

Benefits of Social Capital among Female Headed Households in Taraba State, Nigeria.

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Abstract

This paper entitled "Impact of Social Capital in Poverty Reduction among Female Headed Households in Taraba State" was carried out to describes the socio-economic characteristics of female headed households; identify the types of social groups (organization) of female headed households and identify the basic benefit female headed households' derived from social groups they belong to. Purposive, simple random and snowball sampling techniques were used. Three agricultural zones were purposively selected. Yamane formula was used to determine the sampling size. Simple random sampling was used to select 20 blocks from the three zones, and 66 cells from the 20 blocks were randomly selected at 10%. Proportional allocation of size was used to determine the cells from each block. Snowball sampling techniques was used to draw 396 respondents. While 385 interview schedules were returned and used for the study. Interview schedule was used to elicit information on female headed households socio-economic characteristics and types of social groups. Benefits derived from social groups were identified and ranked in descending order, income generating activities of female headed households were identified using 3points rating. Data were analysed using percentage, chi-square and logit regression. Female headed households were below 50 years with mean score of 48.8 years, the majority (81.3%) were Christians, 57.4% were widows, 31.7% had household size of five persons or less. the majority (69.7%) had different forms of educational qualification, 31.1% had less than ₦100,000 as their annual average income and a majority (60.3%) had farm size of less than one hectare. The majority (57.4%) head households due to death of husband, 100% belonged to one social group or another with 39.5% joining social groups for spiritual benefits. A majority (63.3) belonged to different family groups. 47.3% were members of cooperative society. Access to information on health issues and support in times of challenges and celebrations ranked 1st in terms of benefits derived from social groups. Government agency should educate female headed households on the benefit of social capital and help them to solved their identified problems, female headed households in Taraba state were members of social groups and derived benefits from these groups. This and more are among other recommendations made by the researcher.

Keywords: Social Capital/Groups, Benefits, Female Headed, Households.

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I. Introduction

Social capital is the glue that holds societies together and without which there can be no growth or human well-being. It is referred to as the goodwill, fellowship, mutual sympathy and social intercourses which make tangible substances add up for most people in their daily lives. Although the concept of social capital can be understood differently, there has been a visible convergence towards a definition that focuses on networks, shared norms and values that facilitate cooperation within and among groups (Tenzin, *et al.*, 2013).

Social capital refers to the internal social and cultural coherence of society, the norms and values that govern interactions among people and the institutions in which they are embedded (Olubumi *et al.*, 2015). Social capital as a system of interpersonal networks which enhances cooperation and collaboration that helps to create economic opportunities, and it embodies social dimensions such as social networks, trust, reciprocity, social norms and collective action which can be harnessed for the wellbeing of individuals and the entire society and has the potential to facilitate the accrual of economic benefits to individuals and groups (Anzaku *et al.*, 2013).

Social capital is a multidimensional concept Kim and Shim (2018), and with three main dimensions: Bonding social capital referring to strong family ties, bridging social capital referring to weak ties among friends

and acquaintances and more formal ties linking members of voluntary organizations (Iyanda *et al.*, 2014). Social capital also helps the farmers to pull their scarce economic resources together in order to help themselves in their farming operations (Wossena *et al.*, 2015). Social capital has been associated with beneficial outcomes for economic development and growth. Additionally, it has been associated with reductions in poverty, increased incomes, innovation and employment opportunities (Peiró-Palomino & Tortosa-Ausina, 2015; Akcomak & Weel, 2012; Romero & Yu, 2015). Social capital as an intangible asset that not only encourages innovative collaboration and interaction but also facilitates the learning process (Wang *et al.*, 2018). Social capital has a positive influence on female entrepreneurs Weiss *et al.*, (2019), because it can make the communication process more manageable and ensure that it has business value, further more building networks is a vital process of sharing information and providing access to resources and knowledge (Harjanti and Noerchoidah *et al.*, 2017).

A female headed household is a family where the primary decision maker is a female due to the absence of an adult male person capable of playing this role. Thus, in traditional African societies, male is assumed to be heads of household irrespective of the status of their spouses, in reality, men are most often assigned the headship position—a practice that subscribes to the patriarchal view that men provide for the family while the women nurture it. Like most African societies, Nigerian culture is deeply patriarchal. It thus follows an African patriarchal social system in which older men were the principal authority figures both in their households and the wider community. An increasing number of female-headed households (FHHs) in developing countries are emerging as a result of economic changes, economic downturns and social pressures, rather than as a product of cultural patterns. In many developing countries, there has been a significant increase in the percentage of Female Household Heads. The majority of Female Household Heads in developing countries are widowed, and to a lesser extent divorced or separated (Sewa, 2018).

