

Contribution of Non-Farm Income Generating Activities to Rural Women Wellbeing in Rivers State, Nigeria

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Abstract

The research assessed the contribution of non-farm income generating activities to rural women wellbeing in Rivers state, Nigeria. The study adopted descriptive survey design; multistage sampling procedure was used to select 280 respondents for the study. Descriptive and inferential statistics like frequencies, mean score, percentages and t test were used to present and analyse collected data from the respondents. The results showed that the major areas of contribution of non-farm income generating activities to rural women household welfare were household feeding ($\bar{x}= 3.96$), health care ($\bar{x}= 3.96$), improved housing ($\bar{x}= 3.95$), children's education ($\bar{x}= 3.95$), purchase of clothing ($\bar{x}= 3.94$) and personal savings ($\bar{x}= 3.94$). Non-farm income generating activities have contributed to rural women household food security to a very high extent in stability of food ($\bar{x}=3.28$) and access to food ($\bar{x}=3.27$). The major problems facing rural women in their involvement in non-farm activity was increasing costs of fuel and other needs materials ($\bar{x}=3.42$), lack of adequate fund ($\bar{x}=3.41$), bad state of road ($\bar{x}=3.40$), lack of credit facilities ($\bar{x}=3.35$) and poor infrastructure ($\bar{x}=3.29$). There is a significant relationship between non-farm income-generating activities and their level of contribution to the welfare of rural women in the study area. The study recommends that financial institutions should be encouraged to establish banks in rural areas to help these rural women have access to loan so they can alleviate poverty in their households.

Keywords: Contribution, Non-Farm, Income Generating Activities, Rural Women, Wellbeing

Introduction

Rural people have diversified their livelihood means and income earning portfolio across farm, non-farm and off-farm activities. Thus non-farm income generating activities have become an essential component of livelihood strategies among rural households (Agbarevo and Nmeregini, 2019). According to Ovwigho (2014), farmers particularly, the rural farm families usually engage in different non-farm income generating activities apparently to balance the shortfall of income due to the seasonality of primary agricultural production and create a continuous stream of income to cater for the various household needs. Non-farm income generating activities include all economic activities in rural areas except agriculture. It includes all off-farming activities, processing, marketing, manufacturing, wage and causal local employment in the rural villages (Igwe, 2013). It encompasses all economic activities except the conventional crop production and livestock rearing (Agbarevo and Nmeregini, 2019). Rural non-farm income sector as described by Kazungu and Guuroh (2014) to include: household and non-household manufacturing, trade, handicrafts, repairs, constructions, processing, transportation, communication, mining, and quarrying, as well as community and personal services in rural areas.

Rural non-farm income generating activities is considered as an essential component of livelihood strategies among rural households. The reasons for diversification to non-farm activities include declining farm incomes, increased family needs and desire to insure against agricultural production risk (Albert *et al*, 2015). Household are pulled into the rural non-farm activities when returns from non-farm income activities are higher and less risky than in agriculture (Ibekwe *et al.*, 2013). According to Nishad and Tanjila (2015), most households in the rural communities engage in non-farm activities in order to enhance economic base. On the same note, Olanipekun and Kuponiyi (2010) observed that non- farm income generating enterprises have been identified to have positive correlation with financial saving, social contacts, education and local capacity building opportunities among the rural poor in Africa. On that note, Haggblade *et al* (2007) described rural non-farm enterprises to include all economic activities in rural areas except agriculture. Similarly, Obinna (2014) described non-farm activities to constitute all the income generating activities that a farmer embarks on in addition to farming. Therefore, off- farm activities contribute to household food security by providing cash for food and other household purchases and equally, in agricultural assets acquisition.

Off-farm incomes comprise income activities that take place away from the farm and have recently become an essential component of livelihood strategies among rural households (Alobo, 2015). These activities intend to be in form of small informal businesses which provide a wide range of goods and services from or nearby the household residence, or on a village market (Nagler and Naudé, 2014). Off-farm activities are supplementary or complementary activities that farmers engage in either off-season or on-season to support themselves such as petty trading, casual labour, and transportation business, among others (Ovwigbo, 2014). However, off - farm activities are increasingly important in many rural societies not just to complement or supplement on-farm activities but as sources of strong income and employment growth (ILC, 2008).The promotion of sustainable off-farm enterprises is necessary for rural diversification and the generation of more jobs. For rural households living at subsistence levels, off-farm work helps to augment farm income, diversify resources and enhance development.

