

## ASSESSMENTS OF INCOME GENERATING ACTIVITIES OF RURAL WOMEN IN HAWUL LOCAL GOVERNMENT AREA OF BORNO STATE, NIGERIA

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**ABSTRACT:** *The study was conducted to assess the income generating activities of rural women in Hawul local government area Borno state, Nigeria. The specific objectives were to identify the socio-economic characteristics, assessed the level of participation in income generating activities of that the respondents in the study area. Primary data was used for the study, the data was obtained through the use of structured questionnaire administered to 210 respondents and analyzed using descriptive and inferential statistics like multiple regression. The result revealed that respondents were experienced 82%, had household sizes of 5 and 10 persons. Fishing in wet season, crop production in wet season and cotton weaving in dry season were major income generating activities. Marital status (5.388), family size (.005) and education (1.433) had significant relationship with income generating activities among respondents. The study recommended that Nigeria government should establish as well as place recognition on technical schools to enhance women's skills in their occupation. This is evident in higher percentage of the women's involvement in vocational jobs. Also, government policy makers should enact laws that will facilitate women's access to loan and land ownership.*

**KEYWORDS:** Assessment, Income Generating Activities, Rural Women

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### INTRODUCTION

In Nigeria, studies have shown that women play a vital role in different aspects of income generation such as farming and non-farming operations. Women constitute large percentage in household's social, economic and cultural activities of the society, their contribution to national and economic growth, even though not documented statistically is quite substantial (FAO, 2011a). Women have been the focus of rural development as efforts have been shifted to them because in human population, women numbered almost half of the entire population Food and Agriculture Organization (FAO, 2011a). Similarly in development, women constitute major contributors, most especially in less developed countries where agricultural production is practiced, mainly by rural dwellers of which women remain a major source of labour (Fontana and Paciello, 2012).

According to FAO (2011a) asserted that, with the increasing male migration to urban centers women are becoming sole producers of food for the maintenance of the family. This shows that women play a major role in traditional activities such as subsistence food production, household activities, processing, home crafts, marketing, trading among other activities. Although women activities vary according to differences in rural setting and cultural background, they participate actively in agricultural work and income generating activities.

Studies by Patel and Anthonio (2001) cited by Adeyokunnu (2011) found that, in domestic economy women featured prominently in several socio-economic activities such as trading, farming, processing and caring for children among other activities. All these activities in which women are involved present a means for improvement of family through the provision of better skills and better equipment to the women so that they could perform their traditional tasks efficiently. Income generating activities are sources of earning either in cash or kind that leads to development of people's welfare or livelihood. Piachand (2006) expressed that, effective management of livelihood asset is a very possible means of generating income and eliminating hunger. Economists have long recognized four distinct factors that people create when they want to generate income, each factor plays a unique role in the production of goods and each of these factors are clearly distinguishable from the other. The factors are land, labour, capital and entrepreneurship.

In a country like Nigeria, agricultural production is still in the hands of resource poor and subsistence farmers where most of them are women, and live and carry out their livelihood in the rural areas. Studies involving rural women have gone through several distinct phases starting with their total neglect (Imam, 2010). In early times, rural women were considered to be economically inactive in developing countries. This view was characterized by the significant variations in women's responsibilities and their labour requirements for particular activities and in distribution of activities themselves. A major difference is found in the access to and control over productive resources including land, labour, capital and even decision making. Surveys and research works have brought awareness to the inevitable contributions and important roles of women in the economy.

In Africa, Morgan (1990) stated that women are responsible for up to 70% or more of food production and marketing. About 60% - 80% of labour input in agriculture is reportedly provided by women. In Nigeria, Ekong (2003) reported that, the substantial contributions of rural women directly affect the gross domestic production (GDP) of the national food security. The report is consequential to the view shared by Odebode (1994) that, Nigerian rural women contributed significantly to the national economy, by their activities in agricultural production, processing, marketing, home craft and domestic work. They are also actively involved in activities such as threshing, clearing, grinding, processing of grains, smoking and drying of fish, those increasing the level of income generated. Also, rural - urban migration has mostly affected the men, which left the rural women on the farm to provide food for the family. The burden of work is more complicated by the category of domestic work like provision of water, fire wood, food processing, craft, petty trading and storage that are rarely given economic value. In a similar study, Sabo (2003) revealed that, rural women in southern Borno state participate in all aspects of cultivation including planting, weeding, thinning, applying fertilizer, harvesting and sales of farm produce.

