

OFF-FARM ACTIVITIES AS INCOME STRATEGIES AMONG RURAL WOMEN IN IDO LOCAL GOVERNMENT AREA, IBADAN, NIGERIA

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ABSTRACT

Rural households are involved in various economic activities as part of complex income strategies. Agriculture is crucial but most often than could hardly be the principal activity of the rural households. Income strategies of rural households can be seen as an active social process of diversification which involves the maintenance and continuous adaptation of the various set of activities over time in order to secure survival and improve standards of living. The study examined off-farm activities as economic diversification strategy of rural women in and out of farming seasons in Ido Local Government Area (LGA), Ibadan, Nigeria. Using survey research design, questionnaire was administered on 150 women in five out of the ten wards in the LGA. The findings revealed that 71.3% of the respondents were within the child-bearing ages of 22-45. About 57.0% earned below ₦10,000 monthly while only 2.0% earned more than ₦30,000 monthly from off-farm activities. Off-farm activities identified were food processing, catering services, hairdressing, tailoring, petty trading and hawking. The benefits of off-farm activities included: additional income to support husband and household members, employment during off farming season, economic empowerment and survival strategies, generate fund for farm investments. The challenges to off-farm activities identified were inadequate credit facility, poor market network, high cost of transportation, health risk and poor government support and social safety net. There is need for communal support and programme that foster inclusive social and economic participation of woman in off-farm to reduce the level of impoverishment in the rural community

Keywords: Income diversification, Off-farm activities, Rural household, Social safety net

1. INTRODUCTION

In Nigeria, rural households are involved in various economic activities as part of their complex income strategies. Agriculture, while being crucial, is neither the sole nor, surely the principal activity of the poor. Rural transformation is not just a question of what happens on African farms; indeed, equivalently half the income of rural households in the developing world comes from off-farm income (Nwanze, 2016). Agriculture, therefore, is not the only activity engaged in by the rural people, but also a diverse array of activities and enterprise.

Income strategies of rural households can be seen as an active social process of diversification which involves the maintenance and continuous adaptation of the various set of activities over time in order to secure survival and improve standards of living (Sarah, 2015). Off-farm incomes comprise of income activities that take place away from the farm and have recently become an essential component of livelihood strategies among rural households (Sarah, 2015). These activities involved intend to be in form of small informal businesses which provides 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, wine tapping, casual labour, and transportation business, among others (Ovwigho, 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 (Worku, 2007). 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 practised 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 Igboke, 2015). Despite varying assessment of the remarkable participation and contributions by women to attain sustainable livelihood through various income strategies, this study attempts to fill such gaps in research by focusing on the income strategies of women, with emphasis on the role of off-farm activities in Ido Local Government Area (LGA) of Oyo State.

2. Theoretical / Conceptual Framework and Related Literature

In an attempt to understand livelihoods of poor people, the Sustainable Livelihoods framework was adopted as a model by the UK’s Department for International Development (DFID), building upon prior work the by the Institute of Development Studies (IDS) and the International Fund for Agricultural Development (IFAD) and Oxfam. This framework serves as a guide to providing a common understanding of the factors that interplay to shape livelihoods.

The framework reveals how sustainable livelihoods can be actualised in different contexts. This can be achieved through the access to an array of the various livelihood resources (such as the natural, economic, human and social capitals) which are combined in the pursuit of different livelihood strategies. Central to the framework is the analysis of the range of formal and informal organisational and institutional factors that influence sustainable livelihood outcomes. It consists of five major components that are related to sequential relationships and feedback. These include the vulnerability context, the livelihood assets, transforming structures and processes, livelihood strategies and livelihood outcomes.

