

**COPING STRATEGIES AMONG FEMALE-HEADED FARMING
HOUSEHOLDS IN ONDO STATE NIGERIA DURING
ECONOMIC RECESSION**

BY

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DEDICATION

This research work is dedicated to the Almighty God, the giver of life and perfect gifts. Also to my ever loving and wonderful parents, Mr. Ebenezer and Mrs. Caroline Omowole for their support, love and being there for me and my loved ones.



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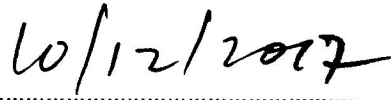
CERTIFICATION

This is to certify that this research was carried out by **OMOWOLE, EBENEZER OPEYEMI** (AEE/12/0438) in the Department of Agricultural Economics and Extension, **Federal University Oye-Ekiti**, Ekiti state Nigeria.

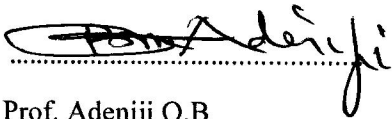


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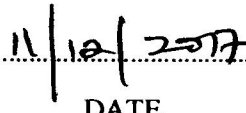


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ABSTRACT

The recent economic recession in Nigeria affected the standard of living in all rural households, after certain macro-economic indicators revealed that the growth rate of the country was on a decline. Therefore, this paper examined effects of the global crisis on livelihood of rural farmers as well strategies the female-headed households made in order to cope with the crisis. The study was conducted in Ondo state, Nigeria. Both primary and secondary data were used. Data were analyzed using descriptive statistics and likert scale analysis. A total of 100 copies of the questionnaires were administered on the rural households in the study area. Findings showed that majority were full time farmers possessing secondary educational qualifications, and were beneficiaries of cooperative societies, majority 48% of the respondents acquired their farmlands through rent, and cultivated crops which include leaf Vegetables (*Amaranthus hybridus*, Efo tete) , jute leaves(Ewedu leaf), waterleaf (gbure) scent leaf (efirin) and tuber crops like Cassava(ege) , yam(isu), cocoyam(koko) as source of food, with majority accounting of making less profit on sales from produce due to their low scale of production and output yield, Also majority reported of no increase in their farm size. Further findings showed that a high percentage (68%) of the respondents fed twice daily, 76% had their children in public schools; they used herbal medicine for treatment of common diseases like malaria, typhoid fever, dysentery and cholera. All these were some strategies the respondents carried out to survive. Results showed that the economic recession affected the female-headed households in the study area. The study offers useful policy recommendations, which include the need for government to invest more in the agricultural sector so as to help curtail the inflation of food prices. Government can lease free lands to farmers to enable them diversify and expand their farming activities so as to generate additional income to raise their standard of living, Government should also invest in social security packages like unemployment benefits, free health care, free education and reduce personal income tax on the low income earners and small enterprises so as to help sustain these rural households.

Keywords: Economic recession; female-headed households; livelihood strategies

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The National Bureau of Economic Research (NBER) defined a recession as 'a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in a real Gross Domestic Product (GDP), real income, employment, industrial production and wholesale-retail sales.' Economic recession can also be defined as a negative real GDP growth rate for two consecutive quarters (say first and second quarter). Judging by the above definition Nigeria is experiencing economic recession currently, since her first and second quarter growth in 2016 are - 1.7% and - 2.06%. (Osalor, 2016).

A recession is usually characterized by a state of negative economic growth spanning up to two consecutive financial quarters. The macro level factors and the micro level factors were used to examine the challenges of recession on Africa. The impacts on macro level factor are; unemployment, reduced commodity prices, reduced trade, foreign aid, etc. While the micro level factors speaks on how these macro level factors have effects at the household and individual levels (Zulu, 2011).

The economic downturn in developed countries may thus, have significant impact on developing countries through trade, net foreign direct investment (FDI) inflow and remittances as well as financial contagion and spillovers for stock can affect the volume of investable income in developing countries (Mkpado, 2012).

Economic growth in Africa continues to lose momentum, as it is buffeted by global, regional and internal headwinds. While many countries have embarked on a gradual process of economic diversification, with investment increasingly directed towards the manufacturing sector, the continent remains highly commodity-dependent. Given below level of global commodity prices, export income in many countries dropped sharply in 2015 and may fall further this year. Many

countries suffer from continued shortfalls in infrastructure such as energy supply and health-care facilities, leading to power shortages in countries such as Nigeria and South Africa and complicating progress towards economic and social development. In addition, many parts of the continent have suffered from severe drought, which has decimated crops and livestock and severely curtailed agricultural production in affected regions. This has pushed up inflation, required higher imports of food staples, further reduced export earnings and put pressure on public finances, as basic foodstuffs are widely subsidized. Security concerns also continue to weigh on many parts of the continent, undermining confidence and economic activity (Igberaharha, 2017). GDP growth for the continent as a whole slowed to 3.0 per cent last year, and a further moderation to 2.8 percent is expected in 2016 (World Economic Situation and Prospects 2016).

Padayachee (2010) deposed that the anatomy of the global recession in developing countries vis-à-vis African countries follows a simple logic. Developing countries rely mostly on exporting unprocessed goods, mainly minerals and agricultural produce. Because of reduced financial flows in the developed world, there is a decline in trade leading to reduced demand. This immediately leads to a decline in commodity prices.

A growing trend of female-headed households (FHHs) has been observed in many parts of world, particularly Africa. International Fund for Agricultural Development (IFAD, 1999) and other authors have noted this to be the result of several factors including, male migration, death of males through natural causes, civil conflicts and wars, un-partnered adolescent fertility, family disruption, divorce and separations (IFAD, 1999; Joshi, 2004; Kabeer, 2003; Zhan and Sherraden, 2003). IFAD undertook a study in eastern and southern Africa where it was found that an estimated 25-60% of rural households in that region were headed by women. According to IFAD (1999), poverty among FHHs results from women's limited access to land, livestock, other assets, and credit, education, health care and extension services. Buvinic and Gupta (1997) have also argued that woman's lower average earnings, access to remunerative jobs, and productive resources such

as land and capital contribute to their economic vulnerability and hence the vulnerability of the households they head. In 2013, it was recorded that 19.30% out of Nigeria 140million population were households with female heads (Knoema).

Therefore, the thrust of this study investigates the nexus between economic recession and its effect at the household level, and the various challenges and adaptive strategies in their welfare. It will also proffer strategies for coping and suggests policy recommendations.

1.2 Problem Statement

There is overwhelming empirical evidence which suggest that relative to men, women are disadvantaged in their access to assets, credit, employment, and education, a situation which makes them more vulnerable and hence less able to invest in the education of their children (Joshi, 2004, citing Folbre, 1991; UNDP, 1995; United Nations, 1996; World Bank, 2001).

Nigeria economy has been facing a lot of set back since 1999 with the highest level of under-utilized resources. But despite all this, she still remains one of the developing countries in the world. This challenges of resource management has brought about critical issues facing all sectors of the economy, thus making the economy having the highest resources which are mostly under-utilized due to government policies which are often manipulated by those in authority just to pull power which often times have greater effect on the masses of the country, and this has a major impact on the FHHs and has brought about a low level of production output and yield.

Other problem of this recession is a rise in cyclical unemployment. Because firms produce less, they demand fewer workers leading to a rise in unemployment. This policies has brought about a large decrease in the rate of employment and making job opportunities as scarce as gold and even those that are employed are being relieved of their job making the crisis facing the economy becoming high and uncontrollable.

The following set of questions would reflect the thrust of this study:

- i. What are the socio-economic characteristics of the respondents?
- ii. What has been the trend of the Nigerian economy over the years?
- iii. What have been the effects of recession on the Female-headed households to their standard of living?

1.3 Objectives of the Study

The main objective of this study was to examine the coping strategies adopted by female-headed farming households (FHHs) in Ondo State during the economic recession.

