many a times, the scene reoccurs to me. It does look as if I am watching television whenever the thought come either at the farm when I am working or when I am at home thinking.*

Getting Tekena to talk about the rape and killing of her daughter was not easy. Other participants and I had to really encourage her to speak because we could tell that she wanted to speak but it was difficult for her.

6.5.3   Description of poverty

To gather a description and understanding of poverty from the FGD participants, the following question was posed: "How would you describe the women in Odi? First to respond was Rose; her response reads: "*Many of the women here are poor and strong because they are really trying their hands on things that can give them income.*" Gladys supported this when she said "*that many of the women are the one's responsible for taking care and feeding their families because they are either single or widows".* The majority responded in a chorus manner *"Thank you, aunty, na true you talk"* (you are right, we be poor people) meaning that both Rose and Gladys were correct in the description they gave. Furthermore*,* Betty one of participants, described *"poverty as cage if in everyone outside is your boss".* When I asked what she meant by this she said: *"It means when you are poor you are at the mercy of people because you don't*

have power and means to do things you would like to do." Elibi, whose occupation is fishing, said *"poverty is something that nobody wants."* Tekena supported Elibi's statement, saying that poverty *"is living in suffering like in hell".*

Rose and Gladys mentioned that they, like some of their other colleagues, are somehow lenient in most cases with women when they discharge their duties. "*We know that many of them are the ones catering for their families, we give them warnings in some instances where we ought to give them fines".* The women who benefit most from their benevolence are those who are petty traders and the owners of shops. Nene who was calm as Rose and Gladys spoke, had nothing much to say because she does not visit Odi as frequently as Rose and Gladys do. All she said as I wrapped up the question was *"I now understand why most of the persons from Odi and some other towns coming to the council to pay fines about some of the health and sanitary offences are women".*

As revealed in above paragraphs, the participants admitted that most women in Odi are poor and many are the breadwinners of their families. In other words, many of these families are female heads of households (FHHs). In light of this, I asked the question: What do you think can be done to alleviate poverty or assist these group of women?

6.5.4 Poverty alleviation

Nene, who had been rather quiet at the beginning of the discussion was the first participant to respond. According to her, a lot can be done to actually improve the lives of these women. She went on to mention that the issue of "*providing them with interest free or loans with little interest and training and educating them on different business opportunities had been severally considered, presented and deliberated at the Council by all councillors and the Chairman of the local government. This matter is not just presented once and allowed to rest but frequently".* Rose agreed: "*Yes, providing these poor women especially the ones who are the breadwinners or head of their families with loans is a must do by government if their poor situation has to be alleviated."* As Rose elaborated on the reason for suggesting loans just like Nene did, Gladys in agreement with them stressed that these poor women would remain poor if government did not help with loans. According to her, she *"cannot imagine where poor*

women like the ones in Odi that they come across almost every day will get financial assistance that will take them out of poverty if not from government". Both Nene and Rose could only agree with Gladys, saying at the same time, "*you are right.*"

Gladys turned to Nene and said "you and other officials as well as our chairman at the local government council are our representatives and government that we know first. Please I urge you and your colleagues to intervene in ways of improving the lives of poor women in our neighbourhood. They really need your help as government" Nene responded, "some of us at the local government level are deeply concerned but bureaucracy, nepotism, and party politics are usually not helpful. However, I, like a few officials do sometimes provide financial assistance to people who come to us for help but how many can we help in our personal capacity?"

Having listened to the views of the participants from the local government, I turned to the other participants who are heads of households for their views. Unanimously, they mentioned money and loans as one of the major means by which their impoverished state could be improved. In other word, they were of the view that with money or loans from government they would be able to start their own businesses. Job provision was also mentioned as another way in which poverty could be alleviated. While the conversations around job creation were ongoing, I noted that all of them except Betty spoke of job creation for their children. Betty mentioned that "*poor female head of households can be assisted to improve their livelihood by been given jobs and resources to work with*".

6.5.5   Government involvement and NGOs

Some questions that could help in understanding government's involvement in the livelihoods of poor female heads of households in Odi community were asked. These questions included: What are the infrastructure and amenities in this community that you are happy with in terms of poverty alleviation? What infrastructure would you like to see that is currently not available or in a bad state of repair? Give some reasons.

The participants who were head of households mentioned different infrastructure that they were happy with in terms of poverty alleviation. Tamu mentioned the town hall, while Preye, Elibi, Boma and Pere indicated that they were happy with the health centre in Odi. Betty and Helen, however, indicated that they were not happy with the

infrastructure, as they compared it to the standard in some other places outside Bayelsa. As the conversation progressed, they all indicated that they needed health centres to be upgraded to hospitals. Boma added that the roads in most parts of the community were not that bad.

The participants from the local government council seemed to agree with the other participants who had spoken earlier, as reported in paragraphs above. Nene, a local government official, revealed that better drinking water and certain essential infrastructure in Odi should be provided: "*They are among key issues in some of our meetings' agendas but there are no enough funds from state and federal government to execute programmes or projects.*" She reluctantly admitted to issues of corruption and embezzlement in local government when I (researcher) referred to them as problems of government. Rose and Gladys echoed that corruption is the major reason why women in Odi and many people in Nigeria are poor. Nene was silent and could only smile as Rose and Gladys made this claim. I guess defending the allegation was a difficult one for her, especially in an FGD.

Having discussed the involvement of government extensively, in other words, the ways government could assist or be involved in alleviating the plight of poor women in Odi, I brought up the issue of NGOs. In my probing as the conversation was ongoing, I mentioned to the participants facing Nene that NGOs may be of assistance in alleviating poverty in general. Why didn't government consider partnering with some to address the plight of poor women who head households in particular as well as women in general. According to Nene, this was an interesting topic and she stated that NGOs were not new to her and the local government council. From time to time, they invited and encouraged NGOs to come on board. "*Some of them approach us on their own because it is a problem for them to access our communities without approval from government. Granting approval is in most cases a problem and not approved given the interest of some powerful people at the Council,*" she highlighted.

In addition, Gladys disclosed, as rumoured across the town (research site), that some groups of people and companies sometimes came to the town to propose various activities that could improve the lives of people; however, discussions leading to commencement approval were often impeded at different levels including the palace. She summed up her narrative regarding NGOs by saying that "*the presence of NGOs*

especially the ones into poverty alleviation will be useful but unfortunately there is non-existence in Odi to the best of my knowledge". Participants who were heads of households all agreed with Gladys's view. They were very clear that there were no substantial NGOs in Odi.

To bring an end to the discussion, I asked the question: What other issues would you like to discuss with me (researcher) with regard to poverty among heads of households in Odi community? None of the participants said anything. I then said to them, please feel free to make comments, it will go a long way to helping this study. Just when I was about to get ready to conclude the FGD, Rose said to me, *"please do anything possible that could help improve the poverty situation of these poor women especially those who are the breadwinners and head of their families"*.

6.6   DISCUSSIONS ON DATA: FINDINGS

In this section I offer reflections on and a discussion of the key findings that the data generated in this study. The findings were derived from the responses of seven participants who took part in semi-structured interviews and FGD conversations with ten participants. The discussion of findings is done in line with the reviewed literature (see Chapters 2 and 3) and the theoretical framework – capability approach theory and standpoint theory (see Chapter 4). The findings are drawn from the themes, particularly in relation to the research objectives as shown in the subsections that follow.

6.6.1   Findings on feminised poverty in Odi

Feminised poverty was revealed to be ubiquitous in Odi community following uncontrollable circumstances such as the 1999 genocide. As advanced by De Waal (2015) and Selva (2019) in agreement with the participants' responses, the Odi genocide like any other genocide, for example that in Rwanda and Armenia as the reviewed literature in this study indicates, is characterised by hunger, displacement, an increase in feminised poverty, and death, amongst other consequences. Regardless of where and when genocide occurs the consequences of genocide remain the same. The experiences of participants, particularly the women who head their respective households in this study, support the consequences of genocide as being universal.

It is typical to expect many people in rural and post-genocide communities to be poor (Koster, 2008). The group worst affected by the 1999 Odi genocide was the women survivors who lost their loved ones including their husbands and children, as well as in some cases their property. This finding concurs with Dimijian's (2010) research. Dimijian notes that in times of war and genocide women are predominantly the losers. As survivors they are left to adapt to new ways of life. One of the new ways of life for participants (mainly the interview participants) was caring less for themselves and more for the family because of their new roles as heads of their families. This is in line with the views of Chant (2008, 2014) and Cerrato and Cifre (2018) that women are careless about themselves, unlike men who care more about themselves. In their new roles, women are constrained by inadequate incomes that jeopardise the standard of living and general well-being of their entire family.

On assuming their new roles as heads of households, women tend to work harder in order to provide for their families. Biwul (2016) writes that women who are heads of families understand that their responsibilities are huge and as such they have to work tirelessly to provide for the family. This is something that the conversations with and narratives of the participants in this study revealed. Despite the industrious nature of these women (participants) in their respective occupations, mainly farming, their situation remains poor mainly because of lack of support. This they made clear as they indicated that they do not get support from family especially the family of their deceased husbands who had been the breadwinners.