Women play a critical role in all countries around the world. Their roles have not been recognized for a long time, but with several campaigns and movements aimed at fighting for the rights of women in the society is beginning to appreciate the role of women in society, women make more than 50% of the world population today, and the population of Female Household Heads in rural areas is usually high because most men are increasingly migrated to cities and towns of the world in search of employment. The high rate of migration of men to urban areas and absence of adult male has left the female with the responsibility of taking care of homes. Also, in developing countries life expectancy among the female is higher than that of the male and most of the widowed women opt to stay single and take care of their families compared to men who will remarry when their spouses die (Sewa, 2018). In Nigeria, households are headed by women due to the death of husbands, husbands migrated to other cities for work, single mothers and divorce (Ume *et al.*, 2018).

Also, according to Tinyang *et al.*, (2017) in Taraba State, the majority of the Female Household Heads are widows, who opt to head their household and take care of their children, furthermore, the result reveals that women are becoming heads of household due to the death of husbands, migration of men to cities and divorce. The worth of social capital in human development is fundamental, this capital is essential for the female headed households in Taraba State to use so as to boast and improve their productivity and break out of poverty. Since social capital can easily be access if well understood. But based on literatures and observations, social capital has not be fully utilize in the study area, therefore this study was conducted in order to create more awareness to the need to use social capital to mitigate poverty.

In developing countries there is an increasing number of female household heads emerging as a result of economic changes and social pressures, rather than as a product of cultural pattern (Sewa, 2018). In Taraba State, according to Tinyang *et al.*, (2017) the proportion of Female Household Heads is rising and this has been attributed to the increase in marital dissolution (through abandonment, separation, divorce, death, migration of husband and childbearing out of wedlock). Despite this situation, gender inequality in terms of access to productive resources, have left Female Household Heads to be more vulnerable to low productivity and its consequence such as lack of food, insecurity, malnutrition, children dropping out from school, poor health care and low purchasing power among other consequence.

However it is pertinent to note that female household heads in the study area are still not in full knowledge of social capital as it relate to high productivity to enable them sustain livelihood due to the absence of their husbands in the family to share responsibilities because several studies have been conducted in Nigeria on social capital. Hence, it is against this background that the study intends to;

- describes the socio-economic characteristics of female headed households;
- identify the types of social groups (organization) of female headed households;
- identify the basic benefit female headed households' derived from social groups they belong to;

II. Methodology

The Study Area

The study was conducted in Taraba State. The area is made up of four Agricultural zones namely: Agricultural zone I, II, III and IV. Agricultural zone I has LGAs namely Ardo-Kola, Jalingo, Karim Lamido,

Lau, Zing, Yorro, and Zing LGAs with headquarter in zing and 8 blocks in the zone namely: Iware, Jalingo, Jen, Karim Lamido, Kunini/Mayo Lope, Lau, Pantisawa/Pupule and Zing/Monkin and with 84 cells. Agricultural zone II has 3.5 LGAs namely: Part of Bali, Gassol, Ibi, and Wukari LGAs with headquarter in Wukari and 7 blocks in the zone namely: Bantaje, Dakka, Garba Chede, Ibi, Mutum Biyu, Sarkin Kudu and Wukari and with 54 cells. Agricultural zone III comprised of 5.5 LGAs namely: part of Bali LGA, Donga, Gashaka, Kurmi, Ussa and Takum, with headquarter in Takum and has 10 blocks x 110 cells namely: Abong, Baissa, Bali, Chanchanji, Donga, Kashimbilla/Kpambo Puri, Kungana, Mararaba, Serti and Takum/Kursati with 110 cells. Agricultural zone IV has only Sarduana LGA because of its difficult special terrain with 5 blocks namely: Dorofi, Gembu, Mayo Ndaga, Mbanga and Nguroje with 40 cells. (Taraba Agricultural Development Programme, 2021).

Taraba State is bounded in the west by Nassarawa and Benue States, bounded to the northwest by Plateau State, to the north by Bauchi and Gombe States, and to the northeast by Adamawa State. Taraba State has an international border with the Republic of Cameroon in the east and south. Taraba State has an estimated land area of about 54,428 sq. km, lies between latitudes 6°25'N and 9°30'N and longitudes 9°30'E and 11°45'E. Taraba State is in the Northeast geopolitical zone of Nigeria and lies largely within the tropical zone with a vegetation of low forest in the southern part and grassland in the northern part. The Mambilla Plateau with an altitude of 1,800 meters (6000 ft) above sea level. Population of Taraba State as of 2018 was 2,294,800 and the population projection as of 2020 was 3,453,374 (NPCN, 2018). Base on the population projected figures from 2016-2020 of the marital status in Taraba State from 2016 shows that female marital status of never married, separated, divorced, widowed increases from 2006 282,492 to 439,996, 8,228 to 12,720, 8,640 to 13,063 and 23,647 to 36,831 respectively (NPCN, 2018).

