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Economic Productivity And Women Time- Budgets In Ilorin Metropolis: Implications For
Urban Poverty Reduction.

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Abstract:

The time available to an average African woman for productive economic activities is constrained by several non-economic factors like child care, domestic activities and time allocation for social events. The proportion of time taken by these activities also varies for different women depending on several social and structural characteristics of the women. The resulting time allocation is referred to as the time-budget. The study identifies the proportion of women that operate a daily time-budget among the respondents. Apart from this, it also examines the variability of activities to which women allocate their daily productive hour. Finally, we identify the implications of these for women's earnings and consequently levels of poverty in cities. The study adopts a structured questionnaire to obtain relevant information from the respondents and analyzed using simple parametric and inferential statistics. Part of the findings include that age, occupation and levels of education of women posses positive relationship with women's daily time budget while women's average earning was found to be inversely related to the operation of time budget. The study draws the implications of these findings for poverty in third world cities particularly among women.

Keywords: Poverty, Time- Budget, Productivity, Child care, Ilorin, Nigeria.

INTRODUCTION AND STATEMENT OF THE PROBLEM:

Living in an urban environment is clearly a distinct experience from life in a rural setting. Despite the contrasts between these settings in terms of contexts, there is one factor that remains unchanged- the people themselves. Human needs and desire for entitlements and rights are similar across these settings. People require, wherever they live, access to productive resources such as land, knowledge and capital, and from these, an income to support consumption needs. They also require food, shelter, and clothing, access to medical facilities, the ability to educate children, and the ability to participate, in all senses, in the society of which they are a part. Thus, these requirements are equivalents to each person within a society to lead a life that is fundamentally secure in respect both of the basic needs and broader social and psychological senses of livelihood.

To understand urban poverty and be able to proffer appropriate practical policy antidote, knowledge is needed about the situation and circumstances of poor households and vulnerable groups like the women. This knowledge includes not only the characteristics and external opportunities and constraints to which women are exposed, but also the spatial and temporal milieus in which 'being poor' manifest and entrenched. In such situations, poverty analysis in developing countries becomes contextual striving to capture, as it were, a social phenomenon within its social, economic and cultural contexts (Booth, et. al, 1998). A contextual analysis of urban poverty therefore includes its gendered perspective and the way in which city life act to shape the livelihood opportunities available to city dwellers and how people; particularly women allocate their daily active hours between competing activities they engage in. This is expected to produce an illustration of the effects of the schedule of women's daily activities on the observed level and severity of poverty among them.

Poverty reduction strategies shall benefit from a clearer understanding of women's daily schedules building on the expectations that poverty levels vary inversely as the percentage of daily activity hours allocated and expended on productive activities by women. In this study, we examine the variations in percentage of daily activity hours allocated to various activities engaged in by women in Ilorin metropolis of Nigeria. Apart from this, the paper also attempts a comparative analysis of the percentage of time allocated to productive activities in relation to other competing daily activities. This is to enable us draw inference on the implication of time-budgets for economic productivity and hence poverty reduction among women in the study area. The findings can also be replicated with little variation in most third world cities.

ECONOMIC PRODUCTIVITY AND TIME BUDGET: SOME CONCEPTUAL ISSUES

The relationship between the economic productivity, often proxied by the return from employment per man-hour, and time budget is not straight forward. It is however clear that an income generating employment requires an adequate commitment of active daily hours. Until recently, development researches have tended to conceive of economic activity as limited to agricultural activities for rural areas and paid employment for urban areas. Thus income from employment or involvement in agricultural production is viewed as the main source of well being. Masika and Joekes (1996), contends that whilst employment can provide a livelihood, most livelihoods of the poor are based on multiple activities and sources of food, income and security. In both rural and urban contexts, the vast majority of the poor have individual, household and community survival strategies that may include employment, but go beyond this to a range of other economic activities that include informal sector work, exploitation of common property resources, share rearing of livestock and reliance on social networks for mutual support as well as a number of other activities for coping in times of crisis (see Chambers, 1995, Davies, 1996).