The complaint about lack of support for this category of women (participants) is moving when one notes that some women who emerge as heads of households could support themselves with the property of their deceased husbands, for example houses for which rent can be received and plots of land that can be used for farming and other businesses, but they are denied access and ownership by the deceased husband's family members. Following an appraisal of the inheritance rights of women in Nigeria, Mordi (2013) found that women are seen as 'outsiders', hence property that could serve as a means of support is taken from them, despite the fact that the children that these women strive to provide for and train without support bear the name of the late husband or his family. In addition to stripping the women of their means of support, the late husband's family still lay claim to ownership of the children even though they

are less concerned about their welfare and survival. This practice is rooted in tradition, moral norms and cultural practices, as the literature points out (see Chant, 2007, 2008), as well as in my view the iniquities that promote gender inequality.

Support from husbands appeared to be important to women. Participants in this study identified it as an important factor that could determine the poverty level of households, because with husbands by their side there might be more access to earned income. However, many of the participants had chosen to remain widows after the death of their husbands. Regardless their reasons, one fact in their narrative that is clear was their desire to see that their children were successful in the future. So, the thought of remarrying was not a strong consideration despite being poor. This fact speaks to Rogan's (2016) argument that women not having male partners is a cause of feminised poverty.

Other causes of feminised poverty according to Bastos et al. (2009), the OECD (2010) and Heath (2012) include the large families that women heads of households are responsible for and violence and gender imbalances in relationships. Among the interviewed participants, Kumo's family comprised 14 members which was one of the reasons for her poverty. Ebi also lamented on her family size, indicating that being poor was to be expected because her meagre source of income could not comfortably provide for all.

Findings relating to use of the term 'breadwinner' versus 'head of households' is evident in this study. This warrants the need to seriously consider the debate of Budlender (2003) about household headship. Budlender concludes that household headship should not be defined in terms of any one criterion such as ownership of the housing unit, primary income-earning, gender, age or primary decision-making. Besides, literature, for example Zarhani (2011), largely emphasises that head of household is tied mainly to income earning and economic responsibility. Nevertheless, some participants in this study appeared to distance themselves from the use of head of household when they refer to themselves. They appear more contented with the term 'breadwinner'.

The above finding is particularly applicable to women who live with their husbands, given the understanding that the participant(s) who underpinned this notion were living

with their spouses. I believe that their choice of 'breadwinner' as opposed to 'head of household' is culturally and morally inclined. With that in mind, I maintain that referring to themselves as breadwinners and their spouses as the head of the household is a means of being submissive and respectful. Being the head of the household, as the narrative of Kumo, one of the interviewed participants, suggests does not entail income earning only. Heads of households, or heads of families as they are sometimes referred to, are mainly involved in leadership in decision-making and are the person that steers the trajectory of the family on all fronts. However, I note that spouses that were financially supportive in the past tended to be accorded the respect of still being regarded as heads of households, especially when women knew that this loss of financial means was not the spouse's fault as in the case of a participant's husband who lost his mobility in the 1999 Odi genocide.

Also revealed in this study are the specific ills poverty inflicts on participants – poor women who are heads of households. These ills are the costs of poverty that participants incur in the form of deprivation and stress which prompt unhappiness and ageing. Participants in this study articulately exposed how their state of poverty impacts on their wellbeing and welfare. Accordingly, unhappiness and ageing are central to their lack of wellbeing and welfare deterioration. For them, poverty deprives them of the pleasure of spending time with their families for relaxation, holiday and fun because most of their time is spend working just to earn the income that the family needs. The experiences of participants in this regard agree with Graham's (2015) view that poverty is exacting a high cost in terms of stress, unhappiness and pain; hence, of all population cohorts, the highest levels of stress are recorded and reported among the poor. On account of this finding on lack of wellbeing and welfare deterioration I posit that the warning of Wong (2013) should be taken seriously. In his warning, he mentioned that if the detrimental effects of rapid growth on well-being remain ignored, and if the conditions that amplify people's sense of vulnerability are not addressed, the resulting public resentment may undermine the sustainability of African's promising growth process in the long run.

6.6.2   Findings on the Odi community environment

This study illustrates that environmental activities can facilitate development and poverty alleviation. Yet these very activities receive little attention in Odi, a typical

observation seen in many developing countries, as Bucknall et al. (2001) note. Both the responses and narratives of the study participants suggest that if the environment were not neglected, as in the case with Odi community, but adequately maintained and put to use, it could be a source of economic activity and development. It could accordingly help to create employment which would address the unemployment challenge ravaging the community and pave the way for a reduction in crime among the youth.

Data in this study show that people, even the poor, are mindful of their environment. Participants' narratives and conversations suggest that the environment in which people live is an important factor that contributes to their wellbeing and general welfare. Accordingly, I argue that it could 'make' or 'break' people. In other words, depending on the use and state of the environment, it could either make people rich or poor. In the case of Odi community, where this study was conducted, participants' revelations agree with Shackleton's (2009) research, which found that neglecting or overusing environmental resources tends to impact more on the poor than the better off. According to the participants, the Odi environment is neglected because of an absence of infrastructure and amenities. Although the participants did not emphasise the issue of environmental degradation, it was implied in their responses to questions on infrastructure and amenities. As environmental degradation includes oil spillage and pollution resulting from crude oil drainage amongst others things in the community, infrastructure including environmental facilities is needed to improve the standard of living.

While data from this study have linked the consequences of environmental neglect to crime and unemployment, it is important to note that there are far more implications. Reference to pollution and oil spillage by participants agree with He et al.'s (2012) research. These authors reveal that neglect of the environment comes with huge costs including hazardous environmental challenges, climate change and threats to resources and biodiversity. The findings of He et al. (2012) and the concerns raised by participants of this study cannot be overlooked, especially in the context of global climate change. This is understandable, as Ravallion (1996) notes that certain geographic areas are persistently poor, arguably because of an absence of natural resources or the low quality of available resources. However, this is not the case in

Odi community which, like most communities in the Niger-Delta, is richly endowed with crude oil amongst other resources. Therefore, it can be argued that the absence of infrastructure and amenities in Odi community, as raised by the participants, is a fallout of the neglect of the environment as both have a way of improving each other. In addition, political will on the part of government to put in place and develop infrastructure and amenities in communities is crucial and fundamental to the overall development of communities.

The neglect of the environment affects people differently. In this study, there seems to be an indication that women particularly those who are heads of households are the ones who suffer more from this neglect because of their daily domestic tasks – fetching water for home use, washing clothes by the river and their occupation, given the understanding that they are mainly into farming. In carrying out these tasks in a neglected environment that is associated with several environmental ills, these women are very likely to be exposed to diseases, for example water-borne diseases.

Many international reports and studies, for example the United Nations (1998), the World Bank (1992) and Bhaiseni (2017), claim that poverty contributes to environmental degradation and vice versa. The polluted Odi river and heavy use of firewood for cooking in Odi community, as disclosed by the participants, typically contribute to environmental degradation. It is therefore not surprising to hear participants mention lack of drinkable water as a challenge. This has a serious effect on them because they are poor and cannot afford alternative sources even though they would like to access such sources for the sake of their health and that of their families. In the light of this, it becomes imperative to note alongside Angelsen et al. (2014, p. 12) that the poor rely more directly on the environment than the rich for their survival.

The fact that many of the participants are farmers further buttresses the point that the poor do indeed rely more on the environment. Accordingly, issues of access to land and land ownership for participants is central to their occupation, that is farming, because it is almost impossible without land. Despite this understanding, the participants, being women, are the most vulnerable, given the unfavourable policies and cultural practices around women's ownership of land and property inheritance generally.

Bradshaw et al. (2013) and Martine and Alves (2015) maintain that the worst consequences of environmental neglect are both socially and economically related and thus often cause people to put more pressure on the environment. This according to Bharadwaj (2016) in turn results in larger families (due to high death rates and insecurity), improper human waste disposal leading to unhealthy living conditions, more pressure on fragile land to meet their needs, overexploitation of natural resources and more deforestation. In this study, the data elucidated that women-headed households in Odi can be regarded as large if a family size of 14 household members, nine members and the least six for participants Kumo, Ebi, and Kier, respectively, is anything to go by. If the large size that prevails in participants' households is juxtaposed against the issue of environmental neglect in terms of infrastructure, then improper waste disposal, tree felling for firewood (deforestation) and insecurity, to mention a few, should be expected. The Niger-Delta region as a whole, of which Odi community is part, is well known for insecurity given the high rate of kidnapping especially of expatriates working for petroleum companies (Akpan, 2017). These kidnappings are mainly the fallout of joblessness warranted by absence of opportunities.

This study reveals that many people in Odi are economically inactive particularly the youth. The absence of an enabling environment due to the lack of infrastructure leads to limited occupational choices. This situation paves the way for the economic inactiveness of the youth, with both educated and semi-skilled youths being unable to find jobs. Dauda (2017) suggests that joblessness and the economic inactiveness of a large majority of people in any community or society are an indication of underdevelopment and poverty. In this way, Dauda (2017) captures the plight of the study participants and many of their children (youths) in the Odi community. They are indeed poor and the community underdeveloped because of a lack of opportunities to make a living through income generation or earnings. The economic inactiveness of people in Odi, community as this study clearly establishes, gives way to youth vulnerability – another key issue that this study reveals as a serious concern. Based on the participants responses (in the interview and the FGD), this is a serious concern because it is a reason advanced by some women for leaving Odi for other cities in search of opportunities and for the youths' participation in stealing and other crimes.

