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## **Rural Women in Kwara State (Nigeria) and their Contributions to the Welfare of their Households**

By Abraham Falola<sup>1</sup>, Segun Bamidele Fakayode<sup>2</sup>, Ajoke Oluwatoyin Kayode<sup>3</sup>, Mujidat Adeola Amusa

### **Abstract**

The high incidence of poverty in the rural households calls for a concerted effort by all members of the household, including the women. Meanwhile, the discussion on the economic contribution of rural women in many developing countries has largely focused on national and regional levels with little or no concentration on their impact at their immediate household level. Therefore, this study examines the contribution of rural women to household welfare in Kwara State, Nigeria. Data were collected from 160 women in the rural area of the state using structured interview schedule. The data were analyzed with descriptive statistics, index ranking and regression model. Results showed that the mean age of the women was 41.2 years, 61.3% were married, less educated and had an average household size of six persons. Their main source of income was agro-processing (54.4%), though they were pluriactive in nature. The mean income earned by the women was ₦15,344.65 (\$42.62) per month. The major areas of contribution of the women to household expenditure were food (47.73%), clothing (12.13%) and children's education (9.12%). The results further revealed that the significant factors influencing women's contribution to households' welfare in the study area were age, level of education, savings, remittances, training on entrepreneurship and access to credit. Therefore, measures that will increase the income generated by rural women should be put in place so as to boost their contribution to the welfare of their households.

*Keywords:* Women, Contribution, Household welfare, Household expenditure, Factors

### **Introduction**

Poverty is one of the major challenges facing many African countries. It exists when a group of people cannot attain a minimum level of well-being (World Bank, 1990). Nigeria is not exempted from this menace. According to reports, although poverty exists in both rural and urban societies of Nigeria, yet it is more prevalent in the rural areas (World Bank, 1996; Fields, 2000; Adebo & Ajiboye, 2014; Ojogho & Ojo, 2017). Meanwhile, over 90% of the country's local food production comes from these rural areas (Adejobi, 2004; Olawepo, 2010; Adebo &

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Ajiboye, 2014). Therefore, there is the need for an improved welfare of this part of the Nigerian society.

Welfare can be measured from two perspectives, income and expenditure. However, it is usually advised that measuring welfare in less developed countries is better carried out based on expenditure (Ahmed & Mefsin, 2017). This is because household's income is hard to measure in such countries, as much of it comes from self-employment. Besides, income fluctuates in the course of one's lifetime, whereas consumption is relatively less erratic, hence easier to estimate (Haughton & Khandker, 2009). Besides, expenditure data have additional information because consumption decisions are related with other household decisions such as nutrition and health (Atkinson, 1992; Meyer & Sullivan, 2003). Moreover, reports of household income are likely to be understated compared to consumption expenditures (Getahun & Villanger, 2015).

In many countries, women are prevented from working for socio-cultural reasons. According to the World Bank, there are 104 economies with labour laws that restrict the types of jobs women can undertake, as well as when and where they are permitted to work (World Economic Forum, 2018). It further estimates that this affects the employment choices of 2.7 billion women. The report further revealed that 18 countries' husbands have the legal right to prevent their wives from working. Similarly, reports by the International Labour Organization (ILO) reveals that 14% of the women in Africa are domestic workers, and women represent an estimated 83% of domestic workers worldwide (ILO, 2013). In 2018, the labour force participation rate of women stood at 48%, compared with that of men which was 75% in the same year (ILO, 2019). In Nigeria, this scenario is more common in rural communities, where over 50% of the Nigerian women live (Abdullahi, Ghani & Dalhatu, 2015). However, the trend is changing these days, with rural women engaging in different jobs in the rural areas.

