

WOMEN AND HOME SURVIVAL IN NIGERIA AND MALAYSIA: A COMPARATIVE ANALYSIS AND LESSONS FOR CONTEMPORARY MUSLIM WOMEN

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ABSTRACT

Domestic welfare responsibilities in male-headed households are in some cases shifted to women. The need to make crucial economic decisions due to adverse adjustments in the formal sector of the economy is a plausible factor. This has been found to decrease women's economic earnings. The bid to cope with household management and survival has forced women into the informal sector of the economy. This has reshaped women's work and it has also accentuated gender inequalities. The aim of this paper was to review empirical cases on the subject matter in Nigeria and Malaysia employing secondary data to see the situations of women and different strategies employed in these countries by women as regards home survival. This was done in order to see what Nigerian Muslim women, in particular, may learn from their Malaysian counterpart about household management and survival especially considering the fast modern development of Muslim women in Malaysia. The study found out that Muslim women in Malaysia are better off in home survival strategies than their Nigerian counterparts due to technological development, government assisted programs and loans for single mothers and women entrepreneurs. Therefore, Nigerian governments at the federal and state as well as the municipal arms should assist women, including Muslim women's single mothers, unemployed and entrepreneurs. Muslim women, especially, entrepreneurs should also embrace their technological knowledge like their Malaysian counterparts to enhance their economic development and sustainability.

Keywords: *Household survival, women, formal and informal sectors, household poverty, survival strategies.*

INTRODUCTION

Men and women alike always play important roles in economic activities both in the formal and informal sectors of the economy. While the formal sector of an economy refers to the engagement in white collar jobs provided by the government or companies in different sectors of the economy, in contrast, the informal sector refers to the engagement in small scale businesses, petty trading professionals and their apprentices in in-door and out-door income generating businesses. In order to earn a living and be self-sustaining, even educated people are widely engaging in such informal jobs

as petty street trading, hawking and working as casual labourers in construction companies and factories etc. Women's roles in both sectors vary from country to country. Women's roles in the informal sector in many countries have become increasingly high as a result of adverse economic situations and recessions, like the recent global melt down. These have a lot of implications for the home survival in these countries.

Domestic welfare responsibilities in male-headed households are in some cases shifted to women as a result of their taking over the position of breadwinning. Based on a recent report, 80% of Nigeria rural women can be classified as poor living on less than \$1 a day (Osemeobo, 2005) while female-headed household was reported to have increased a decade earlier when it constituted 10% of the total household headship (World Bank, 1996). The need to make crucial economic decisions due to the above adverse adjustments in the formal economy is a plausible factor in the poverty of women. Their taking over of the breadwinning of their families has been found to decrease women's economic earnings. The bid to cope with household management and survival has forced more women into the informal sector of the economy. This has reshaped women's work and it has also accentuated gender inequalities. Strategy employed by families to cope with the household management in the face of adversity to ensure family sustenance and welfare is referred to as 'household survival' in this study.

Explanation for high poverty rate among women is multidimensional, hence could be described with many indicators. Prominent among them is the poor and low wages, thus inadequate income to augment minimum standard of living (Jaiyebo, 2003). Other indicators are inaccessibility to formal education, especially by rural women, non provision of many infrastructural facilities for economic development as well as lack of assistance from the government. Meanwhile accessibility to informal sector is made easy by different households and family strategies adopted by women mostly for economic empowerments. In some cases, the strategies adopted require women to work long hours and sometimes to engage their children in hawking household items in the streets or local markets. This is to earn more income compare to when they are alone in the income generating operations.

Some women go further by engaging in two or more businesses all to make ends meet. It thus means that empowering women translates into increase in role of women and hence more challenges without increase in the income generation. Home or family strategies are therefore the devices resorted to by household heads to ensure the sustenance of the family good and welfare 'whether of survival or social mobility' (Robert, 1994).