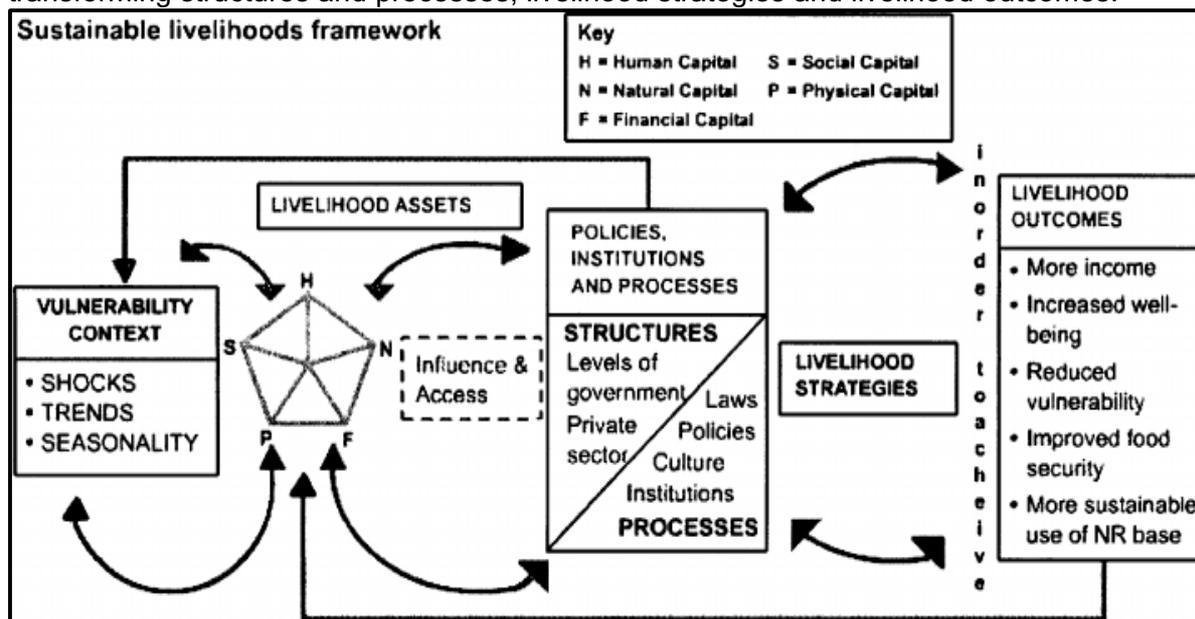


Figure 1. Sustainable Livelihoods Framework

Source: Adapted from DFID Sustainable Livelihoods Guidance Sheets (1999)

As reflected in Figure 1, the various components of the Vulnerability Context affect different people in different ways (DFID, 1999). Thus, the natural shocks may have a more unfavourable effect on on-farm activity than on off-farm activity. The ability to understand the nature of vulnerability is a major step in sustainable livelihoods analysis. Female-headed households in rural areas demonstrate a peculiar vulnerability in terms of their access to the resource and the access to social networks to improve their access to development resources and at times the labour required to undertake agriculture practices to improve productivity. Remarkably, the female-headed households are poorer than the male-headed households, and poverty is more intense and binding for women; which makes it more difficult for women and their children to escape it (IFAD, 1998).

Many reasons encourage rural diversification out of farming. Sometimes diversification occurs as a result of desperation, sometimes of opportunity. Even though rural households tend to turn to off-farm activities to meet their needs and offset income shortfalls, participation appears to be hindered by the capital, human, social, financial, and physical assets (Katera, 2016).

2. RELATED LITERATURE

In Nigeria, there have been several efforts by the Federal and State governments to reduce poverty. Most of these efforts focused on the agricultural sector with the misconception that majority of the rural dwellers are farmers and derive their livelihoods from farm activities. However, the efforts have not provided the desired results.

The rural off-farm economy is of great importance to the rural economy for its productive and employment effects, while the income it provides to rural households represents a substantial and growing share of rural incomes. This is significant for food security, poverty alleviation and farm sector competitiveness and productivity. Off-farm activities have led to the diversification of the rural economy, which can be referred to a sectoral shift of rural activities away from the farm to non-farm activities, associated with the expansion of the rural non-farm economy (Sarah, 2015). In an evaluation of off-farm work and household income among small-scale farmers in North Central Nigeria, Ogbanje *et al.* (2015) stressed that the declining prominence of agricultural wage employment indicates low incentive for continued agricultural production. This denotes gradual drift from the core farm production sector. Also, since off-farm income accounted for a significant portion (50.28%) of household income among the respondents, increasing reliance on off-farm work and consequently, further drift from farm work is anticipated.

Rural farm households' motives to diversify to off-farm activities differ significantly across settings and income groups (Katera, 2016). According to (Ellis, 2000), 'the reasons that individuals and households pursue diversification as a livelihood strategy are often divided into two overarching considerations, which are necessity or choice'. Necessity refers to involuntary and desperation reasons for diversifying such as access to land, environmental deterioration leading to declining crop yield among others. Choice, by contrast, refers to voluntary and proactive reasons for diversifying such as seeking out seasonal wage-earning opportunities, saving money to invest in nonfarm businesses such as trading among others. Reardon, *et al.* (1998) broadly classified these factors into pull factors and push factors. Accordingly, decisions made by rural households concerning the form and extent of their involvement in rural off-farm activities generally depend on the incentives offered and the household's capacity (determined by education, income and assets and access to credit, etc.) to undertake such activities.

