IMPACT OF COPING STRATEGIES ON FEMALE HEADED HOUSEHOLD'S INCOME IN NORTHERN ZONE OF TARABA STATE, NIGERIA.

Jane TINYANG   **Taraba State University, Jalingo**

Ibrahim Baba IYA   **Moddibo Adama Univerity of Technology, Yola**

Suleiman G. PUROKAYO   **Moddibo Adama Univerity of Technology, Yola**

Abstract
The paper analyzed the Impact of Coping strategies on the income of female Headed Households (FHHs) in the Northern Senatorial Zone of Taraba State, Nigeria. Primary data was sourced through the distribution of questionnaires. A purposive and snowball sampling were used to select three hundred and ninety (390) respondents from the sampled local government areas. The objective was to determine the types of coping strategies used by female headed households. The techniques used in analyzing the data was multiple regression model, chi square and descriptive statistics. The paper revealed that coping strategies adopted by FHHs has positive influence on their income as indicated by the regression analysis, and that coping strategy has a positive impact on income of female headed households on the study area. The paper recommends government empowerment to FHHs with entrepreneurial skills, establish mass literacy programs for skills acquisition to enable the women to become self-reliance and to provide basic entrepreneurial facilities for petty businesses to grow in the area.

Key Words: Female Headed Heads, Coping Strategies, Informal Activities, Entrepreneurial Skills
JEL Classifications: A14, B54, C35, D13, D31

Introduction

The female household heads in most African countries earn their daily bread by engaging in various forms of urban informal activities which are characterized to neglect or care for these category of women, and provides little or no fringe benefits, absence of social security coverage or pensions. United Nation (1996) confirmed this by stating that female household heads choose the informal sector, as they often do not fulfill the educational requirements of the formal sector, flexible working conditions and ease of entry, as well as small initial capital requirements that provides their entry or participation in informal activities. In the informal sector, the financial difficulty of female household heads is aggravated by women's limited access to physical assets or non-labour resources such as infrastructure, land and property ownership (Chant, 2003). In the urban sector, women have higher employments opportunities in the service sector such as trade, restaurants, finance and insurance. However, in the

informal sector, the last resort for coping strategies for women's sources of income is self-generating employment like hawking and or trading products to meet their needs. These women take up occupation such as selling fire woods or charcoal, cloths, Kerosene, catering, tailoring, food hawking, weaving, hair dressing, dying and grain milling (Mamman, 2008).

In Nigeria, the proportion of Female Headed Household is rising. This has been attributed to the increased in marital dissolution (through abandonment, separation, divorce or death), migration and child bearing out of wedlock. In spite of the efforts made by the female heads of household, African tradition male are assumed the heads of household irrespective of the states of their spouses in terms of provisions of livelihood. In reality, men are often assigned the headship position, a practice that subscribes to the patriarchal phenomenon that men provide for the family, while the women nurture it. This has

introduced conflicts in the family, especially the global concern for gender violence. However, current trends have witnessed the emergence of new forms of household in which women are the heads (Habib, 2010)**.**

Nigerian females who head households with young children are limited in their employment opportunity in part, due to the absence of a spouse to share family responsibilities. Therefore, in order to sustain a suitable livelihood, some females are involved in a wide range of economic activities to meet up with their responsibilities. Women are left with the task of household's livelihood. These have become enormous and demands all the hours of the day, had reintroduced so-called breadwinners syndrome and the nature of livelihood coping strategies that could provide the essentials needs of the family.   In another form, a large proportion of female head of household consist of elderly women living alone who are less productive and cannot be actively engaged in productive ventures had introduced an extreme case of coping strategy when compared to younger women or their male counterparts.

Taraba is a state in the Northeastern geopolitical zone of Nigeria. Most adolescent men refuse to accept their responsibilities when faced with issues

of their wife's pregnancy, children's wellbeing, education and healthcare in addition to contributing income and other financial burden associated with family obligations. However, the Female Headed Households (FHHs) and girls find it difficult to cope, they begin to think of the livelihood coping strategies to adopt. These women experiment with new form of livelihood, expanding their non-agricultural sources of incomes while retaining their basic 'know-how' in subsistence and small scale agricultural activities. Hence it is observed that women in the study area are living below poverty line, in spite coping strategies to diversify production activities to generate and increase the income level of the female headed household poverty trend in rural population remain below poverty line, and female household heads continue to dominate all spheres of human endeavors.