The specific objectives are to:

- a) Describe the socio-economic characteristics of the female-headed households in the study area;
- b) Review the trend in the Nigerian Economy .i.e. Economic indicators: Gross Domestic Product (GDP), Unemployment Rate, Inflation Rate and Exchange Rate that reflects economic recession and also the major food price changes;
- c) Examine possible effects of recession on the female-headed households and assess strategies adopted in the various aspects:
 - i. Changes in income
 - ii. Farm activities, e.g. livestock and crops cultivated level of farm size and profit realized.
 - iii. Feeding pattern, Schooling of children
 - iv. Health care;
 - v. Response to other business activities

1.4 Justification of the Study

The global increase in female-headed households makes this study very essential because it is believed that women are more vulnerable than men, as a result of their limited access to jobs,

credit, land and other assets and this affects the household they head. The study stands to highlight the effects of economic recession and provides adequate information that can be used to improve the economic growth and livelihood of the female-headed households (FHHs) in Ondo State by identifying how they were affected by this crisis and the adjustments they adopted. The study therefore stands to expose the government to various ways and methods of overcoming recession and as well create adaptive measures and strategies. This study also stands to educate the general public and further advancement of knowledge.

1.5 Plan of the Study

This research report is organized into five (5) chapters. The first chapter is the introductory chapter where the background of the study was presented. The research problem was stated along with the objectives of the research study. The research questions were presented. Chapter Two is a review of the selected relevant literature on economic recession and coping strategies among female-headed farming households in Ondo state. Following a purely conceptual and theoretical expositions, the chapter considered the views of numerous scholars on economic recession, their causes and effects on the households. The third Chapter will consider the research methods to be adopted in the conduct of this study in sections like: sampling technique, data collection sources as well as the statistical techniques to be used. The findings of the study will be presented and analyzed in Chapter four where basic facts and figures derived from the data analysis were subjected to detailed discussion using an appropriate analytical tool. Finally, the fifth Chapter will present the researcher's summary of findings from the comparative review of economic recession and strategies adopted by the female-headed households (FHHs) in the study area. The chapter would end with general recommendations and contributions for further research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

In this chapter, relevant literatures were reviewed to explore the concepts of the study, a brief review of economic recession, causes, impact in the economy of Nigeria, possible measures and interventions. Also a conceptual review of female-headed households was developed, case studies of some countries challenged of economic recession, and a framework was developed relating to this study.

2.1 Conceptual Review

2.1.1 Economic Recession

Economic recession is a period of economic slowdown featuring low output, illiquidity and unemployment. It is characterized by its length, abnormal increases in unemployment, falls in the availability of credit, shrinking output and investment, reduced amounts of trade, as well as highly volatile relative currency value fluctuations, financial crises and bank failure (Tinuke, 2012).

Generally, a recession is defined in the field of formal neoclassical microeconomics to be a reduction in terms of gross domestic products of a countries production for two or more clearly defined periods (Downes, 2008). Recession is a business cycle contraction, and it refers to a general slowdown in economic activity for two consecutive quarters (Merriam-Webster, 2008). During economic recession, there is usually a decline in certain macro-economic indicators such as GDP, employment, investment spending, capacity utilization, household income, business income, and inflation, with the increase in the rate of unemployment. Technically, when an economy recorded two consecutive quarters of negative growth in real GDP, it can be said to be in recession. GDP is the market value of all legitimately recognized final goods and services produced in the country in a given period of time, usually one year (Merriam-Webster, 2008).

2.1.2 Female-Headed Households

The term "Households" in a common definition, is a group of people who pool resources or 'eat from the same pot' (Robertson, 1984). Budlender (1997) noted that interest in the definition of households arose out of perceived economic, nutritional, educational and health differences between homes headed by males/females, males and females. According to Buijs and Atherfold (1995), there is the need to desegregate families headed by males and females as it is "directly related to some of the major economic and policy issues confronting developing countries today". Similar to the definitions of the household, Buvinic and Youssef (1978) also posited that households described as "female-headed" cover a wide range of situations ranging from the absence of a resident male head to the presence of a male who no longer has, or never had, a function of being the principal economic provider.

Researchers have also classified female-headed households (FHHs) into two broad categories (Hossain and Huda, 1995; Javed and Asif, 2011; Machado, 1992; Youssef and Hetler, 1978): De-jure FHHs and De-facto FHHs. De-jure FHHs are those which do not count on or receive the economic support of a male partner, whereas De-facto FHHs are those in which the male partner is absent for some periods or his contribution is marginal (Machado, 1992). Hossain and Huda (1995) also defines De-jure household head a permanent head of a particular household while a De-facto household head refers to that head of a household who is temporarily taking care of the household (usually acting as a head in absence of the actual head of the household). The underlying assumption in these definitions is that in the FHHs, the woman is the main decision maker and in most cases the main economic provider for the household.

2.1.3 General Causes of Economic Recession

Abba kale *et al* (2017) stated the major causes of economic recession in any given economy (lessons from great depressions, 1981, 1991, 2008 economic recession) may include:

- i. High inflation, a general rise in price of goods and services- leading to low purchasing power.
- ii. Accumulation of debt servicing especially foreign debt.
- iii. High-interest rate- discouraging investors.
- iv. Fall in aggregate demand; fall in wages, income etc.
- v. Mass unemployment and general loss of confidence on the government (Isheikwere, 2016).

2.1.4 Causes of Economic Recession in Nigeria

1. Poor economic planning

Poor economic planning and no concrete implementation of her economic planning is the major cause of Nigeria current recession (Abba kale *et al* .2017) No doubt, the government has taken some steps like the elimination of dollar purchase privileges for importers of 40 items such as-rice, cement, toothpicks, private planes, poultry, meat, margarine, wheelbarrows, textiles and soaps. The government has on the other hand, caused serious poverty in the land by her. The government through her policy widen the gap between the rich and the poor –creating more economic hardship. For instance, when the Central Bank of Nigeria (CBN) was selling dollars at N197 and people were buying at N300, the highly placed individuals in the country were putting call across the banking industry to get dollar at the official rate. This they later resell at the parallel market rate of N300. Think of how much some of them were making. An individual can make as much as N1 billion naira without doing anything according to the former CBN governor (Lamido Sanusi). The people that were profiting from this were people that were telling the government that if it didn't devalue the naira people would suffer. The poor paid the price of a devalued currency and the rich schemed off the profits. For example, should you take dollars, for every \$1 billion taken from the Federation Account and sold by the CBN at N200 to the dollar, the states

were losing N100 billion that could have gone into salaries, agriculture, health care! Yet the states were going to borrow from the same government on a bailout when the government was selling dollars cheaply to a small group of people. This incidence is still ongoing and the government is doing nothing about it.

2. High Inflation Rate

Government banning the importation of certain essential agricultural products like rice without considering gestation period is error (Abba kale *et al*, 2017). Removal of fuel subsidy shouldn't be simultaneously with the banning of these agricultural products. Nigeria inflation rate currently stands at 17% which is extremely high.

3. High Interest Rate:

Interest rate is between 26.77-27%; is extremely high for investors. This high interest rate is discouraging investors. The poor investment culminates into high rate of unemployment in the country.

4. High Taxation

It is only in Nigeria that you see government charging high tax rate during economic recession. Small businesses are slaughtered with high interest rate. Both high interest and tax rate has lowered Nigeria aggregate demand.

5. Policy conflict:

The economic policies appear conflicting. How? High-interest rate, high tax rate are tight monetary policy measures. But government told the public it is adopting expansionary policy-budget deficit.

6. Overdependence of the nation on petroleum as a source of income, according to the CBN Governor, Nigeria gets over 95% of its revenue from oil.