Pull factors will attract households to the off-farm sector when the off-farm activities offer higher returns compared to farming. Reasons, why a farm household can be pulled into the off-farm sector, include higher returns to labour and or capital and the less risky nature of investment in the off-farm sector (Kilic *et al.*, 2009). According to Ogbanje *et al.* (2015), when farming becomes less profitable and riskier due to population pressure as well as crop and market failures, farm households would be pushed into off-farm activities (a case of distress-push diversification). Moreover, the push factors that may drive off-farm income diversification include: first, the desire to manage agricultural production and market risks in the face of a missing insurance market and second, the need to earn income to finance farm investment in the absence of a functioning credit market (Kilic *et al.*, 2009). In the findings of Mintewab *et al.* (2010), off-farm activity choice of households is also influenced by climatic factors or weather conditions. Households use off-farm employment as a coping mechanism for weather shocks. Increases in rainfall variability, therefore, encourage off-farm activities.

Bassey, *et al.* (2015) analysed the determinants of off-farm labour choice decision using the logistic regression model. Result revealed that the prevailing off-farm work typology and pattern in the study area were self-employment (50%) and part-time engagement (63.3%), respectively. The study concludes that, apart from mobilizing capital for farm investment, off-farm work double as a risk mitigating strategy that is capable of stabilizing farmer's return in an uncertain and risky environment such the one where agriculture operates and should be encouraged.

In analysing the determinants of off-farm income diversification and its effect on rural household poverty in Gamo Gofa Zone, Southern Ethiopia, the findings of Eshetu and Mekonnen (2016), shows that increasing rural income and reducing rural poverty strongly relies upon the development of off-farm activities, including the development of a local rural micro and small enterprises (MSEs). Therefore, in an economy where there is rapid population growth associated with declining agricultural land to population ratio, rural poverty reduction strategies should aim at the economic transformation of rural areas via the establishment of micro and small-scale enterprises (off-farm activities) as they can reduce unemployment and rural poverty. Their result shows that MSEs creates jobs for women and disadvantaged groups of the society and are assumed to be more of labour intensive and they have been contributing about 64% of employment even in developed countries.

Babatunde and Qaim (2009), examined the role of off-farm income in rural Nigeria. In line with previous research from other countries, it shows that off-farm income is very important for the vast majority (65% of the households are involved in some type of off-farm employment). Accordingly, the contribution of off-farm income is estimated to be positively connected with the overall income, showing that the relatively richer households gain better from the off-farm sector. It is evident from the study of Ibrahim and Srinivan (2013), that the rural off-farm sector plays an important role in ameliorating the problems of low agricultural productivity leading to low farm incomes which are associated with rural poverty. Therefore, government policies should be directed not just at agricultural development but also at promoting the off-farm sector. Hence, a farm and off-farm led growth should be pursued within the rural economy as a means to bring about the needed escape route out of poverty.

According to Nwanze (2016), the importance of the non-farm economy as a source of income and employment for poor rural people in developing countries is growing everywhere, and increasing the proportion of non-farm income can contribute to families moving out of poverty. He further stressed how a fifteen-year study by the World Bank in rural Tanzania showed that six out of seven people who escaped poverty were either farmers who supplemented their incomes with non-farm earnings or people who moved out of farming into the non-farm rural sector; it was further estimated that only one in seven people who moved out of poverty did so by migrating to urban areas. This household level diversification has implications for rural poverty reduction policies since it means that

conventional approaches aimed at increasing employment, incomes and productivity in single occupations, like farming, may be missing their targets (Ellis, 2000).

Bassey *et al* (2016) examined the effect of off-farm income on poverty reduction and income enhancement among rural farming households. Result revealed that rural poverty was more widespread and severe among farming households without off-farm income than those with off-farm income. Moving further, it was revealed that there is a significant difference in the total household income supply among off-farm participants and non- participants, indicating that off-farm income enhances rural household income. As a result, the study concludes that off-farm income minimizes rural poverty and enhances rural income, therefore, it should be encouraged.

Rural women are seen to actively contribute to production within their communities in most countries, thereby improving social linkages and kinship relationships and enhancing resource exchange in times of need. Contributions made by women within the household are increasingly affected by changes external to the household. For instance, rural poverty has acted as a push factor whereas new economic opportunities outside the household have emerged as pull factors encouraging rural women to cross customary gender role boundaries and to participate in the economy outside the household, often in farm production and sometimes in off-farm production (Saleh, 2011). Akpan (2015), in a study of women and rural development in Nigeria, highlighted some challenges faced by women. Of necessity, rural women constitute potential and critical agents for rural transformation. Several constraints hinder women's integration and acceptance at whichever level of development. These include unfavourable cultural tradition, inadequate policy and institutional structures for capacity building; absence of rural infrastructures, limited awareness and access to social network and opportunities, among others.

