

**AN EVALUATION OF NON-AGRICULTURAL INCOME GENERATING  
ACTIVITIES OF WOMEN IN JALINGO LOCAL GOVERNMENT AREA  
OF TARABA STATE**

**BY**

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**A THESIS SUBMITTED TO DEPARTMENT OF GEOGRAPHY,  
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DEGREE (M.SC) IN RURAL DEVELOPMENT.**

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## DECLARATION

I hereby declare that this thesis titled: “An Evaluation of non-Agricultural income generating activities of women in Jalingo Local Government Area of Taraba State” was written by me and it is a record of my own research work. It has not been presented before in any previous application for a higher degree. Reference made to published literature have been duly acknowledged.

Date:.....

.....

Name: Isa U. Kyari

Signature

## **DEDICATION**

This thesis is dedicated to my beloved wife Hajiya Sa'adatu Zubairu and my children Umar and Usman Isa.

## APPROVAL

We certify this thesis titled “An evaluation of Non-Agricultural Income generating activities of Women in Jalingo Local Government Area of Taraba State”, was carried out by Isa Umar Kyari of the Department of Geography, Federal University of Technology Yola in partial fulfilment of the requirements for the award of Master of Science (M.Sc) Degree in Rural Development.

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## ABSTRACT

*The study was carried out to evaluate non-agricultural income generating activities of women in Jalingo local government area of Taraba state. Simple random sampling technique was used to select one hundred and fifty women for the study. Data were collected with the aid of structured questionnaire. Frequency count and percentage were used to describe the data, while Gross margin analysis was used to estimate the costs and returns of the women's activities. The result revealed that about 79% of the women are within age range of 20 and 40 years, most of them about 57% are married. The most prominent income generating activities of the women is retail trading as about 51% of them engage in this. This is followed by food selling 14% hair dressing 10% in that order. The result of the gross margin analysis showed that an average woman in income generating activities made a monthly net return of ₦11,550.70. The major problem encountered in the cause of the business is lack of credit facilities, It is therefore recommended that credit facilities be provided to all women in income generating activities without or with minimal collateral, moreover, women should form themselves into cooperative societies which can represent them in securing loan advancement and in the sales of their products.*

## TABLE OF CONTENTS

Title page:.....	i
Declaration:.....	ii
Dedication:.....	iii
Approval:.....	iv
Acknowledgement:.....	v
Abstract:.....	vi
Table of Contents:.....	vii
List of Tables:.....	ix
List of Figures:.....	x
List of plates:.....	xi

### CHAPTER ONE

#### Introduction

1.1 Background of the study:.....	1
1.2 Statement of the research problem:.....	4
1.3 Objective of the study:.....	6
1.4 Significance of the study:.....	6
1.5 Study area:.....	8

### CHAPTER TWO

#### Literature Review

2.1 Introduction:.....	15
2.2 Women and Socio-cultural factors:.....	15
2.3 Women in Agriculture:.....	17
2.4 Access to land, credit and employment:.....	20
2.5 Women's income generating activities:.....	25

## **CHAPTER THREE**

### **Methodology**

3.1	Source of Data:.....	29
3.2	Sampling procedure:.....	29
3.3	Method of Data analysis:.....	31

## **CHAPTER FOUR**

### **Result and Discussion**

4.1	Personal Characteristic of the Respondents:.....	32
	Income generating activities:.....	45
	Problems and Solutions of the respondents:.....	52
4.2	Cost and returns analysis:.....	55

## **CHAPTER FIVE**

### **Summary, Conclusion and Recommendation**

5.1	Summary:.....	57
5.2	Conclusion:.....	59
5.3	Recommendation:.....	60
	References:.....	61
	Appendix I: Research questionnaire:.....	66

## **LIST OF TABLES**

- Table 3.1: Proportionate distribution of the Questionnaire.
- Table 4.1: Age distribution and income generating activities.
- Table 4.2: Marital status and economic activities.
- Table 4.3: Women educational level and it influence on their economic activities.
- Table 4.4: Household size and its influence on the economic activities.
- Table 4.5: Respondents number of children.
- Table 4.6: How age influences experience in the business.
- Table 4.7: Average starting capital and income generating activities.
- Table 4.8: Source of starting capital.
- Table 4.9: Reason for engaging in income generating activities.
- Table 4.10: Improvement of living standard.
- Table 4.11: Membership of Cooperative societies.
- Table 4.12: Continuity of income generating activities.
- Table 4.13: Distribution of the respondents according to the type of problems encountered and their suggestions.
- Table 4.14: Average monthly cost and returns of women in income generating activities.

## **LIST OF FIGURES**

Figure 1.1: Map of Taraba State showing Jalingo Local Government Area.

Figure 1.2: Map of Jalingo Local Government showing the major villages

## **LIST OF PLATE**

Plate 4.1: A female lady selling Kunun zaki at College of Agriculture, Jalingo.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of the Study**

In Nigeria, rapid economic growth and industrialization in the 1970s have resulted in increased economic participation of women in the non-agricultural sector, thus invariably promoting their socio-economic status (Mba, 1982).

Promoting income generating activities requires recognizing the role of women in farm and non-farm activities, and identifying their constraints and opportunities. The assumption that the well-being of women can be improved by focusing on the household as a single entity has not proven valid. Promoting income-generation begins by understanding the strategies women employ for the survival of themselves and their families, and the factors contributing to uncertainty and risk that perpetuate low incomes or insufficient return on their physical and mental labour.

Despite the numerous tasks and responsibilities and the important role women play in the Nigerian society, their rights and freedoms are often segregated. They continue to play very significant roles in the

socio-economic development of the society and the state (Mogbojuri, 2000). However, women occupy the lowest ranks in terms of educational and training opportunities and privileges. They have often been deprived of the opportunity to contribute to decisions both about the home and about development issues because of their inferior position in society (Lightfoot, 1990)

In the developing world as a whole, agriculture accounted for 63% of total female employment in 1977, while in sub-Saharan Africa, agriculture is still the most important sector for female employment, accounting for 75% (FAO, 1999), although recent research has suggested that the female labour force in the agricultural sector is often substantially underestimated. The result from time and task allocation studies shows that women work more hours than men in productive activities. At the same time women's labour in the informal sector, both rural and urban, remains high but largely unrecognized and no account is taken of their labour in the household. With regards to women's multiple roles as farmers, household and community manager, traders, and family caretakers, they are increasingly confronted with work-over load and fatigue (Saito, 1994).

The trend of promoting income generating activities for women emerged in the 1990 in Nigeria under the Better Life for Rural Women. Delegation to the Beijing Conference sparked off the realization that women contribute significantly towards the socio-economic welfare of their families as well as to the general economic development of the nation.

Another relevant consideration to the study is that before determining which income generating projects is suitable and feasible, it is important to study the economic activities in which the women are involved. Ijiff (1990) and Williams (1998) observed that some of these activities are subsistence in nature, and thus should be upgraded to income-earning employment.

To further enhance their socio-economic roles, women should have at their disposals basic household amenities such as pipe-borne water supplies and electricity, labour saving household equipment such as refrigerator, cooker and so on, which could assist them in the reduction of their domestic chores. Regrettably, such amenities, whose presence is usually taken for granted in the western world, are generally not available in most of the households in Nigeria. This means that the mere effort of the women, their time and energy have to be devoted to

domestic activities, thus, leaving them with less time for income earning activities outside their homes (McCrone, 1994; Gerrard, 1995; Williams, 1998).

## 1.2 Problem Statement

Many of the world legal systems discriminate against women (CTA, 2001). According to the report of Daily Times of Nigeria of 10<sup>th</sup> September, 1996, women are 70% of the world's poor, two thirds of its illiterates, occupy only 14% of the world's managerial and administrative jobs, 10% of parliamentary seat, 6% of cabinet positions and they often work more hours than the men. Their work, worst still, remain undervalued, unrecognized and unappreciated. These observations were further evidenced in a larger study by the United Nation (1984) which observed that rural women contribute two thirds of all the time that is put into traditional agriculture. Women perform all farming activities irrespective of their tediousness.

However, most work done by rural women are often underestimated, overlooked, devalued and are not measured in economic terms (United Nation, 1984). Women are the major food producers in most developing countries. During the peak season, they spend many hours a day in farm operations such as hoeing, planting, weeding or

harvesting and walk long distance to carry water. The women also grind and pound, wash the dishes and clothes, look after the children and generally cares for the household.

This invisibility is an obstacle hindering women from realizing their full potentials. They are forced into invisibility because of the prevailing socio-cultural restriction that perpetuates their marginalized situation (Economic and Security Council, 1999).

