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# Livelihood Diversification Strategies among Rural Women in Selected Local Government Areas of Kaduna State, Nigeria

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#### **ABSTRACT**

Most poor rural households base their livelihood strategies on multiple activities to manage risky and stressful events, to achieve a sustainable stream of income over time, and to improve their wellbeing. It is on these bases, the study examined the livelihood diversification strategies among rural women in selected Local Government Areas of Kaduna State, Nigeria. Primary data were collected using multistage random sampling techniques. Interview schedule was used to elicit relevant information in line with the objectives of the study from one hundred and forty-four (144) respondents. Descriptive statistics and bar charts were used for data analysis and presentation. The results indicate that majority of the respondents were married (63.9%) with a mean household size of nine (9) people and only about half (51.40%) were having up to secondary school education. Findings from the study revealed that majority (90.3% and 89.6%) of the respondent's reason for engaging in livelihood diversification is to improve their standard of living, to improve food security and to earn more income. The results also revealed that majority of the respondents were engaged in farm work in agriculture (75.7%) and off-farm self-employment (42.4%). Livestock farming (63.20%) was the highest diversification strategy employed by respondents in the study area. Other alternative diversification strategies include grinding mills (49.30%) and Small scale business enterprise and trading (40.30%). Lack of support for new income generating activities/opportunities (91.7%) and unavailability of credit (77.8%) were the major constraints that inhibited the livelihood diversification strategies of the respondents. The study recommends that a functional micro credit delivery system that will enable rural women to access loans in a simple and non-stressful way should be introduced in the study area to boost their financial capacity. This will play a significant role in increasing their income and enhancing their livelihood diversification activities. In addition, rural women should be trained on new and feasible business enterprises to open up opportunities for more livelihood diversification activities.

Keywords: Rural women; Livelihood diversification; off-farming activities; Income.

# INTRODUCTION

In Nigeria it is a known fact that rural areas are agrarian in nature. However, they are subjected to local variations in weather conditions, and thus expected variations in income levels and access to food. This phenomenon forces them to increase sources of income and livelihood diversification especially to non-agricultural income generating activities (Oluwatayo, 2009).

Livelihood diversification is the process by which rural families develop means of activities and social system support capabilities in order to improve and enhance their standards of living (Ellis, 2000). It is believed that agriculture on its own could achieve the goal of increasing income primarily

by improving and raising agricultural productivity. However, it has become clear that agriculture on its own cannot provide the means of escaping poverty for the majority of the rural poor (Ellis, 2000). As such rural households in the sub-Saharan Africa have engaged in livelihood diversification strategies to derive their income from different sources with non-agricultural activities accounting for a substantial share of total income (Ellis, 2000).

A growing concern about the inability of agriculture to satisfy the social and economic development requirement of rural population has led farmers to engage in various activities that can boost their income level and reduce their poverty level. The main driving forces of diversification are; to reduce income risks in the face of missing insurance market, to exploit positive interactions and to complement strategies between different activities in order to finance investment in the face of credit failures and earn more cash income to improve means of livelihood (Barrett *et al.*, 2001; Minot, 2006). By rural livelihood diversification we are referring to the phenomenon where rural households engage in multiple activities (either on-farm or off-farm, agricultural or non-agricultural) in order to survive and to improve their standard of living and to increase their income. On-farm diversification includes the introduction of new crops into farming systems or farmers investing in livestock, hunting, and fisheries. This is distinguished from 'off-farm' activities which generally refer to activities undertaken away from the farmer household's own farm such as wage employment on other farms and other non-farm economic activities to alleviate insufficiency in agriculture, serve as a way out of poverty and survival strategy (Ellis, 2000; Barrett et al., 2001).

Most poor rural households base their livelihood strategies on multiple of non-farm local activities to manage risky and stressful events, and achieve a sustainable stream of income over time in order to improve wellbeing. Majority of rural women have historically diversified their livelihood activities to encompass a range of other productive areas. Many of the rural women pursue diversification strategies through microenterprises and the importance of micro-enterprises in generating employment and income in rural areas of Africa has become increasingly recognized (Ajani and Igbokwe, 2013).

The contribution made by livelihood diversification to improve the standard of living of rural women plays potential role of raising agricultural household income thereby leading to the reduction of rural poverty. An information on livelihood diversification strategies of rural women reveals the types of off –farm activities they carry out to earn more income to improve their livelihood. This involve study on information on day to day activities of rural women to ensure sustainable income generation that improve rural livelihoods to enhance opportunities and reduce vulnerabilities to poverty.