Sampling and Analytical Procedure

Primary data was sourced using interview schedule which was administered to 396 female headed households in Taraba State and 385 were returned using snow-ball from three purposively selected agricultural zones (Zone I, Zone II and Zone III). Random sampling technique was used to select one hundred and seventeen (117) respondents from Zone I, ninety four (94) from zone II and one hundred and seventy four (174) from Zone III respectively.

Method of Data Analysis

The data collected for the study were coded and analysed using descriptive statistics such as frequency counts, percentages, mean, standard deviation, ranking, mean score were employed, using tables, and bar charts to represent data.

III. Results And Discussions

Socio-economic Characteristics of the Female headed households

The socio-economic characteristics of the female headed households considered in this study include; Age, religion, marital status, household size, educational qualification, ownership of dwelling place, annual average income, land acquisition for agricultural production, farm size, primary occupation, reasons for heading household, social groups of female headed households and reasons for joining social groups.

Age of Female headed households

Table 1 indicates that the majority (71.5%) of the female headed households were below 50 years of age, 28.5% were over 50 years of age with the mean age of 48.8 years and standard deviation of 12.6, this shows that a majority of the female headed households were within the productive age and were young, strong and agile and economically active and thus capable of coping with many activities to make a living. It is asserted that many of the female headed households in the study area were young, strong and had more opportunities to join various social groups. That female headed households are young and active, this grants them opportunities to adopt agricultural innovations for younger people are more receptive to innovations than older people.

Therefore extension agents in the study area should take advantage of their age and transfer the essential technologies that will boost their productivity and improve their living standards. These findings corroborate with the findings of IFAD (2012) who reported that Female household heads in rural areas were still within the economically active working population, also Adesoji *et al.*, (2014) noted that Female household heads in rural community of Osun state, Nigeria are in their productive age and capable of diving into many activities to make a living. Also, Ashimolowo *et al.*, (2017) who in their work noted that Female household heads in Awo Ekiti, Ekiti state, Nigeria were in their active and productive age. This result is in contrast with the work of Ume *et al.*, (2018) who noted that Female household in rural area of south east Nigeria had majority to be above 56 years.

Female headed households' Religion

The importance of religion cannot be overemphasized as Ndaghu (2011) noted that religion is the mode of worship of the people. Religious injunctions and dictates often play important role in the way of life and occupation of the people. The female headed households' religion in Table 1 indicates that the majority (81.3%) of the female headed households practiced Christianity, 16.9% were Muslims while 1.8% were traditional worshippers. This entails that female headed households' in the study area practice one religion or the other. Therefore in packaging extension messages their faith should be put into consideration, for religion may determine and influence their choice of poverty coping strategies and adopting of innovations that their faith consent with in the study area. This corroborates the findings of Adesoji *et al.*, (2014) which indicated that the majority of Female household heads in rural community of Osun state, Nigeria were Christian and this result is in contrast with Ume *et al.*, (2018) who reported that Female household heads in rural of south east, Nigeria are almost equally distributed along, Christianity and Islam with few traditional worshippers.

Marital Status

Women farmers in north-eastern Nigeria attached importance to marriage as it is perceived to confer respect on individual and reinforces family ties as established by (Ndaghu 2011). Also Marriage is regarded as sacred institution and binding on all adults in northern Taraba state, Nigeria (Simon, 2021). Marital status of the female headed households as presented also in Table 4.1 shows that the majority (57.4%) of the female headed households were widows, 20.3% were married to husbands elsewhere, 13.2% were single mothers while 9.1% were divorced. This result revealed that most of the female headed households were widows. This finding shows that the majority of the female headed households in the study area were widows due to the death of their husbands. That most of the female headed households were widows is an indication that early marriage is encouraged in the study area, since at young age they had married and their status turn into widowhood; that is why most of female headed households are heading households at young age. Extension services should be focus on these groups of women in the study area to carry them alongside with their male household heads counterpart. This is in corroboration with the findings of Awotide *et al.* (2017) and Ashimolwo *et al.* (2017) who indicated that more than half of Female household heads in Akinyele local government area Oyo state, Nigeria and Awo Ekiti, Ekiti state, Nigeria respectively were widows.