The concept of livelihood has been used as a fashionable alternative to that of employment. According to Chambers (1995), for many of the poor, livelihood seems to fit better than employment as a concept to capture how people live, their realistic priorities, and what can help them. In reality, a number of factors which can apply to both formal and informal sectors are understood to determine the different profiles of employment among women and men, and the lower returns to women's work. Commonly cited factors include gender differentiated levels of education, training and skills, and various types of gender discrimination in the labour market. Women's relative lack of education and training contributes to the lower earnings. Lower return to women labour force participation may also act as disincentive to future investment in female education. This perpetuates a vicious cycle of poverty for women beginning from poor education and training. Moreover, in both developed and developing societies, there are gender based occupational segregation. Women therefore have narrower occupational choices, lower paid, less secure and lacking in opportunities for

upward mobility compared to male jobs (Baden and Milward, 1995). There are also both institutional constraints and ideological factors that operate to exclude women from certain jobs (see WorldBank, 1995). Thus the hypothesis that rests on the belief that women's engagement in economic activities automatically translates into economic empowerment and that they secure the benefit of their involvement in such activity may not stand the test of empirical investigations. For instance, in a rural Bangladesh, Ackerly (1995) found that though women work to contribute to family well being, the income generated by them is normally attributed to men regardless of the degree of women's labour contribution. Aside this, the contribution of women in the informal sector activities and unpaid family labour and other inferior forms of employment suggest that their engagement in economic activities may often not be empowering. In a nutshell, researches have shown that outcome of women's engagement in economic activities vary according to a host of household, cultural and individual variables. However, it must be noted that while analysis of gender-based poverty in cities had emphasized the community wide variables like access to resources such as relative lack of property and land rights as well as women's relative lack of control of the returns to their labour, studies are scanty that explore the impact of the schedule of women' daily activity in relation to the level of poverty.

In this study, women's daily activities are identified and relative daily hours are associated with each of these activities. This is with a view to identifying the gradient of the graph of women's daily time budget for these activities. Secondly, the pattern of time-budget obtained shall advice on the proportion of daily active hours available for each of the women's activities and how this vary among women residing in different parts of the city. Finally, the paper draws the implication of the time-budget on the level of poverty in cities.

POVERTY SITUATION IN URBAN NIGERIA: AN OVERVIEW

The goal of development policies and programmes has always been to altar the spatial and social structure of production and consumption so that diversification of the economic base and at least a near distributional equity of the benefits there from could be attained. Accordingly, any meaningful evaluation of poverty and its various tendencies must be related

to the level to which diversification of the local and the overall distributional equity had been achieved. It is this duo that impacts directly on the local peoples' life which is, arguably, the fabric of poverty. The several programmes of poverty reduction in Nigeria had carried, in their different forms and emphasis, the same message; namely that a way of life that reduces human dignity through impoverishment and deprivations in all its ramifications, is unacceptable. However, after many of these programmes had been in place for several years, the facts of poverty in Nigeria today does not show significant deviation from the 'old'. Indeed, incidence of indices of poverty had remained constant at best and increasing at worst.

Urban poverty in Nigeria is therefore theoretically intriguing because its various ramifications contradict the country's immense wealth. In Nigeria, rather than recording remarkable progress in her national socio-economic development, all evidence show that the country had retrogressed to become 151st of the 175 countries ranked in level of poverty at about four years into the 21st century, whereas she was among the first fifty richest countries in the world in the 1970s (see World Bank, 1998, UNDP, 2004).

From the above, it is understandable therefore, why in 1980, poverty was largely a rural phenomenon with 28% of the people living in the countryside being poor compared with 17% in the urban. As part of the indications of the retrogression, by 1985, the rural and urban poverty in the country had leveled. Indeed, urban poverty incidence surged with a sharp gradient from 17% in 1980 to 38% in 1985. This rate had been relatively constant till about 1992 when it increased to 59% and to about 72% in 1996 (World Bank, 1996, Aigbokhan, 1998, FOS, 1998,). In other words, in Nigeria, the position is not a low end but mass poverty as about 80% of the population had annual incomes of less than ₦200 (UNDP, Lagos, 1998).

This is the scenario with which the Nigeria economy had had to contend since the late 1970s. This poverty scenario had been studied by various scholars and possible causes were fingered. Chief amongst these are the migration to cities that accompanied the expected development to be generated by oil revenue, and the subsequent collapse of oil export; finally, the massive importation of food to meet the declining production capacity in the agricultural and industrial sectors. This is apart from the inappropriate and inconsistent domestic policies at arresting the imbalances.