Rural women play a critical role in the rural economies of both developed and developing countries (Sandys, 2008). They are vibrantly active in all socio-economic and cultural facets of the society. They are both producers and procreators and are active participants in the social, political and cultural activities of their communities (Albert *et al*, 2017). Women have taken the lead in the context of their own development through various income generating strategies and are involved in off-farm occupations such as agro-processing, weaving, sewing and knitting, soap making, petty-trading, hairdressing, teaching, midwifery, making of confectioneries, among others. This is because farming is a seasonal occupation in Nigeria except in areas where some forms of irrigation are practiced thereby enabling the production of crops off season. Most rural women, therefore, endeavour to supplement their incomes with petty jobs off the farm (Mbah and Igbokwe, 2015). The role of women in non-farm income generating activities is crucial for rural household poverty alleviation and the development of their community. Hence, the study, which was to ascertain the contributions of non-farm income generating activities on wellbeing of rural women in Rivers State, Nigeria.

Objective of the Study

The specific objectives of the study were to:

- i. ascertain the extent of non-farm income generating activities contribution to women welfare;

- ii. examine the contribution of non-farm income generating activities towards food security of rural women households; and
- iii. ascertain the constraints faced by women involved in non-farm income generating activities in the study area.

Statement of Hypotheses

HO₁: There is no significant difference between non-farm income generating activities and their level of contribution to the welfare of rural women in the study area.

METHODOLOGY

The research was carried out in Rivers State; one of the 36 states in Nigeria. The state is located in South - South Nigeria. It was created in 1967 out of the formerly known Eastern region of Nigeria. Current statistics show that the state is made up of over 6 million people cut across its 23 Local Government Areas (LGAs) making it the sixth most populous state in Nigeria (National Population Commission, 2022). Rivers State has two major topographical divisions of riverine (coastal) and upland areas, which makes it attractive to many economic activities. The upland is characterized by heavy industrial and agricultural activities which makes the state a center of attraction. The coastal part of the typical Delta environment is characterized by several mangrove wetlands which are sites for fishing, water transportation, and timber, amongst others. Rivers State in its diversity houses many ethnic groups and languages, such as Abua, Andoni, Ekpeye, Engenni, Etche, Ibani, Igbani, Ikwerre, Kalabari, Ndoni, Ogba, Ogoni, and Okirika. These groups are evenly dispersed and governed across the 23 LGA, with 28 indigenous languages spoken by the people thereby displaying its linguistics richness (Telima, 2011). The state is known for its natural gas and crude oil resources which was once addressed as oil Rivers protectorate due to its central role as a major player in the oil market from which Nigeria, derive huge amount of her foreign exchange earnings (Britannica, 2013) The study design used was descriptive survey. The population of the study comprised all women in selected rural households of Rivers State of Nigeria. The study adopted a multi stage sampling procedure to select sample for the study. In the first stage, five local government areas were purposively selected from each of the 3 senatorial zones in the state, making it a total of 15 LGAs for the sample. The chosen local government areas (LGA) were Rivers West, (Ogba /Egbema/Ndoni, Degama, Abua - Odual, Ahoada- East and Ahoada- West,), Rivers East, (Ikwerre, Emohua, Ogu-Bolo, Okirika and Etche) and Rivers South-East (Oyigbo, Andoni, Khana, Opobo- Nkoro and Eleme). In the second stage, 5 communities were selected using purposive sampling technique based on rural features/characteristics from each of the selected LGAs giving it a total of 45 communities for the study. Finally, women from the rural households were proportionately selected (10%) from the selected communities making it a total of 300 respondents for the study. The instrument used for data collection was structured questionnaire and interview schedule. In a situation where the women are illiterate, the researcher used interview schedule. Copies of the questionnaire were provided to respondents in their various communities. Data for the study were presented using frequency, percentage, mean (Descriptive statistics) and Inferential statistics. Objectives 1, 2 and 3 were achieved using mean scores. The Hypothesis was analyzed using t-test.

Results And Discussion

Contribution of Non-farm Income Generating Activities to the Rural women Household Welfare

The extent of contribution of non-farm income generating activities to rural women household welfare is shown in the table 1.