It is against this background that the research intends to provide answers to the following questions:

- (i) What are the personal characteristic of the women in the study area?
- (ii) What are the non-agricultural income generating activities of the women in the study area?
- (iii) What are the effects of income generating activities on the standard of living of the women?
- (iv) What are the problems hampering their business activities?

### **1.3 Aim and Objectives of the Study.**

The aim of the study is to evaluate non agricultural income generating activities of women in Jalingo Local Government Area of Taraba State. The specific objective are to:

- (i) describe the personal characteristics of women in the study area.
- (ii) identify the women's income generating activities.
- (iii) estimate the cost and returns associated with their activities.
- (iv) assess the effects of income generating activities of women on the standard of living and
- (v) identify the problems hampering their income generating activities.

### **1.4 Significance of the Study**

The researcher considers it necessary to carry out the study of this nature because women pursue a wide range of non-farm income generating activities in addition to their farming activities, and are involved in more income earning activities than men.

Women often pursue more than one, some times several different non-agricultural activities simultaneously or at different points throughout the year. Most of the activities are highly opportunistic in nature,

involving quick responses to market demand and supply. Examples include Sales of prepared snacks, beer, hair plaiting, petty retailing, knitting, tailoring, soap making, midwifery are a few of the many services they render.

It is hoped that this research will reveal the role of women in income generation in the various communities in the state and the country at large, thereby bringing the hidden facts to limelight. It is also hoped that the government will consider them and give them immediate assistance to boost their income generating activities. Moreover, It is hoped that future policies related to women participation in income generating activities will be supported by the government towards making more women participate in income activities that is, by introducing new befitting strategies, with action by way of projects, programmes or plans to enhance their capacity in dealing with those numerous problems. This study will also be an added literature to researchers in future.

## **1.5 The Study Area**

### **1.5.1 Location**

Jalingo Local Government Area of Taraba State lies between longitude 11<sup>0</sup>09' and 11<sup>0</sup>30' East and between latitude 8<sup>0</sup>47' and 9<sup>0</sup>01' North. The Local Government shares common boundaries with Lau Local Government to the north bounded to the east by Yorro and to the south-west by Ardo-kola Local Government. (Fig. 1.1 and 1.2).

### **1.5.2 Climate**

The dry and rainy seasons common to tropical regions are also the dominant climatic features of the area. The rainy season starts in April and ends in October. The dry season begins in November and ends in March, with its peak being January and February when the dusty North-East trade winds blows across the entire area.

The Local Government Area has a mean annual rainfall of 1260mm, while its mean annual temperature is 29.7<sup>0</sup>C with relative humidity ranging between 60 – 75% in the rainy season and 35-45% in the dry season (Taraba State Official Diary, 2008). The climatic condition, soil and hydrology prevalent in the area provide a conducive atmosphere suitable for the cultivation of many staple food crops, such as cassava,

yam, millet, sorghum, maize, potatoes, rice, groundnut, beans and sugarcane. The climate also provides grazing land for animals and fresh water for fishing and forestry.

### **1.5.3 Vegetation**

The vegetation of Jalingo falls within the Northern Guinea ecological zone characterized by short grasses interspersed with tall trees, which are mostly of economic value. The tree species include locust bean, shea butter, eucalyptus, baobab, silk cotton tree, and several shrubs. The grasses are taller around rivers and streams. The vegetation is natural habitat for several reptiles, amphibian, and birds while some wild life such as rodent, monkeys, etc are found around the hills of Jalingo (TRSG, 2007).

### **1.5.3 Geology and Hydrology**

The basement complex rocks underline the geology of Jalingo Local Government. The outcrop of these rocks could be seen in the heart of Jalingo metropolis, popularly referred to as the Jalingo Hill. Quartz, mica and feldspar crystals (in fairly equal proportions) are some of the mineral constituents that made up these rocks. These rocks are overlaid by sandy-loam soil characterized by hydromorphic and ferruginous soils derived from the parent materials.

Two rivers flow through Jalingo Local Government. These are rivers Lamurde and Mayo-gwoi. They are the major inland drainages into River Benue. The Local Government is blessed with several streams. The major fishing ponds in Jalingo Local Government area are Vendu Nange, Vendu Ginnaji, Wuro-Sembe, Vendu Jodi and Vendu Lamorde. These ponds are rich habitat for fish and other aquatic life (Taraba State Ministry of Land & Survey, 2008).

#### **1.5.4 Size and population**

Jalingo Local Government Area occupies a land mass of approximately 195,071 square kilometers. It has a projected population of 144,180 using the 2006 population census figure of 139,845 at 3.1% annual growth rate (FGN/NPC, 2006).

The major ethnic groups of Jalingo Local Government Area are the Mumuye, Fulani and Jukun-Kona. However, Jalingo, being an age long socio-political nucleus of the Muri Emirate and Division has over the years saw the expansion of heterogeneity, both in context and spread, to include the following tribes that are also well established and identifiable in Jalingo Hausa, Jenjo, Wurkum and Nyandang. Hausa language is predominantly used in the area as a medium of communication, social and economic interactions.

### **1.5.6 Socio-economic activities**

Given the agrarian nature of the area makes about 75% of the population engage in farming while about 25% engage in commerce, business/trade and white collar jobs. Farmers in the area engage in a variety of farming activities growing crops such as maize, guinea corn, yam, cassava, millet, rice, groundnut, sugar cane production as well as cattle rearing (Taraba State Official Diary, Ministry of Information Jalingo, 2008).

Jalingo is the capital of Taraba State, hence the population is engaged in various economic activities. There are many opportunities for various trades and occupation. Farming, fishing and merchandizing are some of the major occupation of the population. Other activities such as carpentry, tailoring, plumbing, bricklaying, weaving, blacksmithing, welding, computer services are very common.

Livestock production is another common activity in the area. The Fulanis, who are the traditional ruling ethnic group, have traditional dispositions to livestock farming. Cattle, goat, sheep and poultry are some of the most common livestock found in the area.

Most product and produce are marketed in Jalingo, being the State Capital. Virtually all the villages have their weekly market days. Because

of the strategic location of Jalingo, it enjoys a lots of business activities from merchant who come from far to transact business (Taraba State of Nigeria 2008).