Household Size

The household size of female headed households in Table 1 shows that the majority (31.7%) of the female headed households had the household size of five or less than five persons, 24.2% had household size of greater than or equal to 8 persons, 24.2% had the household size of 7 persons, while 21.8% had the household size of 6 persons with the mean of 3.5. This result implies that Female headed households in the study area had small household size due to their low resources that could not allowed them have large household size, they preferred to reside mostly with only their immediate nuclear family. Also, this can be attributed to their low involvement in agricultural production for shortages of family labour, thereby promoting non-agricultural activities and adoption of different forms of poverty coping strategies in order to meet up with their responsibilities. Therefore extension services should reach them as heads of households and not only as housewives or mothers. This results is in line with the work of Ajani and Igbokwe (2013) who noted that the majority of rural women in Anambra state, Nigeria had household size of 1-5 persons. Adesoji *et al.* (2014) also noted also in their work that Female household heads in rural communities of Osun state, Nigeria household are relatively smaller in size, but the findings of Seye *et al.* (2011) is contrary to this findings they noted that Female household heads in Ogoluwa local government area Oyo state, Nigeria has large household size.

Educational Qualification

The importance of education cannot be overemphasized as it remains paramount and often plays an important role in the adoption of agricultural innovations as it determines constructive decision to make choices in life by individuals. From the result of the educational qualification of female headed households further in Table 1 indicates that the majority (68.9%) of the female headed households had one form of education or another with 23.6% primary school certificate, 19% SSCE, 16.9% NCE/Diploma, 6.5% B.Sc/HND while 2.9% other Educational qualifications such as M.Sc. adult education, Bible school and certificate course and 31.2% had no formal education. This result signifies that female headed households in the study area are literate and are capable of understanding extension messages in simple English, since 68.9% had one form of education or the other. Extension messages should be packaged using teaching methods that female household head can comprehend. This will bring about social change, for education is paramount and a determinant for social change and adoption of innovations. Therefore the female headed households should be encouraged to further their educational level for better understanding of innovations that will boost their productivity to enhance better living standard. This agrees with the findings of Ume *et al.* (2018) who reported that most female household

heads in southeast Nigeria were educated. This finding is in contrast with the work of IFAD (2012) and Ashimolowo *et al.* (2017) who noted that the majority of Female household heads in Awo Ekiti, Ekiti state, Nigeria had a relatively low educational level.

Ownership of Dwelling Place

Ownership of dwelling place of female headed households as shown in Table 1 indicates that the majority (37.1%) of the female headed households lived in their spouses' apartment, 24.9% lived in their extended family apartment, 17.9% lived in a rented apartments, 19.5% lived in their own apartment, while 2.5% lived in government quarters. This result indicated that most of the female headed households lived in their spouses' apartments. This finding entails that the majority of Female headed households in the study area lived in their spouses apartment that died and left for them as an inheritance. This could be traceable to their decision to remain as widows and look after their children. Extension agents have a role to play by maintaining and capturing the homes of the female headed households in their home visit programmes, since the Female headed households have assume the position of headship thereby should access information at the same time with their male household heads counterparts and be carried along in agricultural programmes.

Annual Average Income

Also, Table 1 presents the results of female headed households average annual income, the majority (36.4%) of the female headed households had between less than or equal to N100,000 as their annual average income, 21.8% had an annual average income of between N101,000 to N125,000, 16.9% had annual average income of between N126,000 - N150,000, 11% had an annual average income of between N151,000 – 175,000, while 10.9% had an annual average income of between N176,000 and above N201,000. This implies that most of the female headed households in the study area had low income as compared to the economic situation of the country. The low income could not be far from the low access to factors of production of the female headed households. This low income never meet up to their basic needs, this could be attributed to the adoption of different forms of poverty coping strategies in order to meet needs. Since female headed households in the study area have low income, their social groups should partner with NGOs and bank of industries to provide capital in cash or goods as to enable them make investments that could generate higher profit at the long run and thereby mitigate poverty in the study area. This is in line with the work of Adesoji *et al.* (2014) and Ashimolowo *et al.* (2017) who noted that income of female household heads in rural community of Osun state and Awo Ekiti, Ekiti state both in Nigeria respectfully were low.

Land Acquisition for Agricultural Production

The result for female headed households' land acquisition for agricultural production as indicated in Table 1 the majority (33.9%) of the female headed households used inherited land for agricultural production, 28.9% used leased land, 19.7% acquired land through purchase, 11.4% were given land for agricultural production as a gift, while 6.2% never acquired land for any agricultural production, for they are not involved in agricultural production. This implies that most of the Female headed households cultivates inherited lands, this may be attributed to the reason why they cannot cultivate large area of land for agricultural production, for inherited land is being shared among other family members which allows them to have little piece of land, thereby promoting poverty coping strategies in the absence of large farm land at their disposal. Extension services should package messages that can build their capacity and skill acquisition programmes that will expose them to other forms of occupations which are sustainable and profitable in the absence of larger farm land for agricultural activities, this will stabilize their income and better their living condition.