The main objective of the paper is to assess the types of coping strategies, impact of these strategies and the challenges in their efforts to provide economic needs of the households as an introduction. Section two is the literature review; section three is the methodology, section four discussed results and lastly section five gives the conclusions and recommendations

Literature Review

Rational choice theory, also known as rational action theory, is a framework for understanding and often formally modeling social and economic behavior. The Rational choice is the analysis of how individuals choose goods within their budget in order to maximize total utility, and utility maximization can be accomplished by considering marginal utility. The analysis begins with the premise that rational individuals choose the best alternative from their available resources. Rational choice theory then assumes that an individual has preferences among the available choice alternatives that allow them to state which option they prefer. These preferences are assumed to be complete (the person can always say which of the two alternatives they consider preferable or that neither is preferred to the other) and transitive (if option A is preferred over option B and option B is preferred over option C, then A must be preferred over C).

The rational agent is assumed to take account of available information, probabilities of events, and potential costs and benefits in determining preferences, and to act consistently in choosing their alternatives dictated by references. Therefore, the study will be underpinned by the Engel curve theory in the case of the female headed household. This is because the study is to analyze if the female

headed household activities has any impact on their coping strategies. The availability of the income of any female headed household will determine the amount of money they will spend in the quantity of goods and services which they consumed.

Various empirical literature reviewed showed different aspects of the impact of female headed household activities and their coping strategies. Narayan, (2001), Vuuren (2000), noted that in general Female headed households harvested smaller amount of maize, have lower values of subsistence crops, had lower income from employment and income generating activities.

The research conducted by Mbilinyi*et al.,* (2000), confirmed that men usually had control over value resources (e.g. cattle, cotton and maize) compare with those manage by women (e.g. goat, milk, and hides) and raise other concerns that were deemed. Chant (2003) also explain in her findings stated that female-headed households face more risk of poverty mainly in terms of income, health and nutritional status, she added that women are more disadvantaged than men because of their lack of entitlement, constraints in socio-economic mobility due to cultural and legal factors and their heavier burdens because of their triple roles in the community (income generation, childcare and community/social activities).

Metesabia (2010), findings revealed that women engage in informal activities without adequate resources, formal training and occupational interest. He added that they join the sector merely for the purpose of survival and often end up getting involved in petty trade and related activities, these women often find it hard to improve their lives after years of hard work simply because the incomes they earn are not adequate even to meet their basic needs let alone to save and invest in business undertakings that could draw better returns.

In the findings of Siegel and Jeffery, (1999) and ODI, (2000) the pattern of vulnerability (or opportunity) of individuals or households is reflected in the portfolio of asset and the activities which are undertaken to drive a livelihood also ODI, (2000) noted that livelihood strategies are composed of the various activities undertaken by the household to generate a living. They are the patterns of behavior adopted by the household as a result of the media processes on the household assets. As an intrinsic part of the assets activities outcomes cycle, livelihood strategies are generally adaptive overtime, responding to both opportunities and changing constraints. According to Letha and Vijayaragavan (2010), he noted that 45% rural women livelihood sources are from agriculture while 5% are engaged in industries.

Ayanwuyi and Akintonde, (2011) revealed that women in the local government of Osun state engage in variety of livelihood activities in order to ensure household food security. In the opinion of Adesoji *et al.*, (2014) in their studies noted that female headed households derived their livelihood in various activities with majority involved in petty trading, regarding agricultural livelihood sources, high proportion are involved in crop farming, just about a quarter were engage in merchandizing of farm produce.

Eboiyehi, (2013) in his study he found that survival among the elderly women heads of households is a difficult process in which coping strategy is very demanding, the findings indicate that some of the elderly heads of household still depends on their kin for sustenance, it was found that meeting their critical needs poses a lot of strains on them. For instance, in the face of economic downturn in Nigeria, high inflation, unemployment, out-migration of offspring and widow-hood, the living arrangements of elderly women heads of households was found to be very difficult. In the study the major identified coping strategies employed by the interviewees include petty trading, subsistence farming, daily or weekly contribution, menial jobs and alms begging, support from offspring and members of religious group.