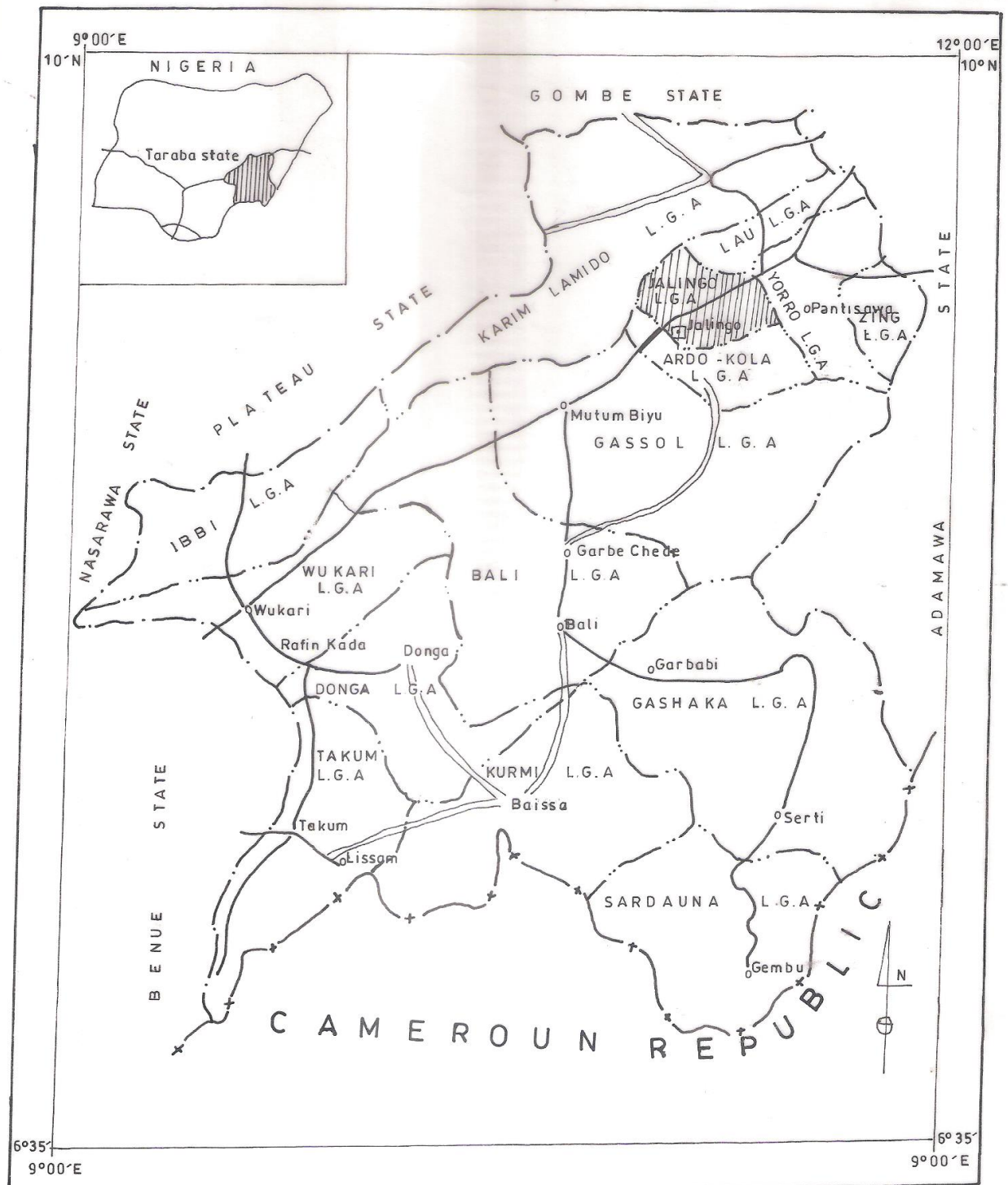
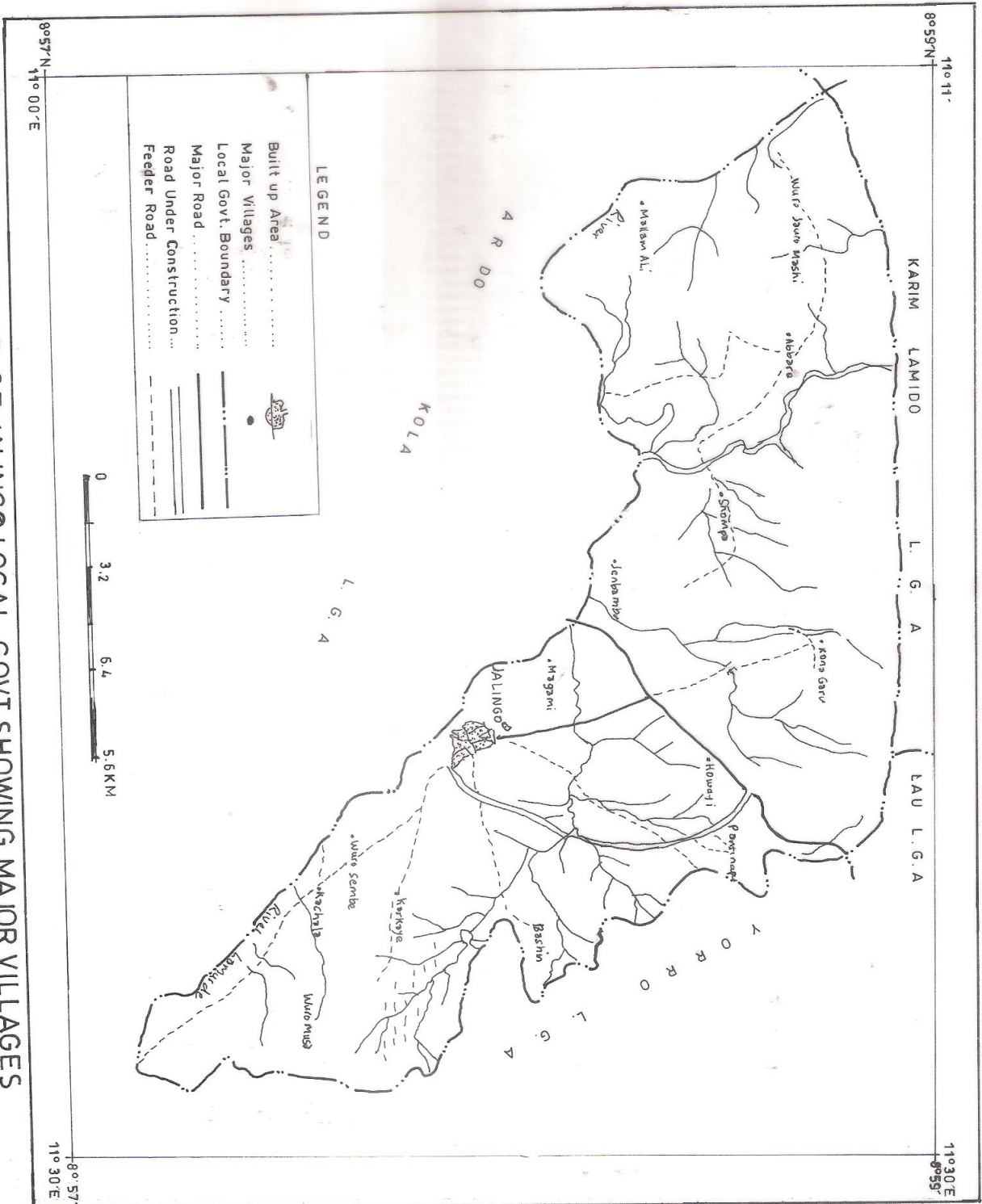


FIG 1. 1 MAP OF TARABA STATE SHOWING JALINGO L.G.A  
 (Source Taraba state Ministry of Land & Survey, Jalingo )

FIG. 2

MAP OF JALINGO LOCAL GOVT. SHOWING MAJOR VILLAGES



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviews some of the literature that are relevant to the study. The main objective of this review is to widen our knowledge on the income generating activities of women, what people have said in relation to women activities, the socio-cultural factors hindering their performance and access to productive resources.

#### **2.2 Women and Socio-Cultural factors**

A study by Sarr (1999) carried out in 16 African countries on the socio-cultural norms and customs underlying the social and political inequalities in rural areas shows that these norms are the root cause hindering rural women from exercising choices in securing better livelihood for their families. It can be stated that the right to survive or the entitlement to basic needs are not assured for women.

Another serious obstacle to economic and social development, according to a World Bank study, is female focused violence (World bank, 1994). The study makes a case for interventions on prevention, reform of the justice system, and health care response. Increasingly, domestic

violence is being transferred from the private to the public domain, although in rural areas violence tends to be invisible due to societal and community pressures.

Kabeer (1994) opined that for women, the long term benefits of agricultural growth are unclear. As women are the backbone of the agricultural sector, accounting for 70% of agricultural labour and being responsible for 60% of agricultural production and 80% of food production. It is important to try to assess what these benefits are likely to be.

The traditional structure of rights and obligations within rural Muslim families has changed. Women in rural Northern Nigeria now play a more active role in farm activities. In 1970, they accounted for 11% of the farm labour, primarily as hired labour on non-family farms. By 1990, they accounted for 22% of the farm labour either on their own farm or as hired labour (Saito, 1992).

Many women are uninformed and excluded from political development and this is extended at the community level. The patriarchal environment that dominates the Nigerian society reinforces the male assertion for leadership of the community which is seen as a divine right "that cannot be questioned or modified. This reinforces the common myth that women are inferior and brings about a "self-perpetuation" of the

oppression and subjugation experience of women in many Nigerian communities.

A consultative study conducted for the World Bank development report consistently referred to women's exclusion at all levels of socio-economic decision including community events which reinforce the ability of women to access information and hampering their right to belong to the community or obtain any government information or benefits should they be made available, thus perpetuating their poverty (Achor, 2001) and hence impeding rural development.

Nigeria's endorsement of human rights instruments, especially the convention on the elimination of all forms of discrimination against women (CEDAW) has however helped to promote the rights of women in Nigeria (Federal Ministry of Women Affairs and Social Development, 1997).

### **2.3 Women in Agriculture**

Statistically, in West Africa, over 54% of the labour force in agriculture is made up of women; in some Southern African countries the percentage of women in agriculture is over 90% and over 80% of farm work in Africa is done by women. Women do about 40% of the ploughing and planting, 70% of the weeding, 60% of the harvesting, 80% of the transportation and storage and 90% of the processing (Emmanuel, 1998). They have always

been contributing significantly to the economic life of their communities; they are the major contributors to subsistence agriculture in Nigeria (FAO, 1989).