Farm Size

As shown in the result on female headed households' farm size in Table 1 indicated that the majority (60.3%) of the female headed households had ≤ 1 hac, 21.8% had 1hac, 9.4% had 2hac, 2.3% had ≥ 3 hac of farm size while 6.2% had no farm size because they were not engage in farming production. This findings implies that Female headed households had no access to larger farm land for agricultural production, most of them are willing to venture into agricultural production, but most of the land for agricultural activities in their communities have been sold or rented out by the male, leaving them with little or none, and most of them have no choice than to rent land for agricultural production which they cannot afford and this makes it very difficult for them to access more hectares for agricultural activities and so they adopt various poverty coping strategies to meet their family basic needs. Stakeholders should discourage the selling of land by male in the study area so that female headed households could access more farm size for higher output, for with fragmented land low yield is inevitable. Also, Ume *et al.* and Tikwe (2017) indicated that female household heads in Takum Local Government Area, Taraba State, Nigeria and rural areas of south-eastern Nigeria respectively cultivated few

hectares of land because most of the female household heads are lower income earners and could find it difficult to purchase land, farm inputs and pay for labour.

Primary Occupation

Table 1 also presented the result of respondent's primary occupation, the majority (48.3%) were subsistence farmers, 21.3% were civil servants, 20.0% were businesswomen, 6.0% were tailors, while 4.4% engaged in other occupations such as retirees and staff with private organizations. This implies that female headed households are mostly engaged in farming at the subsistence level. The motive behind this might be because most of them practice subsistence farming, which accords them opportunities to adopt various poverty coping strategies. Therefore, social group leaders should encourage and educate their members on the need to pull their resources together to purchase or lease bigger farm size, since most of them had farming as their primary occupation. This will enhance higher output that will boost their income and improve their social status. This finding agrees with the findings of Eboiyehi (2013) who noted that good number of female household heads in rural Nigeria is subsistence farmers and petty traders, while few were retirees and other kinds of jobs including begging.

Reason for Heading Household

The result stated in Table 1 also indicated that the majority (57.8%) of the female headed households were heading household due to the loss of their husband and were now widows, 14% were heading household due to migration of husbands who left them for search of greener pasture, 13.2% were single mothers, 9.11% were divorced, while 6.3% were other reasons such as illness of husband, husband very sick and cannot take responsibilities, parents migrated to the village for farming leaving the most elderly daughter to head the household and also polygamous family problem. This could be traceable to the fact that most of the female headed households decide to remain widows to raise their children rather than remarrying. Extension agents, in planning agricultural programmes, should create avenue and focus on the female headed households, ensuring that innovation reaches them directly. This result connotes that widowhood was the main reason for the emergence of Female headed households in the study area, that is death of husband remain a significant reason for heading household.

This result is the same with the work of Awotide *et al.* (2015) and Ashimolowo *et al.* (2017) who indicated that the death of husbands remains a significant reason why women head household in Akinyele local government area and Awo Ekiti, Ekiti state both Nigeria respectfully. Also, Yusuf and Adisa (2012) reported that widowhood accounted for the emergence of Female headed households in rural household of Osun state, Nigeria, and also that women, mainly from polygamous family assumed the position of headship being fully responsible for fulfilling the economic responsibilities of their children.

Membership of Social Groups (Organizations)

From the result in Table 1, all (100%) of the female headed households in the study area belonged to different social groups (organizations). This implies that Female headed households belonged to one social group or another because of the various benefits they derive from these groups, this could be attributed to the benefit they derive from the social groups. Extension services should be channel to female headed households through their social groups and encourage them to participate fully in their various groups, as they take advantage of one another because social capital can reduce poverty status of an individual and they were young they are capable of joining different social groups. This agreed with the work of Barnabas *et al.* (2015) that female headed households in rural Nigeria belonged to different social networks.

Major Reason for Joining Social Groups

Female headed households reasons for joining social groups as shown in Table 1 the majority (39.3%) of the female headed households joined social groups for spiritual benefits, 32.2% joined to improve household current poverty coping strategies, 15.1% joined to have access to information while 13.2% were in social groups for self-esteem and social status. This result implies that Female headed households involvement in social group for spiritual benefits may be attributed to the fact that their religion body accept them the way they are and always extending a hand of fellowship to them, not only spiritual but other areas of life, it gives them opportunities to relate with people of different social status. Also, this can be traceable to their strong belief in their faith as noted by Ndaghu (2011) that religion plays an important role in the way of life and occupation of people. Extension agents should play their role effectively by educating female headed households on the various benefits embedded in social capital through other social groups as it is fundamental in human development aside spiritual benefits, so that female headed households in the study area can exploit those benefits that will change their social status. This tallies with the findings of Akeweta *et al.*, (2014) who noted that respondents in Song local government area Adamawa state, Nigeria participation in the religious groups

was high, where they draw spiritual benefits, also the work of Barnabas *et al.*, (2015) indicated that religion played a significant role in facilitating and enhancing linkages among respondents in rural Nigeria.