Women's economic work is often seasonal or controlled by their families and does not fit into official categories of labour force participation whether of hours worked, regularity of employment or main occupational status. Thus, the evaluations of the impact of projects to assist rural women have often concentrated on the degree to which it has change their economic, educational and social factors. These factors must witness transition in form of empowerment in terms of productive asset like land, credit and technologies that can produce income. Secondly, in terms of human development, access to basic needs such as education, health care services, food and shelter. Despite these problems rural women are very resourceful and contribute to the sustainability of the family and society through their involvement in

different income generating activities. This indicates that investing in women is central to sustainable development of agriculture. One of the production constraints of rural women in Nigeria is their inability to access and retain benefits of interventions. However, women face social and political marginalization, they are economically deprived, financially disadvantaged, and they have insufficient access to health and education facilities. Also women have less access to land, or other resources needed to enhance their production which will help to increase their income level. Consequently, the study assessed income generating activities of Rural Women in Hawul Local Government area of Borno State, Nigeria and specifically;

- i. identified the socio-economic characteristics
- ii. assessed the level of participation in income generating activities and
- iii. determined the relationship between selected socio-economic characteristics and income generating activities of women in the study area.

## METHODOLOGY

The study was carried out in Hawul Local Government Area (LGA) of Borno State, Nigeria. Five out of the 10 districts in Hawul LGA were randomly selected for the study area, this was done by balloting system, the ten 10 were written on paper and five (5) was pick randomly, those picked were used as the selected districts. Using the estimated population of the selected districts, proportionate sample of the selected districts was undertaken using the formula below. In all, a total number of 221 respondents were used for the study

$$P/p \times Q$$

Where:

p = Population of each selected district

P = Population of all the selected district

Q= Total number of respondents to be selected (sample size)

## RESULTS AND DISCUSSIONS

The result in table 1 revealed some of the personal characteristics of the respondents; Age showed that 57% were in the age limit of 30 to 40 years, while 43% were over 41 years of age. A large number (39.5%) of them within the age range of 31- 40 years, indicating that a large number of the respondents were still young and strong to cope with farming and participate in income generation activities. This finding correlates with that by Ajibefun and Aderinola (2003) who found that young farmers are more productive than the older farmers. Marital status of the respondents indicates that majority (62%) were married, 19.1% were widowed, while 13. 3% of them were single. This means that, married women were the majority in income generating activity. This may be due to the fact that they have to cater for the needs of their families. According to Adeyokunnu (2011), more involvement of married women in many economic activities in Nigeria enhances their economic and financial level. This result was

also in-line with the finding of Ndaghu *et al.* (2012) that most of the farmers in Adamawa State are married. Similarly, it was found that married farmers had responsibilities that mostly reflected their farming activities.

The primary occupation of the respondents reveals that 52.4 % were farmers, 48% were civil servants while 19.5 % were into marketing and only 5% were fulltime house wives. All these activities in which women were involved present a means for improving their family well being through the provision of better skills and better equipment to the women so that they could perform their traditional tasks efficiently. Their level of education shows that, most (37.1%) of the respondents attended primary education, 26% had secondary education; those with tertiary education were 15% while 22.3% had no formal education. The finding however reveals that majority (77.6%) of the respondents attended one form of formal education or another. This implies that these women could easily be enlightened to accept innovations. The result collaborates with that by Ojobo (2008) who revealed that, education is a catalyst for the promotion and improvement of the status of women, as it empowers women by enriching women. Education is the starting point for women's advancement in different field of human endeavors, and the basic tool that should be given to them if they have to fulfill their role as full members of the society.

Years of experience in the occupation are the number of years that the respondents were involved in the income generating activities. It shows that 48% had farming experience of  $\leq 20$  years, 29% were between 21-30 years while 24% were above 31 years. This shows that majority of them were experienced in the income generating activities. The mean Years of experience of the farmers were 15 years. This finding agrees with the report of Adebayo and Anyanwu (2012) where they found that most farmers were experienced in farming and other productive activities. The information on household size showed that 82 % had household sizes of  $\leq 5$  and 10 persons while 18% were those with household size of 11 and more with mean household size of seven. This means that the respondents had a relatively fairly large family size and could also mean that there will be abundant family labour for income generating activities and households' farm production activities.

Income generating activities in which respondents were involved in as contained in Table 2 were fishing (99.5%) in wet wet season. Crop production (85.7%) in wet season, cotton weaving (81%) dry season, shelling of groundnut accounting for 71.0% (dry season, sale of farm left over (residue) in dry season about 95.0%, calabash decoration and designing (64.3%) in dry season, collection and sale of Non-timber Forest Product (NTFP) which accounted for 61% usually during the dry season. This study shows that respondents were engaged in many income generating activities as means of diversifying their means of income. These activities included agricultural and non-agricultural income activities.

It is expected that participation of rural women in income generating activities can contribute and enable the households to cope with income shocks, ensure food security and reduce poverty or prevent vulnerable households from falling below poverty line. Women income is important for achieving economic growth and sustainable development. When different dimension of income is considered, the incidence of income is the most important for the rural poor because, they will be uplifted when they receive earning from economic activities (Ahamed, 2007).

The relationship between income generating activities and some selected variables among respondents was evaluated using multiple regression analysis. Linear model gave the best fit and the result is presented in table 3. The coefficient of multiple determinations ( $R^2$  adjusted)

was 0.80 and implied that about 80.23% of the variation in income generating activities of the respondents was explained by the variables included in the model. The F. value was statistically significant at 1 % probability level indicating model fit. All the coefficients carried the positive coefficients and exert positive influence on income generating activities of the respondents in the study.

