

INCOME GENERATING ACTIVITIES OF RURAL WOMEN IN KADUNA STATE  
AGRICULTURAL ZONE III, NIGERIA

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**Abstract**

This study assessed the income generating activities of rural women In Kaduna State Agricultural Zone III, Nigeria. A Multi-stage sampling procedure was employed to select 248 rural women for the study. Primary data were collected with the aid of structured questionnaire complemented with an interview schedule. Data were analyzed using descriptive statistics however 3 – point Likert type rating scale was used to measure the level of rural women involvement in income generating activities. The results reveal that the mean age was 42 years, with a mean household size of 6 people, and mean farming experience of 22 years. In terms of various incomes generating activities engaged by the rural women, crop farming (95.2%), agro-processing (70.2%) and petty trading (46.4%) ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> respectively, among IGR involved. The respondents had high involvement in crop farming ( $\bar{X}=2.8$ ), agro-processing ( $\bar{X}=2.3$ ) and petty trading ( $\bar{X}=2.0$ ). It was therefore recommended that, microfinance institutions should be established in rural areas to provide financial support to women entrepreneurs.

**Keywords:** Income generating activities, rural women, extent of participation

**Introduction**

Worldwide both women and men play different roles and perform different responsibilities concerning household livelihood. However, both genders are income earners but men have the primary responsibility for income generation, while women primary responsibility is home management in most rural households (George, 2013; Ndaghu *et al.*, 2018). Women developmental issues have been on the world agenda since the United Nations organized the first women's conference in Mexico in 1975 (Olaosebikan *et al.*, 2019). Feminist studies in the academic arena and other initiatives in the world promotes empowerment which has led to a desire to learn more about businesses that are owned and run by female. In addition, the role of women in this 21st century is not just limited to domestic activities or as housewives. Rather, the roles are changing, women are assumed to find a balance between being a wife, a mother and at the same time an entrepreneur (Gatakaa, 2012; Onyebu, 2016).

In this regards, there is need for institutions and individuals promoting rural development to prioritize income generating activities as a strategic development intervention that could accelerate the rural

development process (Akerele and Aihonsu, 2011). Women participation in income generating activities is a crucial mechanism for achieving rural development in developing countries. This is because 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 (Food and Agriculture Organization (FAO), 2011). The role of women in income generating activities is of paramount importance to economic development in Nigeria. The primary concern of women is usually the welfare of their families and they spend money generated on personal items only after the family needs are met. Thus, women engage in all sorts of income generating activities to overcome the herculean task of providing for the family need. These activities range from farming to non-farming such as trading and government employees.

Despite the significant role played by women in contributing to sustainability of the family and society at large, some studies (Oladeji, *et al.*, 2006; Yusuf *et al.*, 2015; Onyebu, 2016; Ndaghu *et al.*, 2018) were conducted to ascertain their involvement in different income generating activities. None of these studies have laid emphasis particularly in the study area. This has constituted a gap in knowledge that need to be filled, hence the focus of the researcher to assess the income generating activities of rural women in Kaduna State Agricultural zone III, Nigeria. Based on the forgoing, the study attempts to achieve the following objectives;

- i. describe the socio-economic characteristics of rural women in the study area;
- ii. identify the various income generating activities engaged by rural women;
- iii. assess the level of rural women involvement in income generating activities

## Methodology

### Study Area

The study was undertaken in Kaduna State Agricultural Zone III, Nigeria. The zone has 12 constitutionally administered Local Government Areas. It is located between Latitudes 10° 27' 42" North of the equator and Longitudes 7° 25' 37" East of the Greenwich Meridian. Kaduna State covers an estimated land area of 26,000 square kilometres with a population of 402,731 in 2006 (National Population Commission (NPC), 2006) which was projected to be 628,260,36 as at 2021 using 3.5 percent growth rate (National Bureau of Statistics (NBS), 2021).