Many studies have focused on the analysis of poverty in rural areas and reported a high incidence of poverty in those areas (Azeez & Abang, 2015; Igbalajobi, Fatuase & Ajibefun, 2013; Awotide, Awoyemi & Oluwatayo, 2015; Falola, Jonathan, Olowogbon & Jimoh, 2016). This calls for a concerted effort by all members of the household, including the women. Meanwhile, studies on the economic contribution of rural women to development have largely focused on national, regional or local economies, with little concentration on their immediate households. For instance, Šikić-Mićanović (2009) noted that rural women in Croatia aid in maintaining the social fabric of their communities and revitalizing the economy. More explicitly, Saman, Hiruni and Predeepuluwadugu (2013) posited that rural women contribute to community development by constituting a reasonable part of the workforce in wage work, enterprises, government and private sectors and in agriculture. Similarly, Abdullahi et al. (2015) reported that rural women make significant contribution to community development through their participation in different forms of economic and income generating activities. Recently, Marwah (2019) while examining the role of women of the South Coast of Java in politics and rural development observed that women contribute substantially to development of rural economy in several sectors, though their representation in rural administration is low. These studies mainly focus on the role of women in the macroeconomic aspect of rural life, thereby creating a research gap on their contributions to household's welfare. Therefore, this study intends to provide answers to the following research questions:

- i. What are the socio-economic characteristics of the rural women?
- ii. Why do rural women engage in income-generating activities?
- iii. In what areas do rural women contribute to household welfare?

The broad objective of this study is, therefore, to assess the contribution of rural women to household welfare in Kwara State, Nigeria. The specific objectives are to:

- i. describe the socio-economic characteristics of women in the study area,
- ii. determine why rural women engage in income generating activities, and
- iii. explore areas of contribution of rural women to household welfare.

The null hypothesis was that no factor influences the contribution of rural women to household welfare.

## **Literature Review**

Recognizing the role of women in the welfare of their households is paramount for economic development. Yusuf, Nuhu, Shuaibu, Yusuf and Yusuf (2015) described women as the world's most powerful untapped 'natural resources' with economic potentials that are often hidden, silent or not appreciated. This is because most of the livelihood strategies that women engage in are not often defined as economically active employment in the national account systems, though they are crucial to the wellbeing of household members {Food and Agricultural Organisation (FAO), 2010}. This is also not untrue about the women in the rural areas, who live in a population that is disproportionately affected by poverty compared to the urban population (Ojogho & Ojo, 2017). This calls for the need for an improved welfare of the rural population through income generating activities.

Income generating activities are important for promoting the welfare of women and the household in general. Washa (2002) observed that income generating activities are important for employment creation, income generation, production of needed commodities, improving food security status and poverty alleviation. In a similar study, the University of Dar Es Salaam Entrepreneurs Centre (UDEEC) (2002) reported that women who engage in income-generating activities have more chances of becoming visible workers, perceiving and identifying themselves as economic beings and becoming more organized. In a recent study, Mouhammad (2018) observed that an important objective of income generating activities is to support rural households to have access to additional revenues in order to strengthen their food security and livelihoods. The income generated from such activities may be small, but it plays a significant role in buying clothing for children, paying for school fees, health care and other household expenditures (Stokes, Lauff1, Eldridge, Ortbal, Nassar & Mehta, 2015). For example, a study conducted in Taiwan revealed that after holding per capita household income constant, women's income share has a significant and positive effect on households budget share of staples and education (FAO, 2005).

Participation of women in income-generating activities differs in many ways based on their socio-economic characteristics. According to Klugman (2015), their participation varies according to age, religion, ethnicity, education level, literacy, marital status and socio-economic position. These differences according to Mutagandura (2005) are responsible for a consideration of variation in nature, scope and magnitude of women's income-generating activities. In spite of this variation, women participate in those activities which they feel will bring increased income, which they could use to supplement whatever is available or brought in by their spouses. In some

cases, however, the women are the breadwinners of the family (Wambura *et al.*, 2009; Zulu, 2011).

Women engage in income-generating activities of different kinds. However, the activities usually have similar characteristics. First, the majority of them are traditional, with low capital input and are labour intensive while the returns accruing to them by comparison tend to be low (Terjesen & Elam, 2012). According to ILO (2000), women tend to concentrate in the least rewarding income generating activities that usually covers a fairly narrow range of consumer goods. Moreover, they tend to keep business close to home to minimize conflict between their diverse roles as wage earners, mothers and home makers. For example, a cross regional studies of women in the informal sector in Zimbabwe found that about 64% of women run their business close to their home {United Nations Children's Fund, (UNICEF), 2006}.