Rural women make a tremendous contribution to food and agricultural production. They also play a crucial role in determining and guaranteeing food security and well-being for the entire household. Equitable, effective and sustainable agriculture and rural development cannot be pursued without an explicit recognition of these realities in a global atmosphere of increasing poverty, food insecurity, rural–urban migration and environmental degradation. All potential actors in development must be given the support and access to resources they need to pursue sustainable livelihood and strategies for a better life. Within this context, women’s empowerment will be central to raising levels of nutrition, improving production and distribution of food and agricultural products and enhance the living condition of rural populations (FAO, 1997).

In Nigeria, the womenfolks constitute a formidable and significant source of labour in small scale farming. Their activities, according to Olayide, Eweka and Osagie, (1990) may be classified into four main groups. The first activity is that of cultivation, which involves planting or seeding, input supplies, weeding and tending or culturing. The second

activity is that of harvesting, threshing, clearing, transporting and storing. The third is distribution which involves transportation to farm gate/local marketing, concentrating, equalizing, sorting/grading and merchandising. The fourth is the task of alimentation, which involve processing for time utility, packaging and preparing into various forms of food items or ready to consume dishes. They stressed that when assessed on these four groups of farming activities, the womenfolks constitute an important live wire of small scale farming in Nigeria.

The role of the rural women in agricultural and economic development started receiving international attention only in the late 1960s. For example, Wallis (1965) in her study of the role of women in agriculture asserted that women are equal partners to men in all chains or aspects of agricultural production. The agricultural production and indeed, the living standard of a nation cannot be improved unless women are actively involved.

Several studies (Pala, 1976) conducted in different African cultures reveal that almost all agricultural operations i.e. hoeing, planting, weeding, harvesting, winnowing, threshing, transportation and marketing activities were predominantly performed by women in addition to animal husbandry practices, crafts, construction work and other chores (in some culture).

## 2.4 Access to land, Credit and Employment

In Nigeria, apart from lack of access to credit and other forms of finance, due to continued denial of rights and lack of recognition of their important role in agricultural labour, food production and security, customary law in Nigeria contributed to the marginalization of women.

Every citizen has a constitutional right to property. Yet in some parts of the country women have absolutely no right to property or land by virtue of her gender e.g. Jenjo community in Taraba State (Onibokun and Faniran, 1995).

Nair (1996) reported that the constraints that prevent poor women from having access to available financial services are the lack of identity, lack of asset to put forth as collateral, particularly land,

“The economic role of poor women and their contributions to the national economy is largely ignored by policy makers and bankers. Less than 2% of the world’s poor have access to financial services other than money lenders. Therefore, the economic participation of the poor particularly poor women must be central in the development agendas of nations. There is need to financial institutions to give loan without collateral in order for poor women to gain access to financial services to move beyond survival” (pp. 67).

She said, in the last two decades, the experience of micro enterprise lenders worldwide has shown that poor women are credit worthy. When provided financial services that are tailored to their specific needs, poor women pay market rate interest and repay the loan on time.

Research carried out by Onibokun and Faniran (1995) shows that, men in Nigeria have a majority control over resources. Women produce 80% of food for the continent yet they receive less than 10% of the earnings or credit available to small farmers. They reported that, statistics on land registrations shows that 90% of all the land in the country is registered in men's names. Nigerian women have always worked on farm yet have never been allowed to own any land. The woman's role is seen as domestic or home based and as such access to land is non-deserving at the household level.

Women work longer hours than men. Not only do they out-number men in agricultural labour force, they also work more hours in agriculture than men. Saito (1994) discovered in Kenya, for example, that women spend an average of 6.2 hours per day in agriculture compared to 4.3 hours for men, and in Nigeria, 7.6 hours working per day compared to 6.4 for men and in total women spend an average of 12.2 hours working per day to 7.2 hours for men. When time spent on agricultural task is added to women's domestic work, the work day becomes very long. There is a marked seasonal pattern in the type of work performed, with women's labour input exceeding men's in both the rainy and dry season (Saito, 1994).

This pattern of work coupled with frequent pregnancies and prolonged breast feeding task a women's health says (Boserup, 1989). She further observed that if a woman married early and spent the entire period between puberty and menopause being either pregnant or breast feeding, and if she also worked hard at multiple tasks in the household and in agriculture, the strain on her health will be heavy and this will result to not producing enough food to meet the demand of the growing population and hence food insecurity or crisis would occur. She also added that men who perform work that is done by women receive substantially higher wages than women because of the higher status of men rather than lower female productivity. It is generally agreed that for many operations such as transplanting and cotton plucking, female labour is more efficient. Taylor (1993) stated that women are employed in less well-paid jobs because of their low educational level.

Women have made a significant impact in the area of self-employment in petty trading and informal business ventures (Ajala et al; 2003), such ventures include self employed trading, hair dressing, dress making, operating bars, road side food selling and various other small scale business activities. They venture into all these activities to

generate income for their household and thereby contribute to the welfare of their family.

Women are heavily concentrated in low paid jobs particularly and the informal sector. The Federal Office of Statistics has noted that 48% of women are engaged in agricultural work and 38% are involved in petty trading at markets, although it is a common knowledge that most rural women perform both roles. Women and young girls in Nigeria are burdened with an unfair work load inside and outside the home. In rural areas, aside from their reproductive and house keeping role, women fetch water and firewood along with conducting much of the agricultural work in the field such as planting, weeding, harvesting, transporting and storage of crops (UNICEF/FGN, 2001).

When women's access to formal financial institution is limited, they tend to rely on informal credit system, including traditional credit/saving societies, money lenders, relatives and friends.

When women are formally eligible for loans, collateral requirements favouring men often exclude them. In Indonesia, for instance, the Bank Rakjat Indonesia (People's Bank) which had branches in many rural communities "makes loans against valuable collateral such as land or specific crops such as rice, maize, soya-beans, sugar and cotton" It does

not grant loans for fruits, vegetable or any household equipment, the latter being that women would more commonly own them than the other assets (Mueller, 1985). However, the problem of providing credit to rural women are not insurmountable. In many countries schemes are under way with innovative approaches to over-coming the collateral problem. A typical example is the rural banking scheme in Nigeria that attempt to get to rural farmers by way of offering financial assistance to boost agricultural production.

If the status of women is to improve generally, women's right must be understood to mean allowing them access to assets and resources that make life comfortable. Howard (1995) reported that in 1979 the United Nations proclaimed the convention on the elimination of all forms of discrimination against women, which specifically addresses the rights of women in development, and in particular the rights of rural women, acknowledging the significant roles which rural women play in the economic survival of their families. In that convention, women were promised, *inter alia* the right to have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform.

## **2.5 Women's Income Generating Activities**

The study by Adeyokunnu (1980), found that in domestic economy women feature prominently in several socio-economic activities such as trading, farming, processing, caring for children etc, all these activities present a means for the improvement of the family.

Uganda is an excellent example of a country where a comprehensive gender policy and legal framework have been put in place (Akello, 1999). The country's 1995 constitution underlines the right of women and prohibits discrimination on the bases of gender. To enforce the constitution, the government has implemented several policies and strategies to enhance women's rights and ensure equal opportunities in the development process. The discussion here focuses on the general and gender specific policies which have had an impact on the role of women in Uganda and have created legal framework for promoting women's income generating activities.

A knowledge of women's various roles provides the basis for identifying the constraints and opportunities for promoting their welfare and aspirations, including engagement in income generation activities. The context in which rural women experience poverty, provide labour for

agriculture, gain access to productive resources, and provide livelihoods for their families is changing.

The economic environment is characterized by trade liberalization, privatization of resources and services, and overall increased commercialization of agriculture. These policies have on the one hand, had a negative impact through the reduction of government services and in some areas have made the lives of small farmers and rural families even harder. On the other hand, the new economic environment has provided opportunities for women, who have been able to take advantage of the situation creatively (Mwanamwambwa, 1999).

In order to meet the arduous task of providing for the family need women engage in all sorts of off-farm activities to raise income for the family. These activities range from trading to working as government employees. Traditionally, women have been relegated to such activities because of existing social structure. The fact that women had to cope with domestic chores as well as carry out economic activities, encourage them to get involved in the business that are of sedentary nature and can be conducted as near the house as possible (Spiro 1980; Osoba 1985).

Sim (1994) also observed that the migration of Fulani women to the western part of Nigeria with their husband is basically for greener pastures for their livestock. They are known to have their own primary occupation, which is basically the selling of milk and milk products they obtained from their cows. They also engaged in petty trade and crafts such as selling of groundnut and weaving grasses to make mats and other useful items.

Research studies carried out by Ijff (1990) indicated that women in fishing communities work for long hours daily carrying out household chores such as cooking, washing, cleaning, bringing up children as well as fishing in the streams, creeks and small river outlet/tributories as unpaid family labour or as daily fish processor of fish products brought home by their husband after each fishing expeditions as well as engaging in other income-generating or income substituting activities. To put this as simply as possible, the present day women's domain in the riverine fishing communities in Nigeria is no longer confined to their traditional gender roles as wives and mothers, but also as waged workers and income earners to the families.