7. Resource mismanagement

(not just petroleum, but natural gas as well), countries like Malaysia and Singapore in the 1970s had the same revenue with Nigeria but today make more than 11 times the revenue of Nigeria.

8. Niger-Delta Militant Activities:

This factor has worsened the situation as the barrels of crude produced per day have dropped due to militant activities in kidnapping, stopping operations and damage to oil wells.

9. High Rate of Importation:

This has been a great menace to the Nigerian economy as many commodities are imported and on the long run other economies benefit from Nigeria. For example, many electronic products are imported from China.

10. The Debt Game: (on all levels):

Nigeria as a country is still heavily indebted to the World Bank and International Monetary Fund (IMF).

11. The Changing Dynamics of Over Population has also affected the Nigerian economy because adequate plan have not been put in place for the nation's increasing population.

12. Outright Corporate Greed exhibited by various companies and service providers also have a major contribution to the economic situation in the country.

13. The national relocation of employment

The changing of means of labour also have a part. Many people are migrating to major cities like Lagos, Abuja, Port Harcourt causing these cities to be overpopulated and few people left to farm in the other states.

14. Growing gap between the elite and the impoverished also has its fair share on the nation's economic meltdown. Other factors are the erosion of human dignity, the erosion of dignity of life etc.

15. Other factors:

These include ethno-religious crises, political instability, fraud, leadership crises, disease burden, budget priority and implementation etc.

2.1.5 Impacts of the Recession in Nigeria

The present economic recession has severe negative and also some positive impacts on aggregate economic activities in Nigeria. It causes extreme poverty and suffering of the masses, children's right to quality education, affordable inclusive healthcare are deprived, there is adverse demand and supply shocks. It has contractionary effects on aggregate demand and supply resulting to volatile shocks in economic activities. There is scarcity of foreign exchange, few money, reduced income, decreased finances available to households and businesses. There is also weak purchasing power, reduced consumer spending and decrease in sales of goods and services. The purchase of goods and services by individuals, households and firms has drastically reduced as a result of the economic recession. Business activities are now at the low ebb, there are jobs losses and increase in unemployment rate. The reduced employment is due to decreased sales of goods and services by business owners, companies, street vendors, farmers, shop owners, retailers and wholesalers. The aggregate spending power has sharply declined. Following the loss of jobs is the loss of income; the cost of living has gone astronomically too high for the core poor and the middle class. There is sharp decline in savings and investment; decline in the stock market activities, as some investors have pulled out their funds from the stock market due to high risks and uncertainties. There is also increase in the crime rates as life gets harder for a greater number of the population(the poor), living conditions are getting worse, crime rates have escalated; increase in robberies, petty stealing, street hawking, kidnapping, child trafficking, fraudulent schemes and other financial crimes.

The aggregate poverty incidence continues to increase. There is budget deficit in government spending. The national and state budgets are experiencing spending difficulties due to shortfalls in government revenues. The governments are borrowing as an option to cover for the fall in revenues. This has geometrically increased the debt burden of the federal and state governments. There is high rate of inflation attributable to hike in pump price of petroleum, low domestic production capacity, dependence on imports, a weak Naira, scarcity of foreign exchange and high cost of doing business in Nigeria, high interest rates, poor electricity supply, lack of portable water, high cost of transportation and poor state of aggregate infrastructure.

2.1.6 Possible Economic Policy Measures to End Economic Recession in Nigeria.

Given the high level of economic pain, policy makers need to pursue stimulus policies that work. Keynesians School has suggested measures of ending economic recession. The major measure which is to reduce tax rate and increase aggregate demand. (Emmanuel, 2016). We shall elaborate on this.

1. Reduction in Tax Rate

Government should reduce tax rates on individuals, small businesses and corporations by lowering the tax rates by at least 10 percentage points. The government instead of reducing tax rate to increase purchasing power, rather increased the tax rate killing so many small scale business who cannot meet up with the cost of doing business. Foreign investors will be encouraged with reduction in tax rate. This will increase inflow of dollar to Nigeria economy, and ultimately increase investment cum standard of living. And this will solve the problem of high exchange rate.

2. Effective Spending

Mere increase in government spending will not solve the problem of recession. It is strategic spending in are with high multiplier effect such as agriculture and manufacturing sector that increase aggregate demand. Nigeria needs to expand her export earnings and production base

through wise investment. Otherwise might likely end up in a classical Malthusian situation, where the resource cannot support the population. Injecting more funds into the economy is not bad, but there is need for diversification, allowing free flow of naira and stabilizing the oil sector, modernizing agricultural sector.

3. Enhance access to credit

Consumer access to credit will speed up the economy. The CBN recently raised the real interest rate of Nigeria. This policy should be evaluated. The maximum interest rate at 26.93% is too high. For instance, total consumer credit in Nigeria stands at less than \$10 billion in about \$500 billion economy, this corresponds to about 2% of her GDP. Look at some developed economies, consumer credit ranges from about 20% (USA) to 50% of GDP (Brazil). South Africa, Africa's largest economy by purchasing power parity (PPP) has a consumer spending to GDP ratio of 66%. Nigeria should aim for a consumer credit to GDP ratio of about 10% over the next 5 years. This would be equivalent of injecting a stimulus of \$50 billion per year into the economy.

4. Increase Expenditure on Skills

Nigeria government should increase her expenditure on skills. This is one point that most African countries had always neglected. It is only skills that lead to production. People are looking for problem solver. So government should invest in skills acquisition in IT, telecommunications, agro allied, sports among others. The training should be 80% practical. There is need for multiple competences, particularly among youths as a measure to curb increasing global joblessness. The greatest challenge today in Nigeria is unemployment. The government should partner with private organisations to organise entrepreneurship and skill acquisition programme. There should be high level of transparency in the programme to ensure the best candidates are picked. This way Nigeria will soon see herself on top of the fastest growing economy in Africa.

5. Increase Agricultural Produce and Export

In the 1960s, agriculture was the main base of Nigeria, in terms of GDP, foreign exchange earnings and employment. Today, Nigeria spends about \$10 billion a year on the importation of agricultural products. Nigeria government led by Buhari should stop talking and start working. Enough of talk, people want to see actions. The youth like earlier stated should be encouraged to go into farming. They should be trained free on various agricultural sectors. There are lands lying fallow, the government should start farming on those lands. This will take Nigeria to the real position of giant of Africa.

2.2 Empirical Framework

In recession, there is usually a decline in certain macroeconomic indicators such as GDP, employment, investment spending, capacity utilization, household income, business income, and inflation, with the attendant increase in the rate of unemployment, (CBN, 2012).

Chinguwo and Blewit (2012) posited that economic recession, financial crisis and climate change problems combined to make life even more difficult for many working people and their families. According to Mailafia (2016), economic recession stagnates wage growth and increases the proportion of people on low pay, as well as swelling unemployment and under-employment. In a research by Bauer (2009), economic recession and the global financial crisis have inter-linkages with poverty incidence in developing countries. In a study by Oyesiku (2009), economic recession does not just occur, certain factors trigger recession which include; inflation, loss of consumer confidence, excess supply over demand, excess demand over supply, and global economic crisis.

2.2.1 Poverty in Female-Headed Households: Theory and Evidence

Buvinic and Gupta (1997) identified three channels that are likely to determine why female-headed households are poorer than male-headed counterparts. First, female headed

households in general have more dependents and thus have higher non-workers to workers ratio compared to other households. Second, female heads typically work and get lower wages and have less access to assets and productive resources compared to men owing to gender bias against women. Third, women typically bear the burden of household chores that result in time and mobility constraints compared to male-heads. In other words, female heads must shoulder the burden of economic support and household chores, which leaves them with lesser time for leisure compared to male heads. This link between leisure-work trade-off also leads to inter-generational transmission of poverty in female-headed households.