### Sampling Procedure and Sample Size

The study population comprise of rural women in Kaduna States Agricultural Zone III. Four (4) stage sampling procedures were employed in the selection of respondents for the study. The first stage involves purposive selection of Southern Kaduna agricultural zone because of large involvement of rural women within the zone in income generating activities. Second stage involves random selection of four (4) Local Government Areas (LGAs) out of the eight (8) LGAs of agricultural zone III. Third stage involved random selection of three (3) villages from each of the selected LGAs to get a total of 12 villages. The fourth stage involves proportionate sampling of 248

respondents through the use of Yamane (1969) sampling procedures as adopted by Kassahun (2014).

### Method of Data Collection

Primary data used for the study were collected by the researcher through the use of structured questionnaire complemented with interview schedule to obtain information on socio-economic characteristics of the respondents, various income generating activities engaged by rural women and the level of rural women involvement in income generating activities.

### Method of Data Analysis

Data collected was analyzed using descriptive statistics such as mean, frequency distribution count, percentage and charts. However, level of rural women involvement in income generating activities was measured using 3 – points Likert type rating scale of high involvement = 3, moderate involvement = 2 and low involvement = 1. The mean score will be obtained by adding the scores (3 + 2 + 1 = 6) together and divide by the total number of points which is three (3). This will give mean score value of 2.0. The decision rule therefore will be that computed mean value of  $\geq 2.0$  implies high involvement, while mean value of less than 2.0 implies low involvement.

### Results and Discussion

#### Socio-economic characteristics of the respondent

As revealed in the Table 1, majority (70.2%) of the respondents were within the age bracket of 31 – 60 years with a mean age of 42 years. This implies that most of the rural women were still in their productive stage of life. This finding is in agreement with the work of Langat *et al.* (2011) who reported higher involvement of women in IGA among mid-age in their study area. More so, more than half (51.6%) of the respondents had household size between 6 – 20 people with a mean of 6. This implies that the rural women in the study area had relatively large household size which is an advantage in terms of farm labour supply. This follows Lewu and Assefa (2010) who also found that household size was positively related to participation in IGA.

Majority (93.5%) acquired formal education (i.e. primary, secondary and tertiary) with a mean of 10 years of formal schooling. This implies that the rural women farmers in the study area were literate which could help them to make better decisions as participation in IGA. Majority (72.2%) of the respondents had farming experience between 11 – 40 years with a mean of 22 years of farming. This implies that the farmers had been into farming for long period of time which could enhance their favourable perception towards participating in IGA. This agrees with Olaosebikan *et al.*, (2019) who reported that majority of the respondents in their study area had long years of farming experience which help them to make sound decisions about their farms. Above half (58.8%) of the respondents had farm size of within the range of 2.1 – 8.0 hectares with a mean of 5. This implies that most of the women farmers are operating on small-scale farm holdings which could be due to competitive nature for farmland among men and women in the study area. In terms of access to credit, majority (48.4%) of the respondents had access to credit and assessed ₦123,265.00 as credit.

This implies that most of the women farmers had no access to credit which could negatively affect their participation in IGAs.

Table 1: Distribution of the respondents based on their socio-economic characteristics (n = 248)

Variable	Frequency	Percentage	Mean
<b>Age</b>			
< 31	49	19.8	
31 – 40	78	31.5	
41 – 50	62	25.0	
51 – 60	34	13.7	42
>60	25	10.1	
<b>Marital status</b>			
Single	42	16.9	
Married	148	59.7	
Divorced	2	0.8	
Widowed	56	22.6	
<b>Household size</b>			
< 6	118	47.6	
6 – 10	92	37.1	6
11 – 15	31	12.5	
16 – 20	5	2.0	
> 20	2	.8	
<b>Educational status</b>			
Primary	24	9.7	
Secondary	118	47.6	10
Tertiary	90	36.3	
Non-formal	16	6.5	
<b>Farming experience</b>			
< 11	54	21.8	
11 – 20	84	33.9	
21 – 30	50	20.2	22
31 – 40	45	18.1	
> 40	15	6.0	
<b>Farm size</b>			
< 2.1	71	28.6	
2.1 - 4.0	67	27.0	5
4.1 - 6.0	41	16.5	
6.1 - 8.0	38	15.3	
> 8.0	31	12.5	
<b>Access to credit</b>	<b>120</b>	<b>48.4</b>	<b>₦123265</b>