Ogbanje *et al.* (2015) identified four basic reasons why the promotion of off-farm activity could be of great interest to developing country policy-makers. First, available evidence showed that off-farm income is an important factor in household economies and, therefore, in food security, since it allowed greater access to food. This source of income might also prevent rapid or excessive urbanisation as well as natural resource degradation through overexploitation. Second, in the face of credit constraints, off-farm activity enhances the performance of agriculture by providing farmers with capital to invest in productivity-enhancing inputs. Third, the development of off-farm activity in the food system (including agro-processing, packaging, transporting, marketing and distribution of farm inputs) might increase the value of farming by increasing the availability of farm inputs and improving access to various market outlets. In turn, better efficiency of the food system would increase rural incomes and lower the prices of food in urban areas. Fourth, the nature and performance of agriculture, affected by agricultural policies, could crucially affect the potency of the off-farm sector to the extent that the latter is linked to agriculture. Summarily, the findings of Bedemo *et al.* (2013) suggested that given the importance of off-farm work in alleviating the problems of low agricultural productivity, income and rural poverty, policy measures should be directed towards promoting the non-farm sector.

3. MATERIAL AND METHOD

Of the six outlying Local Government Areas of Ibadan, Ido local government was purposively chosen for this study because of its predominant agrarian outlook and its vastness of rural communities.

Ido Local Government has an area of 986km² and covers an area spanning Apata, Omi-Adio, Ido, Akufo, Awotan, Apete, Eleyele etc. It shares boundaries with Oluyole, Ibarapa East, Akinyele, Ibadan South-West and Ibadan North-West Local Governments in Oyo State and Odeda Local Government in Ogun State. The local Government has ten political wards, the headquarters of the wards are: Ward 1 – Ilaju; Ward 2 – Akufo; Ward 3 – Akinware; Ward 4 – Apete; Ward 5 – Idi-Iya; Ward 6 – Erinwusi; Ward 7 – Elenusonso; Ward 8 – Ido;

Ward 9 – Omi-Adio; and Ward 10 – Onidoko. Among the major towns within the Local Government Area are Ijokodo, Ido, Omi-Adio, Apata, Apete, Akufo and Bakatari; as well as about 612 villages which include Dada, Olowofela, Apooyin, Oderemi, Odetola, Erinwusi, Tade, Alagbaa, Iku-senla among others.

The total population of Ido Local Government according to the 2006 census was 104,087, comprising of 52,465 males and 51,622 females, when projected to 2017, the total population becomes 148,002. The Local Government is homogenous in nature comprising in the main, people of the Yoruba ethnic group who speak the Yoruba Language. They have rich culture and belief in strong kinship ties as a means of holding the communities together. The primary occupation of the people is farming; farmers in the area grow mainly food and cash crops such as cassava, maize, yam, vegetable and cocoa, oil palm and kolanut. The people also engaged in off-farm activities. The off-farming activities vary from trading, food processing, metal crafting, and vocational jobs to civil service.

The local government has also gained tremendously from the industrialization process. Industries such as the Nigeria Wire and Cable Industries Limited, the Nigerian National Petroleum Corporation (NNPC) depot Apata, Nigeria Mining Corporation, manufacturers of burnt bricks are local within the LGA. The area also enjoys the services of medium and small-scale industries for processing agricultural products like cassava and cashew nuts.

3.1. Method

A descriptive cross-sectional design was adopted for the study. Data was collected from selected households to answer questions of interest. The information needs of this research were provided by the selected population and only households who were involved in off-farm activities. The approach to this work is the case study of selected localities in Ido LGA, to investigate the role of off-farm activities of the rural women. This approach was chosen because it is conclusive and the most expedient for this research. The method adopted for this study involved data collection from both primary and secondary sources.

Five (5) wards were purposively selected out of the existing ten (10) wards for this study. During the pre-field study, it was found that each of the wards has similar characteristics except for the ones which have urban outlook. All the five (5) wards picked have predominantly rural population. A total of 150 households were interviewed with the questionnaire distributed evenly between each of the five wards as reflected in Table 1. This was to give the selected wards equal representation irrespective of the number of households in each of them. The sample size of 30 was also arrived at as the threshold catchment for women in the various households.(This is derived from the pre-field survey).

Table 1: Selected Wards and Sample Size Distribution

	Wards	Selected Wards	Household Sample Size
1	Ward 1 –Ilaju	Ward 2 – Akufo	30
2	Ward 2 –Akufo	Ward 3 –Akinware	30
3	Ward 3 –Akinware	Ward 4 –Apete	30
4	Ward 4 –Apete	Ward 8 – Ido	30
5	Ward 5 - Idi-lya	Ward 10 –Onidoko	30
6	Ward 6 –Erinwusi		
7	Ward 7 – Elenusonso		
8	Ward 8 –Ido		
9	Ward 9 - Omi-Adio		
10	Ward 10 –Onidoko		
	Total: 10	Total: 5	Total: 150

Source: Field Survey, 2017

A multi-stage random sampling procedure was used for this study. The first stage involves the purposive selection of 5 out of the 10 principal wards in Ido Local Government Area, which are: ward 2, ward 3, ward 4, ward 8 and ward 10. This is followed by the selection of a village each from the five wards. Finally, the third stage involves the random selection of 30 households with women from each of the villages in the selected wards, giving a total of 150 respondents in all.