Hyacinth and Kwabena (2015) in their findings revealed that households whose livelihood depends largely on agriculture, which is itself very valuable to climate extremes, are face with unstable food security status. They also show the importance of household livelihood diversification especially to non-farm areas to ensure better food security status. The study also indicates that most households fair better in term of food availability and access during the post-harvest season.

Jeffery Kurebwa (2014), in his findings of coping strategies of Child-Headed Household revealed that in current times, children are more likely than ever to be expected to assume the responsibilities of care for sick relatives or younger siblings and of providing sources of income or food, rather than sharing these responsibilities with adults as part of a household unit. Young women in particular described burdens of caring practically and emotionally for terminally in adults would find overwhelming while on the surface they 'coped', the toll that it had on their mental health and well-being was evident in their often highly emotional responses to the research process. The research has illustrated the importance of engaging children more centrally in the process of identifying household and community needs and in responding appropriately.

Tsehaye (2006), in his study Livelihoods and Coping Strategies indicated that Female Headed Households do not have regular sources of income. They find other means of survival: petty traded, daily labour and food for work are the most important ventures for securing financial capital. Also, majority of them involve their children in income generating activities as important supplementary source of financial capital. Therefore, family labour (human capital) is found to be among the most important assets for the livelihood of the household. The finding also indicate that the Female Headed Household are well-informed concerning the significance of political capital and collective action to affirm their rights and increase their asset base. They influence policies and laws either directly by participating in political meetings or through their association.

Akewata *et al.,* (2014), in his results of analysis showed that most of the rural women were between 28 and 43 years of age and their mean age was 35 years. It is concluded that the rural women in Song Local Government Area of Adamawa State, Nigeria were predominantly agile but less involved

in occupational and credit groups. The highest income earner among their activities was cultivation and sale of semseed. However, they could only cultivate crops in the wet season. The average income per month on each of their income generating activities was low.

Methodology

The study area is the Northern senatorial zone of Taraba State in Nigeria. It comprises 16 local government area and special development area, and is divided into three senatorial zones, namely Northern, central and southern zones. It has the population of about 2.3 million people (NPC, 2006). The National population commission has projected an annual growth rate of 3.5% which brought the population figure to three million. One hundred and thirty-four thousand, six hundred and sixty-four people (3,134, 664) as at 2015. As an agrarian state, a greater percentage of the populace is engaged in farming as an occupation. Taraba State lies between latitudes 6^030 "and 8^030" Northern of the equator and between longitudes $9^0$and 12^0east of the Greenwich Meridian, with a land mass of 54426. As cited by (Reuben and Barau 2013). It shares boundaries with Bauchi and Gombe State in the Northern Adamawa State in the East, and Cameroun Republic in the south, Nasarawa and Benue State in the Southwest. The state has a tropical wet-dry climate, well drained alluvial soils and has both Savannah and rain forest vegetation, the rainfall ranges between 1000mm to 2500mm per annum in the south and between 1000 to 1850mm per annum in the Northern with the

The summary of empirical literature showed that their sustainability and their various households depended on myriad strategies for survival. This is supported by various studies and findings.

driest and wettest season lasting from December to February and July to September, respectively. See appendix II for the map of Taraba State showing the study area. The type of data for this study is primary in nature, which was sourced through the use of structured questionnaire which is administered to the Female headed households in the study areas.

The population of this study consists of twenty-one thousand six hundred (21,600) Female Headed Household in northern senatorial Zone of Taraba state Nigeria namely: Jalingo, Zing and Lau local government areas. A multi-stage, purposive and snow-ball sampling techniques were used in the selection of the respondents. In the first stage, three (3) local Government Areas out of six (6) in the Northern Senatorial Zone were purposively selected based on their prominence in FHHs. In the second stage, five (5) wards each were selected from the Local Government Areas. In the third stage, 390 FHHs were selected from the wards in proportion to the population using snow-ball sampling. The selection criteria of major villages was based on the concentration of activities of FHHs as shown on table 1.