One major difference in the findings of this study from previous studies (e.g. Ekbom & Bojo, 1999; Ostrom, 1990) is the role of community dwellers in environmental protection and development. Both Ekbom and Bojo's (1999) and Ostrom's (1990) studies posit that government neglect of the environment required some form of remedy or action to be taken by members of communities. Ekbom and Bojo's (1999) study shows how poor communities in the Philippines and the high mountain meadows in Japan often developed local rules and sophisticated mechanisms for managing natural resources. In contrast, data from this study indicate that the people of Odi community, using the revelations of participants of this study, depend solely on the government for the development of the environment. Hence, their profound disappointment and helplessness.

Actions of poor communities in addressing the issue of environmental neglect do not necessarily have to be a once-off or temporary measure. This is exemplified in Ostrom's (1990) work, which shows how people at the local level can manage common pooled resources sustainably over a long term. Furthermore, Ostrom is clear that there are alternatives to the regulations made by a centralised authority which in the case of Nigeria is the Federal government and the Bayelsa State government, as well as local government, which is the third arm of government. Data from the FGD show the failure of the last-mentioned arm of government in issues that concern the Odi community in general, particularly as they impact on feminised poverty. It should be noted here in regard to policy that both local government and community members are, to a reasonable extent, important in dealing with the issue of environmental neglect. It is importance to highlight that there is little the community can do with regard to certain environmental issues, for example the oil spillages that participants mentioned as having serious consequences for the Odi river.

6.6.3 Findings on women empowerment

Data gleaned from the interview responses and the FGD documented in this chapter reveal in great detail participants' understandings of empowerment, reasons for considering empowerment important for their situation and the barriers to empowerment. It is clear that the participants' believe that empowerment is essential for improving their impoverished circumstances. For instance, one participant stressed that without empowerment poor women who are the breadwinners of the family

(household head) will remain poor because they cannot do anything meaningful that will improve their situation. Additionally, another participant indicated that empowerment is about learning ways of improving one's sources and means of livelihood.

In sum, the participants in this study would appear to understand empowerment as a tool or an agenda for human capacity development. So, Narayan's (2002) postulation that empowerment is focused on increasing poor people's freedom of choice and action to shape their own lives is upheld. Equally so, is the assertion of Cattaneo and Goodman (2015), who see empowerment as a meaningful shift in the experience of power attained through interaction in the social world and describe the process of building empowerment as an iterative one. In this process, a person takes action toward personally meaningful goals; draws on community support, skills, knowledge and self-efficacy to move toward those goals; and observes the extent to which those actions result in progress. In order to escape poverty, the poor, as the participants in this study revealed, need to do things differently from the ways they are used to, especially in their work (farming or business). Having admitted to doing things the same for all the years they have lived in Odi, most participants stated clearly that a change of mindset was required which could only be made possible through empowerment.

In his analysis of the poor, Narayan (2002) mentions a change in mindset as one of the main societal changes required for poverty reduction. Narayan's change in mindset requires the following: a change from viewing poor people as the problem to viewing them as essential partners in reducing poverty; a change in the relationship between poor people and formal systems, enabling them to participate in decisions that affect their lives; and, a change in formal, and informal institutions to make them more responsive to the needs and realities of poor people. However, with regard to the study participants, a change in mindset should start with the poor themselves and not necessarily with others. I consider this important because for any change to be meaningful, it must start with who such change is meant to affect. A change of mindset is informed by beliefs which are bound by human capacity. Without this, as Sen's works illuminate, empowerment would be constrained even if its essentiality were known.

Data in this chapter indicate that participants considered empowerment essential for improving their welfare, well-being and general livelihood. Their underlying empowerment is an essential requirement, pointing to the acceptance of Christopher Hitchens' notion that empowerment is the cure for poverty. Participants' narratives confirm Hickey and Du Toit's (2013) argument that without empowerment poverty persists and people are incorporated in a political economy in which they are either excluded from growth or they contribute to wealth creation without themselves gaining from it. The participants of this study corroborate Hickey and Du Toit's argument, as they are indigenes of Odi community – a community endowed with a wealth of crude oil which they should supposedly benefit from, yet they remain poor, a good enough reason for any person to be angry. The poverty of the people of Odi, given the experiential accounts of participants, shows that they, and the other poor members of the community, are excluded from contributing to and benefiting from their natural wealth through the absence of empowerment. The absence of government in infrastructure provision and the fact that it has permitted petroleum companies to extract natural resources without improving the lives of the people is thus heartless and amounts to deliberate disempowerment.

Literature, for example Evans (1979) and Hafez (2015), indicates that the

> … provision of a vision of a qualitatively different future; a communication or friendship network through which a new interpretation can spread; and activating the insurgent consciousness in people; helps oppressed group to develop an independent sense of work in contrast to their received definitions as second-class citizens; and creating role models of people breaking out of patterns of passivity as reasons for empowerment.

Data from this study reveal that female heads of households want to be empowered for three main reasons: (1) To discover and develop themselves for the overall well-being of themselves and their families. (2) To be open to choices. They believe that with empowerment, they will be able to engage with and participate in many occupations other than farming which is all many of them know. (3) To develop confidence and boldness which for them is about being vocal about practices that affect their identity and livelihood. According to the participants, these are aimed at access to resources and participation in economic activities; having their voices heard

or being represented to promote their rights; and to attaining inclusivity and the expansion of human capabilities.

Participants' reasons for empowerment and what they seek to achieve are in line with global protests on the part of the poor, particularly in view of the report by the OECD (2012) about the types and classification of empowerment – economic, political and social empowerment. Accordingly, economic empowerment includes better and fairer access to resources and participation in markets, as well as decent work. This is fundamental for pro-poor growth and, when combined, with political empowerment (e.g. rights, representation, voice, collective action) and social empowerment (e.g. expanded human capabilities, inclusion, non-discrimination) will provide society with more effective individuals because the different forms of empowerment are interconnected and mutually reinforcing. Based on the views of participants who are more concerned about income to provide the basic necessities of life for their families and to expand their capabilities, it is obvious that economic empowerment is ranked first followed by social empowerment. Nevertheless, it is important to mention that promoting empowerment in one form, for example economic, social or political, will have positive effects on the others. Therefore, all forms of empowerment must be promoted to provide the poor with all that is required to escape poverty.

6.6.4   Findings on government involvement

The neglect of Odi community by government is clearly revealed in this study. This has resulted in a parlous state where the survival and general well-being of women heads of households and their families are significantly compromised. It is clear in this study that neglect of the people in the community tends to take the form of the absence of government involvement, as well as development agents such as NGOs. The claim of neglect or lack of government involvement is underpinned by the participants' revelations that their environment (Odi) lacks infrastructure and amenities that could promote poverty alleviation. The participants' claims support Bucknall et al.'s (2001) assertions. According to these authors, it is typical of government to neglect rural communities and their environment.

Government neglect, according to previous research (e.g. Ibaba, 2009; Ugorji, 2012), stirred up the anger of Odi community youths which led to the killing of police officers

in the name of protest against community neglect. That in turn resulted in genocide, a supposed response of the FGN to the anger of the youths. Importantly, participants' narratives about their environment, as they interrogate the involvement of government in their community, further suggest that there could be a relationship between the environment and poverty. Boserup's (1995) work on agriculture, women and rural environments in developing countries indicates an agreement with the participants' narratives in this study. The environment, which includes the land that the participants use for farming, is very important to them in so many ways. For example, having good roads connecting their farms and accessible water on their farms would be of significant assistance in their farming, as well as the other occupations in which most of them are involved. Samuelson and Nordhaus's (1998) work corroborates the narratives of participants in this study. As these authors argue, if people suffer from stress, malnutrition, poor schooling, broken families, discrimination, lack of job opportunities, and a dangerous environment they will generally be poor, because these factors are central determinants of the fate of the poor. Therefore, the belief that government bears a responsibility to alleviate poverty – either by providing income to the poor or by correcting the conditions that produce poverty – is upheld (Samuelson & Nordhaus, 1998, p. 357).

Participants' responses revealed that in the aftermath of the genocide government neglect continued. While missing government involvement as means of improving Odi town and the lives of Odi people remains an important theme, the salient point of community leadership can also be faulted. This was apparent in participants' revelations on how compensation for victims and survivors of the genocide was dealt with by the palace and the chiefs in council – the supposed leadership of the town/community. Felix Mukwiza Ndahinda, in his work, *Reparations for victims of genocide, war crimes and crimes against humanity,* published in 2020, notes that the compensation and its process for genocide victims is often a problem because of the conceptual narrowness of the language of compensation in capturing the diverse forms of reparation and, thus, most victims are left worse off.

For Ndahinda (2020), the conceptual narrowness of the language of compensation implies that compensation is just one form of reparation. Other forms such as restitution, compensation, rehabilitation, satisfaction and guarantees of non-repetition

must be adequately explored before making a choice. To make choice, Ferstman et al. (2009) maintain that the quantum and quality of the adopted measures of reparation should adequately respond to the injurious acts and to the rights, needs and priorities of beneficiaries and survivor communities. Unfortunately, as the study participants revealed, this was not the case as the Nigerian government was forced by the court to pay compensation. This revelation concurs with the publication of an earlier report (see *Vanguard*, 2013 in section 1.4 of this thesis). Government actions in this regard indicates a lack of concern and care for the people of Odi. Indifference to how the compensation money paid to the community was distributed to the victims and how they are coping after the genocide further indicates lack of government involvement in Odi community and the people.