In Nigeria rural households are not just poor; they also suffer from vast inequality in assets (health status and education), in access to essential services as well as pervasive insecurity, in control over public resources and in income (World Bank, 2008). This situation threatens poverty reduction targets, growth and consequently hinders the development of the country especially the rural areas. In addition, the changing political, socio-economic, climatic and environmental atmosphere in Nigeria has continued to aggravate the living conditions of most households especially those living in the rural areas. The accompanying increase in the level of poverty has led residents of rural areas to devise a number of strategies to cushion the negative effects of these changes. Rural livelihood diversification strategies has increasingly played a very important role in various household activities of rural women and potentially raising agricultural household income thereby leading to the reduction of rural poverty.

Information on diversification strategies is important and crucial variable in the development process. This can serve as conduit for intervention planning and policy formulation to boost rural households' income generation activities and facilitating poverty alleviation among rural women. In this regard, appropriate and scientifically researched information on rural women livelihood diversification strategies is important. It is against this backdrop, the research on assessment of livelihood diversification strategies among rural women in selected Local Government Areas of Kaduna State,

Nigeria was conceived. The specific objectives were to describe the socio-economic characteristics of the respondents; identify the rural women reasons for engaging in livelihood diversification strategies; examine the various livelihood activities engaged in by rural women and identify the constraints that affect livelihood diversification strategies in the study area.

#### MATERIALS AND METHODS

The study was conducted in Kaduna State which lies in northwest Nigeria. The State has total land mass of 48,473.2 km². The global location of the State is between latitude 9°12¹North and longitude 6°9¹East of prime meridian (Kaduna State Statistical Year Book, 2001). The State has a population of about 6 million people with about 60% living in rural areas (NPC, 2006). Kaduna State has an annual rainfall of 1272mm with an average temperature range of between 15.9°c – 35.35°c. The richness of the soil in terms of fertility provides the advantage to cultivate different kinds of crops. Hence, agriculture is the main stay of the economy of Kaduna state with about 80% of the people actively engaged in farming. Cash and food crops are cultivated and the produce includes; yam, cotton, groundnut, tobacco, maize, beans, guinea corn, millet, ginger, rice and cassava.

In order to achieve the study objectives, Primary data were collected using Multi-stage random sampling Techniques. The first stage involves random selection of Three (3) local government areas from 23 LGA in the state, random selection of six (6) communities from each local government areas and Eight (8) respondents from each selected community. In all a total of 144 respondents were used for the study. Interview schedule was used to collect data from the women household heads or their representatives in accordance with the research objectives. The responses were analyzed using frequency counts, percentage scores and bar charts.

## RESULTS AND DISCUSSION

## **Socio-Economic Characteristics of the Respondents**

Age: It is often assumed that as human age increases the rate of experience on various activities that will enhance their livelihood also increases and it is most often used to classify rural population into targetable groups. The result in Table 1 shows that about one third (32.64%) of the respondents are within the age range of 36 - 40 years. In a similar vein, the trend of the age distribution shows that majority of respondents fall within the age range of 25 - 40 years taking 74.30% of the total sampled population. This implies that most of the respondents are young adults who are still in their active age, have the ability to supply the labour required and capable of engaging in livelihood diversification strategies to earn more income for themselves and the family.

Level of education of respondents: This refers to the educational attainment of an individual which equips him on how to handle issues that arise in life. It is expected that good level of education will enable individual to search and access information, utilize and apply the content of the information appropriately to build on individuals' skills and knowledge. The knowledge gained can be applied on multiple activities to manage risky and stressful events so as to achieve a sustainable livelihood strategies to earn more income in order to improve one's wellbeing. The result in Table 1 reveals that about half (51.40%) of the respondents had secondary education. This implies that the level of education in the study area is low and may influence their ability to search and utilize their information need on livelihood diversification strategies. Literacy level enables individuals' ability not only to access the content of information, its relevance and application to a specific decision, but ultimately to act upon it appropriately in order to improve individuals' wellbeing (Zarmai *et al.*, 2014). Rural women with higher level of education are likely to engage in non/off-farm diversification strategies through opting for other alternatives to improve their sources of income and means of livelihood (Gebreyesus, 2016).

**Household size:** The result in Table 1 shows that the mean household size of the respondents is nine (9). This implies that most of the respondents in the study area have relatively large households. This gives them the advantage of using their family members as labor for both farm work and non-farm work activities thereby enabling a wide range of diversification strategies to earn more income. On

the contrary view, large house hold size implies that family expenditure tends to draw more from family income so that only a meager sum is saved and invested eventually in farming and in other livelihood diversification activities.