Women's participation in income-generating activities is empowering. According to the International Centre for Research on Women (ICRW) (2012), it boosts women's self-esteem and bargaining power within the household and gives them more mobility and exposes them to new ideas and knowledge. Most of the activities are usually in the informal sector such as working as day labourers on farms or construction sites, domestic servants or petty traders. Such informal jobs are more common in developing and emerging economies, especially in the rural area (ICRW, 2012). The factors contributing to this situation include high rate of illiteracy, inadequate credit facilities, smallness of their undertakings and their preoccupation in predominantly subsistence level activities (Chant, 2008; Kayunze & Twamala, 2000; Stokes *et al.*, 2015).

From the foregoing, this article attempts to understand the role of rural women in Kwara State (Nigeria) and their contribution to their households' welfare. It describes the socio-economic characteristics of the women and highlights the sources of income available to them. It goes on to investigate why the rural women engaged in income generating activities, their contribution to household's welfare as well as the factors that determine their contribution to their households' welfare.

## **Methodology**

The study was carried out in Kwara State, Nigeria. The state is located in the North-central geopolitical zone of Nigeria. It lies between longitudes 2°30'E and 6°25'E and latitudes 7°45'N and 9°30'N and has a total landmass of 32,500 Km<sup>2</sup>. The state shares local boundaries with Ekiti, Oyo, Osun, Kogi, Niger states and international boundary with the Republic of Benin. Kwara State is made up of sixteen (16) Local Government Areas (LGAs) with Ilorin as its capital.

The population for this study consisted of all rural women in Kwara State, Nigeria. A three-stage random sampling procedure was used for the study. The first stage was the random selection of 25% of the LGAs in the state, to give four LGAs. The second stage involved the purposive selection of four (4) rural communities from each of the selected LGAs. The justification for the selection of the communities was based on their high level of rurality. The last stage was the random selection of 10 women from the rural communities selected. A total sample size of 160 was used for the study.

The instrument for data collection was a structured interview schedule. The interview schedule was used to elicit information on the socio-economic characteristics of the respondents. It was also used to generate responses on the various sources of income of the rural women,

income from those sources, reasons for engaging in income-generating activities and their areas of contribution to households' welfare, among others. To estimate the household consumption expenditure, which was used as a proxy for household's welfare, questions were asked on aggregate expenditure on both food and non-food items such as clothing, housing, education, rent and medical care (See Hagos & Mamo, 2014; Abro, Alemu & Hanjra, 2014; Bezu, Barrett & Holden, 2012; Alem & Söderbom, 2012).

The data obtained were analyzed with descriptive statistics, index ranking and regression model. Descriptive statistics was used to describe the socio-economic characteristics of the rural women in the study area and to analyze the various sources of income used by the women as well as their contribution to household expenditure. Index ranking was used to identify why the women engaged in income-generating activities. Responses for this component were rated by using a five-point scale with the scoring order 5, 4, 3, 2 and 1 as strongly agree, agree, indifferent, disagree and strongly disagree respectively. A weighted average index (WAI) was then obtained using the formular:

$$WAI = \frac{\sum FiWi}{\sum Fi} = \frac{WI}{\sum Fi} \dots\dots\dots (i)$$

where: *F* = frequency; *W* = weight of each scale; *i* = weight; *WI* = weighted index (Falola & Achem, 2017).

Regression analysis was used to test the hypothesis on whether there were factors influencing the contribution of rural women to household's welfare in the study area. It is expressed implicitly as:

$$Y = f (X_1, X_2, X_3, X_4, X_5, X_6, X_7, u) \dots\dots\dots (ii)$$

Where,

*Y* = Women's contribution to household's welfare in naira (Note: 1 Naira = 0.0028 US Dollar); *X*<sub>1</sub> = Age (years), *X*<sub>2</sub> = household size, *X*<sub>3</sub> = Level of education, *X*<sub>4</sub> = Remittances (naira), *X*<sub>5</sub> = savings (naira), *X*<sub>6</sub> = Trainig on entrepreneurship, *X*<sub>7</sub> = Access to credit (naira).

Since economic theory does not specify a particular function relating women's contribution to household welfare to its determinants, four different functional forms namely: linear, exponential, double log and semi-log functions were fitted. Then, the lead function was chosen based on econometric criteria.