Table 1: Number of Respondents Sampled for Major villages

S/No.	Sampled LGA	Sampled Wards	No.of Respondent
1	Jalingo	Kona,	40
		Mayo-gwoi,	30
		Barade	25
		Sintali,	20
		Kachallasembe.	15
2	Zing	Zing,	40
		Dindi,	25
		Bitako,	20
		Yakoko,	25
		Monking.	20
3	Lau	Lau,	35
		GarinDogo,	20
		Jimlari,	20
		Abbare,	30
		Mayo-Lope.	25
	Total		**390**

Source: Field Survey Data, 2017.

Data Analysis

The study adopted both descriptive statistics, (such as frequencies tables, averages, multiple regressions and the Chi-square to explain the socio-economic characteristics of respondents. The

Multiple regression model was used to determine the influence of coping strategies of the female headed households on their average annual income in the study area. The implicit form of the model is specified:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_3 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_{5\ 5} + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \cup \dots\dots\dots\dots\dots (1)$$

Where:

Y = income in Naira, = Livestock/fish Farming, X_2 = hair dressing/Saloon X_3 = food vendor/Restaurant, $X_1 X_4$ = domestic Service, X_5 = daily Labour (farm and construction Labour), X_6 = petty Trading, X_7= Tailoring, X_8 = Crop Farming, $\cup$ = Error Term

Additionally, the Chi Square (X^2) which is a non-parametric statistic is used to determine the

frequency or proportion with which an event occurs. The model used enables the study to make decisions on 'The Assessment of the Coping Strategies on the Income of FHHs in Northern Senatorial Zone of Taraba State.

The equation for the Chi-Square test is as follows:

$$X^2 = \frac{\sum [(fo - fe)]^2}{fe}$$

Where:
X^2 = Chi-square
$\sum$ = Summation
f_0 = Observed frequency
f_e= Expected frequency

Priori Expectation: $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8 \geq 0$

Results and Discussion

This subsection starts with outlook of the socio-economic characteristics of respondents. This is a

springboard for other results discussed in this section.

Table 2: Socio-economic profiles of the Respondents

Variable	Frequency	Percentage (%)
Age		
20-35	24	6.1
36-50	136	34.7
51 and above	232	59.2
Marital Status		
Single	8	2.0
Married	36	9.0
Widowed	321	82.0
Divorced\Separated	27	7.0
Educational Level		
Non-formal Education	184	46.9
Primary Education	115	29.3
Secondary Education	29	7.5
NCE/Diploma	43	10.9
Degree/HND	21	5.5
Household Size		
1 – 3	45	11.6
4 - 6	131	33.3
7 – 10	149	38.1
11 and above	67	17.0
Dwelling Place		
Spouse Apartment	155	39.5
Extended Family Apartment	123	31.3
Rented Apartment	37	9.5
Personal Apartment	77	19.7
Average Annual Income (₦)		
<50, 000	75	19.0
51, 000 – 100, 000	136	34.7
101, 000 – 150, 000	72	18.4
151, 000 – 200, 000	53	13.6
201, 000 and above	56	14.3
Land Acquisition		
Lease	93	23.8
Inheritance	86	21.8
Purchase	37	9.5
Gift	176	44.9
Farm Size		
<1	256	65.3
2 – 4	125	32.0
5 – 9	11	2.7
10 and above	0	0

Source: Field Survey Data, 2017.

The result in table 2 shows that 6.1% of the respondents were between 20-35 years of age, 34.7% of the respondents were of the age range between 36-50 years, while majority (59.2%) of the respondents were 51 and above years of age respectively. Marital Status shows that 2% of the respondents were singles, 9% were married, 8% were divorced/separated and majority (82%) of the respondents was widowed, respectively. The educational qualification indicates that, majority (46.9%) of the respondents had no formal education, 29.3% had primary education, 7.5% of the respondents had acquired secondary education, and 10.9% obtained NCE/Diploma while 5.4% were holders of Degree/HND. The household size reveals that 11.6% of the respondents had a household size of between 1 to 3 persons per household, 33.3% of the respondents had a household size of between 4-6 persons, majority (38.9%) of the respondents had a household's size of between 7-10 people while 17.0% of the respondents had household size of 11 and above persons per household. From the analysis in table 2 reveals that, majority (39.5%) of the respondents use their spouse apartment as their dwelling place, 31.3% of the respondents used extended family apartment as their dwelling place, 9.5% of the respondents used rented apartment as their dwelling place while 19.7% of the respondents used personal apartment for their dwelling place. The result shows that 19.0% of the respondents had less than ₦50, 000 per annum as income, majority