Access to credit facilities: The result in Table 1 depicts that majority (81.90%) of the respondents have no accesses to credit facilities. This implies that absence of external assistance in forms of credit facilities that would be used in financing livelihood diversification strategies may inhibits diversification activities of the rural households. This is because credit facilities can serve as conduits for strengthening the household asset basis in making diversification decisions to improve their livelihood. Hence, as the level of farm households' access to credit facilities increases, the possibility of their engagement in non/off-farm livelihood diversification strategies increases (Gebreyesus, 2016).

**Table 1: Socio-economic characteristics of the respondents (n=144)** 

Characteristics	Frequency	Percentage
Age (Years)		
<25	28	19.44
26 - 35	32	22.22
36 - 40	47	32.64
41–50	23	15.97
>50	13	9.02
Educational level		
Non-formal	34	23.60
Primary	14	9.70
Secondary	74	51.40
Tertiary	22	15.30
Household size		
<6 people	21	14.60
6 – 10 people	86	59.60
11 – 15 people	30	20.80
>15 people	7	4.90
Mean = 9 people		
Access to credit facilities		
Yes	26	18.10
No	118	81.90

**Source:** Field survey, 2016.

# Reasons for engaging in livelihood diversification strategies

The reasons why rural households diversify their livelihood can be divided into diversification out of necessity and diversification by choice (Ellis 2000). Livelihood Diversification out of necessity can be referred to as a situation where the income from one's own farm's production is not enough to sustain an acceptable standard of living. Diversification out of choice refers to voluntary reasons for diversification, often linked to the desire to obtain the higher return and income available from off-farm activities. Having different income sources can also be seen as a risk-coping strategy since diversified households are less vulnerable than undiversified households (Ellis 2000). The result in Figure 1 shows that majority (90.3%) of the respondents reported that they engage in livelihood diversification strategies in order to improve their standard of living and to improve food security of the household. In a similar vein, most (89.6%) of the respondents engage in livelihood diversification activities so as to earn more income. The result implies that majority of the respondents diversify their means of livelihood either out of necessity to have enough to sustain an acceptable standard of living, voluntarily in order to obtain higher return and income through available sources and to reduce vulnerability to risks in the face of on-farm production failures.

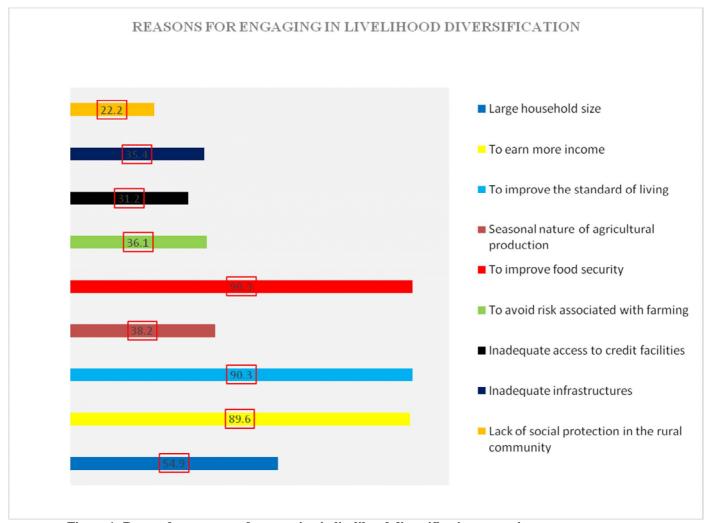


Figure 1: Respondents reasons for engaging in livelihood diversification strategies

Source: Field Survey, 2016.

**Note:** Percentage added to more than 100 due to multiple responses

# Classes of Livelihood diversification activities engaged in by the respondents

The result in Figure 2 shows that 75.7% of the respondents were engaged in farm work in agriculture, 42.4% of the respondents were engaged in non-farm self-employment while 25.5%, 26.4% and 26.4% of the respondents engaged in farm work and off-farm work, off-farm wage in agriculture, wage work in the non-farm sector respectively. This implies that, rural women engage in a combination of farm and non-farm strategies in order to augment household income to meet up with their basic needs. Most poor rural households base their livelihood strategies on multiple activities to manage risky and stressful events so as to achieve a sustainable stream of income over time. This may be because women are likely faced with other several constraints that can only be addressed by some combination of income generating activities involving both farm and non – farm enterprises in order to improve their wellbeing. Hence, non-farm income increasingly plays an important role and exhibits an increasing share in household income.