## **2.6 Problem of women in income generating activities**

In sub-saharan Africa, women farmers, entrepreneurs and wage earners contribute significantly to the national gross domestic product and to national welfare. But their effort are hampered by lack of capital, modern implements, distribution facilities and market outlets. In addition, it is common for men to take over the sale of women's produce and to control women's income. Efforts to improve the situation need to address institutional policies and programmes, governance, constituencies and legal rights (FAO, 1999).

## **CHAPTER THREE**

### **METHODOLOGY**

This chapter is concerned with the type and source of data used, sampling technique and sample size, data collection procedure and method of data analysis.

#### **3.1 Source of Data**

Data for this study were obtained from both primary and secondary sources. The primary data were sourced through the use of structured questionnaires. Personal interview were also carried out in a situation where the respondent could not read or write and their responses were written in the questionnaire. The structured questionnaires and personal interview covered personal characteristics of the respondents, including the level of education, income per month, age, experience as well as economic activities.

#### **3.2 Sampling Procedure**

The information used for this research were generated through the use of structured questionnaire administered to one hundred and eighty randomly selected women who were in income generating

activities from all the ten wards in the study area using proportionate simple random sampling techniques. Out of the one hundred and eighty questionnaires administered, one hundred and fifty correctly filled and returned ones were analysed, which gives a recovery rate of 83 percent.

**Table 3.1 Proportionate Distribution of Questionnaires**

<b>Ward</b>	<b>Population of women engaged in non-farming activities</b>	<b>No. of Questionnaire distributed</b>	<b>Percentage</b>
Turaki A	44	12	7
Turaki B	32	9	5
Sintali	95	27	15
Mayo-gwoi	69	20	11
Sarkin Dawaki	78	22	12
Majidadi	87	25	14
Barade	80	23	13
Kachalla Sembe	64	18	10
Kona	52	15	8
Yelwan tau	31	9	5
	<b>632</b>	<b>180</b>	<b>100</b>

### 3.3 Method of Data Analysis

For the analysis of data, both descriptive and inferential statistics were used. The descriptive statistics used were percentages, frequencies and means. These were used to summarise the socio-economic characteristics and problems of the respondent, while the inferential statistics were used to estimate cost and returns on activities of women.

Gross Margin analysis was used to determine the difference between the gross income or total revenue and the total variable cost (Olukosi and Erhabor, 1988). It is a profitability analysis. The formula used to calculate the gross margin was presented thus,

$$GM = GI - TVC$$

Where:

GM = the Gross Margin

GI = Gross Income

TVC = Total Variable Cost

Moreover, the net income was also determined which is given by:

NI = GM - FC

FC = Fixed Cost

NI = Net Income.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

This chapter deals with the presentation, analysis and discussion of results obtained from the study area. These include the personal characteristics of the respondent such as age, marital status, educational level, house size and number of children.

#### **4.1 Personal Characteristic of the Respondents**

Important socio-economic characteristics such as age, marital status, educational level and household size were examined. The main occupation of the respondents, source of starting capital, uses of income earned, membership of cooperative society and improvement of living standard were discussed as follows:

**Table 4.1: Age distribution and income generating activities of the respondents.**

Age (years)	No. of Resp.	(%)	Food Selling	Hair Dressing	Tailoring	Fire wood Selling	Vegetable Selling	Garri Selling	Retail Trading
<20	1	0.7	-	-	-	-	-	-	1 (100)
20 – 30	63	42	6 (9.5)	12 (19.4)	6 (9.5)	-	1 (1.6)	3 (4.8)	35 (55.6)
31 – 40	56	37.3	10 (17.9)	3 (5.4)	5 (8.9)	2 (3.6)	3 (54)	7 (2.5)	26 (46.4)
41 – 50	22	14.7	5 (22.7)	-	1 (4.5)	3 (13.6)	2 (9.09)	-	11 (50)
51 & above	8	5.3	-	-	-	4 (50)	-	-	4 (50)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

Respondents variability in age and how it influences income generating activities were identified and the result is presented in Table 4.1. The result shows that about 79% of the respondents fall within the age range of 20 and 40 years. Their major economic activities is retail trading which is about 51%, food selling had 13.4%, 12.6% are involve in hair dressing. Tailoring have 9.2% of the respondents between the age of 20 and 40 years as their income generating activities, firewood, vegetable and garri selling had 1.6%, 3.4% and 8.4% of the income generating activities respectively. The implication of this is that majority of the respondents are activity involved in retail trading, food selling, hair dressing, tailoring and garri selling. This is because the women are at their middle age and fall within the economically active, productive and reproductive age. Therefore they have better chance to display their capabilities and talents compare to adolescence or over aged women. Firewood and vegetable selling however receive less attention from the women in this age category because they look at it as an over aged women activities. Women of 41 and above years also have retail trading as their major income activities, they are about 50%, 23.3% are in firewood selling. Then food selling had 16.7%, while tailoring and vegetable selling had 3.3% and 6.7% respectively.

The finding on the age and how it influences income generating activities shows that the middle age women are good in retail trading, food selling, hair dressing and tailoring, while the over aged women are also good in retail trading, firewood and food selling.

**Table 4.2: Marital status and the economic activities of the Respondents.**

<b>Marital Status</b>	<b>No. of Resp.</b>	<b>(%)</b>	<b>Food Selling</b>	<b>Hair Dressing</b>	<b>Tailoring</b>	<b>Fire wood Selling</b>	<b>Vegetable Selling</b>	<b>Garri Selling</b>	<b>Retail Trading</b>
Single	34	22.7	4 (11.8)	5 (14.7)	3 (8.8)	2 (5.9)	-	-	20 (58.8)
Married	86	57.3	13 (15.1)	10 (11.7)	7 (8.1)	5 (5.8)	5 (5.8)	5 (5.8)	41 (47.7)
Widow	16	10.7	1 (6.2)	-	2 (12.5)	-	1 (6.2)	1 (6.2)	11 (68.9)
Divorce	14	9.3	3 (21.3)	-	-	2 (14.2)	-	4 (20.6)	5 (35.7)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

Evidence from Table 4.2, revealed that more than half 57.3% of the respondents are married, while 22.7% are single, the widow and divorced accounted for 10.7% and 9.3% respectively. The married women are predominant in all income generating activities, 47.7% are in retail trading followed by food selling which had 15.1%, 11.7% are in hair dressing business, tailoring had 8.1%, while firewood, vegetable and garri selling had 5.8% each.

Single women are also dominant in retail trading they covered about 58.8%, hair dressing had 14.7%, 11.8% are in food selling, while tailoring and firewood selling had 8.8% and 5.9% respectively. None of the single women are involve in vegetable and garri selling. The widows in retail trading constitute 68.9%, 12.5% are in tailoring, food, vegetable and garri selling had 6.2% each. Hair dressing and firewood selling receive less attention from the widows because none of them are in the business. The divorced women in retail trading constitute 35.7%, garri selling had 20.6%, this is followed by food selling 21.3% and firewood selling 14.2%.

It could therefore be inferred that majority of the women are married and they engage in all income activities because they have responsibilities to shoulder such as to provide supplement of foods and education of their wards.

**Table 4.3: women Educational levels and how it influence their economic Activities.**

<b>Educational Level</b>	<b>No. of Resp.</b>	<b>(%)</b>	<b>Food Selling</b>	<b>Hair Dressing</b>	<b>Tailoring</b>	<b>Fire wood Selling</b>	<b>Vegetable Selling</b>	<b>Garri Selling</b>	<b>Retail Trading</b>
No formal Education	39	26	9 (23.08)	-	3 (7.7)	7 (17.9)	3 (7.7)	3 (7.7)	14 (35.9)
Pri/Adult Education	40	26.7	4 (10)	1 (2.5)	1 (2.5)	2 (5)	2 (5)	3 (7.5)	27 (67.5)
Secondary Education	39	26	5 (12.8)	9 (23.08)	3 (7.7)	-	1 (2.6)	2 (5.1)	19 (48.7)
Dip/NCE	26	17.3	3 (11.5)	4 (15.4)	5 (19.2)	-	-	2 (7.7)	12 (46.2)
Degree/ Equivalent	6	4	-	1 (16.7)	-	-	-	-	5 (83.3)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

The results in Table 4.3 indicate that 26.7% of the respondents had primary/adult education which are the majority. Twenty six percent attended secondary education while the same percent had no formal education. The remaining 4% attended tertiary institutions. The major income activities of those who have primary/adult education is retail trading 67.5%, food selling had 10%, 7.5% are in garri selling, firewood and vegetable selling have 5% each, while hair dressing and tailoring have 2.5% each. Those who have no formal education are also dominant in retail trading, they covered about 35.9% then followed by food selling (23.08%), firewood selling is 17.9%, tailoring, vegetable and garri selling have 7.7% each.