As a response, successive government in Nigeria had believed that poverty "can only be reduced through the process of rapid and judicious socio-economic development

such that measures to stimulate development can thus be relied upon to simultaneously reduce the incidence of poverty both relatively and absolutely" (Osinubi, 2003). Over the years therefore, Nigeria's five development plans (viz 1992-68, 70-74, 75-80, 1981-85 and the 1970-1992 National Rolling Plan) had been strong on emphasis on the development of opportunities in health education, employment and improved access to these opportunities. Part of the government effort to achieving this aim was the development of various policies and programmes that were expected to bring about economic growth through a trickle down approach. Some of these programmes include the Directorate of Food, Roads, and Rural Infrastructure (DIFRRI), National Directorate of Employment (NDE), The People's Bank of Nigeria (PBN), Petroleum Trust Fund (PTF) and the National Poverty Eradication Programme (NAPEP) among others.

Opinions among scholars have remained divergent on the impact of these programmes and policies particularly on their net effects in shaping the lives of the poor. Some studies have for instance indicated the positive contributions of these policies and programme on the general well being of the Nigerian poor (See Faruquee, 1994, Canagerajah et al 1997 etc); whereas Aighokhan (2000) though reports a positive real growth throughout the period 1980 to 1997, he cautions that poverty and inequality worsened in Nigeria during the period.

In the light of these contentions, the present study argues that attempts to reduce poverty in developing countries have been counter productive because of the so many 'poverty relapsing' situations that may act to frustrate these efforts over shot periods. We also contend that the effects of these situations can vary from location to location depending on the structure of the urban women.

STUDY AREA:

Ilorin is a typical traditional African city whose urban history predates colonialism in Nigeria. The city therefore falls into the category of third world cities described as reputed for their dualistic internal structure (Mabogunje, 1968 and Abu, 1992). Within the city therefore, it is possible to delimit, even if roughly, residential groupings

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determined by both the housing density and their crowding index (see Olorunfemi, 1982). Generally, Ilorin's growth and structure can be situated within the interplay of the role of the three classical ecological theories of urban morphology. For instance, the indigenous area is characterized by a concentric growth and indigenous residential structure to the North and North Western parts of the city (Olorunfemi, 1981). This can be described as the pre industrial pattern when the city wall was the major determinant of direction and the extent of growth. Later, Ilorin also witnessed sectoral growth along the axial of major township roads of Taiwo, Ajase'po, Kaiama and Jebba roads. The development of roads and probably the railway served as a major boaster of economic and commercial activities and Ilorin became a multiple center of commercial enterprises with a resultant concentration of educational and other service functions. This multiple central place role of the city led to a multiple nuclei 'growth pattern in many areas particularly outside the indigenous areas. Finally process of green belt' filling is also noticeable in the fringes of the Government Residential Areas (GRA) and the movement in 1981 of the University of Ilorin to its permanent site also led to some kind of 'leap frog' development along the University Road due partly to the influence of land speculators and later to a cumulative impact of population concentration and commercial development. The changing economic base of Ilorin is a general framework through which the growth of the city can be explained. In the colonial periods the role of Ilorin as a provincial headquarters was an important factor in the development of several other central place attributes. It also became a state capital in 1967 when Kwara State was created. This period coincided with the oil boom era of 1970s in Nigeria and many projects like the Army Barracks at Sobi in the North west, Adewole Housing Estate and the Ilorin international airport in the South West, the Niger River Basin (Now Lower Niger River Basin) Authority and the Government Residential Layouts to the North East. Other major physical developments include the establishment of the Agricultural and Rival Management Training Institute (ARMTI) to the east and the stadium complex. All these development attracted physical growth of the city toward their direction at different times and rates. This attraction is still discernible till date. The physical development of Ilorin described above also translates into significant change in the population of

the city. For instance, from 36, 300 inhabitants in 1911, Ilorin has a population of about 208,546 in 1963, 532, 088 people in 1991 and a projected population of about 765,791 by the year 2000 at the rate of 2.84% annually. The facts of urbanization, development of the modern commercial/ industrial economy and the multiplier effects of these factors on natural increase had combined to produce the changes in population described above.

METHODOLOGY:

The data for this study were obtained from a sample of 500 women drawn from the twenty traditional wards of Ilorin metropolis. The population of study here has a frame that is difficult to determine as there are various factors militating against obtaining a definite number of women in any geographical unit in Nigeria. The sampled population is however considered significant enough to give a fair representation of the women in the city. In each ward, twenty-five respondents were selected through a stratified random process of one woman chosen from one out of every six houses. These geographical spread also allows us to 'capture' the women not only in their social and cultural statuses but also in their economic and demographic scenarios. A structured questionnaire was administered to the sampled respondents to elicit information on the proportion of their daily activity hours allocated to each of the identified activity engaged in by women between the hours of 6am and 7pm in a typical working day. This is apart from the socio-demographic characteristics of the respondents that were also revealed by the survey.

