# LOGIT APPROACH TO GENDER AND POVERTY IN SELECTED AFRICAN COUNTRIES

## **ADEROUNMU Busayo**

Department of Economics and Development Studies Covenant University, Ota, Nigeria. Email: busayo.aderounmu@covenantuniversity.edu.ng Phone No: 08062587148

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# **ONI Olubusayo**

Centre for Policy Economic Policy and Development Research (CEPDeR)

Covenant University, Ota, Nigeria

Email: olubusayon@gmail,com

Phone No:08061331993

## **Abstract**

The rate of poverty in developing countries, especially in African countries, has been alarming in recent years with the proportion of people living on less than a dollar per day increasing. The current widening dimensions of poverty and general economic problems signify that a high level of income inequality exists in many sub-Saharan African countries although disparities exist between countries and regions. Furthermore, poverty has been indeed feminised. Despite the vital role women play in society, there has been an increase in the proportion of women within the poverty cycle compared to men. Using microdata from the Afrobarometer website, these conjectures were examined with their impact on economic development as a whole. The result of the logit approach conducted on four selected regions consisting of 36 countries shows that good economic condition reduces the incidence of poverty while access to medical treatment, age, and education (primary and secondary) increases poverty in the selected region. This study also came up with policy prescriptions that will help in eradicating inequality and poverty in particular.

Keywords: Poverty, Gender, Inequality, Development, Sub-Saharan Africa,

## 1. Introduction

The greatest challenge facing the world today is the eradication of poverty which is the first goal in the Millennium Development Goals (MDGs) as well as Sustainable Development Goals (SDGs). Poverty is a concept that is hard to define however it is believed that it is the inability of a person to have access to basic needs of food, clothing, shelter, good health, and education among others (Umar, 2015).

Nationally and internationally, poverty is seen as a multidimensional social impediment (Aderounmu et al., 2021; Veeran, 2016) which goes beyond hunger, low income, lack of shelter, access to clean water, lack of education, and poor health care (Justice, Development and Peace Commission, 2016; McFerson, 2010). However, the foundation of poverty comprises low income, low assets, lack of opportunities, and lack of social inclusion,

the worst type of poverty encompasses the four parts.

Kaka (2013) and McFerson (2010) categorised poverty into two namely: contingent (arises from a temporary natural occurrence like a natural disaster which can be corrected by addressing the particular situation) and structural (based on the economic, social and political make-up of a country which no economic policy can reverse). Johnson (2013) as cited in Kaka (2013) identified three types of poverty namely: absolute poverty (lack of access to basic amenities of life for survival and individual living on less than a dollar per day); moderate poverty (lack of access to education and good health) and relative poverty (a situation where a person is earning less than the minimum wage).

Evidence from the Human Development Report (2016) and World Poverty Clock (2019) on the incidence of poverty (the proportion of people living on less than \$1.90 per day) shows that it is 43.4% in Benin, 79.5% in Burundi, 70.8% in the Central African Republic, 70.99% in Congo (the Democratic Republic of the), 62.65% in Guinea-Bissau, 48.17% in Liberia, 76.6% in Madagascar, 73.5% in Malawi, 28.5 in Lesotho, 42.3% in Mali, 53.5% in Nigeria, 39.3% in Niger, 48.97% in Rwanda, 62.3% in Mozambique, 40.06% in Sierra Leone among others. This signifies the prevalence of poverty among the majority of the people in sub-Saharan African countries. This also shows that the depth of poverty as well as the vulnerability of poverty is greater in sub-Saharan African countries than in other countries of the world.

Statistics also show that multidimensional poverty is more pronounced in sub-Saharan African (SSA) countries (Chad, Burkina Faso, Niger, Ethiopia, Nigeria, Uganda, Guinea, Sierra Leone and South Sudan having over 99% of her people in multidimensional poverty)

although less than 1% of the inhabitants in some region in Egypt and Morocco are multidimensionally poor (World Poverty Clock, 2019; World Bank, 2017). A consideration of poverty level in 39 countries (833 million) constituting about 96% of SSA shows that over 61% (506 million) of the inhabitants in sub-Saharan African countries are multidimensionally poor but using \$1.90/ day poverty line only 46% (381 million) are multidimensionally poor. While most regions of the world have been experiencing a declining trend in poverty since 1980, this proposition cannot be applied to sub-Saharan African countries (Aderounmu et al., 2021; Adigun et al., 2011).