(34.7%) of the respondents earned between ₦51, 000 to ₦100, 000, 18.4% had annual income per household of between ₦101, 000 to 150, 000, 13.6% earned between ₦151, 000 to ₦200, 000 while 14.3% of the respondents had between ₦201, 000 and above as their average annual income per household respectively. land acquisition for agricultural production shows that 23.8% of the respondents acquire land for agricultural production by lease, 21.8% of the respondents

inherited their land, 9.5% of the respondents purchased their land while majority (44.9%) of the respondents acquired their land through gifts. The analysis shows that majority of the respondents (65.3%) had farm size of less than one hectare of farmland. 32.0% of the respondent had between 2 to 4 hectare of farm land, 2.7% of the respondents cultivated between 5 to 9 hectares of farmland, while no female headed household with up to 10 hectares of farmland.

Table 3: Type of Coping Strategies

Variables	No. (Frequency)	%	Yes (Frequency)	%
Petty Trading	157	39.9	236	60.1
Tailoring	304	77.4	89	22.6
Crop Farming	126	32.1	267	67.9
Livestock/Fish Farming	170	43.3	223	56.7
Hair Dressing/Saloon	353	89.8	40	10.2
Food Vendor/Restaurant	291	74.0	102	26.0
Domestic Services	237	60.3	156	39.7
Daily Labour	237	60.3	156	39.7

Source: Field Survey Data, (2017).

The analysis in table 3 shows the income generating activities as coping strategies adopted by the FHHs in the study area. Findings revealed that about 60.1% of the FHHs adopted petty trading as an income activities of coping strategies, while about 39.9% of the respondent were not into petty trading. Tailoring shows that about 22.6% of the FHHs respondents' agreed that they use tailoring as an income activity for coping with livelihood, while about 77.4% majority of the FHHs disagreed that they do not use tailoring as a coping strategies.

Crop farming indicated that majority (67.9%) of the FHHs agreed that they used crop farming as an income activities of coping strategies, while about 32.1% of the FHHs respondent disagreed of not using crop farming as an activities of coping strategies.

Livestock/fish farming also indicates that about 56.7% of the FHHs are using livestock/fish farming as an income generating activities of coping strategies for livelihood, while 43.3% disagreed that they do not use livestock/fish farming.

More so, hair dressing/saloon shows that about 10.2% of the FHHs agreed that they are using hair dressing/saloon as an income generating activities of coping strategies while majority 89.8% of the FHHs respondent disagreed of not using the hair dressing/saloon as coping strategies.
For food vendor/restaurant indicates that about 26.0% of the FHHs respondent agreed that they are using restaurant/food vendor as a coping strategies, while the majority 74.0% of the FHHs disagreed of not using the food vendor/restaurant as an income activities of coping strategies.

Domestic service also shows that only 9.4% agreed that they are using domestic services as coping strategies while majority 90.6% disagreed with the domestic service as an activity of coping strategies.

Lastly, daily labour shows that about 39.7% of the FHHs agreed that they are involved in using daily labour as an income generating activities as coping strategies, while 60.3% of the FHHs disagreed that they are not using daily labour as coping strategies.

This result implies that FHHs adopts numerous coping strategies in order to improve their livelihood in Northern Senatorial Zone of Taraba State. This result also implies that majority of the FHHs in the study area are predominantly into crop farming, petty trading, and livestock/fish farming.

This result agreed with the findings of Barrett and Reardom (2000), who reported in their study that FHHs are engaged in multiple activities such as farming, off farm employment and non-farm employment.

Also it agreed with the findings of Akhum and Samuel (2015), who reported that, most communities are living in difficult conditions but are resilient to make ends meets through the diversification of their livelihood portfolios which include crop cultivation, livestock rearing, dry season gardening and petty trading.
It also agreed with the findings of Adesoji *et al.,* (2014), which reported that the livelihood of FHHs were diversified mainly within agriculture and trading enterprises.

Table 4: Chi-square Test: Impact of Coping Strategies and Income of FHHs

Variables	X^2 Calculated	X^2 Tabulated	D.F	P-value	Decision
Income before and Income after coping Strategies	80.67	3.84	1	0.05	Null hypothesis rejected

Source: Field Survey, 2017.

