

## ASSESSMENT OF INCOME GENERATING ACTIVITIES AMONG RURAL WOMEN IN ENUGU STATE, NIGERIA

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### ABSTRACT

This study investigated the income generating activities of rural women entrepreneurs in Enugu State, Nigeria. Multi-stage sampling procedure was used to select one hundred and eighty rural women entrepreneurs for the study. Data was collected with the aid of structured interview schedule, frequency counts and percentages were used to describe the data while multiple regression model was used as inferential statistical tool. The result revealed that most 64.3% of the respondents fall within the age bracket of 35 – 54 years, most married (81.1%), 59.4% had a household size of 6 – 10 persons. The most prominent income generating activities of rural women entrepreneurs is farming, followed by trading and processing of agro based products. The results further indicated that significant relationship exists between socio-economic characteristics and income generating activities of the rural women in the study area at 1%, 5% and 10%. Sequel to these finding, it is therefore recommended that women entrepreneurs in the study area could be organized into group for training on other on income generating activities.

**Keywords:** Women, entrepreneurs, income-generating.

### INTRODUCTION

Income generation simply means gaining or increasing income or money that an individual or business receives in exchange for providing a good or service after investing capital. It can also be defined as small scale projects that create an income source to individual beneficiaries or beneficiary group whilst promoting; the principal right of self-determination and the objectives of integration, reputation and re – integration (FAO, 2011). In (2010) Food and Agricultural Organization (FAO) asserted that with the increasing male migration, women are becoming the sole producers of the food for the maintenance of the family, this shows that women play a major role in traditional activities such as subsistence food production, household chores, food processing, home crafts market trade etc.

Women are responsible for about 50 per cent of the world's food production and in some countries of sub-Saharan Africa (including Nigeria), women provide between 60 and 80 per cent of the food for household consumption. Women's contribution to agricultural production varies from country to country, crop to crop and task to task (Marilee, 2009). Hence, no meaningful household food security can occur without women who make up more than one half of the rural population. Exact data is very hard to come by but FAO estimates that women are the main producers of the world's staple foods: maize, wheat and rice.

Oladeji *et al.*, (2006) reported that the primary concern of women is usually the welfare of their families, spending money generated on personal items only after the family needs are met. People take up other jobs apart from their primary occupation, which is farming to take care of their family and to be economically independent irrespective of their ethnic group or background. Socio-culturally, women play dual role of wives and mothers. Most women are responsible for the health nutrition and education of members of the family in the rural community (Oladeji *et al.*, 2006). In order to meet the herculean task of providing for the family need women engage in all sorts of off-form activities to raise income for the family. These activities range from trading to working as government employees. The role of women in income generating activities is of paramount importance to economic development in Africa. More importantly, recognizing and supporting this is crucial and vital for the development or growth of women and the fulfillment of their economic potentials, while they are often hidden, silent and not appreciated, rural women represent probably the world's most powerful untapped natural resources (Yusuf *et al.*, 2015). The dynamic changes in development process over the past twenty years have neither reduced poverty as expected nor have they reduced women vulnerability situation.

Most of the activities which women engaged in their livelihood strategies are not defined as economically active employment in national account systems, yet are crucial to the wellbeing of household members (FAO, 2010). Much of women work is also under valued because it is typically under remunerated and often confined to the domestic or household realm (Fontana and Paciello, 2010). Caring for children, the elderly and the ill, collecting water and fuel for cooking and heat, and maintaining households and preparing food are the responsibilities which are mostly taken up by women and girls (Fontana and Paciello, 2010). They also perform tasks in household crop production; including sowing seeds, weeding, applying fertilizers and pesticides, harvesting and threshing of the crops. They are also responsible for post-harvest food processing, storage, transport and marketing. In addition to producing staple crops, women in many countries also grow legumes and vegetables to feed their families (Marilee, 2009).

Food is a basic necessity of life. Its importance to ensure basic means of sustenance and an adequate food intake, in terms of quantity and quality as it's necessary for healthy and productive life. Food problem, with regards to quality and quantity, is one of the characteristics of developing countries like Nigeria. This study therefore carried out to determine the income generating activities of rural women in ensuring household food security in Enugu State, Nigeria. This study examines the socio-economic characteristics of the women in the study area; investigate the on-farm activities engages by women in ensuring household food security; examine various income generating activities of the respondents; and identify constraints to food security among the respondents.