Buvinic and Gupta provided evidence that in Chile, policies targeting female-headed households in pursuit of reducing poverty had been an efficient way of reducing poverty. Barros *et al* (1997) showed that female-headed households have worse social, economic and demographic features compared to male-headed counterparts and are thus more likely to be poor. They provided evidence that female-headed households in Brazil tend to have lower household income compared to other households because of lower average earnings of the female head.

Senada and Sergio (2007) investigated whether female-headed households were more vulnerable to poverty in Bosnia and Herzegovina. Using yearly per capita consumption expenditure measure of poverty (adjusted for regional differences in prices), they did not find any support for this claim.

Appleton (1996), presents evidence that irrespective of the way poverty is measured (i.e. by income, consumption or social indicators), female-headed households in Uganda are less poor than male-headed counterparts. Fuwa (2000) shows that in Panama, only certain categories of female-heads such as widows, and female-heads with unmarried partners are particularly disadvantaged in both income and non-income dimensions of poverty compared to male-headed households.

Swarup and Rajput (1994) showed that in India, lack of access to family property and assets, and deficient micro-credit facilities contributed to the poor economic conditions of female-headed households. Several studies have pointed out that intra-household discrimination in education against girls, which results in girls possessing less skills than boys, contributes to fewer economic opportunities for women (Oxaal, 1997), resulting in higher poverty rates among female-headed households. Households with single women as the head can potentially face even a higher risk of poverty because of the cultural and social stigmas attached to their marital status. For instance, a widow or a divorcee does not participate in many social functions and festivals because people perceive her presence as inauspicious. Moreover, if an employer is particularly orthodox in his or her values and beliefs, which is likely to be the case in rural India, then widows and divorcees could have fewer economic opportunities compared to married women, other things being equal. Bhan (2001) stated that the mortality rate of widows is 86% higher compared to married women of the same age group. Chen and Dreze (1992), stated that widows in rural India get very little economic support from their communities or other family members. They do not find any evidence to show that members in joint families care for widows in the family either. Their study also showed that violation of legal rights of widows in property (mainly in land ownership) contributes much to the poor economic conditions of widows. In rural India, which is predominantly agrarian, possession of arable land is valued both for economic reasons, and for its' symbolic importance – representing social status.

Meenakshi and Ray (2002) found that female-headed households face a greater risk of being exposed to poverty in the presence of size economies and child-adult ratio. Size economies refer to the economies of scale that a household can achieve when household size is large. They use the expenditure and employment surveys to demonstrate that the sensitivity of the poverty rate among female-headed households with respect to household size differs across states and regions in the country.

2.2.2 Global Economic Recession: - Effect at global level.

In Euro zone, Ireland was the first country that faced a sudden rupture in its real estate sector after decades of a steady financial boom. The prices of houses in Ireland fell eighteen straight months in a row, contracting the economy by 0.5% in the second quarter of 2008 following an earlier decline of 0.3% witnessed in the first quarter. The status of the real estate sector as the main stay of Irish economy prompted a major growth slide in 25 years, in the light of the ensuring recession.

France GDP dropped by 0.1% in the third and fourth quarter of 2008 after a staggering 0.3% in the second quarter. The recession panic in France was more reinforced by the growing unemployment (about 7.4%), inflating oil prices, declining exports and the reality of global credit crunch. Other countries currently in recession or at the brink of such include Sweden, Estonia, Latvia, Finland, Netherlands, and Iceland. In the Euro zone as a whole, economic growth declined by 0.2% in the second quarter of 2008 after a paltry 0.7% growth in first quarter. Industrial Output is already falling at an alarming pace, unemployment is increasing while consumer confidence is fast eroding.

Canada, which is the second leading economy in the North American region, experienced a 0.8% contraction in the first quarter of 2008 while a revised statistics showed a GDP growth of 0.3% in the second quarter. Canada's economy was slowed down by a production decline in its key sectors such as mining, oil and gas, construction and automobile.

In Asia, Japan experienced negative growth in the second quarter of 2008 with a decline of 0.7% on the quarter-on-quarter and 3%, year-on-year basis respectively; and this came after a staggering growth of 0.8% on quarter-on-quarter and 3.3% year-on-year basis in the first quarter of the year. Presently the global financial crisis has reduced the demand for the country's products both at home and international market levels.

China's growth also slowed down year-on-year in the first quarter of 2008, from 11.7% to 10.6%. This was followed by a further decline in the second quarter to 10.1% owing to sluggish earnings from exports and tight macro-economic policies. In the second quarter of 2008, trade surplus dropped by 12% year-on-year to \$58 billion mainly as a result of a plunge in demand from the United States. In the developed economics, the consumer prices for energy were up to 20.9% year-on-year in August, 2008 while those for food also increased by 7.1%. In the United States for instance, Consumer Price Index (CPI) rose up by 5.4% year-on-year in August; 2.1% in Japan; 4.7% in the United Kingdom; 4.1% in Italy; 3.5% in Canada; 3.2% in France; and 3.1% in Germany. Another important negative implication of the global economic crisis in the financial sector is the worsening spate of interest rate cuts. Apart from this, the world has also witnessed a major crash landing in the stock markets. In September 2008, a Wall Street despair that was informed by growing incidence of bank failures and heightened by the US congress vote for the proposed \$700 billion bailout plan, culminated in one of the biggest sell-offs of stocks in financial history, which led to a remarkable market loss of over \$1 trillion in just few hours. In the United Kingdom, another major market panic of the United States' magnitude led to a 9% drop in the United Kingdom's FTSE 100 index, this was followed by an intra-day drop of about 5% in the US Dow Jones; 7.7% drop in France CAC index and 8.4% loss in Germany Dax.

The credit crunch in the stock market became further exacerbated by the refusals of banks to lend to each other. Depositors in response to the rising trend of banks' distress are holding on to their monies while panic withdrawal is prevalent in all the major economies. Thus the banking sector became unable to perform their traditional services of intermediation— taking from those with excess and lending to those with deficits.

2.2.3 Case Studies of Some Selected African Countries' Challenged of Economic Recession

A. South Africa

Despite the level of economic development and an advanced social security system, South Africa did not escape the negative impact of the recession. Padayachee (2010) states: 'The country's Gross Domestic Product growth dropped to 1.8 percent in the last quarter of 2008, and then plunged to -6.8 percent in the first quarter of 2009, and to -3.2 percent in the second quarter. So the country fell into a technical recession already at the end of the first quarter of 2009'. In addition, '484,000 workers lost their jobs in the third quarter of 2009, the largest number in manufacturing (about 150,000): the total job losses were more than the combined totals of the first two quarters of that year. Padayachee goes on to draw on policy implications of the recession and selects one of the main pillars of South Africa's post-apartheid policies – Black Economic Empowerment (BEE) which the country considers as an imperative in the transformation of the economy. BEE deals use money loaned from merchant banks to finance the purchase of shares by blacks from existing companies. As he puts it, 'The lack of finance in the quantum needed for BEE deals creates not only a heavy reliance on the “once empowered”, the merchant bankers and others (the real beneficiaries) who just lie below the surface of these deals' (Padayachee, 2010). However, what is critical in this instance is that the financial crisis has affected the number and character of deals and thus impacting on the country's social policy, and probably the stability of the social transition.

Padayachee contended that a number of companies 'have cut back on dividends' thus 'straining the environment for empowerment deals'. He cited the Financial Mail of April 3, 2009 as saying: 'This creates the danger that the banks that funded the deals will call up the debt, forcing the black investors out of the company' (Zulu, 2011).

B. Cameroon

The sub-Saharan economies, although accounting for a small percentage of global trade, are not immune to the economic crisis. Cameroon is a relatively small, open economy, dependent on the export of a limited range of primary commodities – crude oil, wood and wood products, cocoa beans, coffee, raw cotton, raw rubber and raw aluminium. Export volumes and values fell in 2008 for a number of commodities including crude oil, coffee and raw cotton. Thus Cameroon is dependent on a limited number of primary commodity exports, with a high degree of market concentration, with the EU (especially Italy, Spain and France) and East Asia (China and Taiwan Province) dominating, and is highly vulnerable to short run price fluctuations.