ANALYTICAL PROCEDURE:

In each of the twenty traditional wards of the metropolis, 25 women were interviewed and asked to indicate how they share the 13hours which is the focus of the study any working day. This shows that in each ward, there were 325hours (13x25) HRS to be shared among the daily activities identified by the women. The women identified a number of activities they perform each day, but for the purpose of this analysis, the activities were grouped into four as follows;

  ➢ domestic activities (cooking, mouth washing, bathing, child care, etc.)

➢ productive activities (defined as the amount of time spent on activities that yield financial or material returns)

➢ Leisure and Relaxation (time spent with friends, families that excludes business discussions or time spent to watch news or movies for which monetary returns are not expected);

➢ Religious activities (time spent praying, attending church or mosque programmes, etc); and

➢ Socials (time spent on attending ceremonies, visiting friends for other reasons other than economic).

The time spent on each of these categories of activities were summed for each ward and calculated as the percentage of the total daily hours for the ward.

ANALYSES AND FINDINGS:

The findings of the study were discussed under the following sub-headings:

➢ Socio-economic characteristics of respondents

➢ Time budget: a social and spatial pattern; and

➢ Research implications.

SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS:

Here we have identified four demographic and social variables that were considered particularly relevant to the key issues of this paper namely productivity, poverty and time-budgeting. The identified variables are age, occupation, levels of education and marital statuses of women. On one the hand, age of people impact on the amount o time that can be used per day for various activities and indeed the type of such activity that women can engage in. Nature of work may also determine the amount of time available to other activities. In the informal sector for instance, the time available for such activities as domestic work or religious activities is almost indefinite and at times a woman can be available for such activities as long as they last while spending the remaining time on their daily economic activities. Employment in the formal sector on

the other hand, demand some routine in time and space, ie a definite time is required for activities and in specific location. Level of education of respondents affects both the age of people at the point of entry and retirement; it also determines, more often, the nature of jobs and remuneration therefrom. Finally, the marital status of women determines their commitment to domestic activities as well as their ability to take certain domestic decisions that though economically rational but which the expedient of the *home front* may not make feasible in practical terms.

The survey shows that 173 women (34.6%) were aged between 25-34 years while 147 women (29.4%) fall between the age group of 35-44 years. 98 and 60 women respectively were within the age groups of 45-54 years and 55-64 years. The remaining 22 respondents or 4.4% were either 65 years or over. It is therefore important to note that this distribution shows that a significant proportion (about 95%) of the respondents were in the working or active age group. This approach is deliberate since the survey was designed to include more of working aged women that are either working or are able to work. Thus, the occupational characteristics of the sampled women show that more than 93% (467women) were either self-employed or are employed in the formal sector of the economy. The breakdown of this figure shows that 29.8 percent were civil servants, 33.5% were distributive traders, 22.9% were Artisans (fashion designers, grinders, Hair dressers, etc) and 13.7 % of the respondents were in other informal sector activities (food vending, butchers, hawkers, etc). Note that n=467. The remaining 34 respondents were retired, unemployed or housewives that were not working. This figures show a fairly balanced distribution of respondents across major occupations and informal sector activities. The educational attainments of respondents were categorized into three apart from the 98 (19.6%) that had no formal education. These categories include those that possessed primary education (124 women or 24.8%), 187 women or 37.4 % also attained the secondary or technical education while 91 respondents (18.2%) obtained tertiary education certificates. This also enables a balanced representation of the varying statuses of women as relates to their levels of education. Finally, 53.6% (263 women) were married while 112 or about 22% were single. In the survey, 82 and 43 women representing 16.4% and 8.6% respectively were either divorced or separated from

their husband or widows that have lost their husbands. Table 1 summarizes the characteristics of the sampled women as discussed above.

Average Age (%) n=500	Occupation (%)	Educational Attainment (%)	Marital Status (%)
25-34yrs 34.6	Civil servants 29.8	No formal education 19.6	Single 22.0
35-44yrs 29.4	Trading 33.5	Pry/Arabic Educ. 24.8	Married 53.6
45-54yrs 19.0	Artisans 22.9	Sec./Tech. Educ. 37.4	Divorced 16.4
55-64yrs 12.0	Others 13.7	Tertiary Educ. 18.2	Separated 8.6
65yrs & above 4.4	n=467	n=500	n=500

Table 1: Socio-Economic Characteristics of Sampled Respondents.