The aim of this study, therefore, is to review empirical cases on home survival, its effect on women in Nigeria and Malaysia. It should be noted that Malaysia is a Muslim country.

SHIFTING DOMESTIC WELFARE RESPONSIBILITIES ON WOMEN: GENDER IMPLICATION

Adoption of Structural Adjustment Programme (SAP) in Nigeria has it gender-specific impact on women in different low-income households especially as regards household poverty. SAP was born out of liberalization programme of International Monetary Fund (IMF) and the World Bank in the 1980s and 1990s. This was as a result of terms and conditions attached to their loans to various countries. Lingam (2005) identifies some implication of SAP as loss of employment; removal of subsidies by government which led to increased cost of services; closure of many public offices; high inflation. Hence, social sector services became unaffordable to many households. Coping with these impacts has led to different home survival strategies in many countries especially developing ones like Nigeria and Malaysia.

The SAP poses more threat to household survival when household income available for consumptions falls below the poverty line thereby forcing the household members to leave within their means. Hence, many household after the introduction of SAP were forced to cut down their basic needs such as expenses on protein contained foods and others. This however is not without its attendant repercussion on the family health most importantly on the women and children, and in particular, the girl child in the family. Osemeobo (2004) posits that 80% of the women in the rural area in Nigeria can be classified as poor with the household income from all sources being less than \$1 per person per day. In order to save the economic crunch situation, women are compelled to work longer hours; to engage in labour-intensive work thus taking more occupational risk than necessary (Lingam, 2005). Working longer hours does not guarantee more pay. Women everywhere according to Lingam work longer hours, earn lesser income despite that they contribute 40-100% in meeting basic family needs. Some that are engaged in more than one economic activity found the burden shift too cumbersome. This increases women's family role and poverty.

In an attempt to lessen the burdens of domestic welfare responsibilities on women, which have it effects of their health, the female children in the family are made to share from such burden. More often than not, this means denying the female members of the family access to education (Karlekar, 1988). It is worth to note that a large number of Malaysian young village girls took up employment in garment, electronics and watch manufacturing factories. The effect of these school-age female children-workers is that they later became disseminators of Western culture of consumerism in the villages which led to acquisition rivalry among village women (Karlekar, 1988). In his survey on women empowerment in Federal Capital Territory, Abuja, Filaba (2004) found that despite the fact that Nigerian women constitute half of the Nigerian populace, their status remains poor with no access to health, education, credit, employment and social equity. According to the study, 40% cases of maternal morbidity and mortality were traced to over-working by pregnant women in the bid to survive and lack of adequate feeding on nutritious foods.

Shifferman, Ojonufua and Ved (2006) posited that Nigeria and India contributed up to one third of the maternal mortality worldwide. Migration from rural area to the urban centre of the Federal Capital Territory (FCT), Abuja, Nigeria for economic survival between 1980-1990s has its own consequences on working mothers in the informal sector due to lack of protection (Shifferman, Ojonufua and Ved, 2006). The consequences of this was documented by Filaba (2004) as children delinquency syndrome and wayward daughters who came home with unwanted children and hence, increasing the burden of their mothers.

Feminization of wages is another crucial area where women usually felt the burden shifted on them. Though there tends to be a kind of self-undervaluation by women, for instance, in Malaysia, women who are housewives are not merely involved in household drudgery yet she is seeing working on the farm for over five hours a day. Despite the time input to farm work and other semi-skilled works, women are given cheaper wages as compared to standard wages for men in the same job. This has accentuated the unequal gender relationship in patriarchal societies. Discrimination suffered by women migrant workers, who constituted 51% of all migrants from developing nation as at 2000, can be viewed as doubled that faced by male migrant workers. Women migrants faced double discrimination, one because they are migrants and second because they are women (Borak, 2005).