Table 4 shows the calculated X^2 value of 80.67 and X^2 tabulated value of 3.84 at 5% level of significant. It shows that there is significant different in the average annual income of FHHs before and after their use of coping strategies in the study areas. This implies that the impact of coping strategies is felt on the income of the female headed household by improving their livelihood activities in the study area.

Table 5: Regression Result: Influence of Coping Strategies of FHHs on their Income in the Study Area.

Variables	Regression Coefficient	Standard Error	t-value	Prob. Level
C	4.522	0.011	409.475	0.000
Livestock/Fish Farming (x_1)	4.082E-006	0.000	15.558	0.000 ***
Hairdressing Saloon (x_2)	3.815E-006	0.000	12.260	0.000 ***
Food Vendor/Restaurant (x_3)	3.194E-006	0.000	14.873	0.000 ***
Domestic Service (x_4)	4.599E-006	0.000	9.911	0.000 ***
Daily Labour (x_5)	3.455E-006	0.000	19.509	0.000 ***
Petty Trading (x_6)	4.161E-006	0.000	19.843	0.000 ***
Tailoring (x_7)	4.386E-006	0.000	17.945	0.000 ***
Crop Farming (x_8)	4.729E-006	0.000	20.042	0.000 ***
R^2	0.858			
Adjusted R^2	0.855			
S.E of Regression	0.9787			
F-value	256.108			

Source: Analyses of Survey Data, 2017.

The influence of coping strategies of FHHs on their average income in the study area was evaluated using multiple regression analysis. The result is presented in Table 4.4 which revealed that the coefficient of multiple determination (R^2) was 0.86 implying that about 86% of the variation in the use of coping strategies by FHHs to generate income were explained by the variables in the model. The F-value was statistically significant at 1% which also showed model fit. The coefficient of livestock/fish farming (X_1) was positive and significant at 1%. The positive coefficient of the income on livestock/fishing means that there is direct relationship between the use of coping strategies and the income of the respondents. It implies that FHHs are into livestock/fish farming to generate income for their livelihood in the study area.

In the same vein, the coefficients of regression for coping strategies such as hair dressing/saloon (X_2), food vendor/restaurants (X_3), domestic service (X_4), daily labour (X_5), petty trading (X_6) tailoring (X_7) and crop farming (X_8) were all positive and statistically significant at 1% level. This results implies that the aforementioned coping strategies of the FHHs are the major determinants of their average income in the study area. These findings agree with that of Khan (2003) and Hossain (2005), who reported that in order to cope with life, the women are mostly engaged in self-managed low paid job in the informal sector. They stressed that, all the poor FHHs engaged in informal activities in order to survive, these activities are identifies as manufacturing, processing food, and farming etc. trading and service provision. Nuri (1992), and Salamawit (2004), stated that the major informal activities in the country tend to be petty trading, domestic services and daily labour.

However, the income level of the female headed household is determined by the type of coping strategies they adopted and the coping strategies also influence their income level through petty trading, tailoring, crop farming, livestock/fish farming, hair dressing/saloon, food vendor/restaurant, domestic services and daily labour.

Table 6: Challenges of Coping Strategies

Challenges	No (Frequency)	%	Yes (Frequency)	%
Discrimination of Widowhood Practice	217	55.4	175	44.6
Right of Women to Inherit Property of their Husband	61	15.6	331	84.4
Lack of Women Empowerment	106	27.0	286	73.0
Low Level of Education	299	76.3	93	23.7
Cultural/Religious Factors	168	42.9	224	57.1
High Number of Dependent	183	46.7	209	53.3
Inadequate Basic Amenities	308	78.6	84	21.4
Others	308	78.6	84	21.4

Source: Field Survey, (2017).

The analysis on table 4.5 shows the result of the challenges of FHHs on the use of coping strategies in the study area. The findings revealed that about 44.6% of the FHHs agreed that there is discrimination of widowhood practice, while about 55.4% of the FHHs respondent disagreed on the discrimination of widowhood practice in the used of coping strategies.