6.6.5   Findings on poverty alleviation

As I reflect on the data around poverty alleviation as divulged by the study participants, the words of Mahatma Gandhi resonate strongly. Mahatma Gandhi emphasised that poverty is the worst form of violence; it robs human beings of their essential dignity, self-respect and human rights and is one of the products of the cruelties and injustices of the social system. The participants' views, as captured in the responses in the interviews and the FGD, affirm Gandhi's assertions. Although participants who were women heads of household as well as the other participants did not use the word 'violence', their experiences reveal that government is cruel and as such violent to them given their genocide and post-genocide experiences. This amounts to injustice.

Both cruelty and injustice as Mahatma Gandhi notes are products of, and reinforce the injustice of, gender inequality, discrimination and violence against women which manifest in poverty magnification. Gender equality is something that women including the participants in this study are demanding. It comprises several issues but the participants in this study, who are heads of households, are more concerned with poverty, particularly as it concerns how they can provide for themselves and their families. In short, they wish for a good life. This is something that is germane to the capability approach, as Sen (1985, 1989, 1999), Alexander (2008) and Wells (2012) note. Accordingly, Sen asserts that a good life is about freedom which enables people to function and to live the kind of life they value. Likewise, Nussbaum regards a good

life as that which paves the way for a dignified human life where people are able to pursue the kind of life they regard as good.

The issue of poverty alleviation and ways of curbing it feature dominantly in participants' conversations. This leaves me with the realisation that demands for gender equality, as the literature promotes (e.g. Cheteni et al., 2019; OECD, 1998; Schrock & Schwalbe, 2009), are chiefly aimed at addressing poverty and its challenges.

As participants talked about poverty alleviation, they asserted that poverty alleviation is about enabling women to have a reliable source of income (income security) which they believe can help them sustain their livelihoods. Accordingly, participants believed that reliable sources of income include the form of self-employment like farming and business that they are involved in as well as decent employment in government and private companies. The reliable source of income that participants emphasise conforms with Sustainable Development Goal 8 (SDG 8) and SDG 5.4. SDG 8 centres on access to decent work and full and productive employment, while SDG 5.4 targets the provision of infrastructure and social protection. As alluded to Cruz and Klinger (2011), participants were emphatic that lack of infrastructure and social protection in the form of human rights and cultural barriers that were specifically mentioned deprive them of opportunities.

Given data revelations around the feminisation of poverty in Odi, especially on the causes of feminised poverty and the environment of Odi community (see sections 6.4.1, 6.4.1.2, 6.5.3), it appears that alleviating feminised poverty among female heads of households means addressing the poverty linked to gender gaps and deficits in education (SDG 4), in water, sanitation and hygiene (SDG 6), in food security and sustainable agriculture (SDG 2), in sustainable energy (SDG 7), in housing, safe public spaces and transport (SDG 11), and access to comprehensive healthcare services (SDG 3). Accordingly, this implies that lifting women out of poverty is fundaments to achieving the SDGs 2030 Agenda because of their relevance and contribution to the actualisation of almost if not all goals and targets of the SDGs. Therefore, gender-responsive implementation of the entire Agenda is herein embraced as Jato (2004) and UN Women (2018) suggest.

Chitiga-Mabugu et al. (2014, p. 9) broadly suggest "gender-responsive policy for poverty alleviation" and the implementation of the entire SDG Agenda. Participants in this study identified loans and financial assistance; information on business and investment opportunities; availability of job opportunities; proximity of government support; and government provision of opportunities for their children as ways by which poverty can be alleviated. At this point, I acknowledge that a participant sometimes used poverty eradication in her narrative on poverty alleviation. This is worthy of note because the literature indicates that some researchers use both terms interchangeably. For me, given the literature and the data gleaned in this study, as well as my personal experience, I chose to use the term 'poverty alleviation' throughout not because I want to undermine the participant's choice of word but to avoid issues or questions about the eradication of poverty which were not covered in this study.

6.6.6   Findings on genocide experiences

Two salient viewpoints emerged regarding Odi genocide and post-genocide experiences: (1) that economic/community development has not improved; (2) the well-being of household members in the community has deteriorated; and (3) that there is a need for government and development agencies to intervene. Understanding the genocide experiences of participants, mainly women heads of households, is timely in the context of the feminisation of poverty and the analysis of the empowerment of female heads of households, as well as the approaches that underpin these in Odi community.

Data in this chapter reveal that the socioeconomic status and power of households headed by females/women are negatively impacted. The narratives of participants suggest that their lives in both the pre- and post-genocide period are no different. They are still poor and seem poorer than before, given their post-genocide experiences. In short, the Odi genocide experiences of participants reinforced the impression that poverty and inequality has increased in the community. The negative impacts of genocide on participants, as elucidated in the interview responses and the FGD include human loss/violent death and loss of material resources, especially those which they had personally acquired over the years. Some of the acquisitions are with their spouses for those who were married before genocide separated them in death. For this category of participants, it is more than a double loss.

Verpoorten and Berlage (2004) refer to the negative effects of genocide as shocks which include restricted freedom disproportionately felt by the poorest. These negative impacts if not addressed are capable of increasing the risk of renewed conflicts because of the growing number of Odi vulnerable youths, many of whom have taken to crime and anti-social behaviour in order to survive. Two common shocks among "victims or survivors of genocide are taking refuge abroad and imprisonment" (Verpoorten & Berlage, 2004, p. 17), but for the participants in this study, theirs was taking refuge in nearby communities and towns. Although the literature consulted in this study reveals that rape is common to all genocide experiences it was not regarded it as shock. By contrast, the participants in this study repeatedly noted their shock at how some women and girls were raped by soldiers before their eyes. This experience was more traumatic for women who while running for their lives with family were stopped by soldiers and their daughters and sons forcibly away. The daughters were raped and the sons were killed. Women were raped in front of their children and then told to run for their lives.

One participant whose daughter was taken away, raped and killed has found this very hard to deal with. In her words (rephrased): that scenario plays out often as if I am watching television even at the farm when I am working and at home when I am alone thinking. This traumatic experience is similar to that Banyanga et al. (2017) as reported in their article entitled 'Trauma inflicted by genocide: Experiences of the Rwandan Diaspora in Finland'. Accordingly, trauma inflicted by genocide causes sleeplessness and bad dreams for the traumatised. Comparing their findings with the traumatic experiences and narratives in this study, it is clear that trauma is indeed an after-effect of genocide, as Banyanga et al. (2017) correctly notes. With the after-effects of genocide, the pain and anger of both victims and survivors of genocide will not be healed. In light of this, anger and hatred against the federal government particularly the President Obasanjo-led administration that brought the trauma and other genocide experiences upon them persists, even as people are encouraged to participate in the reconstruction and restructuring of their community.

After the rain comes sunshine, likewise for genocide. Previous studies like Clark (2010) and Muke (2016) show that the post-genocide era is usually characterised by reconciliation, rehabilitation, reconstruction and restructuring, which normally starts

with compensation negotiation for the affected communities. Compensation is meant for rebuilding communities that have been damaged or destroyed by genocide. The centrepiece of Rwanda's justice and reconciliation programme – the Gacaca Courts for Post-Genocide Justice and Reconciliation – were established in 2001 in support of compensation for victims of genocide. Negotiated compensation as reported in the studies cited above and the Gacaca Courts where lawyers were banned from any official involvement does not come easy (Clark, 2010). With the case of Odi community, participants revealed that the process itself is permeated with corruption and fraud given the discrepancy between what was agreed to be due to the community and what was received. This accusation goes beyond the government. Participants stressed that their own community leadership was part of this corruption as some monies were not released from the palace of by those in charge of the disbursement of money to victims/survivors of the genocide.

Reconstruction and restructuring of genocide affected communities often results in changes in income mobility and income quintiles over time. However, according to Verpoorten and Berlage (2004), households headed by widows moved downward in the income distribution. Further to this, Verpoorten and Berlage (2004) note that households that have reduced their dependence on subsistence agriculture moved upward. Unfortunately, as revealed, in the case of women heads of households in Odi community, their income has not increased but decreased, because they depend on subsistence farming – the main occupation for many. The chances of their income increasing appear to be unpromising, because almost all of them who served as participants in this study are without an alternative or secondary source of income.

6.7   CHAPTER SUMMARY

This chapter gave a detailed account of the findings in respect the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin these in Odi community that was set from the beginning as the primary objective. Through the detailed account, the secondary objectives were addressed vis-à-vis the comprehensively presented and interpreted themes that manifested. Key issues in relation to the findings are thorough descriptions of poverty by the poor themselves who in this case were the participants; the revelation of the peculiar costs of feminised poverty; the absence of government involvement in alleviating or

improving the lives of poor female heads of households; and the genocide experiences of the participants amongst others things. In sum, this chapter dealt with the qualitative data and the findings that emerged.

CHAPTER 7

SUMMARY AND CONCLUSION

7.1   INTRODUCTION

In this chapter, the study objectives achieved are chronicled, with the achieved objectives being presented and discussed in detailed based on the findings that emerged from the study, as discussed in Chapter 6. Additionally, in the current chapter, conclusions to the study are drawn, recommendations are made and directions for future research are indicated.