There tends to be a negative impact on the psychological development of children left behind by women migrant workers who leave the shore of their countries to search for employment and economic empowerment as a strategy for family survival. Albeit, money realized from their engagement abroad are sent home to cater for the family needs but they are not there to raise their own children. The need to work for money was forced them to accept the duty of raising other's children, working day and night despite victimization and discrimination to make ends meet.

A positive effect of gender equity on women reproductive behaviour in some Nigerian provinces investigated by Kritz, Makinwa-Adebusoye and Douglas (2000) shows how important gender equity can affect socialization processes in different communities. They also found that women's socio-economic status has strongest impact. In another development, women participation in waged works, ability to own land, women's rank as a wife, relative to her husband and other social context like gender and family system, household characteristics have direct and indirect effects on women's economic empowerment and decision making in Malaysia (Mason, 1998). According to Asemeobo (2005), women are faced with unfavorable land tenure system in Nigeria. This tends to deny them long-term access to land for cultivation and harvesting timber from natural forests. As members of land-holding communities, an unmarried woman holds inferior rights to her father's farmland, which she will lose as soon as she is married. A married woman has no right to land inheritance from either the father or the husband. Only her male children have the right to cultivate or inherit part of the land. By implication if she has no male child, she loses out her due share completely.

WOMEN PARTICIPATION IN THE INFORMAL SECTORS IN NIGERIA AND MALAYSIA

Women's work is enormous, albeit, not all are monetarily rewarding. It ranges from domestic chores to child bearing and rearing, economic activities both indoor and outdoor. Out of all these, only economic activities are income-generating activities. Others are voluntary or natural works women have to copy with. The informal economy constituted a veritable source of employment to a greater number of women (Ologunde and Ako-nai, 2005). According to their survey, 77.3% of Nigerian women in their sample went into informal sector for the purpose of household survival while 22.7% are into informal trading just to build a career.

Women in the work-force participating in the informal sectors are in different category. Women from female-headed households are in one category as they are left with participation in the informal sector to make ends meet. Women with young children are found to adopt street vending or rather casual labourers in the factory (Cerruti, 2000). In addition, women with young children sometime preferred hawking in their neighbourhood. Meanwhile, women with female children sometimes migrate to the urban area where construction works are in progress. The consequences of this as documented by Filaba (2005) was unwanted children and increased burden for mothers. This has also affected female enrolment in primary and secondary schools. For instance, Table 1 below shows percentage of female enrolment in secondary in Nigeria and Malaysia according to World Development Indicator report (2009). It was observed that as far back as 1999, percentage of Nigerian female enrolment in secondary has not been encouraging, while Malaysia figure has since been on the high side.

In addition, the percentage of Malaysian females employed in agriculture as at 1983 was 34.8 percent while in Nigeria it was 21.7. But as at 1986 Malaysian women employed in the agricultural sector went down to 30.8 percent while Nigerian figure for the same year was 37.6 percent. Women's contribution to total household resources in terms of time allocation and energy consumption was found to be outstandingly high in Malaysia and some other countries in South Asia like Bangladesh, India, Nepal, Sri Lanka etc (Karlekar, 1988).

Table 1: Secondary School Enrolment (Females as % gross enrolment)

Malaysia

1999	2000	2001	2002	2003	2004	2005	2006	2007
67.8835	67.59	67.6147	68.6019	75.3873	76.5495	72.2891	71.9210	70.5129

Nigeria

1999	2000	2001	2002	2003	2004	2005	2006	2007
22.3532	22.3599	24.47831	22.54157	28.1520	30.7823	31.4532	30.085	26.5268

Source: World Development Indicator (2009)

Default by men in male-headed household is one of the main contributing factors while women source for alternative family survival strategies. Albeit, other contributory factors that stemmed from global economic meltdown include but not

limited to unemployment, low income from white collar job, lack of job security in the private sector in particular, rise in food prices as a result of high inflation in the economy, government subsidy removal among others. Lingam (2005) posited that the market as a whole is biased against women employment due to the low level of formal education. According to him, women predominate in the informal sector and are concentrated in the activities with lowest returns.