## Results and Discussion

Table 1 shows the socio-economic characteristics of the respondents. The modal age range of the respondents was 41 – 50, accounting for 26.3% of the respondents. Further analysis revealed that the mean age of the respondents was 41.2 years. This indicates that the women in the study area were still in their active age. The majority of the women were married, amounting to 61.3% of the respondents. The household size ranged from less than five people to 15 people, with a modal class of 6 -10 persons and a mean of six persons. A high proportion (56.3%) of the

respondents had no formal education while just 3.1% of them had tertiary education. About 57% of the women were members of social organizations while 23% were not. However, only 24.4% of the respondents had access to credit facilities. Similarly, only 28.1% of the respondents had ever attended training on entrepreneurship.

**Table 1: Socio-economic Characteristics of the Respondents**

| <b>Variables</b>                  | <b>Category</b>     | <b>Frequency</b> | <b>Percentage</b> |
|-----------------------------------|---------------------|------------------|-------------------|
| Age (years)                       | ≤ 20                | 7                | 4.4               |
|                                   | 21-30               | 21               | 13.1              |
|                                   | 31-40               | 29               | 18.1              |
|                                   | 41-50               | 42               | 26.3              |
|                                   | 51-60               | 31               | 19.4              |
|                                   | Above 60            | 30               | 18.8              |
| Marital status                    | Single              | 19               | 11.9              |
|                                   | Married             | 98               | 61.3              |
|                                   | Divorced            | 18               | 11.3              |
|                                   | Widowed             | 25               | 15.6              |
| Household size                    | 1-5                 | 41               | 25.6              |
|                                   | 6-10                | 81               | 50.6              |
|                                   | 11-15               | 38               | 23.8              |
| Level of education                | No formal education | 90               | 56.3              |
|                                   | Primary education   | 43               | 26.9              |
|                                   | Secondary education | 22               | 13.8              |
|                                   | Tertiary education  | 5                | 3.1               |
| Membership in social organization | Yes                 | 91               | 56.9              |
|                                   | No                  | 69               | 43.1              |
| Access to credit                  | Have access         | 39               | 24.4              |
|                                   | Do not have access  | 121              | 75.6              |
| Training on entrepreneurship      | Have ever attended  | 45               | 28.1              |
|                                   | Have never attended | 115              | 71.9              |

**Source: Field Survey, 2017**

Table 2 shows the various sources of income engaged in by the women in the study area. The table shows that the major activity undertaken by the women is agro-processing. This is in line with previous studies, that men are usually involved in agricultural production while the female folks engage more in processing (Doss, 2013; Chekene & Kashim, 2018). Other major sources of income by the rural women were trading (mainly agricultural marketing) and crop production which account for 35.6% and 21.9% respectively. Those who engaged in waged labour (mainly civil service and private sectors) were only 9.4%.

Further 2 further shows that some of the women have more than one source of income. This could be in an attempt to increase their earnings and/or guide against the risks that may arise from being monoactive (Daud, Awotide, Omotayo, Omotosho & Adeniyi, 2018).

**Table 2: Sources of income engaged in by the women (N = 160)**

| Sources of income    | *Frequency | Percentage |
|----------------------|------------|------------|
| Crop production      | 35         | 21.9       |
| Livestock production | 16         | 10.0       |
| Agro-processing      | 87         | 54.4       |
| Trading              | 57         | 35.6       |
| Artisanship          | 21         | 13.1       |
| Waged labour         | 15         | 9.4        |

Note: \* Multiple responses allowed

Table 3 shows why the women engaged in income-generating activities. The table shows that the important reasons the women engaged in income-generating ventures were: to improve their standard of living, provide for the family, become financially independent, personal interest, to earn a living, and to increase their self-esteem, in order of decreasing importance. Table 3 further shows that the women least agreed that they were helping the economy by engaging in income-generating activities.