7.2   ACHIEVED RESEARCH OBJECTIVES

It is important to mention here that the findings of this study are based on the premise that the research objectives that the study sought to achieve at the outset were indeed achieved. The research objectives are restated below to assist me to focus on them rather than being derailed by unnecessary issues, which can happen when researchers present achieved objectives or answer research questions.

7.3   RESEARCH OBJECTIVE RESTATED

The primary objective of this study was to analyse the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin them in Odi community. The primary objective was achieved by addressing the secondary objectives which are stated below. Both the primary and the secondary objectives were achieved by answering the research questions raised.

7.3.1   Secondary research objectives restated

1.   To outline poverty from a gender perspective, focusing on women and gender equality, the feminisation of poverty, women's empowerment, and women's role in development.
2.   To present standpoint theory and the capability approach as the theoretical foundation and niche for analysing the phenomenon of the study in relation to the data generated.

3. To examine the roles and interventions of government and non-governmental organisations and development agents in alleviating the feminisation of poverty and women disempowerment in the post-genocide Odi community.

4. To propose policy guidelines to address poverty and empowerment among women in the post-genocide Odi community.

7.4 RESEARCH QUESTION RESTATED

The main research question is: In what ways can the feminisation of poverty and the empowerment of female heads of households and the approaches that underpin them in Odi community be analysed?

The sub-research questions are:

1. How can poverty be understood from a gender perspective that focuses on women and gender equality, the feminisation of poverty, women's empowerment and women's role in development?

2. What can one learn from standpoint theory and the capability approach as a theoretical foundation and niche for analysing the study phenomenon in relation to the data generated?

3. What are the roles and interventions of government and non-governmental organisations and development agents in alleviating poverty feminisation and women disempowerment in the post-genocide Odi community?

4. What policy guidelines can be proposed to address poverty and empowerment among women in the post-genocide Odi community?

7.4.1 How can poverty be understood from a gender perspective that focuses on women and gender equality, the feminisation of poverty, women's empowerment and women's role in development?

This section speaks to research objective 1: To outline poverty from a gender perspective, focusing on women and gender equality, the feminisation of poverty, women's empowerment, and women's role in development

An overview of the poverty literature from a gender perspective suggests that the face of poverty is female. Literally, this means that there are more poor women than men

globally and that poverty affects women more. In short, according to Pearce (1978), the one who coined the term, the 'feminisation of poverty', poverty is rapidly becoming a female problem.

This study indicates that male dominance across many sectors of society is prevalent and remains a major challenge to gender equality, feminisation of poverty, women's empowerment, and women's role in development. The dominance of men is promoted by many factors. These include culture and traditions that women find difficult to challenge in certain settings especially rural communities like Odi where this study was conducted. It is clear that there is a need to redress the gender balance, as the literature study and the voices of the participants in this study reveal. By gender equality, participants implied the creation of similar opportunities for women to those that men access and enjoy.

Gender equality, as I have come to understand it from this study, is not about who is superior or inferior. In fact, it is a concept that relegates, perhaps contests, the view that women are inferior to men in terms of what they are allowed to do and capable of doing. While the campaign for gender equality seems to be making some progress, it is evident that many women like the participants of this study, many of whom are petty traders, farmers and unemployed, need to be empowered otherwise attaining gender equality satisfactorily will be a difficult task.

Women are increasingly being seen as an important part of the international development agenda. Empowering women and promoting gender equality are enshrined as global development objectives in the Sustainable Development Goals (SDG). Despite the empowerment of women being widely seen as the key to unlocking poverty and promoting development that caters for the needs of the present and the future, the question of development interventions is often raised. Putting these interventions or strategies into use for the overall good of people and society remains critical. It is believed that the utilisation of meaningful and relevant interventions can contribute to societal development which will also pave the way to women empowerment.

The literature study, face-to-face interviews and focus group discussion (FGD) used to generate data for this study clearly established that the failure and success of

development interventions depend largely on the government and to a reasonable extent on other development agencies particularly NGOs. It is thus not surprising that the ILO (2007b) advocates that development agencies should focus on "strategic gender needs", including the removal of institutional discrimination and claiming rights from the state. These are generally achieved through collective action and bottom-up struggles. Development activities facilitate the achievement of strategic gender needs by uniting women, raising their awareness, and encouraging their mobilisation so that they can receive what they are entitled to and begin to overturn the unequal structures within society.

Female-headed households in Odi are considered disproportionately prone to poverty, due to their status differentials as single, married or widowed female heads of households, large household size, that is, large number of children/dependants, and limited education. These common household features, especially large family size, are among several factors that Barros et al. (1997) identified as risk factors for poverty for female-headed households (FHH) in rural communities. This is in contrast to the view of Chant (2007, p. 333) who does not believe that an increase in FHHs is linked to the feminisation of poverty. However, the findings of this study suggest otherwise, even if one remains cautious of generalising, given the fact that this study is a qualitative single-case study.

7.4.2 What can one learn from standpoint theory and the capability approach as a theoretical foundation and niche for analysing the study phenomenon in relation to the data generated?

This section speaks to research objective 2: To present standpoint theory and the capability approach as the theoretical foundation and niche for analysing the phenomenon of the study in relation to the data generated.

Chapter 4 of this thesis broadly achieved the above research objective. Through both theories – standpoint theory and the capability approach – the contributions of renowned social analysts about poverty were discovered and used as the foundation and niche for investigating FHHs in the post-genocide Odi community.

Capability approach theory, which partly frames this study, supports and fortifies empowerment as an essential foundation required for improving the lives of the poor.

It is evident from the works of Robeyns (2005), Alexander (2008), Wells (2012) and Sen (1985, 1989, 1999) that people's lives and their experiences of inequality and poverty, as well as their well-being in general, dictates the need for empowerment or otherwise. The notion of the participants in this study that empowerment can help improve the quality of their lives suggests that Sen is right to have used the concepts of 'functionings' and 'capability' to express that people need to be who they aspire to be. The participants appealed for good health, human rights and access to the basic necessities of life, thus supporting Wells' (2012) assertions. Wells asserts that a person's capability to live a good life is defined in terms of the set of valuable "beings and doings" to which they have real access, like being in good health and having loving relationships with others. Participants did not overtly disclose that they wanted to be rich but their responses and conversations in both the interviews and the FGD indicated that they aspired to not being poor. Therefore, the participants revealed that empowerment would ensure that they were capacitated and thus able to function better in their respective tasks/occupations and possibly identify new ways to improve their livelihoods. Capabilities are also sometimes referred to as empowerment by Mishra (2012). Empowerment comprises a subset of all capabilities rather a real opportunity to avoid poverty, according to Sen (1999), because the structure of opportunities available to people profoundly shapes their choices (Walker & Unterhalter, 2007).

The appropriateness and relevance of the capability approach to this study can hardly be questioned owing to the context within which the key issues were raised; that is, the study's contextual setting, a rural and post-genocide community. The theory, whilst attempting to underscore the usefulness of capacitating the individual, also points to its implications and consequences. One such consequence is that neglect or inadequate empowerment could lead to an increase in the number of poor women and FHHs (Mishra, 2012). The revelation of inherited poverty that participants linked to the cost of poverty can be used as an explanation for this. In a situation where the number of the poor particularly FHHs increases, the economic well-being of participants and the poor generally is likely to be eroded. Drawing on Sen's (1985, p. 15) work, one will agree with him that the vulnerable who are mainly the poor … "are precariously surviving at the end of subsistence, they are over-worked domestic servants working

around the clock, subdued and subjugated wives or women reconciled to their role and their fate, all tend to come to terms with their respective predicaments".

A major weakness of the theory, as the findings seem to indicate, is the future implications of empowerment for women heads of households if not placed side by side with that of men. While women will enjoy increased independence through empowerment, the outcome may not be good. The price associated with this kind of independence, according to Pearce (1978), has been their pauperisation and dependence on welfare. Women's independence is believed to relate to their ability to provide for themselves and their households when the need arises. However, their independence sometimes results in poverty because of the number of household members that depend on them, as with the case of the study participants, many of whom have large families and husbands who do not earn an income. This situation results in their reliance on welfare grants of different forms from government. Unfortunately, these grants (e.g. child grants for children of age 0 to 18 and old age grants to mention a few) are not provided or available to the women in Odi community. The lesson from this thus suggests that the empowerment of women should not be to the detriment of men; thus, gender equality and its promotion has certain ramifications. Accordingly, because of the acknowledgment of some husbands/spouses not having jobs or being gainfully employed, given the testimonies of participants, empowering them would not be a bad idea. This fact does not condemn Walker and Unterhalter's (2007) advice of prioritising income equalisation for every adult but agitates for rethinking about empowerment priorities so that empowerment and an income equalisation agenda can be achieved.

Beck (1992), whose work together with other existing works was used in the analysis and understanding of capability theory as used in the theoretical framework for this thesis, stipulates that people have strong individualising tendencies to adapt to the changes that they come across or are forced on them. This is the case of poor women heads of households (participants in this study) who experienced the genocide that struck their community and changed their status as well as their responsibilities. The lesson from the narratives of the participants suggests that poor women, like all human beings, should take part in lifelong learning in order for them to make informed choices about their lives and the community in which they live. The enhancement of human

capability is essential for the poor in disadvantaged situations that are characterised by rurality and the post-genocide realities. With the increase in the number of poor in Nigeria and of course globally, empowerment viz-à-viz government and development agency support and interventions becomes a key strategy within the overarching goal of poverty. Unless human capability is driven by empowerment that is promoted by the actual and contextual experience, it runs the danger of failing the poor.