Cameroon has a poorly developed manufacturing sector. It was argued (Monkam, 2009) that the sector was already in recession prior to the impact of the crisis, with enterprises suffering from a variety of problems, including intensive competition from imports, unreliable power supply, poor infrastructural facilities, limited credit availability, especially for small and medium enterprises (SMEs), and high unit costs. The crisis has affected three sub-sectors in particular: wood and wood products, construction materials, metallurgy and foundries and printing and publishing. It would appear that SMEs and companies serving the domestic market have been less adversely affected by the crisis than larger, export oriented companies which are finding access to export credit a particular problem

C. Egypt

Egypt is a middle income country with a relatively diversified economy but heavily dependent on tourism, migrant labour remittances and Suez Canal revenues (all of which have fallen as a result of the recession), and the export of hydrocarbons. Since 2004, the government has pursued a set of pro-business policies supporting export-oriented manufacturing activities which have led to some diversification, both with respect to markets served and the commodity composition of exports. The manufacturing sector's share of GDP in current prices fell from 18.3

per cent in 2004 to 16.3 per cent in 2008 (although the sector grew in absolute terms) and accounted for 13.1 per cent of the labour force in 2007 (Kourouian, 2009). Exports of manufactured goods were 30 per cent lower in the fourth quarter of 2008 as compared to the same period in 2007, with further falls in February 2009 compared to February 2008. Manufactured exports most affected included: ready-made garments, chemicals, furniture and processed foodstuffs. Increased import competition led to the cessation of domestic automobile glass production. Pressure on employment has been exacerbated by the return of an estimated half a million migrants. The Egyptian Government has responded to the crisis with a series of measures, including maintaining lending to SMEs, lower tariffs on a limited range of intermediate and capital goods imports and the selected use of export subsidies. The private sector has been campaigning for a devaluation of the Egyptian currency to restore competitiveness to manufactured exports (Alcorta and Nixon, 2011).

CHAPTER THREE

METHODOLOGY

In this section of the research work, attempt was made to describe the methodology and framework used in attaining the stated objectives of the study, how the research hypothesis was empirically determined, the research design adopted, the study population/sample frame and its characteristics, and the types of sampling techniques used in this study. Also, types and sources of data were identified, procedure in testing the hypothesis and accomplishing the study objectives were defined. Concise efforts were made too to describe the choice of research instrument, questionnaire design, methods of data measurement, data collection techniques, tabulation analysis and presentation of data.

3.1 Study Area

The study was carried out in Ondo state, Nigeria. Its capital is in Akure. It originally included Ekiti which was split in 1996, which it lies between latitude 7 10'N 5 05'E and longitude 7.167 N 5.083 E. the tropical climate of the state is broadly of two seasons: rainy season(April- October) and dry season (November- march). The state had contains eighteen Local Government Areas, the major ones being Akoko, Akure, Okitipupa, Ondo, and Owo. Ondo state is located in the southern geo-political zone of Nigeria and bounded in the north by Ekiti and Kogi states, in the east by Edo state, in the west by Osun and Ogun states and in the south by the Atlantic ocean. Ondo state is located entirely within the tropics. It occupies an area of approximately 15,500 sq kilometers with a population of 3,440,000 according to the 2006 population census. The people of Ondo state are predominantly subsistence farmers, fishermen and traders. In addition we have some people who are carpenters, blacksmith, shoemakers, tailors, goldsmith, teachers, bricklayers and hunters by profession.

their views of the effect of this recession and the strategies they adopted, while the secondary data was used to obtain information from NBS, CBMS, published journals, libraries, internet facilities, past projects and other sources relevant to it. The well-structured questionnaire sought out information on the personal features of the respondents such as gender, age, marital status, size of household and many more.

3.3 Sampling techniques

Snowball sampling technique was used to identify the target respondents. Also multi-stage sampling technique was used in this study; where in the first stage, Ten (10) local governments were selected based on their population, the second stage, the headquarter towns were selected from each local government and the final stage, ten respondents were selected from each town to make a total of one hundred (100) respondents. Hence, the target populations were the females getting their views of the effect of recession at their various dwellings which they head and strategies adopted for survival.

Table 1: Number of selected towns in the study area

S/n	Local Government Area	HQ Town	Respondents
1	Akoko North-East	Ikare	10
2	Akoko North-West	Okeagbe	10
3	Akoko South-West	Oka	10
4	Akure South	Akure	10
5	Ifedore	Igbara-oke	10
6	Ilaje	Igbokoda	10
7	Odigbo	Ore	10
8	Okitipupa	Okitipupa	10
9	Ondo West	Ondo	10
10	Owo	Owo	10
Total	10	10	100

3.4 Method of Data Analysis

Descriptive techniques were used throughout this research work to analyze the data collected. Descriptive statistics involving the use of frequency tables, percentages and graphs were also used to elicit the data collected. Statistical Package for Social Sciences was also used for onward analysis (SPSS) and the results of the data analysis were presented in tables. Likert scale was used in the questionnaire to represent the respondents' attitude to a topic in the research work.

SA- Strongly Agreed, A- Agreed, U- Undecided, D- Disagreed, SD- Strongly Disagreed

SA-5, A-4, U-3, D-2, SD -1; the mean is calculated below as:

Likert scale- $(5+4+3+2+1)/5= 3$

Key: $<3.0 =$ disagreed, $>3.0 =$ agreed

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Socio-economic Characteristics of the respondents

This section described the socio-economic characteristics of the respondents in term of marital status, their level of education, age group, primary occupation, household size and the number of cooperatives which distinguishes and characterizes the people both socially and economically.

Below is a summary of the results;

The distribution of the respondents based on their age group indicated that, 12% fell within the age of 30 – 39 years, 30% fell within 40 - 49 years, while majority (42%) fell between 50-59 years of age and the remaining 16% within the age of 60 and above. Their mean age was 54. This implies that majority of the respondents were in their most active years or most productive years as opined by Anzanku *et al.*(2006).

The educational status of the respondents revealed that out of 100 respondents selected, 3% had no formal education, 17% possessed primary education, while 11 % possessed only tertiary education and majority (69%) possessed secondary educational qualifications. The moderate levels of literacy among the respondents indicates a good sense of exposure and a positive effect on their productivity and hence, has an effect on their standard of living.

The result of the marital status of the respondents showed that 6% were single, (75%) were married, 11% were widowed and 8% of the respondents were separated. Majority of the respondents were married. This implies that a sense of responsibility of married people is capable of prompting them to put more commitment to their business and consequently enhance productivity towards meeting their family needs.

Result on household size comprises of the head, children and siblings. Distribution of

respondents revealed that majorities of the respondents (47%) were having household size within 6-9 members, 21% had above 10 members, while 8% had below 5 persons and the remaining 24% had between 3-5 persons. This result implies that the households head never adopted family planning and they do take child bearing as an advantage of undertaking farming activities.

The occupational distribution of the respondents revealed that (58%) were full-time farmers, a least amount 5% and 10% engaged in other kind of occupation and civil servant respectively while the remaining 27% accounted and majored in trading as major source of income. This further reveals that the 42% respondents which were not full-time farmers were part-time farmers.

Table 2: Distribution of respondents by Socio-economic Characteristics

Variables	Response	Frequency	Percentage
Age of respondents	30-39	12	12.0
	40-49	30	30.0
Mean age- 54	50-59	42	42.0
	60 and Above	16	16.0
Level of education	No formal	3	3.0
	Primary	17	17.0
	Secondary	69	69.0
	Tertiary	11	11.0
Marital Status	Single	6	6.0
	Married	75	75.0
	Widowed	11	11.0
	Separated	8	8.0
Occupation	Farming	58	58.0
	Trading	27	27.0
	Civil servant	10	10.0
	Others	5	5.0
Household Size	Below 3 persons	8	8.0
	3-5 persons	24	24.0
	6-9 persons	47	47.0
	10 and above	21	21.0
Total		100	100

Source: Field Survey, 2017.