Specifically, the objectives are;

- i. ascertain the socio-economic characteristics of the respondents.
- ii. ascertain the level of access to productive resources.
- iii. identify the type of livelihood activities engaged by the women.
- iv. determine the factors influencing their income generating activities.

## METHODOLOGY

The study was carried out in Enugu State, Nigeria. The climatic conditions are typically with low relative humidity for most part of the year, the annual rainfall 1680mm to 1700mm (Ekwueme, 2006). The topography is generally undulating with low grade slopes, the vegetation is mostly dried savannah and the people are predominantly farmers. Three local government areas (Nsukka, Udenu and Igbo-Eze south) were purposively selected from the state due to large number of farmers. A community was selected from each local government, giving a total of 3 communities (Edem-ani, Orba and Ovoko). Sixty rural women were randomly selected from each community giving a total of 180 women for the study. Data were collected through the use of interview schedule. To obtain information on the socio-economic characteristics of the respondents, the level of access to productive resources, types of livelihood activities engaged in, and factors influencing their income generating activities. Data collected were analyzed with the use of descriptive statistics and inferential statistics. Objective 1 and 3 were analyzed using percentages, frequency counts and mean score, a three point Likert type scale of full access = 3, limited access = 2 and no access = 1 was used to measure their response to level of access to productive resources. Objective 4 was realized using multiple regression model. The explicit form is stated below.

$$Y = f(x_1, x_2, x_3, x_4, x_5, x_6, x_7 + e)$$

Where y = dependent variable; income generating activities measured in Naira  
and  $x_1 - x_7$  (independent variables)  
where

$X_1$  = Age (years) as supplied by the respondents

$X_2$  = Marital status (dummy variable, married 1; otherwise 0)

$X_3$  = Household size (number of people living together in a home)

$X_4$  = Education (number of years of formal schooling)

$X_5$  = Access to credit (dummy access 1; no access 0)

$X_6$  = Years of experience (number of years as an entrepreneur)

$X_7$  = Management Practices (dummy effective 1; otherwise 0)

e = Error term

Level of access to productive resources was determined using the following rate:

Full access - 3

Limited access - 2

No access - 1

A total mean score 2.0 was generated by adding  $\frac{3+2+1}{3} = \frac{6}{3} = 2.0$

The total mean score was 2.0

Decision rule;

0 – 1.00 = No access

1.5 – 2.00 = Limited access

2.5 and above full access

**RESULTS AND DISCUSSION****Table 1: Socio-economic characteristics of the women**

<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age</b>		
25-34	17	9.4
35-44	64	35.5
45-54	52	28.8
55-64	36	20
Above 64	11	6.1
<b>Marital Status</b>		
Single	34	18.8
Married	146	81.1
<b>Household size</b>		
1 – 5	55	30.5
6 – 10	107	59.4
Above 10	18	10
<b>Educational Status</b>		
No formal education	9	5
Adult education	66	36.6
Primary education	45	25
Secondary education	37	20.5
Tertiary education	23	12.7

*Source: Field Survey, 2015*

**Age**

Table 1 shows the age category of the sampled women. About nine percent of the respondents were in the age category of 25 – 34 years, thirty-six percent were in the age category of 35 – 44 years, twenty-nine percent of the respondents were in the age category of 45 – 54 years, twenty percent of the respondents of the respondents were within the age bracket of 55 – 64 years and six percent of respondents were above 64 years of age. From the table above it could be seen that majority (64.3%) of the respondents fall within the age bracket of 35 – 54 years. This age range is regarded as the economically productive section of the population, which implies that the women were able-bodied and could actively engage in income generating activities to ensure household food security.

**Marital Status**

The study also revealed that from the table, about (81.1%) were married and (18.8%) were single. This implies that there were more married individuals involved in income generating activities than those that are single. This could be because of the need to support their husbands in sustaining their families.

## Household Size

The results on Table above shows that (30.5%) of the women had a household size of between 1 – 5, 59.4% had a household size of 6 – 10 persons, and 10% of the women had a household size of above 10 persons. The size of the household of the respondents may contribute positively to their involvement in the various income generating activities.

## Educational level

The study also revealed that about 5% of the respondents had no formal education, about 36.6% attained adult education, 25% had primary education, 20.5% had secondary education and 12.7% had tertiary education. This implies that most of the respondents were literate with different education backgrounds. This may be the basis for the women in engaging in various income generating activities. For the illiterate ones, their income generating activities can be limited except they are improved by learning.