At the outset, standpoint theory was disclosed in view of its use as part of the framework for the methodological stance or reasoning. The theory was indeed instrumental to the research approach and design that this study employed. However, findings that emanated from this study suggest its importance extended beyond methodological relevance. The theory attempts to construct knowledge from the perspective of women's lives because they were more able to bring objectivity to the research as a result of their societal roles, described as the "outsiders within" (Collins, 1986, 2000). In the literature applicable to this study, Harding (2004) sums up standpoint theory as the projection and promotion of "strong objectivity".

Standpoint theory helps to refine our understanding about the capabilities and experiences of people, particularly women and the poor. The singular and important contribution of this theory to this study is linked to the view of some participants that they are poor and that is who they are. In the current study, Josephine beautifully captures it as: "*I am poor that is who I am and I cannot do anything about it. I need no one to tell me or remind me that I am poor."* This belief is a strong attribute and strength of the participant(s) that must be underpinned as input into their standpoints. Therefore, I would argue that standpoint, as defined by Sarah Harding and other scholars, be re-evaluated to accommodate this crucial element of people's beliefs, for without its inclusion, the "strong objectivity" Harding (2004) mentions cannot be accepted without reservation and questioning.

In light of the above, I further indicate, in contrast to Arnot (2006), that we cannot comprehensively understand and interpret the social order and functionings of patriarchal forms in marginalised, dispossessed and ostracised groups such as women if issues as sensitive as faith and belief ideologies are excluded from their standpoint. The faith/belief ideologies of individuals, as participants revealed in this study, help to distinguish one's perspective from other people's standpoints, in this

case the participants. I hereby return to the writing of Hirschman (1997) and O'Brien Hallstein (2000) as something useful and important to hold onto. Accordingly, a perspective is a way of viewing the world based on experiences lived as a result of a person's place in the social hierarchy, while a standpoint is achieved when a person with a particular perspective engages in reflection, recognition and political, economic and social activities.

Based on theoretical framework, as shown in Chapter 4 of this thesis, and theorising on certain salient revelations of this study herein shown, I recall and maintain that the best I can do, as my chosen philosophical assumption (see chapter 1, section 1.8) permits me, is to talk about the participants based on their multiple perspectives and not to talk for them.

7.4.3 What are the roles and interventions of government and non-governmental organisations and development agents in alleviating poverty feminisation and women disempowerment in the post-genocide Odi community?

This section speaks to research objective 3: To examine the roles and interventions of government and non-governmental organisations and development agents in alleviating the feminisation of poverty and women disempowerment in the post-genocide Odi community

Chapters 2 and 3 of this thesis suggest that government and development agents, comprising mainly NGOs, should be involved in the alleviation of poverty feminisation and women disempowerment in Odi community. It is clear in this study that feminised poverty and lack of empowerment are two key challenges faced by women especially in a rural and post-genocide community. If government and development agents are to respond to these challenges they need to be knowledgeable about their roles in this regard. See chapter 3 of this thesis for the roles of government and NGOs.

If government and NGOs are aware of their roles they will be able to provide the right kinds of intervention. Interventions are the means by which the support needed by the poor is provided. With their roles known by both government and development agents, timely and detailed attention to the plight of poor women, particularly those who head households, can be paid and the issues involved can be tackled. Analysing feminised

poverty from the narratives on the experiences of the poor about the roles and interventions of government/NGOs reveals that government either does not understand its role or has failed to execute it (see Chapter 6 section 6.6.4 on the findings). Such roles and interventions must be responsive and sensitive to the needs and aspirations of poor women. Poor women are not necessarily lazy as this study notes; they lack access to the support which government and development agency interventions should provide. Central to their aspirations is empowerment, which poor women in Odi believe is a need alongside government involvement and support. In a nutshell, government support through its roles and interventions is fundamental to the empowerment of Odi women. However, it is evident that government support appears to be a mirage, and NGOs as development agents and supposed partners of government are absent from the Odi community. This is supported by the revelations of many participants during the interview. They maintain that they do not know nor have they heard about NGOs in their communities. This same view was presented by most of the women heads of households in the FGD.

7.4.4 What policy guidelines can be proposed to address poverty and empowerment among women in the post-genocide Odi community?

With reference to research objective 4: *To propose policy guidelines to address poverty and empowerment among women in Odi community,* I hereby propose policy guidelines to address poverty and empowerment among women in Odi community.

My proposal is informed by the findings that emanated from this study (see Chapter 6 of this thesis). To do this, I start with a definition of policy and policy guidelines. This is followed by a number of policy issues that may be considered as informed by the findings of this study.

Policy is defined as a purposeful, intentional, and goal-directed statement by a government or one or more of its institutions to attain one or more specific objectives (Mokhaba, 2005). Policy guidelines summarise considerations for addressing and accomplishing specific goals for an issue for the overall good of a people or society. With reference to the theoretical perspectives on women, gender and development (see Chapter 2, sections 2.2, 2.3, 2.4, 2.5), gender mainstreaming in particular requires us to pay attention to gender equality because it is a strategy that makes the

concerns and experiences of women, as well as those of men, an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres. This should be done so that women and men benefit equally, and inequality is not perpetuated (Bernstein, 2017; UN Women, 2015). Therefore, a government that is prepared to strengthen its support for poverty alleviation needs to consider a range of policy issues that are peculiar to the design, implementation, monitoring and evaluation of policies and programmes, and which relate to how the status and livelihood of the poor can be improved. As Lauglo (2002) contends, policy issues such as gender mainstreaming underline, should respond to and should include the following:

- What groups should be targeted?
- What are the roles of the various organs of government and NGOs?
- What are the roles for businesses and industry?
- How should local social support for poverty be built?
- How should adequate monitoring be ensured?
- How should poverty alleviation be financed?

Policy on ways to grapple with poverty – a complex social problem – cannot be derived only through theory but should include practice-based research that captures the experiences of the poor themselves. As evident in this study, it makes more sense if such experiences are revealed personally by the poor and not on their behalf. Veselý (2020, p. 213) argues that policy formulation guidelines should be based on current scholarship that stresses, for instance, the importance of local knowledge, a deep understanding of actors' perspectives and the need to formulate policy packages. Data from this study suggest that poverty analysis can only be robust, rich and in-depth if both a "tentative" and a "general" stance are incorporated. Paraphrasing the words of Jon Lauglo (2002, p. 78) to align my thinking, the term "tentative" suggests that any perception of good practice should be provisional and open to revision in the light of experience, and "general" because such policy guidelines are intended as advice on the alleviation of poverty across a wide range of societies.

With the already mentioned policy issues in mind and the paragraph above considered, I propose that poverty guidelines for Odi community and any other post-genocide community should first target feminised poverty because women are the

poorest of the poor group, as this study via the literature study and the data generated through the interviews and FGD point out. In other words, this study recommends that policy developers should prioritise and take cognisance of the group of people poverty affects most, otherwise the policy guidelines when finalised and implemented will be of little or no significance. If the target group is not considered when drawing up policy guidelines, a set of generic or national policy guidelines will result, which will generally result in failure. To this end, I emphasise that not all policy guidelines can be used in every society or community because of their peculiarities. For example, Odi has suffered genocide in addition to being a rural community, meaning that this community may differ from one that is merely rural and will obviously differ from an urban community.

The next consideration after the satisfactory identification of the target group should be the roles of government and NGOs. The role of government is crucial in poverty alleviation and the development of any society. It is therefore expected of any government to have the interests of her people at heart and to live up to the expectations of the people by providing infrastructure and social amenities that aid general development. This apparently is not the case as the participants of this study noted. Participants underlined the lack of political will, which is possibly propelled by a lack of appropriate policy. In the light of this, I contend that government must not shy away from its responsibilities. With regard to poverty, it must understand its role as including the provision of infrastructure and social amenities for the community.

Globally, as the literature depicts, the role of government is usually complemented by NGOs which also have a role to play (see Chapter 3). This implies that government requires the collaboration of NGOs for poverty alleviation policies to be effective and efficient in terms of achieving their intended goals.

Therefore, government at all levels (i.e. local, state, federal/national) should embrace, encourage and provide an enabling space for NGOs to assist the poor, especially in rural areas where the presence of government is often regarded as missing or absent, as participants in this study acknowledged. It is worth noting that, in their conversations, the participants (particularly those working for government) mentioned ways in which NGOs could improve the livelihoods of the poor. Nonetheless, the problems that prospective NGOs experience in an attempt to come on board,

especially in rural settings, as disclosed by three participants (government officials) in the FGD, must be addressed in the course of putting together any meaningful poverty policy guideline, otherwise the policy will fail in its intention.

Furthermore, I propose that the roles played by businesses and industry should be taken into account because they are important stakeholders in poverty alleviation; thus, they should not be excluded when poverty alleviation guidelines are drafted. In this study, their roles were never mentioned by participants, despite the fact that companies in the region are required to comply with their corporate social responsibilities. Social responsibilities, as clearly stipulated in the Nigerian Corporate and Allied Matters Decree of 1990, require businesses and industries to give back to society (Anyakudo, 2016; Raimi, 2018). Giving back to society involves contributing to the welfare of the people who generally are their consumers/customers. With businesses and industries playing their part, the public–private partnership model for poverty alleviation will flourish. To activate this proposition, rural dwellers for example, women in Odi town/community should be considered for inclusion in businesses' corporate responsibilities rather than the usual practice of using young females and popular movie actors in their adverts and the sponsorship of programmes that are entertainment focused (e.g. music and dancing). This should be discouraged or significantly minimised because it concentrates largely on urban dwellers and a sizeable group of the already privileged.