The time allocated to various activities across various socio-economic statuses of women also varies. For instance, the survey shows that people in the age group of 25-34 years spent more of their daily active hours on productive activities. This group spends 67% of their 13 hours on activities that earned them monetary or material returns. This is followed by the age group 35-44 yrs with 59.3%. Only 38% of the 13 active hours used in the survey were expended on productive economic activities by people that were 65years or older. This is expected since majority of the people in this group were either retired or too old to engage in active economic production. In this survey, civil servants and traders were found to spend greater times on their jobs. Among the former group 63.8% of their active daily hours were expended on their jobs while 68.7% of the time was spent by the latter group on their job. It is important to note that by the nature of their job, there are appointed time of entry and closing from a job as a matter of daily routine. On the other hand, the time spent to travel to rural markets may also give an over bloated impression of the time budget for economic or productive activities among traders. Respondents that attained tertiary education were shown to have spent more time working as these groups spent 60% of their time in their economic engagement daily. Women with no formal education spent only 28% of their time for productive economic activities while this proportion is about 32% among respondents with primary or Arabic education. Finally, the single women spent 63% of their time for productive economic activities. This is followed by 56% among the divorcees and 54% among those separated from their spouses. The

married women spent the least amount of time in performing their productive activities with only 50.4%.

Variable	X^2-calculated	X^2-tabulated	Remarks
Age	11.85	7.81	Significant
Occupation	4.03	5.99	Significant
Education	6.52	5.99	Significant
Marital status	2.8	12.59	Not Sig.

Table 2: X^2 Results of the impact of Socio-Economic variables on Women Time-Budget

The survey also reveals that a significant statistical variation in the time women allocated for different activities according to age, gender and occupation as in each of these variables, X^2-*calculated* was greater than the X^2-*tabulated* at 5% confidence level. Marital statuses of women is shown not be statistically significant.

In all, it is discovered that all respondents spent more time on productive activities each day compared with other activities. Except in a few wards (Mogaji Are, Zango, Balogun Gambari, Balogun Fulani, Okaka and Ubandawaki) where the proportion of total time spent on other activities was greater than that expended on productive economic activities, the reverse was the case in other wards. Figure 2 illustrates more clearly the findings in this regard (see also table 3).
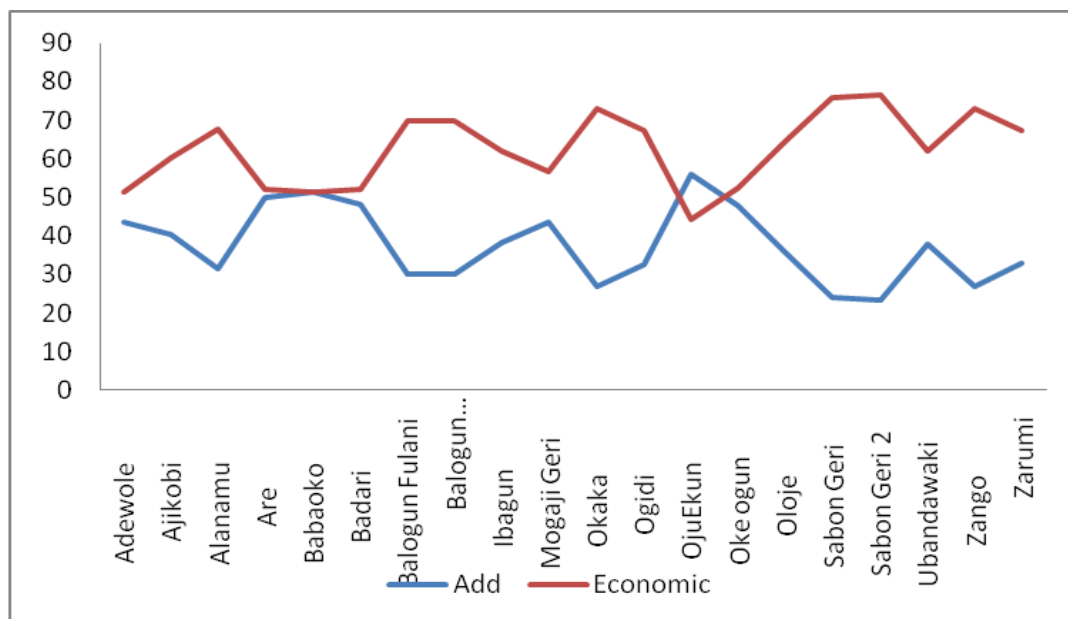

Figure 1 : Reationship Between Time Allocated for Economic and Other Activities in Ilorin, Nigeria.