The right of women to inherit property of their husband indicates that about 84.4% majority agreed that FHHs have a challenges to inherit their husband property, while 15.6% disagreed about the inheritance of their husband property.

The lack of women empowerment indicates also that about 73.0% of the FHHs has challenges in the used of coping strategies, they are not empowered in different skill, while only 27.0% disagreed.

Low level of education indicates that only 23.7% of FHHs agreed that low level of education is a problem to them, while the majority 76.3% of the FHHs disagreed that low level of education is not a problem in using coping strategies.

Cultural/religious factors show that about 57.1% of the FHHs agrees that cultural/religious factors are challenges in using coping strategies, while 42.9% disagrees about the cultural/religious factors as a challenges.

Conclusions and Recommendations

Income of the female headed households is influenced by their coping strategies. The level of income for survival is required by the women will be low if they do not adopt coping strategies to cope with life, because coping strategies bring about increase in income level.

Improvement in the coping strategies as petty trading, tailoring, crop faming, livestock/fish farming, hair dressing/saloon, food vendor/restaurant, domestic services and daily

High number of dependent indicate that majority (53.3%) of the FHHs admitted that there are so many number of dependent in their household is a problem in using coping strategies, while 46.7% disagreed about the problem of high dependent in using the coping strategies.

Inadequate basic amenities show that 21.4% of the FHHs agreed on it as a challenges, while majority 78.6% of the FHHs disagreed about the inadequate basic amenities as challenges in using the coping strategies.

Finally, there are other challenges in the use of coping strategies which accounted to about 21.4% of the FHHs, while 78.6 disagreed with the challenges.

This result implies that FHHs have diverse challenges affecting their effective use of coping strategies to improve their income level in the study area. This result agreed with the findings of Adesoji*et al.,* (2014), who reported in their study that most of the FHHs indicated the problem of lack of collaterals as impeding them from obtaining bank loans. Also they noted that high cost of quality farming equipment and improve inputs as a challenge inhibiting their agricultural production financial difficulties due to incapacity of income to adequately cater for their household needs.

The result also agreed with the study of Yusuf and Adisa (2011), who reported that there was a gap in accessibility of productive resources between male and female header of household.

labour are significantly determine the livelihood of the female headed households. This implies that, female headed household are into the aforementioned coping strategies to generate income for their livelihood, they are the major determinants of their average income in the study area.

The income of the female headed households also was determined by the types of the coping strategies used, this implies that their livelihood, that is the annual income is determine by the type of coping strategies used.

The paper revealed that, coping strategies adopted by FHHs has positive influence on their income level as indicated by the regression analysis. Also, the chi-square result shows that there is significant difference in the income level of FHHs after the use of coping strategies in the study area. This implies that the impact of coping strategies is felt on the income of the female headed households by improving their livelihood activities.

The paper recommendations were made based on the findings of the study being carried out. The study recommends for the provision of safety net and empower FHHs with entrepreneurial development, establish mass literacy programmes for skills acquisition to enable the women to be self-reliance and to provide basic entrepreneurial facilities for petty businesses to grow in the area.

References

Adesoji, S.A.Olanrewuja, K.O.& Kolawale, F.O. (2014) Livelihood Diversification of Female Household Heads in rural community of Osun State. Nigeria *Journal of Agricultural Extension* Vol. 18(2) December, 2014 p. 15-23.

Akewata *et al.,* (2014). Rural Women Involvement in Crop Production in Malumfashi and Kaita Local Government Areas of Katsina State, *Nigeria Sky Journal of Agricultural Research vol.4(4) pp.072-079.*

Ayanwuyi, E. and Akintonde, J. O. (2011) Income generating Activities among rural Women in Ensuring Household food security in Ila Local Government, Osun State. *World Journal of Young researchers 1 (15) 66-70*

Chant, S. (2003) Female Headship and the Ferminization of Poverty Facts. Fiction and forwarded Strategies (Online) Available fromhtt://www.Ise.ac.uk/Collections/gend erInstitution.

Eboiyehi, F.A. (2013). Aged Women Caregivers of Grandchildren orphaned by HIV/AIDS in Southern Nigeria. Center for Gender and Social Policy Studies Obafemi Awolowo University IIe-Ife Nigeria *International Journal of Humanties and Social Science* Vol. 3 No.5 p. 300.