Another consideration is to ensure that local support for the poor is in place. This is key to poverty alleviation because without this support, the lives of the poor will not change. This applies to the participants in this study who complained about a lack of support. Addressing the challenge without understanding the first three considerations mentioned and discussed above will result in the same experiences for the participants regardless of the passage of time. The articulation of the considerations (1, 2 and 3) equips us with an understanding that support for the poor includes providing enabling systems and environments based on the roles fulfilled by government, NGOs and businesses/industries. In providing support, the following issues are relevant to the poor: 1) The support to be provided must take cognisance of the capacity or capability of the poor so that support can be maximally used for gains. 2) The proximity of the support must be considered; that is, support facilities must be located within a

reasonable distance from the poor. 3) Regardless of the partnership or collaboration between government and NGOs and businesses, a specialised government unit for poverty alleviation is needed at local government secretariats. The unit should not be established for compliance's sake only but should be functional with strong political leadership as well as staff qualified on developmental issues around poverty and empowerment. 4) The creation of opportunities for adult education and continuous education would be a useful support for the poor especially in areas like Odi where illiteracy is a problem, as the findings of this study indicate.

The implementation of policy guidelines without adequate monitoring of the target communities is a waste of time and resources. No wonder monitoring is regarded is an integral component of the policy cycle (see Mokhaba, 2005). Given this, I propose that adequate monitoring strategies should be included in the poverty alleviation policy for Odi in order to assess the guidelines. Monitoring will help to know the extent to which the support is achieving its aims. With adequate monitoring, wastage, obsolete support and functioning below capacity, as was mentioned by the majority of the participants in the case of the health centre in Odi, can be determined rather than assuming that the support is relevant even after several years. To achieve this, the community leadership should partner with government officials especially those at the local government level. Monitoring should assist in finding ways that are participatory and are helpful to all stakeholders.

How to finance poverty alleviation? The poverty prevalent in Odi community, particularly among FHHs, as the findings of this study point out, requires meaningful poverty alleviation measures to be put in place.

The work of Sy (2013) "Post-2015 Millennium Development Goals: More and better finance will not be enough", informs us about the usefulness of financing development. For poverty to be alleviated, development is imperative. So, in the policy guideline herein proposed, I note, as Sy (2013) mentions, that any policy for poverty alleviation should take into account more and better finance. However, Sy writes that this not enough; nevertheless, the narratives of the participants in this study prove helpful. I assume from the responses of participants in this study that political will on the part of the government must be factored into the equation otherwise more and better finance will indeed not be enough. It is clear, as revealed in this study, that corruption is a

problem in the government. This was explicitly mentioned by two participants in the FGD who mentioned that it has a negative impact on NGOs accessing poor communities like Odi.

In the light of the above, any plan that targets improving the lives of the poor must ensure that more and better finance is entrenched in the relevant guidelines. Moreover, in specific terms, a poverty policy guideline must utilise an innovative financing model. The requirements of the model should be considered and be clearly written into the policy guidelines for policymakers and implementers to follow. According to Kharas (2013), an innovative financing model is the manifestation of two important trends in international development that underline an increased focus on programmes that deliver results on the one hand and a desire to support collaboration between the public and private sector on the other. Innovative financing attracts private resources to fund development projects and public goods (Guarnaschelli et al., 2014). Accordingly, it helps to create incentives for private firms to invest in projects that benefit the poor. Government should thus consider and document incentives that will motivate private firms and NGOs to invest in projects and infrastructure like the ones participants in the study complained about.

7.5   CONCLUSION

This study analysed the feminisation of poverty and the empowerment of FHHs and the approach that underpin them in Odi community. The study clearly illuminates that women who are heads of households in Odi, the research site where this study was delimited, are indeed poor and lack access to infrastructure and amenities that could improve their families' livelihoods. Their poverty has been exacerbated by the 1999 genocide, which many of them referred to as the 1999 Odi 'crisis'. Also, the genocide experiences of these women were revealed. These experiences left these poor women with sad, unforgettable memories that will live with them forever. Their experiences included losing their husbands, children and other loved ones to death and permanent mutilation.

Besides losing children, the death and mutilation of husbands seems to be the most painful because it resulted in them having to assume the family headship responsibilities. This warranted a greater need for their empowerment because when

women are empowered they will be adequately prepared and ready to take up the challenges and responsibilities perceived to be those of men, as was the case of the participants who lost their husbands, who were previously the breadwinners of the family. The fact that most of the participants had no secondary source of income or financial support justifies beyond doubt their desire for empowerment.

Empowerment as revealed in this study is about opportunities that empower and enable women to make choices other than the ones they are used to in order to attain a better quality of life. This is in other words the enhancement of capacity that Sen's capability approach theory reinforces. Participants considered empowerment very important because through and with empowerment, the well-being of their families could be improved and their fundamental human rights exercised. Furthermore, when empowered, women are able to improve and expand their sources of income because they acquire the power to control their lives as opposed to when they depend on other people for survival. Participants are mainly subsistence farmers and petty businesswomen whose living conditions will not change until government and NGO involvement is felt in Odi community generally. Unfortunately, the study established that this involvement is missing and signs that the situation might be reversed do not look promising, especially because corruption in government was highlighted in both the FGD and the interview responses. This might lead to these participants perpetually remaining poor, as previous studies (literature study) have indicated that most FHHs in rural areas and post-genocide communities are poor; hence. feminised poverty is likely to remain prevalent in Odi.

This study acknowledges illiteracy as an obstacle to empowerment; however, data gleaned from the interview responses and focus group conversations indicate that financial assistance usually in the form of loans is important for alleviating poverty and empowering female heads of households, many of whom do not have more than a primary education. Participants' emphasis on loans and financial assistance suggests that they would know what to do in order to improve their income if financial resources were within their reach. Their level of education did not prevent them from recognising the importance of learning about business and investment opportunities, thus, its (learning about business and investment opportunities) advocacy. Nonetheless, they desire their children to be well educated in the hopes of a better future.

It is well established in this study that the experiences of these women (participants) did not cloud their sense of who they are and the impact the environment has on their welfare and well-being. To this end, they needed no one to tell them that they are poor and in the light of that did not hesitate to refer to poverty as being "created" – mainly influenced by the environment and government activities – or "inherited" –they believe it to be a continuation of their parents' status. Through self-perception, narrative and reflection, as standpoint theory promotes, some participants identified that they were deprived of the time to spend on family and social events. Accordingly, this deprivation fostered 'ageing' and 'unhappiness' among participants – conditions that result in people looking older than their age. In short, in my view, many of the participants believe that the life they live is not that which they would choose, rather the life chosen for them given the fact that the situation in Odi community is detrimental. Nonetheless, they are hopeful that if they are empowered, they can live a good life because their capabilities, as Sen's capability theory underpins, can be enhanced.

7.6   RECOMMENDATIONS

Given the objectives and the findings of this study the following recommendations are offered:

7.6.1   Recommendations for policy

At the 2019 World Economic Forum, the World Bank president mentioned that world economic growth is slowing down despite no apparent signs of global meltdown or recession. She thus advised that countries should address this challenge through policies that address the vulnerable – who are largely the poor and women. Given the revelation in this study that feminised poverty and women-headed households are among the poorest of the poor, particularly in a typical rural and post-genocide community, then focusing on them as a group would result in a good policy (economic and social) strategy for the alleviation of poverty, as well as a good intervention strategy for the reconstruction and development of post-genocide communities, as such circumstances often make them poorer. This recommendation points to the justification for women-focused projects and programmes that eventually lead to their empowerment and economic development.

7.6.2 Recommendations for practice

Drawing on the policy guidelines proposed in this study (see section 7.4.4), partnerships between government, NGOs and businesses/industry is highly recommended for poverty alleviation, otherwise no meaningful result will be achieved. For the partnership to work, government must take the lead. Government should also encourage both NGOs and businesses to participate in such initiatives. This they can do in many ways, for example participate in an advisory capacity, tax relief and giving access to communities where their impact can be felt, as the participants in this study revealed.

7.6.3 Recommendations for women

With the capability approach and standpoint theory serving as the foundation and niche for this study, it is clear that making voices heard is in itself human capacity. With voices heard, key issues on what and how to capacitate women can be known and worked towards. Therefore, I recommend that the voices of women must be heard because they are an important part of development and for that reason, they must be capacitated. In the light of this, I further recommend that women themselves should take the lead in capacitating themselves and other women through unity propelled by their voices and narratives; that is, coming together and speaking out about their challenges because in doing so, the chances are high that more people within and outside their communities will listen and perhaps offer assistance. Women uniting rather than remaining silent individually, envying each other and engaging in undue competition, which is common among women, would help to raise their awareness, encouraging their mobilisation to receive what they are entitled to and changing the unequal structures within society that lead to many of them becoming poor.