4.1.1 Number of cooperative societies they belong to

Table 3 presented below showed that 29% of the respondents only belonged to one cooperative society, 6% belonged to three cooperative societies while majority (62%) reported of joining two cooperative societies and the containing 3% joined greater than three (3) societies .it implies that the respondents who joined two cooperatives and less did so in other for them to be committed

and be able to secure loans to improve their welfare and enhance the smooth running of their business.

Table 3: Distribution of respondents by the number of cooperative society they belong to

Number	Frequency	Percentage
1	29	29.0
2	62	62.0
3	6	6.0
>3	3	3.0
Total	100	100.0

Source: Field Study, 2017

4.2 Review of Recent Economic Trend in Nigeria

The proportion of the Gross Domestic Product (GDP) attributed to agriculture holds between 30% and 40 %. Between year 2012 and 2016, agricultural value added rose by an average of five per cent each year; for the period from year 2012 to 2013, agriculture value added (AVA) represents US \$16.64 billion and accounts for 22.9 per cent of GDP in year 2014. The growth rate fell to 5.54 percent in 2015 as against 6.23 per cent recorded in previous year 2014. Hence, agriculture is the source of livelihood for the majority of rural people, providing jobs for smallholders and landless labourers and for rural communities (WDR 2008; IFAD, 2009).

Table 4: NBS Data reviewing the macro-economic indicators of the Nigeria Economy for year 2012-2016

Year	GDP to agriculture	Unemployment Rate (%)	Inflation Rate (%)	Real GDP	Average Exchange rate (Naira per USD)
2012	23.91	10.60	12.20	4.21	158.29
2013	23.33	10.00	8.50	5.49	158.06
2014	22.90	7.83	8.00	6.23	184.50
2015	23.11	9.00	9.00	5.54	249.50
2016	23.89	13.90	15.70	5.78	394.50

Source; NBS Data

Inflation was on a downward trend and was estimated at 8.5 percent at the end of year 2013 compared to prior year estimated to be 12.2 percent. It was observed that the source of the upward pressure came from the devaluation of the Naira, which occurred in year 2016. As stated earlier, speculations were likely to be upward pressures on inflation as a result of the pending election. The data analysed depicts that sharp increase of 74.24 percent occurred in year 2016 which makes inflation rate to shift from 9.0 percent to 15.7 percent.

Inflation as expected trend up in year 2012 mostly due to the lingering effects of the partial removal of the fuel subsidy on food and non-food prices as a result of higher transportation costs. Inflation rates could trend even higher if the petrol subsidy is fully removed, as expected, towards the end of the year. The delayed passage of the budget could also imply high volume fiscal releases later in the year, which could further fuel inflationary pressures. However, as stated earlier, the Central Bank's restrictive monetary policies dampen inflationary pressures towards 2015, and the final result depended on what the CBN decides to do with monetary policy.

According to NBS data, it was evident that unemployment rate in Nigeria contributed to the drastic decline of the economy as a whole. It was shown that the rate decreased from 10.6% to 10% and the preceding year amounted to drastic reduction from 10% to 7.83%. In light of the aforementioned, the unemployment rate was on the increase from 9.0% to 13.90% in year 2015 and 2016 respectively.

The Exchange Rate of the Naira to US Dollars had been on the increase over the years, and this has brought about the devaluation of the Naira against the US Dollars and according to NBS data, the average exchange rate as at year 2012 was ₦ 158.29 per dollar, In year 2013, the average exchange rate fell to ₦ 158.06 per dollar, and then rose again to ₦ 184.50 per dollar in year 2014 before it inflated drastically to ₦ 249.50 and ₦ 394.50 in 2015 and 2016 respectively.

4.2.1 Major Food Prices Changes

Table 5: Average prices of major foods paid by households across various rural and urban markets

Item Labels	Unit of Measurement	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Agric. eggs medium size	1 Dozen	336.75	340.10	367.50	343.33	330.98	352.72	358.57	362.50	384.50	509.41	425.28	511.11
Gari white, sold loose	1Kg	83.92	91.79	96.62	111.83	156.56	148.99	138.22	151.54	149.51	173.49	160.40	152.15
Gari yellow, sold loose	1Kg	103.37	103.45	100.80	122.61	159.80	152.62	149.88	158.02	160.30	186.68	179.13	174.51
Onion bulb	1Kg	230.68	159.73	163.56	205.75	250.42	182.54	195.54	242.15	218.04	382.25	291.88	237.35
Rice agric sold loose	1Kg	205.88	217.65	264.71	270.59	312.50	320.44	360.09	333.33	379.55	338.50	373.59	352.94
Rice local sold loose	1Kg	191.89	194.96	243.51	226.98	296.66	256.59	257.79	319.20	328.45	336.78	338.62	317.98
Tomato	1Kg	194.97	142.73	187.24	216.37	146.72	172.64	222.38	266.71	239.48	312.93	262.02	210.31
Yam tuber	1Kg	145.11	101.94	123.10	124.58	179.49	121.41	159.26	145.00	133.51	167.49	142.73	275.85

Source: NBS Data

The impact of the depreciation occurred in the first half of year 2016; prices were stabilized by the end of the year as a result of administrative measures by the CBN, in addition to ample food supplies when the harvest kicks in early in the second half of the year. In light of the aforementioned, the Consumer Price Index (CPI) rose to average 8.13 percent over the year 2015 to year 2016 period. It was observed that the prices of agricultural commodities tend to reduce in anticipation of the season and its availability for supply, meanwhile the economic situation of the nation had a significant effect on the prices since fund at hand is limited to the purchase value of Naira at the present time

4.3.1 Effects of recession on the female-headed households income

Table 6 presented below shows that majority (62%) of the respondents earn an income estimate of about ₦ 16,000 to ₦ 30,000, 11% and 25% earns between ₦ 31,000 to ₦ 45,000 and ₦ 5,000-₦ 15,000 respectively while the least 2% earns within the range of ₦ 46,000 to ₦ 60,000 maximum. This tells us that the income earned per head is so low and this makes them find it difficult for them to meet multiple needs in their families.

Table 6: Distribution of average income estimate of the respondents

Income estimate	Frequency	Percentage
5,000 - 15,000	25	25.0
16,000 - 30,000	62	62.0
31,000- 45,000	11	11.0
46,000- 60,000	2	2.0
Total	100	100

Source: Field Survey, 2017

4.3.2 Farming activities

In this section, the farming activities which the respondents carry out, the type of crop and livestock they are cultivating within this period to sustain themselves and get more income is been looked into, increase in level of farm size, profit realized from sales of this farm produce and the mode of land acquisition in relation to determine if there are making any investment.

4.3.2.1 Various types of crops and livestock cultivated in last two years

Table 7 presented below reveals different crops cultivated and livestock being introduced on the farm in the last two years, and 11% reported of rearing goats (ewure) and sheep (aguntan), 32% and 3% started cultivating Cassava (ege) , yam (isu), cocoyam(koko), and Fisheries(catfish) ejaaro (*Clarias gariepinus*) respectively to earn more income ,2% of the respondents cultivated fruit vegetables(tomato ,ata rodo(pepper), okro(ila), seed(locust bean) mainly ,while majority (45%) were growing leafy vegetables (Amaranth spp, efo ,jute(ewedu), waterleaf (gbure),scent leaf(efirin) and the containing 7% were rearing Poultry birds(chicken,turkey),and duck. This implies that the various respondents cultivated crops and livestock with the goal of getting

additional income and utilizing the profit realized from the sales of these produce to meet their welfare needs and also in time of emergency.