Table 1: Socio-economic distribution of female headed households'

Variable	Frequency	Percentage (%)	Mean	Standard Deviation
Age (Years)				
26-30	20	5.2		
31-35	39	10.1		
36-40	96	24.9		
41-45	67	17.3		
46-50	55	14.2	48.8	12.5
51-55	18	4.6		
56-60	49	12.6		
61 and above	41	10.7		
Religion				
Christianity	313	81.3		
Islam	65	16.9		
Traditional	7	1.8		
Marital status				
Single Mothers	51	13.2		
Married	78	20.3		
Widow	35	57.4		
Divorced	35	9.1		
Household size				
5	122	31.7		
6	84	21.8	3.5	2.1
7	93	24.2		
8	86	22.3		
Educational qualification				
Non formal Education	120	31.2		
Primary School Certificate	91	23.6		
SSCE	73	19.0		
NCE/Diploma	65	16.9		
B.Sc/HND	25	6.5		
Others	11	2.9		
Ownership of dwelling place				
Spouse Apartment	143	37.1		
Extended Family Apartment	96	24.9		
Rented Apartment	69	17.9		
Personal Apartment	75	19.5		
Others	2	0.5		
Annual average income				
Less than 25,000	37	9.6		
26,000-50,000	60	15.6		
51,000-75,000	20	5.2		
76,000-100,000	23	6.0		
101,000-125,000	84	21.8		
126,000-150,000	65	16.9		
151,000-175,000	42	10.9		
176,000-200,000	21	5.5		
201,000 and above	33	8.6		
Land acquisition				
Leasing	111	28.9		
Inherited	154	33.8		
Purchased	76	19.7		
Gift	44	11.4		
None	24	6.2		
Farm size				
1hac	60.3	233		
1hac	21.6	83		
2hac	9.4	36	1.3	0.9
3hac	2.3	9		
None	6.2	24		
Primary occupation				
Civil Servant	82	21.3		

Farming	186	48.3
Tailoring	23	6.0
Business	77	20.0
Others	17	4.4
Reason for heading household		
Migration of Husband	73	14
Widowed	213	57.4
Divorced	35	9.1
Single Mothers	42	13.2
Others	19	6.3
Belong to any Social Groups	385	100
Reason for joining social groups		
Improve Household Poverty Coping Strategies	124	32.2
Spiritual Benefits	152	39.5
Self-Esteem and Social Status	51	13.2
Access to information	58	15.1

Source: Field Survey, 2021.

Type of Social Groups

The result of the types of social groups of female headed households in Figure 1 reveals the various social groups that female headed households in the study area belonged to. The result shows that Female headed households belonged to different social groups with all (100%) of the female headed households belonging to one religious group or another the findings further revealed that Female headed households belonged to various subgroups within their faith group with 60.8% belonging to women fellowship, 44.4% belonging to singing groups, 20.5% belonged to prayer group, while 16.9% belonged to FOMWAN associations, and other subgroups within the faith groups which include, drama group, children evangelical ministry, girls brigade, new life for all, and youth fellowship.

From Figure 1, 67.3% of the female headed households belonged to different family groups, with 41.8%, belonging to clan associations, 32.5% belonging to sister groups, 22.6% belonging to age groups. 55.1% belonged to *adashe* (contribution) group, 47.3% belonged to co-operative group, 42.3% belonged to tribal group, 37.9% belonged to widows groups, 36.9% belonged to farmers association, 27.8% belonged to traders association, 26.8% belonged to *gayya* group while 8.8% belonged to political parties. Other social groups that Female headed households belonged to in the study area include ward meetings, group of friends meetings.

That all the female headed households belonged to different faith groups could be traceable to their strong belief in their faith, faith groups allows them to relate with persons not like them, but from different social status, their faith brings them together with different classes of persons and they are carried along. Since female headed households are devoted to their faith groups, therefore their religious leaders should encourage them to form and join other social groups that can link them to intervention programmes this agrees with the work of Adepoju *et al.*, (2019) that religion group recorded the highest percentages in membership in Oyo State Nigeria among the fish farming households

The 47.3% who belonged to co-operative societies may be attributed to their awareness on the benefits to the cooperative societies, as it allows individuals and communities to leverage resources, ideas and information from formal institutions; Leaders of cooperative societies should therefore create awareness on the role cooperatives plays in assisting and linking individuals. This is in contrast to the findings of Iyela and Ikwuakam (2015) who revealed that membership to cooperative society among respondents was low in Batagarawa local government area Kastina state, Nigeria.