None of the respondent under this category of no formal education are in hair dressing business. This is because the business need or involved some acquired skills. Secondary school certificate holders covered 48.7% in retail trading, hair dressing had 23.08%, food selling 12.8%, tailoring, vegetable and garri selling have 3.7%, 2.6% and 5.1% respectively. The women under this education level the do not involve in firewood selling, possibly because they look at it as an illiterate income activities. Similarly, Diploma/NCE holders participate in all business

activities except in firewood and vegetable selling. Degree holders in retail trading 83.3% and 16.7% in hair dressing.

This finding revealed that majority of the respondents had one form of education or the other and this may positively affect their income activities because they can read and write and communicate to their customer in English. The study has also revealed that those who have no formal education do engage in all income activities except hair dressing business which need skills. The women who have either primary or adult education do participate in all income activities without discrimination. Secondary School Certificate holders do not participate in firewood selling. Similarly, Diploma/NCE holders are engaged in all income activities except firewood and vegetable selling.

Finally, women who are degree holders will be termed as social business women because they participate only in retail trading and hair dressing.

**Table 4.4: Household size and its influence on the economic activities of the Respondents.**

Household Size	No. of Resp.	(%)	Food Selling	Hair Dressing	Tailoring	Fire wood Selling	Vegetable Selling	Garri Selling	Retail Trading
1 – 5	54	36	7 (13)	5 (9.2)	5 (9.2)	3 (5.6)	3 (5.6)	2 (3.7)	29 (53.7)
6 – 10	67	44.7	10 (14.9)	9 (13.4)	6 (9)	5 (7.5)	1 (1.5)	5 (7.5)	31 (46.2)
11 – 15	19	12.7	2 (10.5)	1 (5.2)	1 (5.2)	1 (5.2)	1 (5.2)	3 (15.8)	10 (52.6)
16 & above	8	5.3	1 (12.5)	-	-	-	1 (12.5)	-	6 (75)
Not indicated	2	1.3	1 (50)	-	-	-	-	-	1 (50)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

As revealed by the Table 4.4, majority 44.7% of the respondents have 6 – 10 people in their house, 36% had 1-5 people, 12.7% had 11-15 people, 5.3% had above 16 people in their house while only 1.3% of the respondents have not indicated their household size. As the majority of the respondents have 6-10 people in their house, the finding shows that their major income generating activities is retail trading 46.2%, food selling had 14.9%, hair dressing had 13.4%, tailoring 9%, firewood and garri selling have 7.5% each; while vegetable selling had 1.5%. Similarly, those who have 1-5 people in their house have retail trading as their economic activities the covered 53.7%, 13% are in food selling, hair dressing and tailoring have 9.2% each, vegetable and firewood selling had 5.6% each the remaining 3.7% are in garri selling. This results revealed that majority of the respondents have many people in their house to carter for. This may be what prompt them into the various income generating activities to supplement the income of their husbands and relatives in some cases the people in the house may be used as family labour.

**Table 4.5: Number of children by Respondents**

<b>Children</b>	<b>No. of respondents</b>	<b>Percentage(%)</b>
1 – 5	95	63.3
6 – 10	22	14.7
11 and above	1	0.7
Not indicated	32	21.3
<b>Total</b>	<b>150</b>	<b>100%</b>

**Source:** Field Survey, 2009.

As shown in Table 4.5, majority of the respondents 63.3% have between 1-5 children, while 14.7% of them have a total number of children ranging from 6-10 and 0.7% have above 11 children, then 21.3% have not indicated the number of children the have. This finding revealed that majority of the respondents are possibly in business in order to earned income to pay children's school fees.

**Table 4.6: Income activities and experience of the respondents in the business.**

<b>Experience</b>	<b>No. of Resp.</b>	<b>(%)</b>	<b>Food Selling</b>	<b>Hair Dressing</b>	<b>Tailoring</b>	<b>Fire wood Selling</b>	<b>Vegetable Selling</b>	<b>Garri Selling</b>	<b>Retail Trading</b>
1 – 5	92	61.3	13 (14.1)	8 (8.7)	2 (2.1)	4 (4.3)	5 (5.7)	1 (1.0)	59 (64.1)
6 – 10	50	33.3	6 (12)	6 (12)	9 (18)	5 (10)	1 (2.0)	8 (16)	15 (30)
11 and above	8	5.4	2 (25)	1 (12.5)	1 (12.5)	-	-	1 (12.5)	3 (37.5)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

Evidence in Table 4.6, shows that for respondents having between 1 to 5 years of experience, 64.1% are in retail trading, 14.1% are engaged in food selling, hair dressing constitute 8.7%, tailoring covered 2.1%, firewood selling had 4.3%, vegetable selling is 5.7% while garri selling covered only 1.0%. For the 6-10 years of experience, we have about 30% in retail trading, tailoring had 18%, garri selling covered 16%, hair dressing constitute 12%, firewood had 10% while vegetable selling is 2% and food selling represent 12%. While under 11 and above years of experience, 37.5% of the respondents are in retail trading, food selling represent 25% while hair dressing, tailoring and garri selling had 12.5% each.

The summary of the result shows that 61.3% of the sample respondents had 1-5 years experience in income generating activities, while 38.7% had experience of 6 years and above, which shows that a good number of the respondents are not new in the income activities, that means their experience have influence over their income generating activities. The finding revealed that majority of the respondents are in the business just for less than a decade. It is only few that have 11 and above years experience. This could be attributed to deterioration of the economic

situation in 21<sup>st</sup> century. The condition of women has been affected adversely.

**Table 4.7: Average starting Capital and Income generating Activities.**

<b>Income generating Activities.</b>	<b>No. of Respondents</b>	<b>Percentage(%)</b>	<b>Average starting Capital (N)</b>
Food selling	21	14	25,480.95
Hair dressing	15	10	41,000.00
Tailoring	12	8	30,833.33
Fire wood selling	9	6	6,644.44
Fresh vegetable selling	6	4	6,587.33
Garri selling	10	6.6	7,770.00
Retail trading	77	51.4	9,782.70
<b>Total</b>	<b>150</b>	<b>100%</b>	

**Source:** Field Survey, 2009.

Table 4.7 revealed that the most prominent income generating activities of women is retail trading as more than half 51.4% of them engaged in it which have the average starting capital of N9,782.70, this is followed by food selling 14% its average starting capital is N25,480.95, hair dressing accounted for 10% with average starting capital of N41000, tailoring 8% fire wood selling represents 6% while fresh vegetable selling and garri selling had 4% and 6.6% respectively. The finding of this study has shown that the most prevailing income generating activities of the respondent is retail trading such as selling of provisions, recharge card, pure water, sobo, meat pie, bean cake, groundnut cake and oil, and so on. The average starting capital of retail trading is N9,782.70 because in some cases it does not required much equipment and infrastructural facilities,

but hair dressing and tailoring rank high in terms of average starting capital, because these income generating activities required sophisticated equipment and infrastructure, that is why their average starting capital is high. This finding will help policy makers, NGOs, poverty eradicating agencies in determining how much will be given to age woman base on her income generating activities since this government is more concern in women empowerment.



Plate 4.1: Picture showing female lady selling Kunun Zaki at College of Agriculture, Jalingo.