Table 1: Contribution of Non-Farm Income Generating Activities to Rural Women Household Welfare

Contribution To Welfare	SA	A	DA	SD	Total Score	Mean (\bar{x})	Remark
Household feeding	2.70	10	0	0	1110	3.96	Agreed
Household healthcare	2.68	12	0	0	1108	3.96	Agreed
Children's education	2.69	8	3	0	1106	3.95	Agreed
Improved housing	2.69	8	3	0	1106	3.95	Agreed
Purchase clothing	2.67	11	2	0	1105	3.95	Agreed
Personal savings	2.68	9	2	1	1104	3.94	Agreed
Social obligation	103	142	32	3	905	3.23	Agreed
Extended family	108	123	4.1	8	891	3.18	Agreed
Responsibility investment into agriculture	257	20	3	0	1094	3.90	Agreed
Improved credit worth	262	18	0	0	1102	3.93	Agreed
Grand Mean						3.79	Agreed

Source: Field Survey (2024)

Table 1 shows that the respondents strongly agreed to household feeding (\bar{x} = 3.96) and health care (\bar{x} = 3.96), respectively from non- farm income. They equally agreed to improved housing (\bar{x} = 3.95), children's education (\bar{x} = 3.95), purchase of clothing (\bar{x} = 3.94) and personal savings (\bar{x} = 3.94), respectively. Others are improved credit worth (\bar{x} = 3.93), investment into agriculture (\bar{x} = 3.90), social obligation (\bar{x} = 3.23) and extended family responsibility (\bar{x} = 3.18) were the contributions of non-farm income generating activities to rural women household welfare. A grand mean of 3.79 indicated that the presented variables were accepted as contributions of non-farm income generating activities to rural women household welfare in the study area. The implication of the finding is that the rural women entrepreneurs spent between 80 and 100% of their income from non – farm income activities in household feeding and healthcare. This corroborates Obinna (2014) who observed that women channel more of their earnings towards household consumption than their male counterparts who use theirs for building of houses, buying of cars among other things. However, off-farm activities are increasingly important in many rural societies not just to complement or supplement on-farm activities but as sources of strong income and employment growth (ILC, 2008; World Bank, 2014). This is much understandable as it was shown earlier that most of the women are married and have large family sizes which are believed to increase consumption and demand for basic needs for family welfare. Participation in off-farm activities had been found to empower women, increase their bargaining power within the household and improve household welfare. Conclusively, involvement in rural off-farm activities as a livelihood strategy among poor rural households reduces rural – urban migration, plays a vital role in promoting growth and welfare and offers a pathway out of poverty.

Extent of Contribution to Household Food Security from the Non-Farm and Off-Farm Activities

The extent of contribution to household food security from the non – farm activities by the respondents is presented in table 2 below.

Table 2: Extent of Contribution to Household Food Security from the Non-Farm Activities

Contributions	Very High Extent 4	High Extent 3	Low Extent 2	Very Low Extent 1	Total Score (n – 280)	Mean (\bar{x})
Availability of food	13	92	35	15	913	3.26
Access of food	132	101	38	9	916	3.27
Utilization of food	129	96	37	18	888	3.17
Stability of food	135	99	36	10	919	3.28
Health and safe food	137	94	35	14	914	3.26
Grand Mean						3.24

Source: Field Survey (2024)

Table 2 shows that non-farm income generating activities have contributed to rural women household food security to a very high extent in stability of food (\bar{x} =3.28) and access to food (\bar{x} =3.27). They equally contributed to high extent (\bar{x} = 3.26) and (\bar{x} = 3.26) to availability of food and health (\bar{x} =3.26) and safe food (\bar{x} =3.26) and utilization of food (\bar{x} = 3.17), respectively. The result on the extent of contribution of household food security from the non-farm income generating activities in the study area show in table 4.5 indicated that the non-farm income generating activities has benefited rural women household as the grand mean score is 3.24, is higher than the decision rule of 2.50. Rural women play vital role in ensuring food availability, accessibility, stability and food utilization (Njuki *et al*, 2016).This result is in line with the findings in World Food Summit who claimed that food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life.

Constraints to Rural Women Involvement in Non-farm-Farm Income Activities in the Study Area

The major problems facing rural women in their non-farm income generating activity is shown in table 3 below.

Table 3: Constraints To Rural Women Involvement In Non-Farm Income Generating Activities

Constraints	Very High Extent 4	High Extent 3	Low Extent 2	Very Low Extent 1	Total Score (n – 280)	Mean (\bar{x})
Increasing cost of fuel and other need materials	152	97	29	2	959	3.42
Lack of inadequate fund	178	45	52	5	956	3.41
Bad state of the roads	173	60	35	12	954	3.40
Health challenges	139	92	38	11	919	3.28
Distance location to market	158	24	92	6	894	3.20
Domestic violence	134	56	70	20	864	3.08

Lack of electricity	136	99	34	11	920	3.28
Inadequate to market information	137	96	34	13	917	3.47
Poor pricing by the public	138	95	34	13	918	3.27
Age of household members	128	98	40	14	900	3.21
Insecurity	157	48	62	13	909	3.25
Increase in work load of domestic chores	161	30	60	29	883	3.15
Poor infrastructure	136	99	37	8	923	3.29
Education and skilled required	153	28	74	25	869	3.10
Lack of credit facilities	182	20	72	6	938	3.35
Lack of creative ideas on better non-farm activities	141	93	28	18	917	3.27
Grand Mean						3.27