The result goes further to revealed that 67.3% of the female headed households who belonged to different family associations could be traceable to the fact that they share and cherished family bond, have identities and family ties. This agrees with Masinde (2014) and Tikwe (2017) who reported that Female household heads in Kenya slums Nairobi and Takum local government area Taraba State, Nigeria respectively belonged to one social network or another. Female headed households in the area belonged to various social groups, with low percentages, this is an indication that despite the fact that they belonged to one form of social group or another, their memberships to most of these groups were low.

This could be linked to the fact that most of them are not aware of the worth of social capital in human development, therefore, the leaders of various social groups should work with the extension agents to educate and encourage female headed households in the study area on the worth of social capital as it can link them to the outside world with the aim to solve their immediate needs and problems.. This agrees with Ashimolowo *et al.*, (2017) and Tikwe (2018) that about half of the Female household heads in Awo Ekiti Ekiti State Takum Local Government Area Taraba State, Nigeria are members of one social organization/associations or another.

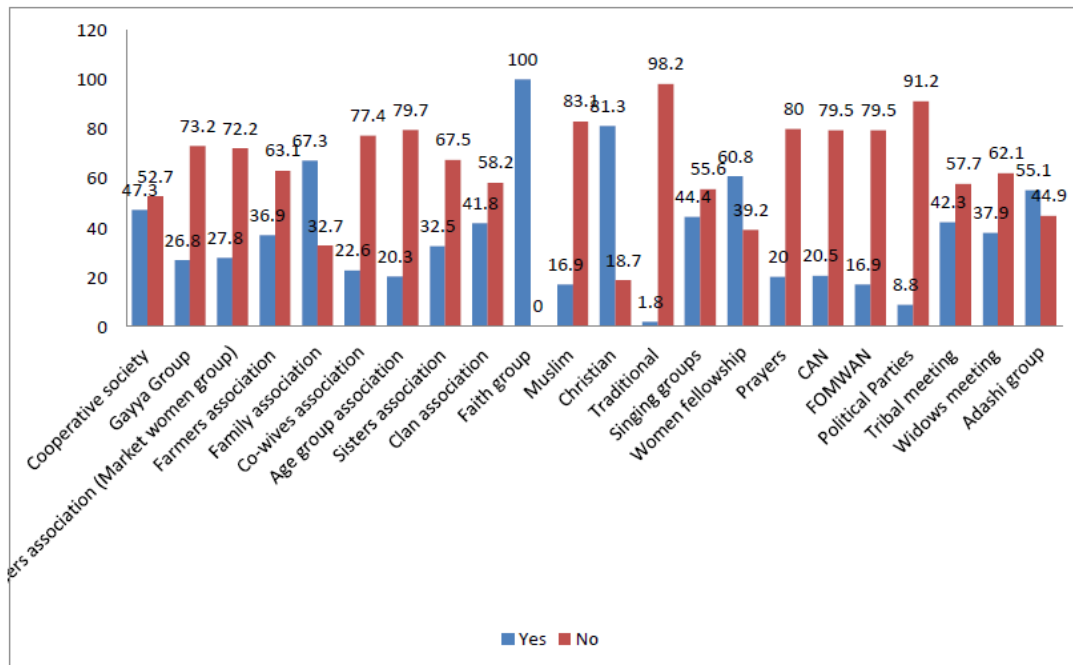


Figure 1: Types of social groups
Source: Field Survey, 2021

Benefits Derived from Social Groups

Social capital plays a vital role in human development and its worth cannot be supersede by any other capital in human development. In terms of benefits derived from social groups as shown in Table 2 using the weighted mean in descending order shows that most of the female headed households' access information on health issues (=3.0), support in times of challenges and celebrations (=3.0) which ranked 1st respectively. Access to information on security tips (=2.6) and encourages savings (=2.5) which ranked 3rd and 4th positions respectively. Facilitate sources of credits (=2.2), increase self-esteem (=2.1) increase social capital (=2.0), provision of food items in times of need (= 2.0) which ranked 5th, 6th, 7th and 7th respectively, other benefits were provision of clothing (=1.9), collective purchase of provision to reduce cost (=1.8), ease and create channels to obtained support/assistance from NGOs (=1.7), obtain information on coping strategies (=1.7), access to information on employment opportunities (=1.6) and access to shelter when in need (=1.6) which ranked 9th, 10th, 11th, 11th, 13th and 14th respectively.