Gender on the other hand refers to the defined roles, attributes, and privileges ascribed to females and males by culture or the society (Ministry of Finance, 2006; Edward, 2010). In the past years, there has been an increase in the proportion of people (men and women) in the cycle of poverty (UN, 2000). However, the patriarchal nature of most developing countries has relegated women to low-paying jobs. Women occupy a little fraction of the most paying professions especially the private sector, thus experiencing income inequality and poverty (Edwards, 2010). In the workplace, women still earn less than men despite the worldwide anti-discrimination laws and policies put in place for companies and businesses (Aderounmu, Bowale and Olurinola, 2021; Nyu, 2011). This proposition is in line with Anyanwu (2010) who posited that the prevalence of poverty is more observable among female-headed households than their male counterpart as a result of the discrimination against females in the education and labour market.

Women are likely to be poorer than men and have fewer options for escaping poverty. Women constitute over 80% of farmers in Africa, and over 40% of women are illiterate without access to formal

education in Africa (Johnson, 2013 as cited in Kaka (2013)). Worldwide, outside of the agricultural sector, in both developed and developing countries, women are still averaging slightly less than 78% of the wages paid to men for the same work, a gap which refuses to close in even the most developed countries. This may be as a result of the number of women represented in well-paid jobs and managerial positions being much smaller than that of the men (Augusto and Saadia, 2005).

Several studies (Umar, 2015; Kaka, 2013) have examined poverty and gender as well as the feminisation of poverty in developing countries with little or no empirical analysis as a result of the unavailability of gender-disaggregated data and measures of economic welfare. Umar (2015) using secondary data examined the condition of women under tenacious poverty in Nigeria. Although no empirical analysis was conducted, the study recommended that structural imbalances should be corrected through the application of programmes meant for poverty eradication. Adepoju (nd) conducted a primary study of the feminisation of poverty in some selected urban centres of some states (Lagos, Osogbo and Enugu) in Nigeria in 2001 and concluded that poverty has been feminised. In a documentary study on whether poverty is a women's issue in Africa by Kaka (2013), the study concluded that poverty is a serious problem for women which must be addressed. Therefore, to eradicate poverty at all levels policymakers must take into consideration the gender aspect of poverty in sub-Saharan Africa (SSA) as well as in Africa as a whole in relation to work, education, and health among others. Thus, these conjectures will be empirically examined with its impact on economic development in selected sub-Saharan African countries.

## 2 Literature Review

Millions of people all over the world are suffering from hunger, lack shelter and clothing, unlearned, the sick and are not receiving adequate care. These resulted in labour inefficiency and unproductivity which reduces income and subsequently leads to poverty. Statistics show that more people are experiencing hardship and poverty which is affecting economic development as well as creating a challenge in achieving the Sustainable Development Goals.

Inequality, which is said to be the root cause of poverty, has risen in many countries despite several attempts and policies put in place to eradicate inequality thus leading to the prevalence of poverty. Available data for sub-Saharan Africa (SSA) countries also show glaring gender inequalities in access to education, income, representation, health and legal rights. For instance, in 2021, the value of female to male human development index ratio in sub-Saharan Africa (SSA) was 0.91, the female-to-male mean year of schooling was 5.1 to 6.9, while the estimated female to male gross national income per capita was 2,970 and 4, 429 respectively. Though the gender inequality index was falling in the sub-Saharan region compared to South Asia in 2016 and 2021, the sub-Saharan region still had the highest value of all regions in both years (Human Development Report, 2016; 2021).