Source: Field Survey (2024)

The result in table 3 shows that the major problem facing rural women in their involvement in non-farm activity was increasing costs of fuel and other needs materials ($\bar{x}=3.42$), lack of adequate fund($\bar{x}=3.41$), bad state of road ($\bar{x}=3.40$), lack of credit facilities ($\bar{x}=3.35$), poor infrastructure ($\bar{x}=3.29$), Health challenge and lack of electricity ($\bar{x}=3.28$), inadequate to market information, poor pricing by the public and lack of creative ideas on better non-farm activities respectively ($\bar{x}=3.27$) were identified as the most notable constraints affecting the performance of non-farm income generating activities in the study area. Other constraints identified included insecurity ($\bar{x}=3.25$), age of household members ($\bar{x}=3.21$), distance location to market ($\bar{x}=3.20$), increased in work load of domestic chores ($\bar{x}=3.15$). Including education and skilled required ($\bar{x}=3.10$) and domestic violence ($\bar{x}=3.08$). Although rural households tend to turn to non-farm activities to meet their needs and offset income shortfalls, participation appears to be constrained by capital assets – human, social, financial, and physical assets (Katera, 2016). Nonetheless, there is still relatively little policy effort aimed at promoting the off-farm income sector in a pro-poor way and overcome potential constraints (Lanjouw and Lanjouw, 2001). This is also linkable to the conditions of living in rural areas and the average income of the rural people (mostly below 10,000). The finding is in agreement with the findings of Osondu *et al.* (2014) where inadequate capital to start up non-farm business (43.3%) and Lack of access to credit (35.0%) were identified as the foremost constraints to embarking in non-farm activity by rural women in Abia state. However, in the study of Michael (2015), lack of funds, lack or inadequacy of basic infrastructure, and lack of awareness/ training were identified as the most limiting factors affecting diversification into non-farm activities. Also, in a study conducted by Katega (2013), inadequate capital for running non-farm activities once started was determined as the most constraining factor affecting the performance of non-farm activities.

Significant relationship between non-farm income-generating activities and their level of contribution to the welfare of rural women in the study area

The significant relationship between non-farm income-generating activities and their level of contribution to the welfare of rural women in the study area is presented in Table 4

Table 4: ANOVA summary of the significant relationship between non-farm income generating activities and level of contribution to the welfare of rural women

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Rows	39934.5	9	4437.167	1.38739	0.000242	2.250131
Columns	34528.93	3	11509.64	3.598776	0.026228	2.960351
Error	86351.69	27	3198.211			
Total	160815.1	39				

The F-value for rows is 1.387 with a p-value of 0.000242. Since the p-value is less than the significance level of 0.05, we reject the null hypothesis for the rows. This indicates that there is a significant difference among the contributions to household welfare from the non-farm income-generating activities. The F-value for columns is 3.599 with a p-value of 0.026. Since the p-value is less than the significance level of 0.05, we reject the null hypothesis for the columns. This indicates that there is a significant difference among the levels of agreement on the contributions to household welfare from the non-farm income-generating activities. Non-farm income-generating activities which rural women in the study area engaged in have influence the welfare of the rural women by helping the rural women to investment into agriculture, household feeding, personal savings, improved housing, purchase clothing, healthcare and children's education among others. While there is no significant difference among the various contributions to household welfare, there is a significant difference in the levels of agreement on these contributions. This suggests that the respondents have varying opinions on how non-farm income-generating activities contribute to household welfare. This suggests that the diversification of livelihoods has had a favorable effect on the well-being of rural women. The findings is consistent with the findings reported by Gardner (2015), where in a notable positive effect of livelihoods diversification on the overall income of agricultural households was discovered.

Conclusion and Recommendation

The study concluded that rural women were involved in non-farm income generating activities for rural households' poverty alleviation in Rivers state, Nigeria. Their involvement do significantly contribute to household food security and positively impacted on the welfare of the rural women as the t-test showed a significant effect in non-farm income generating activities on the welfare of rural women thereby alleviating poverty in rural households in the study area. Rural women participation in non-farm income generating activities is faced with some challenges such as increasing costs of fuel and other needs materials, lack of adequate fund, bad state of road, lack of credit facilities, poor infrastructure, health challenge, lack of electricity, inadequate to market information and poor pricing by the public. Based on these findings, the study recommends that rural women should be encouraged to dive into non-farm income generating activities as it lead to food security in the areas of stability of food, access to food, availability of food and health and safe food, respectively.

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