Table 7: Distribution of respondents by Crops and Livestocks introduced in last two years

Type	Frequency	Percent
Leaf Vegetables(<i>Amaranthushybridus</i> ,Efofete ,jute leaves(Ewedu leaf),waterleaf (gbure) scent leaf (efirin)	45	45.0
Fruit vegetables (tomato,pepper (Ata rodo), okro(ila), seed(locust bean)iru	2	2.0
Cassava(ege) , yam(isu),cocoyam(koko)	32	32.0
Poultry (chicken and turkey),duck(pepeye)	7	7.0
Fisheries(<i>Ejaaro</i> catfish) <i>Clarias gariepinus</i>	3	3.0
Goats (ewure) and sheep(aguntan)	11	11.0
Total	100	100.0

Source: Field survey, 2017

4.3.2.2 Increase in level of Farm size

Table 8 showed that majority (66%) of the respondents reported on not increasing size of farm for the last two years while 43% increased their farm size. In addition, it was supported by the statement on whether economic recession helps you to increased farming activities which resulted in to disagreed decision made.

Table 8: Distribution of respondents based on if size of farm was increased in last two years

Response	Frequency	Percentage
No	66	66.0
Yes	34	34.0
Total	100	100.0

Source: Field Survey, 2017

4.3.2.3 Profit realized from sales of produce

This table 9 below presented the amount of profit estimate realized from the sales of farm products by the respondents and it was revealed that 17% made profit of about ₦ 31,000 to ₦ 45,000 while the majority (51%) earning a profit of ₦ 5000 to ₦ 15000 About 30% and 2% earned profit estimate of ₦ 16,000 to ₦ 30,000 and ₦ 46,000 to ₦ 60,000 respectively. This implies that the respondents made less profit because of cost of production was very low and they were mostly subsistence farmers

Table 9: Distribution of profit realized from the sales of farm produce by the respondents

Profit estimate	Frequency	Percentage
5000- 15,000	51	51.0
16,000- 30,000	30	30.0
31,000- 45,000	17	17.0
46,000- 60,000	2	2.0
Total	100	100

Source: Field Survey, 2017

4.3.2.4 Farm land ownership

Analysis of how the respondents acquire their farm land presented on the table 10 below indicates that 42% reported that they actually inherited their land from their grandparents, while a majority (48%) paid rent or lease on an agreed basis for the use of land, and the remaining 10% purchased their land permanently.

Table 10: Distribution of respondents based on how they acquired their farm land

Land ownership	Frequency	Percentage
Inheritance	42	42.0
Purchase	10	10.0
Lease or rent	48	48.0
Total	100	100.0

Source: Field Survey, 2017

4.3.2.5 Investment on farming

Table 11 below reveals that 13% of the respondents accounted on neither increase nor decrease investment from farming, while a majority (68%) are reporting of a decrease in investment and 19% accounted of an increase in investment .This can be inferred that the majority who are getting no investment from farming is due to the low level of profit they realize from the sales of their agricultural produce and this is quite affecting them during this recession period

Table 11: Distribution of the respondents based on the their response to investment on farming

Response	Frequency	Percent
Increasing	19	19.0
Decreasing	68	68.0
Remains the same	13	13.0
Total	100	100.0

Source: Field Survey, 2017

4.3.3. Feeding Formula

Food is an essential resource in everyday life, One important effect of recession on the households is the amount of food consumed on a daily basis and during this period, the amount spent on feeding varies on the various households so as to be able to maximise their income in the best possible way to also meet with other essential needs. The rate of feeding daily is being determined in every household depending on their own resources and convenience.

Table 12: Distribution based on how respondents feed on a daily basis.

Feeding formula	Frequency	Percentage
Once	4	4.0
Twice	68	68.0
Three times	28	28.0
Total	100	100.0

Source: Field Study, 2017

Table 12 shows that majority (68%) of the respondents feed twice daily, while only a few (4%) population of the respondents feed once a day, and the remaining 28% are able to feed three times completely every day. This implies that most of the respondents feed twice so as to adjust to these change and utilize their income maximally and this agrees with the result in the likert scale which showed us that majority disagreed that recession affected their spending on feeding.

4.3.4 Schooling of children

This section addresses the effect of this economic recession on the schooling of their children in the study area. Here we see those children still in school and those that dropped out because of the inability to meet their educational needs and requirements, likewise the type of institution the children attends too

Table 13: Distribution of respondents whose children are still in school and those that dropped out of school

Response	Frequency	Percentage
In school	93	93.0
Dropped out	7	7.0
Total	100	100.0

Source: Field Survey, 2017

This table 13 presented above shows that the majority (93%) of the respondents had children in school, while 7% reported of their children being dropped out. This implies that a large number of the respondents strive to send their children to school not minding the cost and resources it may require, they prefer to invest in the future of their children to make them literates and leaders of tomorrow.

4.3.4.1 Type of school

Table 14 below shows that majority (71%) of the respondents have children in public institutions, while the containing 22% reported of having children in private institutions. This implies that a large number of the respondents could not afford to send their children to private institutions because they are expensive but could easily meet up with the requirements for public institutions which are cheaper.

Table 14: Distribution of respondents on the type of school, the children attends

Institution	Frequency	Percentage
Public	71	76.3
Private	22	23.7
Total	93	100.0

Source: Field survey, 2017

4.3.5 Health care

Health is wealth. There is nothing in our life that is more valuable than good health. Without health there is no happiness, no peace and no success. In this section, the type of health care they administer in their households is important for their productivity and sustenance. Below is the presentation of the distribution of respondents' mode of health care.

Table 15: Distribution of respondents on mode of health treatment.

Treatment	Frequency	Percentage
Herbal medicine	66	66.0
Orthodox medicine	34	34.0
Total	100	100.0

Source: Field survey, 2017

Table 15 presented above shows that 34% of the respondents reported of using orthodox medicine to treat themselves, while majority (66%) reported of using herbal medicine to cure illness. This implies that those who use herbal medicine to treat their illness did so because they believed it's more effective and as a result save more by reducing spending on hospital bills.

4.3.6 Response to other business activities

This table presented above shows that majority (70%) of the respondents reported of increasing business activities, while 5% reported of a drastic decline of business activities, and the remaining 25% reported of not being able to increase or decrease business activities. This implies that a very high percentage of the population venture into other business opportunities in other to earn more income to improve their well-being and meet other welfare needs.

Table 16: Distribution based on their level of response to other business activities

Response	Frequency	Percentage
Increasing	70	70.0
Decreasing	5	5.0
Remains the same	25	25.0
Total	100	100.0

Source: Field Study, 2017

4.4 Responses to statement of Economic Recession effects on the Female-Headed Households

From table 17 presented below, results showed that the respondents generally disagreed that they increased farming activities, made more profit from sales of farm produce, reduced spending on feeding, and income reduction and they generally agreed on being on tension. This implies that the respondents of the study area were greatly affected by the economic recession.