In the analysis of Kpolovie, Ewansiha and Esara (2017) on the human development index across the continent, the study discovered that Africa has the least human development index among the seven continents of the world. Studies have also reported rising income inequality in many countries over the last three decades and a half, even as the period has witnessed an increased focus on poverty reduction

(Aigbokhan, 2008). According to Olaniyan and Awoyemi (2005), SSA has the second largest income inequality in the world. HDR (2016) shows that after Latin America and the Caribbean, East Asia and the Pacific, SSA have the next highest income inequality index. Evidence from HDR (2016) shows that of the 42 SSA countries with available data on income inequality, income inequality increased in 26 countries, 15 countries experienced a decline in income inequality while the income inequality of a country was static.

Oluwatayo (2008) posits that the level of poverty in a country can be ascertained by analysing income inequality however several studies have criticised the use of income in measuring poverty as scholars believed that poverty cannot be adequately captured by income. Since the standard of living can be measured by the income obtainable by an individual, then poverty can be linked to income inequality. Traditionally, men and women have worked in diverse occupations with varying degrees of representation which researchers have categorised to depict occupational segregation, occupational sorting, occupational selection, and occupational crowding among others (Aderounmu and Soetan, 2013, CONSAD Research Corporation, 2009). The average earnings of women supersede only half of what their male counterpart earns worldwide (UN, 2000). As a result of the inability of women to get jobs in a well-paid organisations, women are constrained to engage in informal sector activities in order to cater for their living and that of their households. Out of the three billion people who were employed in the formal and informal sectors around the world in 2008, 1.2 billion (40.4 per cent) were women. Only a small proportion of employed women worldwide (16.1 per cent in 2008, as compared to 26.4 per cent male employment) were working in the industry; while the large majority were

devoted to agriculture (37.1 per cent female employment, as compared to 33.1 per cent male employment) and, increasingly, in the services sector (46.9 per cent female employment, as compared to 40.4 per cent of male employment) (UN IANWGE, Furthermore, the labour force 2011). participation rate shows that 62.1% of women compared to 72.3 per cent of men are in the labour force (HDR, 2021). This implies that women are particularly disadvantaged and more vulnerable to chronic poverty due to the fact that gender inequalities exist in income distribution, access to productive inputs, labour market participation, human capital and so on. Chant (2014) examined the feminisation of poverty in relation's to women work and home-based enterprises in slums of the Global South. The study contends that the feminization of poverty exacerbates the conflicts women already experience managing unpaid reproductive and/or "volunteer" work with their economic contributions to household lives. In the context of urban slums, women's responsibilities of productive and reproductive labour present significant obstacles due to housing, service, and infrastructural limitations.

In a similar study, Moghadam (2005) examined the feminisation of poverty and women's human right based partly on social policy or political regime and partly on women's access to employment and property. The study discovers cross-regional diversity in the economic condition of households with a female head of home. It has also been discovered that intra-household disparities make women and girls more vulnerable; this issue may be more prevalent in some parts of South Asia and may also differ according to socioeconomic class. The study found that although it is impossible to prove that women make up the majority of the world's impoverished, it is undeniable that they are at a disadvantage but the poverty-inducing aspect of neoliberal restructuring has been disproportionately hard on women. McFerson (2010) examined the interaction of traditional restrictions on women's property rights, weak governance and violent civil conflict in propagating gender discrimination and women's poverty in sub-Saharan Africa. Statistics show that improvements in governance and the end of civil war in some countries enhance women's development indicators in sub-Saharan countries.

## 3 Methodology

The theoretical foundation of this work is based on Marxist feminist theory by Friedrich Engels. This theory believes that the relegation of women into a particular group is a result of class oppression which is maintained by the ruling class. This school of thought believed that there will be an end to oppression against women when there is a fight for the redistribution of property to the entire society. However, this theory was criticised on the basis that it has a patriarchal attribute (Hamilton, 2006).

## 3.1 Research Design

A wealth of literature exists in relation to gender and poverty however the majority of this study failed to carry out any empirical study as a result of the scarcity of data on poverty measures. Few studies that have analysed poverty in relation to economic growth have used different variables like income, consumption, and discomfort index, among others which do not completely capture poverty. Since poverty is multidimensional, a similar measure should be used to capture it like the Gender-related Development Index (GDI) (which measures the income, standard of living, level of literacy, and life expectancy of men and women), Gender Empowerment Measure (GEM) (measure women representation in government position, jobs,

management as well as their income) and gender dis-aggregated Human Development Index (Brief, 2001 and Kaka, 2013).