Hamish (2002) reported that 44% of Malaysian women have the desire for self-employment, a figure she believes shall grow over time while (Maimunah, 1996a) posited that Malaysian women are now involved in enterprises formerly dominated by male. However, cases seem quite different from Nigerian women who are engaged in small businesses. Mostly, these women depend on their personal savings for day to day running of their businesses. There seems to be a huge barrier on obtaining loan from banks and other lending agencies. But this is being addressed seriously in Malaysian context. The use of information technology, education, training and cancelling, seminars and workshops on motivation, leadership and entrepreneur development are seen as means of supporting women who are loaded with family responsibilities and business activism. This initiative was as a result of the fact that women face shortage of peer support network compared to men (Teoh and Chong, 2008).

LESSONS FOR NIGERIA MUSLIM WOMEN AND POLICY IMPLEMENTATIONS

The study revealed that women empowerment as a result of household survival strategy developed in different forms to make ends meet in Nigeria and Malaysia as well as other developing countries is characterized by gender inequality, waged work feminization, undervaluation of women's contribution to economic development, increased burden on mothers with female children who see female children as a supportive means of generating more income in multiple informal trades and semi-skilled works. Social vulnerability of pregnant women that are engaged in the informal sector is a course for concern especially in Nigeria where over 140 children (on the average) died below five years due to lack of antenatal and prenatal care coupled with hard labour and lack of intake of necessary nutrient during pregnancy; taking into cognizance that the future of a nation depends on the type of children produced today as tomorrow's leader.

Table 2 shows the mortality rate of children that die at an age below five year. Malaysia recorded a considerable mortality death due to development in hospital infrastructures and easy accessibility. In contrast, Nigerian recorded more than 100 deaths per 1000 of the children population. Malaysia and 5 other countries have shown commitment to reduction of maternal death by 75% come 2015 (Shiffman, Ojonufua and Ved, 2006). This is an indication that one of the corrective measures to address women household strategy and burden shift in male and female-headed households lies with the government of each nation. Economic policies that tend to

reduce unemployment especially amongst males who are prospective and predominant bread winners are needed. This shall have impact on cost effectiveness of national budget spent on health and crime prevention since 'an idle mind is a devil's workshop'.

Table 2: Mortality Rate of Children under Five Years (per 1000)

	2005	2006	2007	2008	2009
Malaysia	7.6	7.2	6.8	6.4	6.1
Nigeria	159	153.5	148.1	142.9	137.9

Source: World Development Indicator (2009)

A concerted effort is required from local community leaders, religious leaders and institutions such as academicians in delivering intensive awareness amongst women especially in the rural areas. Nigerian Muslim women in particular should be more organized, dedicated and focused in their bid to strategize on household survival. This may reduce mortality and morbidity rate especially among Muslim women and children as seen in the Malaysian context. The likelihood of increase in female school enrolment in Nigeria may be enhanced. There seems to be less documentation on women's contribution to economic development and gender inequality in the workforce in Nigeria as observed from the WDI report while Malaysia has higher percentage of workforce to be female.

There is the need for Nigerian Muslim women entrepreneur liaise with religious leaders to focus more on women's right to maintenance in Muslim male-headed households; right to own assets such as land; right of female children to education as enshrined in the Shari'ah. Nigerian Muslim women in politics should promote a bill on the protection under law to semi-skill female workers; removal of feminization of waged works (this has been achieved among Malaysian workers); intensive education on women's health by community health officers most importantly as regards antenatal and postnatal health of mother and child in Nigeria as it is the case in Malaysia a Muslim dominated country.

State or local government assistance to female-headed households or single mothers in the society may be a plausible factor for why survival strategies in Malaysia had little effects on the women and female children. Also bilateral and multilateral agreement between countries should be encouraged to protect migrant women in search of greener pasture. With these, the likelihood of achieving good process of gender equity and equitable distribution of wealth is increased.

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