For information on health issue to rank 1st signifies that female headed households always want to protect and promote their health which they cannot (Giya 2019). Also support in times of challenges and celebrations ranked 1st could be traceable to the reciprocating nature from their group members. Access to information ranking 3rd connotes the fact that female headed households are conscious of the security of their environment to move about freely, because women were always at the receiving end of insecurity in the society. The result implies that female headed households in the study area derived various benefits from their social groups, this could be traceable to the fact that social groups brings them closer to each other and to share and take advantage of the resources and information from one another.

This also could be attributed to the fact that participation in social groups facilitates cooperation and achievement because of either the bonding, bringing or linkage relationship existing among them and the strong and weak ties that exist among them, which could allow them to derive various benefits. Nevertheless, female headed households need to be encouraged to join existing or form groups whose aims and objectives include programmes of their interest this will build their interest and self-confidence that will promote full participation and yield positive result.

This agrees with the findings of different scholars, Rustiadi and Nasution (2017) affirm their findings that social capital has an important role in reducing the possibility of poor households in rural India. Christopher *et al.*, (2017) noted that social capital indeed plays a vital role for people in communities experiencing economic disadvantages in Kenya. Also Ayoade and Ayowole (2015) work are in line with other Scholars who reported that respondents in Iwo zone of Osun state were able to carry out their livelihood activities throughout the season through their participation in social networking.

Table 2: Benefit derived from social groups

Benefits derived from social groups	Lager Extent	Lesser Extent	Rarely	No Extent	Mean	Remark
Access information on health issues	47.8	30.4	5.2	16.6	3.0	1 st
Support in times of challenges and celebration	35.6	43.4	8.3	12.7	3.0	1 st
Access to information security tips	20.5	41.6	15.8	22.1	2.6	3 rd
Encourages savings	20.8	40.0	11.4	27.8	2.5	4 th
Facilitate sources of credit	8.6	40.3	15.3	35.8	2.2	5 th
Increase Self-esteem and social status	7.5	28.6	40.0	23.9	2.1	6 th
Increase social capital	9.4	22.1	34.8	33.8	2.0	7 th
Provision of food items in times of need	13.0	23.9	21.0	42.1	2.0	7 th
Provision of clothe	5.7	13.8	17.7	62.9	1.9	9 th
Collective purchase of provision reduce cost	15.1	24.9	15.6	44.4	1.8	10 th
Obtain information on coping strategies	24.7	42.9	10.6	21.8	1.7	11 th
Eases and create channels to obtain support/assistance from government/NGOs	3.1	21.3	23.6	51.9	1.7	11 th
Access to information on employment opportunities	4.9	14.5	13.5	67.0	1.6	13 th
Access to shelter when in need	7.0	13.8	15.8	63.4	1.5	14 th

Source: Field Survey, 2021

Table 3: Relationship between types of social groups and poverty Reduction

Types of Social Groups	Value	Df	Asymptotic significance (2-sides)	Exact Sig (2-sided)	Exact Sig (1 –sided)
Pearson chi Square	26.726 ^a	1	.000		
Continuity correction ^b	26.423	1	.000		
Likelihood ratio	120.700	1	.000	.000	.000
Fisher's exact test					
Linear by linear association	26.568	1	.000		
N of valid case	380				

Source: Field Survey, 2021

IV. Conclusion And Recommendations

Female headed households are key providers to their households, the phenomenon is on the rise in Africa, Nigeria and Taraba State in Particular. They are saddled with both responsibilities of providing for the household and nurturing the family members the as on account of the headship position they have assumed. However, social capital is an important resource that can complement other resources which the female headed households control to enhance their coping strategies to meet up with the enormous responsibilities, because of the high rate of death of husbands and the fact that most men are increasingly migrating to the cities and towns in search of greener pastures.

Based on the findings of this study the following recommendations were made:

- Government agencies, NGOs and other stakeholders should educate Female headed households on the benefits of social capital as it could help create new knowledge, and expose them to the positive and significant relationship of social capital with innovation and also how they can take advantages of their relationship with one another.
- NGO and stake holders should use social groups on ground to empower female headed households in the study area, through provision of goods and agricultural inputs on credit and subsidy price, this will reduce poverty coping strategies that sometimes exposes them to life threatening danger and will have stable and steady income that will improve their standard of living.
- Since all the female headed households are members of one social group or another, government through extension agents should package extension messages to them through their social groups, which will minimise cost.
- Agricultural extension programmes should be designed to capture the female headed households in the study area.
- Since female headed households are members of different social groups they should be encouraged to join groups which aims and objectives covers their areas of needs and interest, this will give them satisfaction and promote their wellbeing.
- World bank projects such as Nigeria, women project should intensify in educating female headed households on the advantages of social capital as it makes other resources accessible and available to boost their income for better living standard.

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