However, this study employed a micro data set covering West Africa, East Africa, Central Africa and Southern African countries from the Afrobarometer database as a result of the unavailability of adequate GDI and GEM. The study made use of a set of secondary data-set collected on a quantitative survey questionnaire that was designed to capture gender equality, conflict and crime, democracy, election, poverty, and social capital among others. This study analyzed gender and poverty in sub-Saharan African countries using the microdata from the Afrobarometer website as a result of the inadequacy of secondary data on key variables that can be used for the analysis. This study however employed Round 6 data of Afrobarometer using 34 countries out of the 36 countries surveyed. The Afrobarometer data was collected through the use random sampling technique for a minimum of 1,200 respondents from each country surveyed among the voting age group. The details of these variables and their measurement can be found on their website www.afro barometer.org.

## 3.2 Research Model

To elucidate whether poverty is been feminized or not, Wennerholm (2002) and Veeran (2000) posited that women and economic development are the main focus to be discussed. The research model for this study is to determine the extent to which poverty affects the economy with reference to gender. Poverty is the dependent variable which is a binary variable (0,1) indicating whether people are poor or not. Thus, when a person is poor it is indicated by 1 and zero elsewhere while the independent variables are a number of factors represented by a vector of variables X like education, gender, access to health, religion, age, and access to

basic amenities among others. These are captured in a binary response regression model specified as:

 $Y_{it} = X_{it}$  1
This can be further simplified into  $Y_{it} = \beta_1 + \beta_2 X_{it} + \beta_3 X_{it} + \beta_4 X_{it} + \beta_5 X_{it} + \beta_6 X_{it}. \beta_n X_{nit} + \mu_{it}$ Where "i" is the country and "t" is time and  $\mu$  is the error term Equation 2 will be analyzed using a binary logit regression model.

## 4 Analysis and Interpretation

The Log of Odds of a person being poor As indicated in the foregoing section, a direct logistic regression analysis was carried out to determine the level of poverty between genders in selected SSA countries. The result of the model analysed shows that the goodness of fit test (Omnibus Test of Model Coefficients) for the model reported a chi-square of 19367.25 and a probability of 0.000 which is less than 0.005. This shows with all indications that the model is able to distinguish between those that are poor and those that are not poor in the selected region in sub-Saharan African countries and that the model performs very well. The Cox & Snell R Square and Nagelkerke R Square suggested that between 30.8 per cent and 42.9 per cent of the variability in poverty and gender in the region is explained by the model and it correctly categorised 79.3 per cent of the cases.

The B-est shows that an increase in the good economic condition, better conditions of living compared to others, never going without medical care, never going without cooking fuel, never going without cash, access to public school services, obtaining household services, owning a radio, owning a motor vehicle, owning a mobile phone, use of mobile phone every day, location of latrine, employment status, religion (Muslims), and all regions in sub-Saharan Africa (West, East, Southern and Central Africa) decreases the probability of the incidence of

gendered poverty in the selected sub-Saharan African countries.

The Wald statistic test indicates the relative importance of each of the variables used in the model. The result shows that the variables; the very good and fairly good economic conditions are (22.32) and (18.46) respectively, for those with much worse living conditions (7.073) and worse living conditions (4.3) compared to others, those that go without basic necessities several times a week (4.97), all the categories of access to medical treatment, all age group category, primary and secondary education as well as those that don't know their category of education, religion (Muslims), West, East, Southern and Central African regions with (79.19), (63.20), (33.56) and (40.14) respectively, and female gender (9.9) are relevant to the study

The Exp(B) or odds ratio represents the change in odds of being poor when the value of the predictor (independent variables) increases by one unit. The odds of being poor increase by a unit change in; much worse, worse and same economic condition, going without basic necessities, going without food, going without water, access to medical treatment, all age group categories, and primary and secondary education (the odds of being poor is higher for someone with primary and secondary and those that don't know their level of education) and gender (female). This implies that an individual level of poverty increases as a result of the factors highlighted compared to someone that is not poor, all other things being equal. The odds of being poor decrease by good economic condition, religion (Muslim), West, East, Southern and Central African regions, all other things being equal. This implies that an increase in good economic condition. religion, and West, East, Southern and Central African regions leads to less likely the incidence of poverty