4. RESULT PRESENTATION AND DISCUSSIONS

The result of the study is discussed under the following headings, namely: Socio-economic characteristics of respondents; off-farm activities of rural women; effects of off-farm activities on household income and the constraints to off-farm income activities.

4.1. Socio-Economic Characteristics of Respondents

Table 2 reveals that majority of the age distribution of respondents are within 22 - 45 years (71.3%). This is a pointer that majority of the rural women are in their childbearing age which demands more income generation activities to take care of themselves and their family. The probability of participation in off-farm work increases when women are 30 years and thereafter reduces as they grow older. As rural women grow older, there is a possibility of less involvement in the number of occupations carried out by such individuals and vice versa (Ajani, 2012). Also, most of the respondents are married (92%). This is in corroboration with the age bracket above as most of the respondents have responsibilities for the provision of household needs of their families hence greater involvement in off-farm activities for economic empowerment.

According to Table 2, the breakdown of the educational status of the respondents indicates that 18.7% were without any formal education, 35.3% completed primary school, 39.3% attended secondary school, 3.3% attained Ordinary National Diploma (OND), 0.7% went to the university and 2.7% opted for vocational school. The result shows that majority of the respondents (81.3%) are educated. The educated rural women are likely to possess skills which facilitate successful involvement in off-farm activities. This includes the ability to manage a business, process relevant information and adapt to changing demand patterns. They also have greater aspirations to involve in various forms of formal and informal activity.

Table 2 also shows that 56% of respondents have a family size of between 4-6 persons. While 38% of respondents have a family size of more than 6 persons. This is an indicator that most respondents are from large families. This contributes to the demand for income to supplement and cater for the family. It was also discovered that most of the respondents (57.3%) earn below ₦10,000. 33.3% of the respondents earned between ₦10,001 to ₦20,000. 7.3% earned between ₦20,001 to ₦30,000 while barely 2% of the respondents earned above ₦30,000 monthly. This clearly shows that most of the respondents have a low monthly income. This implies that the off-farm activities involved in by the rural women are not operated on a large scale, yielding subsistence income.

Table 2: Distribution of Respondents by Socio-Economic Characteristics

Variable	Categories (N = 150)	Respondents	Percentage
Age (years)	Less than 25 years	8	5.3
	25-35	59	39.3
	36-45	48	32
	46-55	22	14.7
	56-65	3	2
	66 and above	10(Sub total=150)	6.7 (100%)
Marital status	Single	6	4
	Married	138	92
	Widowed	6	4
	Divorced	-(Sub total=100)	-(100%)
Education	None	28	18.7
	Primary	53	35.3
	Secondary	59	39.3
	OND	5	3.3
	University	1	0.7
	Vocational	4(Sub total=150)	2.7(100%)
Household size	1-3 persons	9	6
	4-6 persons	84	56
	More than 6 persons	57(Sub total=150)	38(100%)
Occupation	Farming	28	18.7
	Trading	92	61.3
	Full time housewife	14	9.3
	Civil servant	6	4
	Teacher	5	3.3
	Others/ Unemployed	5(Sub total=150)	3.3(100%)
Length of stay in community	Less than 10 years	66	44
	10-20 years	71	47.3
	Above 20 years	13(Sub total=150)	8.7(100%)
Monthly income (N)	Below 10,000	86	57.3
	10,001-20,000	50	33.3
	20,001-30,000	11	7.3
	Above 30,000	3(Sub total=150)	2(100%)

Source: Field Survey, 2017

4.2. Off-Farm Activities of Rural Women and Their Modes of Occupational Entry

Women in the study area participated in different types of off-farm activities that include both off-farm wage employment and self-employment. Table 3 shows that most of the respondents were engaged in other professional activities such as shop keeping (22%) and 13.3% of the respondents were involved in the marketing and sale of farm produce. It also

shows that 10.7% of the respondents were involved in food processing and other petty trading and hawking respectively. Ten per cent of the respondents were able to generate revenue from remittances from family relatives and tailoring respectively. Self-employed activities account for almost one quarter of total household incomes and mostly include, shop keeping, food processing etc. the activities did not require high technical competence (Ogbanje *et al.*, 2015).

The findings also showed that most of the respondents entered the shop keeping business mostly without any training at all (48.5%), family training (21.2%) and some by self-training (30.3%). In addition, family mentoring was the major way of entry into food processing activities as most of the women get the skills as they learn from their mothers or relations. Apprenticeship was also the major entry for activities like hair styling, tailoring and other specified activities. It was also noted that the number of respondents in formal employments were low (2%). This can be creditable to the low level of education stated earlier. All respondents employed in government offices and enterprises or public service stated through formal training alone. This is also possible as such formal occupations mostly require higher educational certificates.