**Table 4.8: Source of starting capital with income activities of the respondent**

Source of starting capital	No. of Resp.	(%)	Food Selling	Hair Dressing	Tailoring	Fire wood Selling	Vegetable Selling	Garri Selling	Retail Trading
Personal Saving	39	26	2 (5.1)	5 (12.8)	3 (7.7)	1 (2.6)	2 (5.1)	1 (2.6)	25 (64.1)
Assistance from Husband	55	36.6	11 (20)	3 (5.4)	7 (12.7)	6 (10.9)	-	6 (10.9)	22 (40)
Assistance from Relative	37	24.7	5 (13.5)	3 (8.1)	2 (5.4)	-	1 (2.7)	2 (5.4)	25 (67.6)
Assistance from Cooperative society	6	4	2 (33.3)	2 (33.3)	-	-	-	-	2 (33.3)
Bank Loan	5	3.3	1 (20)	2 (40)	-	-	-	-	2 (40)
Sale of farm produce	7	4.7	-	-	-	3 (42.9)	3 (42.9)	1 (14.2)	-
No response	1	0.7	-	-	-	-	-	-	1 (100)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

The respondents' source of capital for the income activities differ from one respondent to another. The result is shown in Table 4.8, majority of the respondents who got their starting capital through their personal saving are in retail trading the covered 64.1%. These followed by hair dressing which is 12.8%, tailoring 7.7%, food and vegetable selling and firewood and garri selling had 5.1% and 2.6% each respectively. Assistance from husband also have retail trading as the majority, they constitute about 40% of these category, food selling have 20%, tailoring 12.7%, garri and firewood selling have 10.9% each, while hair dressing covered 5.4%, non of the respondent that are selling vegetable got their starting capital from their husband. Assistance from relative, retail trading ranked high with 67.6%, these followed by food selling 13.5%, hair dressing 8.1%, tailoring and garri selling have 5.4% each while 2.7% of the respondents who got their starting capital from relatives are in vegetable selling. Assistance from cooperative society had retail trading, hair dressing and food selling representing 33.3% each. The remaining four income generating activities have not known any thing about cooperative society. Bank loan have 40% each in retail trading and hair dressing and only 20% are in food selling.

Sale of farm produce as a source of starting capital have firewood and vegetable selling covered 42.9% each while garri have 14.2%.

The result shows that majority of the respondents obtained their capital through their husband and personal savings. This shows that majority of the married women are in the business with the consent of their husband, since they are responsible for the starting capital. Moreover, bank loan is not popular possibly due to lack of collateral.

**Table 4.9: Reason for engaging in income generating activities.**

<b>Variables</b>	<b>No. of Respondents</b>	<b>Percentage(%)</b>	<b>Rank</b>
To pay children school fees	20	13.3	4
To feed and meet family needs	55	36.7	1
To re-invest	30	20	3
To further my education	1	0.7	6
All of the above	42	28	2
Others	2	1.3	5
<b>Total</b>	<b>150</b>	<b>100%</b>	

**Source:** Field Survey, 2009.

Table 4.9 revealed that majority 36.7% of the respondents affirmed that engaging in income generating activities helps them to feed and meet family needs 13.3% used their income to pay children school fees 20% used their money to re-invest into their business in which the benefit will come later, and 28% confirmed that they used their money to achieved all of the above mentioned variable 0.7% said want to further education. The implication of this finding is that engaging in income generating activities brings about the rest of mind to women because they are able to pay their children school fees and meet family needs at any point in time.

**Table 4.10: Improvement of living standard and income generating activities**

Living standard	No. of Resp.	(%)	Food Selling	Hair Dressing	Tailoring	Fire wood Selling	Vegetable Selling	Garri Selling	Retail Trading
There is improvement	137	91.3	21 (15.3)	15 (10.9)	12 (8.8)	6 (4.5)	4 (2.9)	8 (5.8)	71 (51.8)
There is no Improvement	11	7.4	-	-	-	3 (2.7)	2 (18.1)	2 (18.1)	4 (36.3)
No response	2	1.4	-	-	-	-	-	-	2 (100)
<b>Total</b>	<b>150</b>	<b>100%</b>	<b>21</b>	<b>15</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>10</b>	<b>77</b>

**Source:** Field Survey, 2009.

As shown in the Table 4.10 (91.3%) of the respondents revealed that the income generating activities has brought about an improvement in their living standards. All respondents in food selling representing 15.3%, hair dressing 10.9%, tailoring 8.8% have all admitted that their business activities has brought an improvement in their living standard, 4.5% of the respondents in firewood selling, vegetable selling 2.9%, garri selling 5.8% and retail trading 51.8% of the respondents said there is improvement in their living standard. Non of the respondents in food selling, hair dressing and firewood selling said there is no improvement. But 27.5% of the respondents selling firewood, 18.1% each selling vegetables and garri, and 36.3% in retail trading said there is no improvement in their living standard. Only 2 respondents have not indicated their level of standard of living and they are in retail trading.

It could be inferred that income generating activities of the respondents has improved their standard of living because they are able to make extra money from the income generating activities to meet their needs.

**Table 4.11: Membership of Cooperative Societies by respondents.**

<b>Member of Cooperative society</b>	<b>No. of Respondents</b>	<b>Percentage(%)</b>
Yes	58	38.7
No	87	58
No response	5	3.3
<b>Total</b>	<b>150</b>	<b>100%</b>

**Source:** Field Survey, 2009.

Cooperatives are self help organization owned and controlled by members (members, patrons) and they aim at rendering services for the mutual benefit of all members. They are self-reliant, self-controlling and self-sustaining people organizations (Adegeye and Dittoh, 1985).

Respondents' membership in cooperative societies were identified and the result presented in Table 4.11, it shows that about 39% of the respondent belong to cooperative association. The greater proportion, which was 58% are non members of the Cooperative association.

This revealed that most of the women in the study area do not belong to any cooperative association despite the importance of such in bringing or joining people under one umbrella and speaking with one voice to avoid conflict of interest. Therefore, their inability to form cooperative societies might have reduces their chances to credit facilities to finance their activities. This therefore, make the women to operate the business in

small scale with less income or profit as compared to what they could earn if their goods are marketed cooperatively.

**Table 4.12: Continuity of the Income generating activities.**

<b>Continuity</b>	<b>No. of Respondents</b>	<b>Percentage(%)</b>
Yes	136	90.6
No	7	4.7
No response	7	4.7
<b>Total</b>	<b>150</b>	<b>100%</b>

**Source:** Field Survey, 2009.

Table 4.12, shows how the respondent felt on whether to continue with income activities or not, majority 90.6% has shown their indication to continue with the business, 4.7% reported that the don't want to continue with the business, while another 4.7% have not indicated their stand. What the finding entails is that majority of the women respondents are satisfied with their income generating activities because it help them in solving their own problems.

**Table 4.13: Distribution of respondents according to the type of problems encountered and their suggestions.**

<b>Variables</b>	<b>No. of Respondents</b>	<b>Percentage(%)</b>	<b>Rank</b>
<b>Type of problems</b>			
Limited access to credit	61	40.7	1
Too much domestic engagement	25	16.7	2
Lack of infrastructural facilities	18	12	3
Lack of support from husband	11	7.3	4
Social/cultural barriers	11	7.3	4
Religion constraint	6	4	5
Not indicated	18	12	3
<b>Total</b>	<b>150</b>	<b>100%</b>	
<b>Respondents Suggestion</b>			
Provision of credit facilities in order to expand the income generating activities.	76	44.1	1
Adequate infrastructural facilities should be provided on loan to women such as working facilities, dryers, furniture, etc.	36	21	2
Husband and relatives should give full support to their women so as to encourage them to participate fully in income activities.	31	18	3
Employment of house-help who will take care of the house and children before business close for the day.	29	16.9	4
<b>Total</b>	<b>172*</b>	<b>100%</b>	

**Source:** Field Survey 2009.

\* multiple response.

**Problems encountered by the respondents:** Limited access to credit top the list of the constraints to respondents 40.7% according to Table 4.13 about 17% had the problem of too much domestic engagement which do not allowed them to concentrate on their income generating activities, lack of infrastructural facilities accounted for 12% while 7.3% lack the support from their husband/or relatives which bring conflict in the family and another 7.3% narrated that social/cultural barriers affect their business, while 4% of the respondents said religion constraint is their own problem. The survey result indicated that limited access to credit and too much domestic engagement accounted for more than half of the total problems, 57.4% and it is the major obstacle to their income generating activities.

**Suggestion:** According to the respondents, the problems of women in income activities can be minimized through the ways indicated in Table 4.13. However, 44.1% of the respondents suggested that government and credit agencies should provide loan to women in order to boost their activities 21% requested for infrastructural facilities 18% suggested that their husband and relative should support them in order to have courage in their income generating activities, while 16.9% suggested that the employment of house-help to take care of the house before the housewife

would come back from business place. From these it could be inferred that the problems of women in income generating activities will be minimize if the rate of poverty is reduced to the barest minimum through provision of credits by relevant agencies, adequate infrastructural facilities, support by husband and relatives and employment of house help as indicated in the table.

**4.2 Cost and Returns Analysis:** This was used to estimate the cost associated with women's income generating activities and expected returns.

