

FACTORS AFFECTING THE INVOLVEMENT OF WOMEN IN INCOME GENERATING ACTIVITIES IN SABON-GARI LOCAL GOVERNMENT AREA OF KADUNA STATE, NIGERIA.

ABSTRACT

This study examined the factors affecting the involvement of women in income generating activities. Data for this study were obtained by the use of structured interview schedule. A total sample size of 120 respondents was interviewed consisting of 60 women involved in income generating activities and 60 women that were not involved as control. The logit regression model was used to analyse the data collected. The result of the analysis revealed that age of the respondent (X_1) and level of education (X_3) significantly affects the involvement of women in income generating activities at 5% level of probability while family size (X_4), access to credit (X_5) and membership of an association (X_6) significantly affects it at 10% level of probability. The study recommends that women should be sensitized on the importance of involving in income generating activities as this will help them to be self-reliant. It also recommended that women should be encouraged to attend adult literacy classes as this will help in better organizing and carrying out of income generating activities. In order to improve on their performance, the local government should assist women by linking them with financial institutions so as to acquire loan and women should be encouraged to form cooperative groups for easier access to loans.

Key words: women, income generating activities, involvement, Kaduna State.

1. 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, 2010). The notion of income generation can relatively be used to cover a term for a wide variety of activities such as small and medium enterprise development, local economic development, micro-credit, skills and vocational or competency based training, business training, business training, cash or food for work (asset creation) schemes. In the strict sense of the term, income generation aims at creating a financial income, however, may also aim at positive effects in terms of self-reliance, household satisfaction, empowerment and community development as a whole. Most individuals

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[gain income through earning wages by working and/or making investments into financial assets like stocks, bonds, real estate or engaging in Small Medium Enterprises.](#)

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). On the basis of available evidence and statistics, the role of women in agricultural production in Nigeria cannot be trivialized. They perform crucial roles in the domestic and economic life of the society. Rural and national development can hardly be achieved with the neglect of this important and substantial segment of the society (Kishor, 1999).

The role of women in income generating activities is of paramount importance to economic development in Africa. More importantly, recognising 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 (Adekanye, 1999). The dynamic changes in development process over the past twenty years have neither reduced poverty as expected nor have they reduced women's vulnerable situation. To a very large extent, it has worsened (Kabeer, 1994).

The assumptions that the only place for women is the kitchen, the belief that women are subordinate, and their husband's property have not only impeded their status but also handicapped their contribution to wealth creation and economic development. Underlying the assumption is the lack of recognition that in the household, women have distinct rights and obligation as well as distinct functions with regards to economic activities. Their situation is determined by their multiplicity for the care and wellbeing of their families and communities, household tasks, farm and non-farm income generating activities that cannot readily be monetized (FAO, 2011).

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).

In developing countries including Nigeria, national development depends on a wide range of factors such as natural resource endowments, cultural and socio-economic environment and historical factors. The backbone of agricultural sector has been attributed to the women accounting for about 50% (world), 61% (developing countries) and 79% (least developing countries) of agricultural labour and responsible for over 80% agricultural and food production (FAO, 2010). According to FAO (2010), world statistics; women generally make up two-third of the work force in agriculture. Despite all these, women are still perceived as mothers and house-keepers due to tradition.

~~Around the world~~Worldwide, resilient and resourceful rural women ~~contribute~~ engage in a multitude of ways through different livelihood strategies ~~for the sake of~~ lifting their families and communities out of poverty. They work as unpaid and own-account or self-employed by engaging in weaving, knitting, on-farm and non-farm labourers, as non-farm wage labourers for others in agriculture and agro-industry, as entrepreneurs, traders and providers of services; as leaders, researchers and developers and as caretakers of children and the elderly (FAO, 2011).

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the work force in agriculture. Despite all these, women are still perceived as mothers and house keepers due to tradition.

Earlier studies have concentrated on development of women through income generating activities as a way of women economic empowerment. This study will provide valuable information to policy makers and planners about the factors affecting their involvement in income generating activities and provide possible suggestions that will form basis for improving women contribution to the economic development of the area. Based on this background, the study aims at determining the factors affecting women involvement in income generating activities in the study area.

2. METHODOLOGY

2.1 Study area

The study was carried out in Sabon-gari Local Government Area of Kaduna State. The area is located between latitude 11° to 12° North and longitude 7° to 8° east of the equator. It is of 686 meters above sea level (Raji *et al.*, 2004). It has an estimated population of ~~above more than~~ 291,358 (National Population Commission, 2006). The area lies in the Northern Guinea Savannah ecological zone with woodland vegetation and underlying grass species (Raji *et al.*, 2004). It is characterized by two seasons; the dry and wet season. The annual rainfall in the study area range from 1,000mm to 1300mm. ~~The rainfall duration is about 5 months, beginning in the month of May and ending around the month of October after the dry season begins that end around when the dry season starts. The dry season begins in October and ends May/June.~~ The mean maximum temperature of the area range from 27.2°C to 35°C in April. Farming and trading are the major occupation of the people of the area. The area is predominantly rural and socio politically made up of many ethnic groups ~~though mainly~~ dominated by the Hausa and the Fulani tribes.

2.2 Sampling procedure and sample size

Random sampling was used to select three wards from the Local Government Area and purposive sampling was used to select 60 women engaged in income generating activities and 60 women as

Comment [F1]: How was this random, then selection of women became purposive?? Was not all sampling purposive based on reason of engaged or not engaged in IGA??