Table 3: Distribution of Respondents by Off-Farm Activities and Their Modes of Entry

S/N	Off-Farm Activities	Off-Farm Engaged (N = 150)		Mode of Entry	
		F	%	F	%
A. Food Processing					
	Processing of cassava into: garri, fermented flour	16	10.7	Apprenticeship Family mentoring No training	5 11 1 31.3 68.8 6.3
	Processing of maize into pap, flour, etc.	6	4	Apprenticeship Family mentoring	1 3 16.7 50
	Processing of oil palm into: palm oil, palm kernel oil	3	2	Apprenticeship Family mentoring	1 2 33.3 66.7
B. Handicrafts					
	Making brooms, baskets, hand fans	-	-	-	-
	Making of beads	1	0.7	Apprenticeship	1 100
	Cloth weaving	5	3.3	Apprenticeship	3 60
	Making of soap and pomade	-	-	-	-
C. Catering Services					
	Baking of cakes, making of chin-chin, meat pies, bons, etc	5	3.3	Apprenticeship Vocational training	1 4 20 80
	Frying of beans balls (akara), yams and potatoes	3	2	Family mentoring Vocational training	1 2 33.3 66.7
D. Other Professional Services					
	Hair dressing/weaving of hair	9	6.0	Apprenticeship	3 33.3
	Tailoring/making of dresses	15	10	Apprenticeship Family training	10 1 66.7 6.7
	Shop keeping: Trading on food items such as rice, beans, garri, palm oil, etc.	33	22	Family training Self-training No training	7 10 5 21.2 30.3 15.2
	Marketing (buying and selling) of farm produce	20	13.3	Family training Self-training No training	6 7 3 30 35 15
E. Medicals					
	traditional healing/ medicine	-	-	-	-
	Traditional birth attendance midwife	1	0.7	Formal training	1 100
F. Formal Employment Wage Labour					
	Employment in private enterprises	-	-	-	-

S/N	Off-Farm Activities	Off-Farm Engaged (N = 150)		Activities	Mode of Entry	F %	
		F	%			F	%
	Employment in government offices and enterprises/ public service	3	2		Formal training	3	100
	Employment in non-government organizations	-	-	-	-	-	-
	Local election position (paid)	-	-	-	-	-	-
	Sale of labour (on and off farm)	-	-	-	-	-	-
	Teaching	5	3.3		Formal training	5	100
G.	Rent Income						
	Rent from land, house or room	4	2.7		No training	4	100
H.	Remittance/ Royalty						
	from relatives, friends etc.	15	10		Family mentoring	11	73.3
					No training	4	26.7
I.	Other specified activities						
	Petty trading / hawking	16	10.7		Apprenticeship	14	38.9
	Making of bags	1	0.7		Family mentoring	8	22.2
	Grinding food	3	2		No training	10	27.8
	Pharmaceuticals	3	2		Self-training	1	2.8
	Hair styling	2	1.3		Vocational training	2	5.6
	Local bar	2	1.3				
	Food seller	9	6				

Source: Field Survey, 2017

4.3. Reasons Rural Women Engage in Off-Farm Activities

The reasons that individuals and households pursue diversification as a livelihood strategy are often divided into two overarching considerations, which are necessity or choice (Ellis, 2000). It corresponds in the migration literature to push versus pull reasons to migrate. According to Reardon *et al.* (1998), the reason households decide to participate in off-farm activities can be categorised into two. The first compose of factors that influence the relative returns to agricultural production and related risks, while the second comprises of the factors that affect the household's capability of participation. These categories concur with the distress-push and demand-pull diversification strategies, and they are certainly interrelated.

The result in table 3 reveals the distribution of respondents according to their reasons in engaging in off-farm activities. Rural households are majorly engaged in off-farm activities as a result of 'pull' factors such as: to generate additional income, which was the highest ranked reason for engaging in off-farm activities. This may be due to the low level of income of these rural women as they have larger family sizes and greater financial needs. Sources of additional employment opportunities, economic empowerment of rural women, higher off-farm income and reduction of poverty and vulnerability ranked 2nd, 3rd, 4th and 5th respectively in order of reasons why rural women engage in off-farm activities.

Diversification driven by pull factors is usually associated with a rise in income and accumulation of assets and improves the livelihood of the household whereas the diversification motivated by push factors extracts a household from poverty (Eshetu and Mekonnen, 2016). Obviously, off-farm activities are more lucrative than farming alone, so diversification is pursued as a strategy to increase household income, whenever the opportunity arises. The need for women to improve their social class from housewives to enterprising and financially dependent women is an outcome from the engagement of women in off-farm activities.