**Table 4.14: Average monthly cost and return of women in income generating activities.**

Total revenue/month	<b>2,314,460</b>
Total no. of respondents	150
<b>Variable cost (₦)</b>	
Transportation	66,330
Casual labour	91,800
Inputs (working materials)	141,450
Services (PHCN, water)	54,000
Taxes	60,660
Other cost	<u>40,390</u>
Total variable cost (TVC)	<b><u>454,530</u></b>
Gross margin	<b>1,859,830</b>
Average gross margin	<b>12,398.8</b>
<b>Fixed cost (₦)</b>	
Rent	67,150
Salary of helper	27,150
Depreciation on equipment/tools	<u>32,623</u>
Total fixed cost (TFC)	<b><u>127,223</u></b>
Net return	1,732,607
Average net return	<b>11,550.70</b>

**Source:** Field Survey, 2009.

The gross margins is the total income less the total variable cost. Table 4.14 indicates an average gross margin of N12,398.8 per woman. The net return is the difference between total fixed cost and gross margin. The

average net return per woman of N11,550.70 was obtained, which is higher than the minimum wage of N7,500.00 per month approved by the Federal Government of Nigeria for the Nigerian civil service, but this cannot be applicable to all women in the study area. The gross margin and the net income show that the women in the study area are making good profit. In other words, their business is profitable.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 5.1 Summary of Major Findings.

The study evaluated non agricultural income generating activities in Jalingo Local Government Area of Taraba State. Data for the study were collected from one hundred and fifty respondents in ten wards of the study area with aid of randomly sampled structured questionnaire and oral interview.

The result of the study revealed that majority of the respondents are between the ages of 20-40 years 79.3% with retail trading, food selling and Hair dressing as their major economic activities. This shows that the average woman are at their middle age and fall within the economically active, productive and reproductive. About 57% of the respondents are married, their major activities are retail trading, food selling and hair dressing respectively. While about 27% of the respondents have primary/adult education. Their major economic activities also are retail trading, firewood and vegetable selling followed by food selling. It was also observed that about 63% of the respondents have 1-5 number of children. Moreover 51% of the respondents are in retail trading, that means that

they involved in trading like sobo, bean cake, groundnut cake, fura, pure water, shop provision and so on. 36% of them affirmed that they are using their income to feed and meet family needs, while 91% agreed that the income activities has help them in improving their living standard. The percentage of women who sourced their starting capital from their husband stood at about 37% and 72% of the respondents narrated that they have never secured any loan to run their business, in addition, the finding also revealed that 6% of respondents got loan from the cooperative societies, majority of the respondents 58% do not belong to any cooperative society. This shows that they lack group power to enable them pursue their demand with vigour. Furthermore, the finding revealed that most of the respondent 90% would like to continue with the business activities 88% admitted that the are encountering problem in the course of activities and at the top of their list was the problem of credit.

Furthermore, the cost and return analysis shows that the monthly total income of the respondents is N2,314,460. The total variable cost is N454,630 while the total fixed cost is N127,223. The average gross margin per woman is N12,398.8, while the average net return is N11,550.70 which is far above the maximum wage of N7,500 per month.

## 5.2 Conclusion

Women in income generating activities in the study area are in their economic productive stage of life, hence they are able to diversify their income generation activities, which however improve their standard of living in terms of caring for their children, increased nutritional level and so on.

The most prominent income generating activities of women is retail trading. Moreover, women are actively engaged in income generating activities with less fixed and variable cost. Too much domestic engagements such as cooking, washing cloths, caring of young ones and so on were the major constraint to full participation in income activities.

Furthermore, women do not organize themselves into various cooperative societies so as to address their needs and aspiration, when women formed cooperative groups they would have clearly defined objectives.

### 5.3 Recommendation

Base on the findings of this study, the following recommendations are therefore proffered:-

- i. Credit facilities should be provided to all women involved in income generating activities without or with minimal collateral. This will go a long way to encourage more participation by women in income generating and also will enhance the profitability of the business.
- ii. Government should provide pipe borne water, electricity and mass transit so as to reduce the domestic chores of the women.
- iii. Infrastructural facilities should be provided to the women whose income generating activities need them on loan basis.
- iv. Women should form a cooperative society which can fight for them in term of loan and sales of products, since (58%) of them do not belong to any cooperative society.

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## **APPENDIX**

FEDERAL UNIVERSITY OF TECHNOLOGY, YOLA  
DEPARTMENT OF GEOGRAPHY,  
SCHOOL OF ENVIRONMENTAL SCIENCE.

**PROJECT TITLE:**  
**AN EVALUATION OF NON-AGRICULTURAL INCOME  
GENERATING ACTIVITIES OF WOMEN IN JALINGO LOCAL  
GOVERNMENT AREA OF TARABA STATE.**

Dear Respondent,

**COMPLETION OF QUESTIONNAIRES**

This questionnaire is for the purpose of data collection in the above research work. To be submitted to the above programme of the school in partial fulfillment for the award of Masters of Science Degree (M.Sc.) in Rural Development. I therefore solicit your assistance in providing answers to the following research questions. All information or data supplied shall be treated confidentially and used specifically for the specified project only. Kindly assist me by responding to the following questionnaire items as sincerely as possible.

Thank for your cooperation.

Yours Faithfully,  
***Isa Umar Kyari.***

## QUESTIONNAIRE

**INSTRUCTION:** Please fill in the blank spaces or tick the appropriate option.

### **SECTION A: PERSONAL DATA OF THE RESPONDENT**

1. Ward:.....
2. Please, how old are you..... year
3. Marital Status:
  - (a) Single [ ]
  - (b) Married [ ]
  - (c) Widow [ ]
  - (d) Divorced [ ]
4. Educational level:
  - (a) Never been to school. [ ]
  - (b) Primary/Adult education [ ]
  - (c) Secondary education [ ]
  - (d) Diploma/NCE [ ]
  - (e) University Degree/Equivalent [ ]
5. Please, state the number of people in your house:.....
6. How many children do you have? .....

### **SECTION B: OCCUPATION OF THE RESPONDENT**

7. What is your major occupation:.....
8. What is your other occupations
  - i.....
  - ii.....
9. For how long have you been in the business?:.....

10. With how much did you start the business?.....
11. How did you get the starting capital for the business?  
 (a) Personal saving [ ] (b) Assistance from my husband [ ] (c) Assistance from relatives [ ]  
 (d) Assistance from cooperative societies [ ]  
 (e) Bank loan [ ] (f) Sale of farm product [ ]  
 (g) Others (please specify):.....
12. What is your estimated daily/monthly income?.....
13. Please list the cost incurred in your business per month/year

S/N	Items	Cost in N per month	Cost in N per year
1.	Rent		
2.	Salary of helper		
3.	Depreciation on equipment & tools		
4.	Transport		
5.	Casual Labour		
6.	Services (PHCN, and Water)		
7.	Taxes		
8.	Inputs (Working material)		
9.	Other cost		

14. Does your business help in improving your standard of living? Yes [ ] No [ ]

15. If Yes, What do you use your money primarily for?
- a. To pay children school fees [ ]
  - b. To help feed and meet other family needs [ ]
  - c. To re-invest [ ]
  - d. All of the above [ ]
  - e. None of the above [ ]
  - f. Others (specify):.....
16. Have you ever source loan to finance your activities? Yes [ ]  
No [ ]
17. If Yes, from which source?
- a. Relatives [ ]
  - b. Friends [ ]
  - c. Group contributions [ ]
  - d. Cooperative societies [ ]
  - e. Community lending [ ]
  - f. NGO [ ]
  - g. Govt. lending scheme [ ]
  - h. Banks [ ]
  - i. Not enjoy any loan. [ ]
18. Do you belong to any women cooperative society? Yes/No.
19. If yes, indicate the name of the society:.....
20. Do you normally attend their meetings? Yes [ ] No [ ]
21. If yes, how often do you meet?
- (a) Everyday [ ] (b) Weekly [ ] (c) Bi-weekly [ ]
  - (d) Monthly [ ] (e) Bi-monthly [ ] (f) Quarterly [ ]
  - (g) Yearly [ ]
22. If No, why?.....

23. Do you get assistance from the cooperative society? Yes [ ]  
 No [ ]
24. If Yes, what type of assistance?.....
25. How would you assess before and after the starting the business?.....
26. Would you like to continue with the business? Yes [ ] No [ ]
27. If No, why?.....
28. Do you normally encounter problems in your income activities? Yes/No.
29. If yes, what is the problem.
- a. Limited access to credit [ ]
  - b. Lack of support from husband and/or relatives [ ]
  - c. Too much domestic engagements. [ ]
  - d. Religious constraint. [ ]
  - e. Social/cultural barriers [ ]
  - f. Lack of infrastructural facilities [ ]
  - g. Others (please specify):.....
30. In your own opinion what will you suggest to be done in order to minimize the above problems.....
- .....
- .....
- .....