~~control that are not into it.~~ Primary data were used for this study and they were collected using structured interview schedule. Can you write something about the sample size or how you arrived at 60 IGA women and 60 control group??

Comment [F2]: Was data collection through questionnaire administration through focused group discussion or key informants?? If FGDs, how many per group??

Data analysis

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Data ~~for this study were~~ analyzed using the logit model. This

~~The logit regression model~~ is a technique that is used in estimating the probability of an event that can take one or two values. In other words, it is a predictive model that can be used when the target variable is a categorical variable with two categories (binary or dichotomous variable), ~~for example i.e.~~ yes or no. It measures the relationship between a categorical dependent variable and one or more independent variables, which are usually (but not necessarily) continuous, by using probability scores as the predicted values of the dependent variable.

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The logit model is based on the cumulative logistic distribution function as expressed by Gujarati (1995).

The formula is expressed as follows:

$$Y = \alpha + B_1X_1 + B_2X_2 + B_3X_3 \text{-----} B_7X_7$$

Where, Y is a dependent variable from the equation above and it stands for involvement in income generating activities. Since Y is a dichotomous variable, it takes the value of 0 and 1. Hence, Y = 1 if the respondent is involved in income generating activities.

Y = 0 if not involved.

The variables $X_1 - X_7$ are the factors affecting women involvement in income generating activities and they are the independent variables that were obtained from the field.

X_1 = Age of the respondent (in years)

X_2 = Religion (numbers)

X_3 = Level of education (in years)

X_4 = Family size (number)

X_5 = Access to credit (1 = Yes, 0 = No)

X_6 = Membership of an association (1 = Yes, 0 = No)

X_7 = Migration (numbers)

$B_1 - B_7$ = coefficients, α = constant

3. RESULTS AND DISCUSSION

Factors affecting women involvement in income generating activities

The result of the logit regression estimates (Table 1) shows that the age of the respondent (X_1) and level of education (X_3) of the respondent significantly affects the involvement of women in income generating activities at 5% level of probability while the family size of the respondent (X_4), access to credit (X_5) and membership of association (X_6) significantly affects it at 10% level of probability.

Comment [F3]: State the probabilities to show the level of significance.

The findings revealed that age of the respondent is positively related to the involvement of women in income generating activities (IGA) and it significantly affects it. This implies that as women age, the age of the women increases, it is likely that more of them majority will likely be involved in income generating activities and vice-versa. Moreover, the level of education also too shows direct relationship and it significantly affects women involvement in IGA. That is, the higher the level of education, the higher the likelihood of engagement in IGA, as the level of education of the women increases, there is tendency that their involvement in income generating activities will also increase. This may be because with formal education, women will be able to understand their activities better and effectively which may eventually lead to increase in their income. Family size also significantly affects women involvement in income generating activities but it has inverse relationship, meaning that as the family size increases women involvement in income generating activities is likely to decrease. This could be because the more larger the family size, the more responsibility for the women to bear which mostly may hinders their performance engagement in income generating activities. Access to credit significantly affects women involvement in income generating activities and it has positive relationship. This which implies that a unit increase in this factor could lead to increase in women involvement in income generating activities. This may be because their access to credit is likely to enable facilitate them to invest more on their activities. Similarly membership of an association significantly affects women involvement in income generating activities with positive relationship. Thus, this implies that the more women belong to an association, the more tendencies for them to be involved in income generating activities. This is because being members of an association with certificate of membership; they have more chance of getting receiving training and assistance from government that will help to improve their performance in income generating activities.

Variables such as religion (X_2) and migration were not significant. The chi – square value represent R-squared value (R^2) and it was found to be 62.23%. This implies that 62.23% of the independent variables jointly contributed to the dependent variables. The percentage of accurate prediction was 90% while the log likelihood function was 26.58% (Table1).

Table 1: Logit estimates of the factors affecting women involvement in income generating activities

Variables	Coefficients	Standard error	T – value
Age X_1	1.34932	0.60910	2.1460**
Religion X_2	0.0318	0.2344	0.13567 ^{ns}
Education X_3	0.5578	0.23488	2.3751**
Family size X_4	-0.72949	0.41022	-1.7780*
Credit X_5	0.79262	0.42097	1.8231*
Association (membership) X_6	0.9127	0.5364	1.70153*
Migration X_7	0.45056	0.37255	1.2094 ^{ns}
Constant	-3.908	2.198	-1.77798
Sample size = 120			
Log-likelihood function = -26.583			
Chi – square value = 62.23			
Degrees of freedom (df) = 6			
Percentage predicted correct = 90			

Note: *statistically significant 10% level, **statistically significant 5% level,
Number of observations =120

4. CONCLUSION AND RECOMMENDATIONS

The findings of this study indicated that factors such as age of the respondent, level of education, access to credit and membership of an association directly and significantly affects the involvement of women in income generating activities, while family size inversely but significantly affects their involvement in income generating activities.

RECOMMENDATIONS???

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ACKNOWLEDGEMENTS

The author appreciates the contributions of Nuhu, K. J., Shuaibu, H., Yusuf, H. O. and Yusuf, O. to this paper. I am also grateful to all the reviewers for their comments that helped to improve upon this paper.

COMPETING INTEREST

The author has declared that no competing interests exist.

AUTHORS' CONTRIBUTIONS

The authors Yusuf, H. A. Nuhu, K. J. Shuaibu, H., Yusuf, H. O. and Yusuf, O. jointly designed the study, managed the collection of data and performed the statistical analysis. They also read and approved the final manuscript.

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