As shown in most cases, the sum of the proportion of daily activity hours devoted to other activities was almost equal to the time budgeted or spent for productive ventures.

POVERTY AND TIME BUDGETS:

In this study, poverty is conceptualized in its absolute terms. This conception focuses on the inability of an individual or household to consume a certain minimum of basic needs. This is because basic needs are universal and they cut across cultural, social, racial and other differences or barriers and are thus common to humanity (Ogwumike, 1997). In this paper therefore, we believe, like Ali (1992) that a family is poor if it spends a higher percentage of its income on basic needs such as food, clothing, housing, health care and transport. The proportion of respondents earning less than ₦6,500 (about US55D) per month was obtained as a proxy for income and measure of poverty. This was compared with the of women's time allocated for economic and other activities. The summary of the findings is shown in table 3.

Ward	Income	Leisure	religion	Domestic	Socials	Addition	Economic
Adewole	8.5	13.5	18.3	4.72	6.8	42.82	51.2
Ajikobi	10.6	5.6	13.6	10.2	10.9	39.7	60.3
Alanamu	31	4.2	11.1	8.5	7.7	32.3	67.7
Are	56	6.9	17.3	12.3	13.3	47.9	52.1
Babaoko	21	7	15.6	23.4	5.2	48.7	51.3
Badari	30	3.3	17.5	16.2	11	48	52
Balogun Fulani	15	1.5	12.8	6.7	9.1	30.1	69.9
Balogun Gambar	12	3.5	14.2	5.31	7	30.01	70
Ibagun	13	4.8	12	12.4	8.9	38.1	61.9
Mogaji Geri	15	5.5	18	14.7	4.8	43.4	56.6
Okaka	20	4.5	11	5.41	5.8	26.71	73.3
Ogidi	36	5.2	16	5.03	6.3	32.53	67.5
OjuEkun	41	7.2	16	15.3	17.3	55.8	44.2
Oke ogun	30	6.8	10.7	16.3	13.8	47.6	52.4
Oloje	61	2.3	17.1	9.5	6.7	35.6	64.4
Sabon Geri	3	4.8	14.3	2.5	2.4	24	76

Sabon Geri 2	2.5	9.5	9.2	2.74	1.8	23.24	76.7
Ubandawaki	33	4.7	18	3.21	12	37.91	62.1
Zango	27	4.3	16.1	2.57	3.7	26.67	73.3
Zarumi	33	2.9	12.2	9.3	8.3	32.7	67.3

Table 3: Women Time Budget in Ilorin Metropolis

The study examines the level of explanation of the various time allocation to different activates by women on their level of poverty. A multiple linear regression analysis was employed. Using a linear relationship of the form

$$P_v = f(T_B) \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(1)$$

Where

P_v= poverty proxied by the proportion of respondents earning below the minimum wage in the state workforce; and

T_B= time-budgets (time allocated to various daily activities as shown in table 3)

Then a linear regression model is expressed as

$$P_v = b_o + b_{1ls} + b_{2rl} + b_{3dm} + b_{4sc} + b_{5ec} + b_{6ad} + \ldots U \ldots\ldots\ldots\ldots (2)$$

Where

Bo- intercept

Ls=leisure, rl= religion, dm= Domestic activities, ec=economic activities, sc=socials and ad=addition of all other activities other than economic and U= stochastic error term.

The regression results that the variation in the dependent variable explained by the joint contribution of the independent variables is 45 percent (R^2=44.7%) while the remaining explanation may be offered by the extraneous variables that are out of the scope of the present paper. At 5% level of significance, the F- statistics show that the model is useful in for the explanation for which it was intended(F-cal(5.10)> F-tab (4.32)).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.669a	.447	.250	13.87624	.447	2.264	5	14	.105

a. Predictors: (Constant), SOCIALS, LEISURE, RELIGION, DOMESTIC, ECONOMIC

Table 4: Model Summary

At the individual level, the a-priori expectations about the relationship of the variables with the dependent variable were fulfilled in most parts. For instance, the study hypothesized that

the proportion of women that earn less than the minimum wage would increase the higher the proportion of time that women allocate to such activities as leisure, religion, domestic and socials. These expectations were fulfilled except for socials activities. On the other hand, an inverse relationship is expected between the proportion of women that earned less than the minimum wage and the time they allocate productive economic activities.