**Table 2: Level of access to productive resources**

Variables	Full access	Limited access	No access	Total	Mean	Remark
Land	102	110	91	303	1.70	***
Labour	75	124	93	292	1.60	***
Capital	54	84	120	258	1.40	***
Skill	45	50	140	235	1.30	***
Information	63	66	126	255	1.41	***

*Source: Field data, 2015*

\*\*\* - significant

\* - not significant

Decision rule 2

0 – 1.00 = No access

1.5 – 2.00 = Limited access

2.5 and above full access

Results on table 2 shows level of access of productive resources of the women. From the results, the respondents had limited access to land ( $x = 1.7$ ) and labour ( $x = 1.6$ ) while no access was recorded for capital ( $x = 1.4$ ), information ( $x = 1.41$ ) and skill ( $x = 1.3$ ). This limited access and no access will affect their performance drastically. Looking at the information needs of rural women in Nigeria, Unomah (1998) posits that rural people need information on how to apply fertilizers in the farm. Preservation of harvested crops and marketing of the farm produce. Similarly, Sligo and Jameson (1992) have also stressed that women farmers must be given training on the latest technological skills and maximize production.

**Table 3: Distribution of respondents according to entrepreneurial activities**

Income generating activities	Frequency	Percentage
Processing of agro products	173	96.1
Hair dressing	157	87.2
Farming	180	100
Food vending	143	79.4
Mat making	93	51.6
Weaving of clothes	63	35
Black soap making	55	30.5
Trading	175	97.2
Tailoring	155	86.1

**\*\*Multiple response; Source: Field Data, 2015**

The results show the various income generating activities performed by the women (table 3) in supporting their household food security and it was indicated majority of the women engaged in farming 100%, Trading 97.2%, processing of agro products 96.1%, hair dressing 87.2%, tailoring 86.1%, food vending 79.4%, weaving of clothes 35%, mat making 51.6% and black soap making 30.5%. This implies that women sampled engaged in different activities so as to ensure household food security. These findings conform to Food and Agricultural Organization of United Nation (FAO, 1992) who reported that significant roles played by women in addition to unpaid labour are aimed at maintaining the household welfare.

**Table 4: Regression results on factors influencing income generating activities of women entrepreneurs in the study area**

Variable	Coefficient	Std. error	t-value
Constant	52.702	3.126	15.58***
Age	4.221	1.352	3.12**
Access to credit	-0.173	0.066	-2.25
Marital status	0.091	1.262	0.94
Years of experience	0.132	0.070	1.77*
Household size	0.070	0.151	0.46
Education	8.7325	2.508	3.480***
Management practices	0.366	0.138	2.67*
R <sup>2</sup>	0.72		
R-Adjusted	0.82		
F-ratio	3.38		

**Source: Field Survey, 2015**

\*\*\* = Significant at 1%

\*\* = Significant at 5%

\* = Significant at 10%

The result of the regression analysis on factors influencing income generating activities of women entrepreneurs are presented in table 4. The coefficient of multiple determination (R<sup>2</sup>) value of 0.72 indicates that about 72% of variations in factors can be explained by the explanatory variables while the remaining 28% was due to other factors not specified in the

model. F-value ratio of 3.88 in the regression result implies that all the variables included were significant except marital status at 5%.

Table 4 revealed that out of the seven variables (age, marital status, years of experience, household size, education and management practices) entered in the multiple regression model, marital status and household size weren't significant.

The coefficient of age (4.221) was positive and positively related to income generating activities at 5%. This implies that the older the women entrepreneurs the more experience she gained to increase her income. Also, years of experience and type of management were significant at 10% respectively. This indicates that good management practices enhance better productivity (attracting more income) and also it is believed that experience is the best teacher. Access to credit were found to be negatively related to performance of income generating activities. Education was positive and significantly related to income generating activities at 1% level of probability. Education enhances the potential of the respondents and makes them take advantage of available opportunities that could enhance their activities (Minot *et al.*, 2006).

Household is though not significant, the implication of these is that increase in household would lead to decrease in profit. As for access to credit, the more they have access to credit the more their profit tends to decrease contrary to expectation, it is expected that access to credit will help women to refinance their activities for better profit.

## CONCLUSION

From the findings, majority of rural women are in their active age which enabled them to be involved in various income generating activities and level of education influences these activities. Sequel to these finding, it is therefore recommended that women entrepreneurs in the study area could be organized into group for training on other on income generating activities.

- Knowledge about the information needs of the female entrepreneurs is crucial for effectively meeting their information needs
- However, Government should empower rural women through provision of soft credit facilities with little or no interest charged to improve the credit requirements on their income generating activities.

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