**Table 1:** Binary Logit Regression on Poverty and Gender in Selected Sub-Saharan African Countries.

Variables	B-Est	Wald	Sig.	Exp(B)
1. Present economic condition (Missing)	Excl.			
Present economic condition (Very bad)	-0.579	0.872	0.350	0.560
Present economic condition (Fairly bad)	-0.725	1.365	0.243	0.484
Present economic condition (Neither good nor bad)	0.871	1.971	0.160	0.419
Present economic condition (Fairly good)	-2.665**	18.461	0.000	0.070
Present economic condition (Very good)	-3.129**	25.320	0.000	0.044
Present economic condition (Don't know)	-1.148	3.350	0.067	0.317
2. Living condition compare with others (Missing)	Excl.			
Living conditions compared with others (Much worse)	1.306**	7.073	0.008	3.696
Living conditions compared with others (Worse)	1.013**	4.295	0.038	2.755
Living conditions compared with others (Same)	-0.221	0.206	0.650	1.248
Living conditions compared with others (Better)	-0.631	1.668	0.196	0.532
Living conditions compared with others (Much better)	-0.943	3.685	0.055	0.389
Living conditions compared with others (Don't know)	-0.311	0.397	0.529	1.365
3. Going without basic necessities (Missing)	Excl.			
Going without basic necessities (Once every two or three months)	0.138	1.044	0.307	1.148
Going without basic necessities (Once a month)	0.082	0.388	0.533	1.086
Going without basic necessities (two or three times a month)	0.186	2.080	0.149	1.205
Going without basic necessities (Once a week)	0.135	1.068	0.301	1.145
Going without basic necessities (Several times a week)	0.288**	4.970	0.026	1.334
Going without basic necessities (Every day)	0.223	2.799	0.094	1.250
Going without basic necessities (Not applicable)	0.089	0.465	0.495	1.093

Going without basic necessities (Don't know)	0.262	1.930	0.165	1.300
4. Going without food (Missing)	Excl.			
Going without food (Never)	0.429	0.086	0.770	1.536
Going without food (Just once or twice)	0.659	0.203	0.652	1.934
Going without food (Several times)	0.640	0.191	0.662	1.897
Going without food (Many times)	0.771	0.277	0.599	2.161
Going without food (Always)	0.835	0.324	0.569	2.304
Going without food (Don't know)	0.395	0.070	0.791	1.485
5. Going without water (Missing)	Excl.			
Going without water (Never)	0.868	0.415	0.519	2.381
Going without water (Just once or twice)	0.878	0.425	0.515	2.406
Going without water (Several times)	0.828	0.378	0.539	2.289
Going without water (Many times)	0.823	0.374	0.541	2.278
Going without water (Always)	0.828	0.378	0.539	2.289
Going without water (Don't know)	0.405	0.084	0.772	1.499
6. Going without medical care (Missing)	Excl.			
Going without medical care (Never)	-0.394	0.204	0.651	0.674
Going without medical care (Once or twice)	-0.258	0.088	0.767	0.772
Going without medical care (Several times)	-0.301	0.119	0.730	0.740
Going without medical care (Many times)	-0.206	0.056	0.814	0.814
Going without medical care (Always)	-0.527	0.363	0.547	0.590
Going without medical care (Don't know)	0.025	0.001	0.978	1.025
Going without medical care (Refused)	-22.779	0.000	1.000	0.000
7. Going without cooking fuel (Missing)	Excl.			
Going without cooking fuel (Never)	-0.943	1.833	0.176	0.390
Going without cooking fuel (Just once or twice)	-0.831	1.422	0.233	0.436
Going without cooking fuel (Several times)	-0.854	1.503	0.220	0.426
Going without cooking fuel (Many times)	-0.922	1.748	0.186	0.398
Going without cooking fuel (Always)	-0.813	1.344	0.246	0.443