**Table 3: Reasons for engaging in income-generating activities by the women**

| Reasons                           | Strongly agree | Agree | Indifferent | Disagree | Strongly disagree | Weighted score | Mean score |
|-----------------------------------|----------------|-------|-------------|----------|-------------------|----------------|------------|
| Personal interest                 | 50             | 52    | 29          | 19       | 10                | 593            | 3.71       |
| To earn a living                  | 45             | 52    | 31          | 12       | 20                | 570            | 3.56       |
| To improve my standard of living  | 78             | 76    | 2           | 4        | 0                 | 708            | 4.43       |
| Not to become lazy and a busybody | 12             | 35    | 4           | 87       | 22                | 408            | 2.55       |
| Help the economy                  | 9              | 5     | 4           | 50       | 92                | 269            | 1.68       |
| To become financially independent | 35             | 88    | 1           | 34       | 2                 | 600            | 3.75       |
| To increase self-esteem           | 35             | 65    | 13          | 23       | 24                | 544            | 3.40       |



|                           |    |    |    |    |    |     |      |
|---------------------------|----|----|----|----|----|-----|------|
| To get recognition        | 6  | 24 | 6  | 76 | 48 | 344 | 2.15 |
| Peer's influence          | 14 | 13 | 60 | 55 | 18 | 430 | 2.69 |
| To be a role model        | 23 | 17 | 35 | 35 | 50 | 408 | 2.55 |
| To provide for the family | 67 | 78 | 12 | 3  | 0  | 689 | 4.31 |
| To have savings           | 23 | 21 | 8  | 65 | 43 | 396 | 2.48 |

**Source: Field survey, 2018**

Table 4 shows the distribution of the women by monthly income. The table shows that about half (49.38%) of the women in the study area earned between ₦10,001 – ₦20,000 per month. Further analysis revealed that the average monthly income earned by a typical woman in the study area was ₦15,344.65. This is less than the minimum wage of ₦18,000 (\$50) per month earned by a typical civil servant in Nigeria as at the time of data collection by about 14.76%.

**Table 4: Distribution of the respondents by monthly income**

| Monthly income (₦) | Frequency | Percentage |
|--------------------|-----------|------------|
| ≤ 10,000           | 14        | 8.75       |
| 10,001 – 20,000    | 79        | 49.38      |
| 20,001 – 30,000    | 31        | 19.38      |
| 30,001 – 40,000    | 18        | 11.25      |
| 40,001 – 50,000    | 11        | 6.88       |
| > 50,000           | 7         | 4.38       |

**Source: Field survey, 2018**

Table 5 shows the contribution of the women to household expenditure. The table shows that 92.33% of the women's income is spent on consumption expenditure while 6.67% is saved for personal use. The table further shows that the highest area of contribution was food, which accounted for 47.73% of their total contribution to household expenditure. Areas of contribution by the women in terms of non-food expenditure were clothing, children's education, investments, transportation, health and medicare, and house-rent, in order of decreasing importance. Other non-food expenses incurred by the women were electricity bills, fuel and taxes. These account for 3.54% of their contribution to household expenditure. These findings indicate that women make a significant contribution to the economic welfare of rural households.

**Table 5: Contribution of the women to household expenditure**

| Expenditure category | Contribution (N/month) | % Contribution |
|----------------------|------------------------|----------------|
| Food                 | 7324.74                | 47.73          |
| Non-food             |                        |                |
| Clothing             | 1860.90                | 12.13          |
| Transportation       | 968.66                 | 6.31           |
| Health and medicare  | 786.45                 | 5.13           |
| Children's education | 1400.00                | 9.12           |
| Rent                 | 450.00                 | 2.93           |
| Investments          | 987.00                 | 6.43           |
| Other expenses       | 543.00                 | 3.54           |
| Savings              | 1023.90                | 6.67           |
| Total                | 15,344.65              | 100.0          |

**Source: Field survey, 2018**

Table 6 shows the results of the four regression analyses used to test the hypothesis on whether there were factors determining the contribution of women to household's welfare in the study area. The double-log function was chosen as the lead equation. The choice of this function was based on the value of the coefficient of multiple determination ( $R^2$ ), F-statistics, number of significant variables and the signs of the coefficients of the regression in line with *a priori* expectation. The coefficient of multiple determination ( $R^2$ ) was 0.716, indicating that the independent variables in the model explained 71.6% of the total variation in the contribution of the women to household expenditure. The result shows that six variables were significant in influencing women's contribution to household expenditure in the study area. The variables were age, level of education, savings, remittances, training on entrepreneurship and access to credit. The age of the women was significant and had a negative relationship with their contribution to household's expenditure. This suggests that the younger women are likely to contribute more to household expenditure than their older counterparts. This is logical, as the younger ones are likely to be more energetic and active in engaging in various sources of income that will increase their contribution to their households. Similarly, the amount of savings has a negative effect on the contribution of the women to household welfare. This is in line with *a priori* expectation.