The coefficient for marital status ( $X_2$ ) was 5.39 and was statistically significant at 1% level. As respondents are married, this imposed the necessity to cater for family needs, hence their participation in more income generating activities. Also, family size was significant at 5% level implying that as the family size increases, there is also the demand for food and other basic needs of the people and family heads devised means of additional income generating activities. Large family size predisposes respondents to income generating activities. The coefficient for education ( $X_4$ ) was estimated at 1.43 and was statistically significant at 5% level. Education has been found as a catalyst in the adoption of agricultural innovation and a vehicle for managerial efficiency among farmers in Nigeria. As the respondents are educated, the better they are in the choice of enterprises that are profitable thereby increasing their income levels. The result is in support of Ejembi (2008) who identified education as a catalyst for the adoption of improved farm practices.

## **CONCLUSION AND RECOMMENDATIONS**

Based on the findings of the study, it can be concluded that women were involved in income generating activities in the study area. It can be recommended that, Government should establish as well as place recognition on technical schools to enhance women's skills in their occupations. This is evident by the higher percentage of the women's involvement in vocational jobs. Also, government policy makers should enact laws that would facilitate women's access to loan and land ownership.

**Table 1: Socio-Economic Characteristics of Respondents**

Age (years)	Frequency	Percentage
≤ 30	37	17.6
31-40	82	39.1
41-50	51	24.3
50 and Above	40	19.0
Total	210	100
Mean	43.4	
<b>Marital Status</b>		
Married	130	61.9
Widowed	40	19.1
Single	28	13.3
Divorced	12	5.7
Total	210	100
<b>Occupation</b>		
Farming	110	52.4
Civil service	50	47.6
Marketing	40	19.6
Housewife	10	4.8
Total	210	100
<b>Level of education</b>		
No Formal	47	22.4
Primary School	78	37.2
Secondary School	54	25.7
Tertiary Education	31	14.8
Total	210	100
<b>Farming Experience</b>		
≤ 20	100	47.6
21-30	60	28.6
31-40	30	14.3
40	20	9.5
Total	210	100
<b>Household Size</b>		
≤ 5	98	46.7
6-10	74	35.2
11-15	16	7.6
≥16	22	10.5
Total	210	100

Source: Field Survey, 2015.



**Table 2: Distribution of Respondents' Involvement in Income Generating Activities and Season of Operation**

Activity	Dry season (%)	Wet season (%)	Both (%)
Crop production	20(9.5)	180(85.7)	10(4.8)
Processing of crop ( <i>surfe</i> )	15(7.1)	-	195(92.9)
Shelling of groundnut	150(71.4)	30(14.3)	30(14.3)
Cotton weaving	170(80.9)	22(10.5)	18(8.6)
Vegetable production	35(16.7)	145(69.1)	30(14.3)
Small animal rearing	15(7.1)	35(16.7)	160(76.2)
Fishing ( <i>thava</i> )	-	208(99.5)	2(1.0)
Collection and sale of non timber product firewood	128(60.9)	32(15.2)	50(23.8)
Farm labour	5(2.4)	202(96.2)	3(1.4)
Sale of crops	200(95.2)	-	10(4.7)
Sales of cut grass(hay)	40(19.1)	130(61.9)	40(19.1)
Sales of milk ( <i>kindirmu</i> )	25(11.9)	175(73.8)	10(4.7)
Social network(contribution from members)	10(4.7)	-	200(95.2)
Hair weaving	60(28.6)	50(23.8)	100(47.6)
Calabash decoration	135(64.3)	15(7.1)	60(28.6)
Sale of labour		10(4.8)	200(95.2)
Baby seating	85(40.5)	64(30.5)	61(29.0)
Food and water sale	80(38.1)	82(39.1)	48(22.9)
Petty trading	41(19.5)	29(13.8)	140(66.7)
Sales of boiled cassava, groundnut and maize	15(7.1)	185(88.1)	10(4.8)
Frying and sales of beans cake and yam	106(50.5)	72(34.3)	32(15.2)
Hand craft	115(54.8)	71(33.8)	24(11.4)

Source: Field survey 2015

**Table 3: Regression Result of the Relationship between Income Generating Activities and some Selected Variables**

Variable	Coefficient	Std. Error	t-Statistic
X <sub>1</sub> Age	0.092046	0.130342	0.706186
X <sub>2</sub> Marital status	5.388269	1.440833	3.739691***
X <sub>3</sub> Family size	0.003492	0.001170	2.983626**
X <sub>4</sub> Education level	1.432616	0.556010	2.576602**
X <sub>5</sub> Primary occupation	0.610133	0.490169	1.244741
C	56.64003	8.708702	6.503843***

Source: Data analysis 2015.

 $R^2 = 0.812$   $R^2$  adjusted= 0.8023 F.value 5.005\*\*\*

\*\*=5% level of significance

\*\*\*= 1% level of Significance

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