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Going without cooking fuel (Don't know)	-1.132	2.367	0.124	0.322
8. Going without cash income (Missing)	Excl.			
Going without cash income (Never)	-0.447	0.365	0.546	0.640
Going without cash income (Just once or twice)	-0.291	0.155	0.694	0.748
Going without cash income (Several times)	-0.235	0.101	0.750	0.790
Going without cash income (Many times)	-0.038	0.003	0.959	0.963
Going without cash income (Always)	-0.016	0.000	0.982	0.984
Going without cash income (Don't know)	0.725	0.882	0.348	2.064
9. Access to public school services (Missing)	Excl.			
Access to public school services (Very easy)	-19.832	0.000	0.999	0.000
Access to public school services (Easy)	-19.670	0.000	0.999	0.000
Access to public school services (difficult)	-19.652	0/000	0.999	0.000
Access to public school services (Very difficult)	-19/706	0.000	0.999	0.000
Access to public school services (No contact)	-19.789	0.000	0.999	0.000
Access to public school services (Don't know)	-19.467	0.000	0.999	0.000
10. Obtained identity document (Missing)	Excl.			
Obtained identity document (Very easy)	0.819	0.171	0.679	2.267
Obtained identity document (Easy)	0.738	0.139	0.709	2.093
Obtained identity document (Difficult)	0.819	0.171	0.679	2.268
Obtained identity document (Very difficult)	0.923	0.217	0.641	2.517
Obtained identity document (No contact)	0.814	0.169	0.681	2.258
Obtained identity document (Don't know)	0.337	0.028	0.867	1.400
11. Access to medical treatment (Missing)	Excl.			
Access to medical treatment (Very easy)	2.414	3.602	0.058	11.183
Access to medical treatment (Easy)	2.462**	3.746	0.053	11.733
Access to medical treatment (Difficult)	2.611**	4.211	0.040	13.611
Access to medical treatment (Very difficult)	2.690**	4.469	0.035	14.737
Access to medical treatment (No contact)	2.458**	3.731	0.053	11.676
Access to medical treatment (Don't know)	2.391	3.233	0.072	10.920

12. Obtaining household services (Missing)	Excl.			
Obtaining household services (Very easy)	-17.492	0.000	1.000	0.000
Obtaining household services (Easy)	-17.687	0.000	1.000	0.000
Obtaining household services (Difficult)	-17.714	0.000	1.000	0.000
Obtaining household services (Very difficult)	-17.651	0.000	1.000	0.000
Obtaining household services (No contact)	-17.581	0.000	1.000	0.000
Obtaining household services (Don't know)	-17.153	0.000	1.000	0.000
13. Own radio (Missing)	Excl.			
Own radio (No)	-1.056	0.701	0.402	0.348
Own radio (Yes)	-1.094	0.752	0.386	0.335
Own radio (Don't know)	-1.158	0.740	0.390	0.314
Own radio (Refused)	-20.593	0.000	1.000	0.000
14. Own television (Missing)	Excl.			
Own television (No)	0.186	0.027	0.870	1.205
Own television (Yes)	0.224	0.039	0.844	1.252
Own television (Don't know)	0.042	0.001	0.972	1.043
15. Own motor vehicle, car or motorcycle (Missing)	Excl.			
Own motor vehicle, car or motorcycle (No)	0.463	0.898	0.343	1.589
Own motor vehicle, car or motorcycle (Yes)	0.246	0.252	0.616	1.278
Own motor vehicle, car or motorcycle (Don't know)	0.589	1.183	0.277	1.803
Own motor vehicle, car or motorcycle (Refused)	-22.331	0.000	1.000	0.000
16. Own mobile phone (Missing)	Excl.			
Own mobile phone (No)	-0.364	0.197	0.657	0.695
Own mobile phone (Yes)	-0.256	0.098	0.754	0.774
Own mobile phone (Don't know)	-0.077	0.007	0.931	0.926
17. Use of mobile phone (Missing)	Excl.			
Use of mobile phone (Never)	0.085	0.017	0.897	1.089
Use of mobile phone Less than once a month)	-0.011	0.000	0.987	0.089
Use of mobile phone (Few times a month)	0.142	0.046	0.831	1.152