7.6.4 Recommendations for the community and government

Empowerment of the poor is recommended to government as a powerful recipe for peaceful and progressive communities. It promotes gender equality because through women's empowerment, their rights, responsibilities and opportunities will not merely depend on whether they are born male or female. An empowered woman is a resource for the overall development of the home and society at large because they are able to contribute more. In the light of this, I recommend that government and the community

leadership remove the institutional and traditional prejudices that tend to jeopardise the poor, especially women, and prevent them from claiming their rights, something that some participants in this study portrayed as painful and dehumanising. With this addressed, the issues of gender equity and women in development, amongst others, that speak to feminised poverty will be heading in the right direction.

7.7   LIMITATIONS OF THE STUDY

This study focused specifically on poverty as it relates to FHHs in Odi community and therefore is not representative of all women living in the community. The population frame consists only of FHHs located in this specific community within a local government area in Bayelsa state of Nigeria. Accordingly, the data and views obtained only reflect the views of a specific selected group of participants and therefore cannot be generalised or applied to reflect all women and/or FHHs in rural communities in the Niger-Delta region of Nigeria. In light of this, the insights and results gained may raise legitimate doubts as to the extent to which the recommendations are valid and justifiably applied to similar communities and poverty situations. However, I am confident that this does not have an adverse effect on the quality and outcome of the study, as the generalisation of findings was not part of the aim and objectives. In sum, the necessary steps with regard to trustworthiness issues in this study were taken to ensure the quality of the research.

7.8   DIRECTIONS FOR FUTURE RESEARCH

Some of the participants in this study regularly mentioned their husbands, as indicated in the interview and the FGD. Therefore, further research to be undertaken on the feminisation of poverty among FHHs should include men, perhaps their husbands, in order to capture their voices. Generating data from these men could add different perspectives to what is already known from this study. I suspect that these men if included could give some salient views about the sacrifices, commitments, and roles their wives perform, which their wives may not have included in their narratives, probably because they do not consider them important.

In addition, it was mentioned in section 7.7 of this thesis that owing to the qualitative nature of the study, generalisation is the main limitation. Having justified that the limitation does not negatively impact on the quality of the study, I would at this point

direct future researchers who wish to research the feminisation of poverty among FHHs in post-genocide communities or related settings to consider the use of a mixed method research methodology in order to enhance generalisation.

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Appendix A: Ethical clearance certificate

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DEPARTMENT OF DEVELOPMENT STUDIES
RESEARCH ETHICS REVIEW COMMITTEE
APPLICATION FOR ETHICS REVIEW AND CLEARANCE

Date: 16/11/2016

> Ref #:2016_DEVSTUD_Student_22
>
> Name of applicant: Dr Potokri OC
>
> Student #: 53376919

Dear Dr Potokri OC

Decision: Ethical Clearance

Name: Dr Potokri OC

Student in the Department of Development Studies; Supervisor Prof. Kotze D

Proposal: Beyond economic reasoning of poverty amongst female headed households: Odi community, Niger Delta Region, Nigeria

E-mail: 53376919@mylife.unisa.ac.za

Qualification: Doctoral Degree in Development Studies

Thank you for the application for research ethics clearance by the Department of Development Studies' Research Ethics Review Committee for the above mentioned research. Your application was reviewed in compliance with the Unisa Policy on Research Ethics by the Department of Development Studies' Research Ethics Review Committee on 16/11/2016.

The proposed research may now commence with the proviso that:
1) The researcher/s will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
2) Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the Department of Development Studies' Research

Ethics Review Committee. An amended application could be requested if there are substantial changes from the existing proposal, especially if those changes affect any of the study-related risks for the research participants.

3) The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.

Note:

The reference number 2016_DEVSTUD_Student_22 should be clearly indicated on all forms of communication. [E.g. Webmail, E-mail messages, letters] with the intended research participants, as well as with the Department of Development Studies' Research Ethics Review Committee.

Kind regards,

Dr LJ Ntema
Departmental Chairperson-ERC
Department of Development Studies
Room TvW 4-25
Tel 012 429 2121
E-mail: ntemalj@unisa.ac.za

APPENDIX B: PROOF OF LANGUAGE EDITING

Alexa Barnby

Language Specialist

Editing, copywriting, formatting, translation

BA Hons Translation Studies; APEd (SATI) Accredited Professional Text Editor, SATI

Mobile: 071 872 1334   alexabarnby@gmail.com

27 January 2022

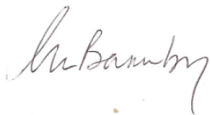**DECLARATION OF PROFESSIONAL EDIT**

FEMINISATION OF POVERTY AMONG FEMALE HEADED HOUSEHOLDS IN
POST-GENOCIDE ODI COMMUNITY IN NIGER-DELTA REGION OF NIGERIA

by

Onoriode Collins Potokri

I declare that I have edited the above doctoral thesis, ensuring that the work follows the conventions of grammar and syntax, correcting misspelling and incorrect punctuation, changing any misused words and querying if the word used is what is intended, ensuring consistency in terms of spelling, punctuation, capitalisation and other aspects of style, as well as checking referencing style.

The onus is on the author, however, to make the changes and address the comments made.

AK BARNBY

APPENDIX C: LETTER OF INVITATION

My name is Onoriode Collins POTOKRI and I am a doctoral student at the University of South Africa (UNISA) in the Department of Development Studies. May I kindly ask that you participate in my research/study. This study will assist me complete my doctoral thesis.

This study will be supervised by Professor Derica KOTZE. The study requires you to participate in an interview and focus group discussions. The title of the study is: Beyond Economic Reasoning of Poverty among Female-headed households in Niger Delta region, Nigeria. The aim of the study is to provide an analysis of feminisation of poverty and empowerment of female heads of households and the approaches that underpin it in Odi community.

Please note that your participation is voluntary. Your refusal to participate in my study will not attract any penalty. You may also discontinue or withdraw your participation at any time. No name(s) or any other data/information that could possibly identify you will be used in the thesis. Transcripts of interview/focus group discussions will be made available to you for comments before using it. Please understand that findings or parts of this study may be published in future for dissemination of knowledge.

If you have any question(s) about this study/research project, please feel free to contact me (the researcher), or my supervisor at the following addresses:

1. The Researcher at:
   Onoriode Collins POTOKRI
   Telephone: +27842671740
   Email: cnuvie@gmail.com

2. The Supervisor at:
   Prof Derica KOTZE
   Email: Kotzeda@unisa.ac.za

To participate in the study, please sign the informed consent letter that is attached to the invitation letter.

Thank you for your cooperation.

Yours sincerely,

OC Potokri

APPENDIX C2: PARTICIPANT CONSENT FORM

Researcher: Onoriode Collins POTOKRI

Potential Risks or Discomforts:
There are no known participant risks or discomforts that you may experience; you may call the researcher for any inconvenience.

Potential Benefits to You or Others
The aftermath of this study would be the revelations of strategies or policy guidelines that could foster the alleviation of poverty among women in line with active support for the development and progress of women, particularly as may be underpinned by envisaged findings of this study. In addition, the emerged findings of this study could be a potential knowledge for individuals beyond rural areas and society generally to critique prejudiced ideas in society that would serve as guidelines for government and other institutions actions and reactions.

Alternative Procedures
There are no alternative procedures. Your participation is entirely voluntary, and you may withdraw consent and terminate participation at anytime without consequence.

Protection of Confidentiality
I (the researcher) and my supervisor will have access to the raw data. Acknowledgement of the consent form will be housed with the data collected. The data will be retained without any indicators, on the personal computer and on the backup disk of the researcher.

Signature and Consent to Participate
My university (UNISA) research procedures require that I obtain signed consent for the conduct of social research and for participation in research projects, which involve human subjects. On the account that, this study's purpose, procedures, potential risks, discomforts and benefits have been explained to you; I humbly request that you indicate your consent by reading and signing the statements below.

I have been fully informed of the above-described procedures with its possible benefits and I have given my permission to participate in this study.

_____   _____
Name of Participant   Signature of Participate and Date

_____   _____
Name of Researcher   Signature of Researcher and Date

APPENDIX D: INTERVIEW SCHEDULE AND FOCUS GROUP DISCUSSION GUIDE

1. What is the size of your family?

2. Would you like to have more kids/children?

3. What are the ages of your dependants/children?

4. Are you staying with your husband/spouse?

5. What is your understanding of poverty?

6. Would you refer to yourself or majority of people in this community as poor? If yes, why?

7. What do you do for a living (your occupation)?

8. How long have you been living/residing in this community?

9. Did you witness the 1999 genocide/ military invasion of this community (Odi)?

10. What is your experience(s) of the genocide?

11. In your view, did government provide help or assistance to survivors of the genocide? If yes, how and what did government do?

12. What are the infrastructure and amenities in this community that you are happy with in terms of poverty alleviation?

13. What infrastructures would you like to see that are currently not available or in a bad state? Give some reasons.

14. Apart from what you do for a living, do you have secondary source of income? What are they?

15. Do you sometime get assistance from your extended family and family of your husband? Identify or classify the assistance if any.

16. Are there NGOs in this community? If yes, what are their roles or contributions towards helping people like you and the poor generally?

17. If answer to above is no, are there NGOs from outside the community that assist the poor? If yes, what are the roles/contributions?

18. In your view, how can poor female heads of households be assisted to improve their livelihood?

19. How accessible are you to loans and micro credits from the banks or financial institutions?

20. What other issues would you want to discuss with me (the researcher) with regard to poverty among female heads of households in Odi community?