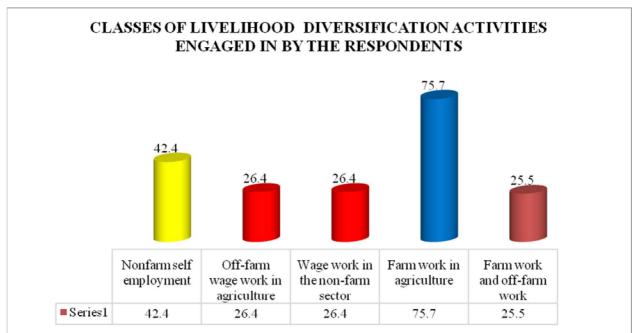


Figure 2: Classes of Livelihood diversification activities engaged in by the respondents

Source: Field survey, 2016.

Note: Percentage added to more than 100 due to multiple responses

The result in Table 2 revealed that livestock farming (63.20%) was highest diversification strategy employed by respondents in the study area. Other major alternative diversification strategies employed include operation of grinding mills (49.30%), Small scale business enterprise and trading (40.30%), tailoring (38.90%), Food vending (38.20%) and selling of local drinks (37.50%). The result is an indication that many of the rural women pursue diversification strategies through micro enterprises. This has increasingly recognized as a great source of generating employment and income in rural areas of Africa (Ajani and Igbokwe, 2013).

Table 2: Distribution of the respondents according to the various livelihood diversification activities engaged in (n=144)

Livelihood activities	Frequency	Percentage*
Food processing and preparation	35	24.30
Arts and crafts	24	16.70
Small scale business enterprise and trading	58	40.30
Hired labour	22	15.30
Tailoring	56	38.90
Hair making	22	15.30
Civil servant	16	11.10
Wage labour	38	26.40
Food vending	55	38.20
Laundry	46	31.90
Livestock rearing	91	63.20
Selling local drinks	54	37.50
Selling fuel wood and charcoal	32	22.20
Operation of grinding machine	71	49.30
Farm produce merchant	36	25.60
Access to other sources of external assistance	45	31.20

\*the percentage added to more than hundred due to multiple responses

**Source:** Field survey, 2016.

# Constraints that inhibits livelihood diversification strategies

The result in Figure 3 shows that lack of new income generating opportunities (91.70%) and unavailability of credit facilities (77.80%) were the major constraints that inhibit rural women participation in livelihood diversification activities. This implies that lack of opportunities in non-farm sector and lack of access to institutional credit are deterrent factors in livelihood diversification in the study area. Availability of credit facilities can serve as a support to the resource poor households from the institutional agencies to start their own nonfarm business or enterprises (Khatun, and Roy, 2012; Gebreyesus, 2016). Other constraints revealed in the result include absence of enough time to pursue diversification strategies as result of over engagement in household activities and exclusion of women from the use of some resources for the purpose of diversification as a result of lack of free association with others. This could be related to the culture and religious practices of the respondents in the study area who are mostly Muslims and practice seclusion of women from access to others that are not their relatives or family members.

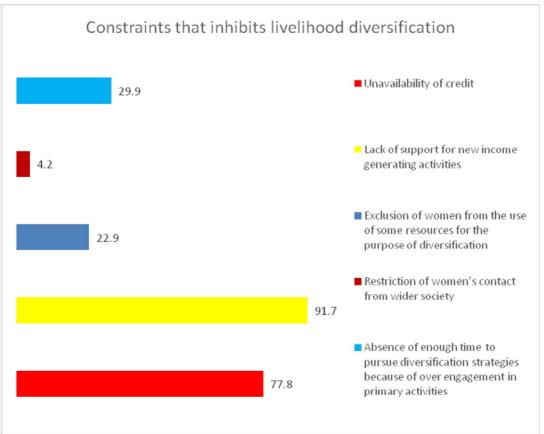


Figure 3: Constraints that inhibits livelihood diversification strategies Source: Field survey, 2016.

# CONCLUSION AND RECOMMENDATIONS

In conclusion, the study shows that the major reasons for the respondents' engagement in livelihood diversification are to improve their standard of living, improve food security and to earn income. It study also showed that the respondents diversify their livelihood by engaging in non-farm activities, off-farm work and farm work in agriculture. The major constraints that inhibit the livelihood diversification strategies of the respondents are unavailability of credit, lack of support for new income generating activities and absence of enough time to pursue diversification strategies because of over engagement in primary activities. The study recommends that a functional micro credit

delivery system that will enable rural women to access loans in a simple and non-stressful way should be introduced in the study area to boost their financial capacity. This will play a significant role in increasing their income and enhancing their livelihood diversification activities. In addition, rural women should be trained on new and feasible business enterprises to open up opportunities for more livelihood diversification activities.

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