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Employment status (Part time)	-0.098	0.040	0.842	0.907		
Employment status (Full time)	-0.164	0.112	0.738	0.848		
Employment status (Don't know)	-0.432	0.685	0.408	0.649		
22. Age (18-25)	Excl.					
Age (26-35)	0.210**	43.430	0.000	1.234		
Age (36-45)	0.308**	70.515	0.000	1.361		
Age (46-55)	0.372**	75.825	0.000	1.450		
Age (56-65)	0.280**	30.751	0.000	1.324		
Age (Over 65)	0.380**	38.858	0.000	1.463		
Age (Don't know)	0.392**	3.700	0.054	1.479		
23. Education (No formal education)	Excl.					
Education (Primary)	0.233**	38.048	0.000	1.262		
Education (Secondary)	0.150**	13586	0.000	1.162		
Education (Post-secondary)	0.033	0.421	0.517	1.033		
Education (Don't know)	0.572	3.754	0.053	1.771		
24. West Africa	-0.455**	79.187	0.000	0.634		
East Africa	-0.498**	63.200	0.000	0.608		
Southern Africa	-0.323**	33.564	0.000	0.724		
Central Africa	-0.440**	40.141	0.000	0.644		
25. Gender of respondents (Female)	0.076**	9.900	0.002	0.927		
Constant	36.412	0.000	0.999	6.508		
N	51,535	51,535				
Hosmer & Lemeshow	Chi-square: 42.73					
Pseuddo 2 <sup>2</sup> : -Cox & Snell -Nagelkerke Omnibus Test of Coeff: Chi square	.308 .429 19367.249					
Overall Percentage	79.3	79.3				
Dependent Variable	1 ^	Is there poverty (among females) in the country				

\*\* = Sig. at 5% Level

Source: Computed by the author (2022)

## 5. Conclusion and Recommendations

Good economic condition, in the West, East, Southern and Central African regions is statistically significant and negative which implies that an increase in these reduced the incidence of poverty. However, the living condition of the people compare to others, access to medical treatment, age, primary and secondary education as well as gender (female) shows a positive and significant relationship with the level of poverty which implies that an increase in these factors increases poverty level in the selected African countries. The implication of this is that the current condition of people is nothing to write home about. The standard of living of the people is deteriorating and the majority now live on less than \$1.90 per day. Also, it shows that something is wrong with our medical services despite programmes like the National Health Insurance Scheme (NHIS) put in place to subsidize the health services for the people. The age of a person likewise increases the tendency of getting poor as all age groups are prone to being poor. The more the any of the age group bracket, the higher the tendency of poverty. For instance, most people above 65 years are depending on the working age group for survival while the working age group are still looking for a good job to maintain good living condition. The higher level of unemployment in the economy leaves the majority underemployed and in the informal sector where their earnings mainly fend for them and their family leaving little or no savings behind. Education is very important in other to overcome the incidence of falling into poverty. The higher the level of education attained the less likely the probability of falling into poverty which implies that getting a good job requires having a good quality education. The result

of the study shows that having primary and secondary education will only increase the poverty level in the current economic situation. Finally, the study confirms that poverty is being feminized as females is having a positive relationship with poverty. This implies that females in these regions are prone and exposed to poverty.

From the foregoing analysis, the study recommends that:

- Policies should be put in place to give quality education above secondary school level. A higher level of education mitigates the incidence of poverty in the country;
- Policies meant to boast the medical services of the countries as well as make them affordable should be put in place;
- There should be employment creation to accommodate all working age groups in order to bring them out of poverty. The increase in the population of any age group increases poverty incidence. Likewise, more emphasis should be placed on the birth control system to curtail the increase in population;
- · Policies that will improve the condition of living of the people should be put in place;
- Policies meant to increase female access to lucrative and well-paying jobs that can bring them out of poverty should be enforced.

On the whole, it can be said that this study in essence concluded that the role of women is crucial to economic development and that resources should therefore be used in such a way as to eliminate existing inequalities. Also, poverty data should be made available in order to really access the extent to which poverty affects people.

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