Statement	SA	A	U	D	SD	RESPONDENTS	TOTAL SCORES	MEAN SCORES	REMARKS
Economic recession helps you to increase farming activities	10	22	23	39	6	100	291	2.91	Disagreed
Economic recession helps you to make more profit from selling farm produce	7	32	19	32	10	100	294	2.94	Disagreed
Economic recession led to depression?	15	46	21	18	-	100	358	3.58	Agreed
Has recession really brought hypertension to you?	21	63	1	14	1	100	389	3.89	Agreed
Has recession really reduced your spending on cloths?	3	21	2	49	25	100	228	2.28	Disagreed
Has recession really reduced your spending on feeding?	9	21	21	37	12	100	278	2.78	Disagreed
Has recession prevented paying the school fees of your children?	5	30	17	30	18	100	274	2.74	Disagreed
Has recession reduced the remittance received from relatives?	15	28	12	36	9	100	304	3.04	Agreed
Did your income reduced during this recession?	5	30	17	30	18	100	274	2.74	Disagreed
Has the recession made you resort to using local therapy?	39	41	1	18	1	100	399	3.99	Agreed
Has recession affected your number of phone calls made?	15	28	12	36	9	100	304	3.04	Agreed

Table 17: Likert scale on the statement of economic recession effects by respondents

Source: field survey, 2017

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of major findings

The economic trend of Nigeria was reviewed from year 2012 to date , and we looked at the macro-economic indicators that reflected recession, it was revealed that the gross domestic product attributed to agriculture had been on a fluctuation, the rate of unemployment increased making jobs unavailable , also the inflation rate increased from 8.50% in 2013 to 15.70% in year 2016 causing the high cost and prices of goods and commodities, and lastly the exchange rate of the Naira to the US Dollars has risen drastically and this has devalued our naira in the exchange market today. All this indicated that the economy of Nigeria was in recession and looking down to these effects, the main objective of this study was to examine the coping strategies adopted by female-headed farming households (FHHs) in Ondo State during the economic recession. The result obtained from the study could be summarized as follows:

It was reported that all the respondents of this research work were females, majority of them were married having ages 50-59 years with household size between 6-9 members with majority possessing secondary educational qualifications. Further analysis showed a low income earned per head of the respondents, with majority of the respondents full-time farmers and they derived income from selling of their farm produce and from other sources to get additional income. The respondents belonged to cooperative societies and were beneficiaries. The result further revealed that all of the farmers were subsistent farmers and majority of the respondents acquired their farmlands through rent, and they cultivated crops which included leaf Vegetables (*Amaranthus hybridus*, Efofete ,jute leaves(Ewedu leaf),waterleaf (gbure) scent leaf (efirin) and tuber crops like Cassava(ege) , yam(isu),cocoyam(koko) as source of food, also majority accounted of making less

profit on sales from these produce due to their low scale of production and this affects their output yield, and majority reported of no increase in their farm size, results also showed that a high percentage of the respondents fed twice daily, had their children in public institutions, used herbal medicine for treatment of common diseases like malaria, typhoid fever, dysentery, cholera etc., majority involved themselves in other business activities. This increased their nominal income but their real income decreased and this grossly reduced their welfare as a result of higher inflation trend. Hence the households in the study area were greatly affected by economic recession.

5.2 Conclusion

According to this study, the female-headed households in Ondo state were greatly affected by economic recession, they barely survived to make ends meet, their income, farming activities, profit and yield wasn't enough to make any significant improvement on their well-being and to improve their standard of living.

5.3 Recommendations

Evident from this work, which showed that the households were affected by economic recession in the study area, and based on the findings of the study, the following recommendations were suggested;

- i. Government should invest in social security packages like unemployment benefits, free health care and free education to reduce the effect of recession on the households.
- ii. Government should also reduce personal income tax especially on low income earners in the civil service and taxes on micro and small enterprises.
- iii. Since economic recession is a macro-economic issue, the government should invest more in the agricultural sector so as to curtail the inflation of food prices in the country.

- iv. Government can also lease out free lands to the rural farmers so as to enable them diversify and expand their farming activities so as to generate additional income to raise their standard of living.
- v. Farmers need to diversify their operations as this can help them meet their food needs.

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APPENDIX: Study Questionnaire
DEPARTMENT OF AGRICULTURAL ECONOMICS AND EXTENSION
FEDERAL UNIVERSITY OYE-EKITI, EKITI STATE. NIGERIA

Dear respondent,

Individual interview schedule on "COPING STRATEGIES AMONG FEMALE-HEADED FARMING HOUSEHOLDS IN ONDO STATE, NIGERIA DURING ECONOMIC RECESSION".

This interview schedule was designed for the purpose of research and information on the above topic, your response is highly needed and will be held in confidence, Thanks for your cooperation.

OMOWOLE, EBENEZER O.

Date.....

Please fill up where is necessary and tick as appropriate.

SECTION A. SOCIO-ECONOMIC CHARACTERISTICS

1. Location of respondent.....
2. L.G.A.....
3. Age.....
4. What is your sex (a) male (b) female
5. Marital status: (a) Single (b) married (c) separated (d) widowed
6. Educational status: (a) primary (b) secondary (c) tertiary (d) others () please specify.....
7. What is your primary occupation? (a) Farming (b) trading (c) civil servant (d) others () please specify.....
8. Have you lost any of your love one? Yes or No
9. Size of household:

No of male	Age	No of female	Age	Total

10. Do you have any other occupation? Yes or No if yes specify.....
11. Do you belong to any cooperative? Yes or No if yes how many (a)1 (b) 2 (c) 3 (d) greater than 3 ()
12. Has any of your child changed from private school to government Yes or No
13. Has any of your child stopped schooling in the last one to two years Yes or No

SECTION B: HOUSEHOLD FEEDING

14. How many people do you feed daily: (a) 2-3 (b) 4-5 (c) 5-6 (d) 6-7 (e) 7-8
15. How many times a day do you feed; (a) once (b) twice (c) three times (d) more than 3
16. How much money do you spend on feeding daily.....
17. How much money do you spend on feeding weekly.....
18. How much money do you spend on feeding in a month.....
19. What are the major sources of income for food in your household?

Tick inside the boxes where necessary

Sources of income	Feeding	Other purposes
Farming		
Salary		
Handwork and jobs		
Loans from cooperatives		
Selling of farm products		

SECTION C

20. On what basis do you earn income? (a) daily (b) weekly (c) monthly
21. How much income estimate do you earn?
22. Do you save part of your income? Yes or No
23. How are you coping during this recession period? (a) very well (b) fair (c) worse

What other means do you earn income? List below

- (a).....
- (b).....

(c).....

(d).....

24. How much estimate do you realize from the sales of your farm product

25. List some of the crops that you cultivate on your farm?

(a).....

(b).....

(c).....

(d).....

(e).....

26. List some of the crops that you started cultivating in the last one to two years on your farm?

(a).....

(b).....

(c).....

(d).....

(e).....

26 b. Have you increased the size of your farm in the last one to two years Yes or No

IF yes by what size

26c How did you get the new farm land (a) inheritance, () (b) purchase () (c) lease or rent ()

27. Do you depend on income gotten from your farm products alone for survival Yes or No

if No specify other means.....

28. How do you sell the harvested farm products?

(a) Every market day (b) every week (c) every month

29. Are your children going to school Yes or No if yes, is it a private () or a public () school

if others specify e.g. graduated

30. Are your children into a trade or a profession Yes or No

31. List the types of livestock you introduced in your farming in the last one to two years

(a).....

(b).....

32. Do your children support you in providing for your house upkeep? Yes or No

SECTION D OTHER FACTORS

33. The number of your business activities now is (a) increasing (B) decreasing (c) remains the same

34. The amount of money you get from sales now is (a) increasing (B) decreasing (c) remains the same

35. Your investment on farming now is now is (a) increasing (B) decreasing (c) remains the same

36. Have you had to borrow money for feeding or paying school fees if yes how much.....

37. How do you plan to pay back the loan.....

38. What are some other ways do you think the government can assist or help?

- (a)
- (b)
- (c)

39 Please kindly Tick as necessary

Questions	Agreed	Disagreed	Strongly agreed	Strongly disagreed	Undecided
Economic recession helps you to increase farming activities					
Economic recession helps you to make more profit from selling farm produces					
Economic recession led to depression?					
Has recession really brought hypertension to you?					

Has recession really reduced your spending on cloths?					
Has recession really reduced your spending on feeding?					
Has recession prevented paying the school fees of your children?					
Has recession reduced the remittance received from relatives?					
Did your income increase or reduce during this recession?					
Has the recession made you resort to using local therapy?					
Has recession affected your number of phone calls made?					