**Table 6: Determinants of women's contribution to household's welfare**

| Variables                    | Linear          | +Double-log       | Semi-log         | Exponential      |
|------------------------------|-----------------|-------------------|------------------|------------------|
| Constant                     | 73.611 (3.996)  | 1.918 (4.857)     | -1.673 (-0.146)  | 1.229 (0.554)    |
| Age                          | -1.177 (-0.906) | -0.069 (-2.486)** | -1.054 (-1.186)* | -0.230 (-1.342)  |
| Household size               | -0.325 (-0.725) | 0.031 (0.025)     | -0.498 (-0.202)  | -0.212 (-0.466)  |
| Level of education           | 0.025 (0.916)   | 0.220 (2.130)**   | 1.035 (0.953)    | 0.197 (0.938)    |
| Remittances                  | 0.116 (2.004)** | 0.421 (2.351)**   | 0.256 (1.987)**  | 0.017 (1.933)*   |
| Savings                      | 4.254 (0.564)   | -0.059 (-2.067)** | -0.395 (-0.388)  | -0.032 (-0.163)  |
| Training on entrepreneurship | 0.364 (0.929)   | 0.115 (2.838)***  | 0.869 (1.492)    | 0.160 (1.421)    |
| Access to credit             | 0.004 (1.914)*  | 0.245 (3.260)***  | 0.273 (3.530)*** | 0.342 (2.753)*** |
| R square                     | 0.405           | 0.716             | 0.414            | 0.383            |
| Adjusted R square            | 0.289           | 0.624             | 0.232            | 0.152            |
| F value                      | 1.431           | 2.93***           | 2.044**          | 1.656*           |

**Note:** \*\*\* Significant at 1%, \*\* Significant at 5%, \* Significant at 10%. Values in brackets are t-ratios; + Lead equation

The level of education of the women was positively significant, implying that women with higher level of education contribute more to household expenditure than those with low level of education. This could be as a result of the fact that education promotes innovation (Alemayehu, 2014). Thus, more educated women are likely to be more innovative and entrepreneurial, thus contributing more to households' consumption expenditure than less educated ones.

Table 6 further shows that remittances and credit also had a positive influence on women's contribution to household welfare. Women who have access to these variables may either use them to improve their income-generating activities thereby earning more income to improve their households and/or spend them directly on households' welfare. This could be responsible for this finding. The table also shows that those who had access to training on entrepreneurship make more contribution to household welfare than those who do not. Entrepreneurship is a means of generating employment (Akiri, Onoja & Kunanzang, 2016). Thus, women who have training on entrepreneurship are likely to generate more income which in turn may be used to support their households.

## Conclusion

Most of the studies in the literature have largely focused on the contribution of rural women to economic development from national or regional perspective with little emphasis on their immediate households. This study bridges the gap by assessing the contributions of rural women to the economic life of their immediate households. This study reveals that women play a significant role in the economic welfare of their households. The areas of contribution include both food and non-food expenses. It can also be inferred from this study that many women in the rural area are pluriactive in nature in order to play this role effectively. This study further reveals

that the major reasons why women in the rural areas engage in income-generating ventures are: to improve their standard of living, provide for the family, become financially independent, personal interest, earn a living, and increase their self-esteem. This study also reveals that the major factors influencing women's contribution to household expenditure were age, level of education, remittances, training on entrepreneurship and access to credit.

Based on these findings, it is recommended that much support should be given by relevant agencies and ministries such as the Ministry of Women Affairs, Ministry of Agriculture, and so on, to women in the rural areas to boost their contributions to the economic welfare of their households. Areas of support should include training on entrepreneurship and provision of credit to women in the rural area. These will help the women in expanding their economic opportunities. Besides, measures that will improve the educational level of the rural women should be put in place. In this vein, the Ministry of Education could implement adult literacy programmes and scholarships for the rural women.

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