		INCOME	LEISURE	RELIGION	DOMESTIC	ECONOMIC	SOCIALS
INCOME	Pearson Correlation	1	-.276	.362	.263	-.349	-.496*
	Sig. (2-tailed)	.	.240	.117	.262	.132	.026
	N	20	20	20	20	20	20
LEISURE	Pearson Correlation	-.276	1	.107	.021	-.389	-.022
	Sig. (2-tailed)	.240	.	.652	.929	.090	.926
	N	20	20	20	20	20	20
RELIGION	Pearson Correlation	.362	.107	1	.129	-.489*	.156
	Sig. (2-tailed)	.117	.652	.	.587	.029	.510
	N	20	20	20	20	20	20
DOMESTIC	Pearson Correlation	.263	.021	.129	1	-.759**	.430
	Sig. (2-tailed)	.262	.929	.587	.	.000	.058
	N	20	20	20	20	20	20
ECONOMIC	Pearson Correlation	-.349	-.389	-.489*	-.759**	1	-.693**
	Sig. (2-tailed)	.132	.090	.029	.000	.	.001
	N	20	20	20	20	20	20
SOCIALS	Pearson Correlation	-.496*	-.022	.156	.430	-.693**	1
	Sig. (2-tailed)	.026	.926	.510	.058	.001	.
	N	20	20	20	20	20	20

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Table 5: Bivariate Correlation Coefficients of the Determinants of Women Time Budgets in Ilorin Metropolis

The result as shown in table 5 indicates that the Pearson 'r' for leisure, religion, social and domestic activities are 0.27, 0.36, -0.50 and 0.26 respectively. This indicates that in each case, positive association exists between women's earnings and these variables except for 'socials'. The correlation between the proportion of women that earned less than the minimum wage and the proportion of time allocated for economic activities is -0.39.

The implications of the findings of this study for urban poverty among women cannot be over emphasized. For instance, it has been demonstrated

- that urban women are as poor as the proportion of their daily activity hours allocated to activities order than productive. This is because not only do these activities are non-revenue earning women also spend their little savings during such activities thus leaving them poorer;

- the time spent by women on domestic activities is significant just as it is often not accounted for in the enumeration of women poverty. For a typical African

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woman, the term domestic work is undefined and indefinite. It is regarded as a generic term for everything women do in an unpaid capacity (Kitts and Roberts, 1996). She has responsibilities for food preparation, child care, care for the sick and the elderly and the general upkeep of homes. For her, it is modesty to allocate time for such activities- there is simply no time limit.

- Suffice to say that the increasing entrance of women to paid work force has not led to a corresponding reduction in the burden of home work. If anything, there is a double burden for a working housewife.

SUMMARY AND CONCLUSION:

This study examines the implications of a typical working day's activity schedule on the level of poverty of women in Ilorin metropolis. The findings include the fact that a host of socio-economic factors-age, occupation, education attainment and marital status- serve to differentiate women on the basis of the proportion of their daily active hours available for productive activities. Moreover, the study also indicates that the average income earned by a woman is associated in a positive way to the proportion of time available for other activities compared to that of productive activities. The implications of this study for poverty reduction include the fact that most of the economic activities engaged in by women possess the ability to earn them more income than they currently do, but this would require that women reduce the proportion of time they allocate to activities that are non-income generating. Apart from this poverty reduction efforts could benefit immensely from a deliberate overhaul of national infrastructures such as water, electricity and energy. This is because even when most women in the informal sector were only able to give about half of their daily active hours for productive economic activities, a significant proportion of this time is also used up as women literally fold their hands in their shops waiting for light, water or fuel to be available. Finally, the proportion of women's time available for domestic work is a major barrier to poverty reduction efforts in Africa. In a typical household, it is often the duty of the women to prepare food, bath children, take of the toilets, and sweep the house, etc, such that in a typical day, there is always enough work to do at home until the day gives way to the dawn. Gender roles must therefore be reexamined in such a way that women are relieved of

some of these burdens so that she is able to give more time to productive income generating activities.

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