In summary, rural households can be either pushed or pulled into income diversification, depending on the particular context. If the reason is as a result of distress-push diversification, it could imply that the poorer households are more involved in off-farm diversification than richer ones. On the other hand, in the case of predominantly demand-pull

diversification, one would expect richer households to be more engaged in off-farm activities. In reality, both distress-push and demand-pull diversification can occur simultaneously among a sample of rural households at a given point in time.

Table 4. Reasons for Engaging in Off-Farm Activities

Possible Reasons	Yes	
	F	%
Generate additional income	60	40
Source of additional employment opportunities	48	32
Economic empowerment and survival strategies	46	30.7
Higher off-farm income	43	28.7
Reduction of poverty and vulnerability	42	28
Assurance of household food security	38	25.3
Increased in availability of capital / finance	26	17.3
Fund for household needs/ Increased household size and responsibility	18	12
Overcome risk and seasonality in natural resource base/risk minimization	16	10.7
Fund for farm investment	8	5.3
Deteriorating conditions of agriculture as a result of climate variation	4	2.7
Improving labour market opportunities / for income improvement	4	2.7
Lack of access to farm input markets/ Poor produce price	5	3.3
High dependency ratio	5	3.3
Health conditions	5	3.3
Better Government jobs	4	2.7
Acquisition of capital for further investment	5	3.3
Seasonal attacks of pests and diseases	3	2
Population pressure on natural resources	2	1.3
Decline in yields of crops as a result of declining soil fertility / crop failure	1	0.7
Shortage of farm labour	1	0.7

Source: Field Survey, 2017

4.4. Contribution of Off-Farm Income to Household Income

Off-farm income had been found to contribute significantly to total household income (Ogbanje *et al*, 2015). For the myriad of reasons mentioned above, diversification into the off-farm sector is growing among rural households in developing countries. Income from off-farm sources now accounts for a substantial share of total household income. For most households in the sample, off-farm participation increases overall income of a household positively and it is statistically highly significant (Woinishet, 2010). The findings show that there is an increasing contribution of off-farm activities to income of households as stated by 85% of total respondents. This indicates that with continuity and development in the off-farm activities, rural women can be able to move above the benchmark of ₦10,000 per month. The result demonstrates that, off-farm activities have a potential to improve the living standard of the poor and hence have a greater tendency in reducing income inequality, as it is an important source of income for the poor society.

The study reveals the advantages of off-farm activities to rural women household welfare in which 37% of respondents stated that off-farm activities enabled them to cater for their families. 19% and 16% of the respondents stated that off-farm activities are advantageous as it allows them to assist their husbands at home and to have an additional income respectively. 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.

4.5. Constraints to Off-Farm Income Activities

Although rural households tend to turn to off-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).

The result in table 5 shows that the major problem facing rural women in their off-farm activity is poor infrastructure (40.7%) which includes road networks, electricity etc. This is actually preponderant in rural areas where allocation of social and physical infrastructure was neglected. Road networks for instance is very important to rural women as most of them had earlier stated that they engage in shop keeping, marketing and sale of farm produce etc. which requires the transportation of commodities. More so, 38.7% of respondents stated that there are not enough customers to patronize them. This is also linkable to the conditions of living in rural areas and the average income of the rural people (mostly below 10,000). 34% attributed their constraint in off-farm activities to inadequate credit facilities and provision of loan. This will doubtlessly affect the growth and expansion of their enterprises. This also has an ability to hinder large scale operations. In the absence of well-functioning credit market, participation of poor households will be in lower paying easy-entry farm wage labour market as well as labour intensive low paying rural off-farm activities and less in high paying rural off-farm self-employments.

Increase in workload of domestic chores alongside with off-farm activity as domestic chores does not leave enough time to pursue other activities coupled with working under longer hours at off-farm activities (28.7%). This is true as family responsibilities and domestic needs affect the working hours of rural women. However, it was observed that social norms restricting female mobility and ability to work outside household, poor skill training or poor educational attainment or inadequate training opportunities and social-cultural barriers such as exclusive responsibility for household work among others do not serve as constraints as 100%, 99.3% and 98.7% responded respectively. The interaction of these factors creates a vicious circle in which low-income women in particular are caught. The mounting economic responsibilities of these women thus make combating their poverty, a crucial development goal.