Source: Field Survey, 2022

The result in Table 4.2 revealed that crop farming (95.2%), agro-processing (70.2%) and petty trading (46.4%) ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> respectively, among IGR involved. Others include Non-agricultural marketing (39.5%), Hair dressing saloon (21.8%) and Food vendor (21.4%). This suggests that agriculture is a significant source of income for rural women, and they engage in activities related to crop production and processing to generate income. The high percentage of women involved in crop farming can be attributed to the fact that most rural areas have fertile land and suitable weather conditions for farming. Crop farming is also a traditional occupation for rural women and their families, and it provides food security for the household. This is consistent with the study of Afolayan and Adeyeye (2013) who found that crop farming, petty trading, food vending, and agro-processing were the top income-generating activities among rural women.

**Table 2: Distribution of the respondents based on various income generating activities engaged (n = 248)**

Variable	Frequency	Percentage
Agro-processing	174	70.2
Petty trading	115	46.4
Hair dressing	37	14.9
Crop farming	236	95.2
Wage labour	5	2.0
Weaving and knitting	34	13.7
Non-agricultural marketing	98	39.5
Food vendor	53	21.4
Stone crushing	17	6.9
Tailoring	39	15.7
Welding	1	.4
Soap making	9	3.6
Carpentry	6	2.4
Transport services	4	1.6
Hair dressing saloon	54	21.8

Source: Field Survey, 2022

#### Level of rural women involvement in income generating activities

The result in Table 4.3 revealed that, the respondents had high involvement in crop farming ( $\bar{X}=2.8$ ), agro-processing ( $\bar{X}=2.3$ ) and petty trading ( $\bar{X}=2.0$ ). The high involvement in crop farming may be due to the demand for food crops in the markets. Rural women engage in agro-processing to reduce post-harvest losses and to add value to their crops. This activity enables them to generate additional income from their crops and reduces the dependence on the sale of raw products.

Table 3: Distribution of the respondents according to their level of involvement in income generating activities engaged (n = 248)

Variable	Low	Moderate	High	WS	WM
Agro-processing	47(19.0)	70(28.2)	131(52.8)	580	2.3
Petty trading	6(2.4)	205(82.7)	37(14.9)	527	2.1
Hair dressing	6(2.4)	244(98.4)	-	492	2.0
Crop farming	7(2.8)	39(15.7)	202(81.5)	691	2.8
Wage labour	4(1.6)	241(97.2)	3(1.2)	495	2.0
Weaving and knitting	30(12.1)	214(86.3)	4(1.6)	470	1.9
Non-agricultural marketing	170(68.5)	66(26.6)	12(4.8)	338	1.4
Food vendor	10(4.0)	235(94.8)	3(1.2)	489	2.0
Stone crushing	240(96.8)	6(2.4)	2(0.8)	258	1.0
Tailoring	12(4.8)	232(93.5)	4(1.6)	488	2.0
Welding	247(99.6)	1(0.4)	-	249	1.0
Soap making	9(3.6)	239(96.4)	-	487	2.0
Carpentry	244(98.4)	4(1.6)	-	252	1.0
Transport services	247(99.6)	1(0.4)	-	249	1.0
Hair dressing saloon	27(10.9)	221(89.1)	-	469	1.9

Source: Field Survey, 2022

### Conclusion and Recommendations

Based on the findings of the study, it was concluded that the rural women were mid-age, married and educated with at least secondary education. However, there was poor access to credit. Crop farming, agro-processing and petty trading were the IGAs rural women majorly involved. In respect to level of involvement, the respondent had high involvement in crop farming, agro-processing and petty trading. It was therefore recommended that rural women should be provided with access to finance to enable them to expand their businesses. Microfinance institutions should be established in rural areas to provide financial support to women entrepreneurs. The farmers should organize themselves into cooperative societies in order to harness the benefits accrued from cooperative participation such as access to credit, extension services and training in relation to IGAs.

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