Habib, T.Z. (2010) Socio-Psychological Status of Female Heads of Households in Rajshahi City, *Bangladesh.Journal of Anthropology, vol.6 no 2.*

Hyacinth O. E. and Kwabena G. B. (2015) Determinants of change and household responses to food insecurity: Empirical evidence from Nigeria. *African Journal of Agricultural Research* Vol. 10(5).Letha, D. G and Vijayaiagavan, (2010) livelihood options of Rural Women in Kerata: A critical Analysis. Indian research *Journal of Extension Education* 10(2) 45-47.

Mamman, M. (2008) Gender and Development Unpublished, M.Sc. Lecture note. Department of Geography, A.B.U Zaria.

Mbilinyi, M, Bertha, K. Claude, M. and Timothy, N. (1999) Rural Food Security in Tanzania: The challenge for human rights, democracy and development. A report presented at the launching workshop on rural food security policy and development, 23, July 1999.

Metasebia, S. M. (2009) Determinants of Livelihood Strategies of Urban Women: The Case of Female Household Heads in Wolenchiti Town, Ethiopia.

Narayan, D. (1997) Voices of the Poor: Poverty and Social Capital in Tanzania, Environmentally and Socially Sustainable Development Studies and Monograph Series 20, World Bank, Washington DC.

NPC, (2006) National Population Commission (NPC): Provisional Census Figure; Abuja, Nigeria.

Nuri, K. (1992) Women's Participation in Non-Agricultural Economic Activities in Ethiopia, A paper presented for the workshop on access to and control of resources to overcome disparities in gender and development, Addis Ababa.

Reardon, T. (1997) Using Evidence of Household Income Diversification to Inform Study of the Rural Nonfarm Labour Market in Africa, World Development, 25 (5), 735-748.

Siegel, P.B. and Jeffrey A. (1999) An Asset-Based Approach to social Risk Management: A Conceptual Framework. SP Discussion Paper, Human Development Network, Social Protection Unit, the World Ban, Washington.

Tseshaye, Y., & Kebebew, F. (2006). "diversity and Cultural use of enset (Enset ventricosum (Welw.) Cheesman) in Bonga in situ conservation Site, Ethiopia.

UN, (1996), Boutrous-Ghali, UN Secretary General. Department of public information commission on the status of Women. International Journal Research and Trading Institute for the Advancement of Women. 854 p: graphs, table.

Vuuren,V.A. (2000) Female-headed Households: Their Survival Strategies in Tanzania, Asc Working Paper 44, Afrika-studiecentrum, Leiden.

Yusuf, O.J. and Adisa B.O. (2011) Gender Analysis of Accessibly to Productive Resources by Heads of Rural Households in Osun State, Nigeria. *Journal of Agriculture and Development* 7:1-12.

APPENDIX II: REGRESSION

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.926[a]	.858	.855	.09787

a. Predictors: (Constant), crop farming, food vendor/restaurant, petty trading, daily labour, domestic service, hairdressing/saloon, tailoring, livestock/fish farming
b.   Dependent Variable: log income

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	19.626	8	2.453	256.109	.000[b]
1	Residual	3.238	338	.010		
	Total	22.863	346			

a. Dependent Variable: log income
b. Predictors: (Constant), crop farming, food vendor/restaurant, petty trading, daily labour, domestic service, hairdressing/saloon, tailoring, livestock/fish farming

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.5869	6.2351	4.9461	.23816	347
Residual	-.56300	.38485	.00000	.09673	347
Std. Predicted Value	-1.508	5.412	.000	1.000	347
Std. Residual	-5.753	3.932	.000	.988	347

a. Dependent Variable: log income

Observed frequency (o)	Expected frequency (e)	o-e	$(o-e)^2$	$\dfrac{(o-e)^2}{e}$
60	102.5	-42.5	1806.25	17.62
145	92.5	52.5	2756.25	29.80
135	102.5	32.5	1406.25	13.72
50	92.5	-42.5	1806.25	19.53 $X^2 = 80.67$

Degree of freedom (df) = (Rows -1) (Columns-1) = (2-1) (2-1) = (1) (1) df = 1
The value of the cut-off point X^2 for 1 degree of freedom from the X^2 table is 3.84 at 5% level of significance.