Table 5. Distribution of Respondents by Constraints to Off-Farm Income Activity

Problems	Yes	
	F	%
Poor infrastructure	61	40.7
Not enough customers	58	38.7
Inadequate finance/credit facilities/ Inadequate provision of loan	51	34
Working longer hours	22	14.7
Increase in workload of domestic chores alongside with occupations / Domestic chores not leaving enough time to pursue other activities	21	14
Inadequate labour-saving technology	18	12
Low wages/poor conditions of work	12	8
Poor market networks	12	8
Poor market information on prices of goods and services	11	7.3
Unavailability of labour / High cost of labour	9	6
Lack of women empowerment training programmes in rural areas.	9	6
High cost of production leading to less competitive prices	8	5.3
High cost of transportation	8	5.3
Government policy due to taxes, licenses, roadblocks, residence permits (multiple taxation)	6	4
Lack of enabling policy environment to promote women’s entrepreneurship	4	2.7
Lack of access to modern technology/capital	4	2.7
Absence of social security benefits	3	2
High health risks	3	2
Lack of personal security and risk of sexual harassment	3	2
Social-cultural barriers such as exclusive responsibility for household work	2	1.3
Poor skill training / Poor educational attainment/ Inadequate training opportunities	1	0.7

Social norms restricting female mobility and ability to work outside household - -

Source: Field Survey, 2017

The hypothesis which seeks to test the significant relationship between the socio-economic factors and rural off-farm activities among rural women in the study area was carried out using the chi-square analysis. From the table, only monthly income derived from off-farm activities was significant when $P = 0.05$. The table also shows that monthly income has a statistical relationship with rural off-farm activities among rural women ($\chi^2=12.427, p=0.006$). This implies that the level of income of rural women is as a result of their engagements in off-farm activities and determines the kind of off-farm activity that can be engaged by the women. This shows that off farm activities contributed to rural women income.

Table 6. Chi-Square of Socio-Economic Characteristics and Rural Off-Farm Activities

Variable	χ^2 -value	Df	p-value	Decision
Age	4.470	5	0.484	Not significant
Marital status	3.865	2	0.145	Not significant
Education	5.162	5	0.396	Not significant
Household size	1.995	2	0.369	Not significant
Occupation	3.913	5	0.562	Not significant
length of stay	0.045	2	0.978	Not significant
Monthly income (derived from off-farm activities).	12.427	3	0.006	Significant

Source: Field Survey, 2017

5. 5. Conclusion and Recommendation

Off-farm income appears to be an important component of the income strategy, particularly for relatively land-scarce households and has recently received increased attention in discussions about rural development and poverty reduction. Female participation in off-farm income is vital for household welfare. Results have shown that off-farm income is of great importance to rural economies for its productive and employment effects: the development of off-farm activity in the food system will go a long way to increase farming profits by increasing the availability of inputs and improving the access to markets, while the income it generates to households represents a considerable and growing share of rural incomes especially for the rural poor. These contributions will become increasingly significant for food security, poverty alleviation and farm sector competitiveness and productivity in the years to come. Off-farm work helps to augment farm income, diversify against risk, and enhance returns. The study further revealed that different infrastructural and institutional factors influence the household’s choice of income diversification strategies. Households’ have a greater likelihood of only participating in low-pay off-farm work as a result of rural location, poor infrastructure, poor credit facilities, low income and other constraints faced by women in rural areas.

Based on the findings of this study, it is advocated that government policies should support strengthening the effectiveness of national and local institutions and their legal frameworks to formulate, coordinate and implement equitable policies, programs and projects to foster the social and economic participation of women in off-farm activities and; to improve their status in the society. Access to credit is one of the keys to an improved standard of living and higher productivity for both the farm and off-farm sector in rural areas. Special attention should be given to programs or activities which encourages women's access to credit and consequently raise their productivity, either individually or through productive organised

groups. Creation of accessible credit schemes can facilitate the establishment of off-farm businesses and help them to obtain a loan when the need arises.

There is need to improve the efficiency and performance of the rural women in their various activities by creating an enabling environment in rural areas through the provision of basic amenities and ensuring that adequate rural infrastructure such as roads, electricity and pipe bore water is put in place by the state and federal governments. This will help to alleviate the problems they face in their various occupations. Programmes in rural areas should take into account the specific factors that affect the availability and effectiveness of educational and training programs of women working in the agricultural or non-agricultural sector with special consideration to training programs which promotes and/or facilitates the participation of women, the upgrading of their skills and the development of their productive potential. Equally important is to implement targeted entrepreneurial skills development centres, focusing on small business and other rural activities.

Government policies should aim at increasing access to off-farm activities for all rural households, especially for households with little human, financial and natural assets and decrease the constraints that hinders the rural households from participating in off-farm activities. Policy options should not be limited to farming, but rather go beyond it to off-farm activities since both are equally important for the rural economy. Specifically, promoting rural economy by focussing attention on farming and neglecting off-farm activities is likely to lead to rural income inequality and worsen the problem of urban migration. Inclusive growth in the farm and off-farm sectors of the rural economy can only take place when basic key conditions are met. When the rural community is effective economically, it will facilitate stronger demand for local agricultural produce, thereby, stimulating farmers to increase and diversify production.

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