**Original Research Article**

**DETERMINANTS OF RURAL WOMEN’S PARTICIPATION IN INCOME-GENERATING ACTIVITIES IN KWARA STATE, NIGERIA**

**ABSTRACT**

Women play a significant role in promoting and expanding entrepreneurship by exhibiting proactive abilities and expertise in business operations. It is particularly important for women, given their discrimination in the labour market. This study was carried out to investigate the determinants of rural women’s participation in income-generating activities. The study provides insights into their main source of livelihood, factors that influence their participation in income-generating activities, the impact of these activities on household decision-making, and the constraints limiting their participation in income-generating activities. A three-stage sampling technique was employed to select 120 female respondents, and data were collected using questionnaires. Data collected were analyzed using descriptive statistics, Probit regression, Poisson distribution, and a 4-point Likert scale. Findings revealed that trading, particularly in agricultural produce, was the predominant income-generating activity, with respondents averaging 53 years of age and most households headed by men. Key factors influencing women’s participation in income-generating activities included age, marital status, household size, access to credit, and access to training and skills. Decision-making roles within households were significantly shaped by women’s education, household headship, participation in income-generating activities, and access to information and equipment. Major constraints identified were limited financial access, high start-up capital requirements, family influence, inadequate education, and insufficient business knowledge. Minor challenges included low self-confidence and gender-based favoritism. The study recommends the implementation of accessible and efficient credit programs, timely and adequate resource allocation, and the provision of education, training, and mentorship initiatives to empower rural women and enhance their participation in income-generating activities.

**Keywords:** Decision-making; Household; Rural women; Women empowerment.

**INTRODUCTION**

Income-generating activities refer to those activities in which an individual or a company earns or boosts its revenue or funds by providing goods or services in exchange for investment. It pertains to small-scale ventures that generate income for individuals or groups of people while advancing their right to self-determination and the objectives of integration, reputation, and reintegration (Khlayfat, 2017). Mouhammad (2018) reported that the crucial aim of income-generating initiatives is to assist rural households in obtaining supplementary income to reinforce their food security and livelihoods. In many countries, women are prevented from working for socio-cultural reasons (Falola et al., 2020). Due to cultural norms, religious mandates, and practices that apply to women, their status and role differ significantly, greatly restricting their opportunities (Jayachandran, 2020). Additionally, under strict patriarchy, only men are responsible for providing for all the basic needs of their family and women are supposed to stay in home and primarily take care of the health and nutrition of the family, bear and raise children, run the household, fetch water and forage and firewood (Jabeen et al., 2020). This serious issue negatively impacts the socioeconomic status of women in the country and contributes to gender segregation and income inequality through occupational preferences or values (Qing, 2020).

Women play important roles in income-generating agribusiness activities, particularly in rural regions, engaging in a range of rural activities such as cultivating crops and rearing animals, processing goods, non-farming activities, artisanal and commercial enterprises (Kipkoech, 2018). They exert strenuous efforts by performing threefold responsibility, including productive, reproductive, and community engagement roles in their daily routines (Fonjong & Zama, 2023). The unemployment rates are disproportionately higher in rural areas compared to urban centers, with women being more adversely affected than men across both regions, because of the restricted entry to economic and revenue-generating resources like land and funds (Adamu, 2020). According to NBS (2023), unemployment rate in the second quarter of 2023 was recorded at 4.2%, with rural areas specifically accounting for 2.5%. This is because they have limited access to training, information, public services, social protection, and markets, as stated by the FAO in 2013.

The crucial pillars of food security, namely availability, accessibility, stability, and utilization, are heavily reliant on rural women in Nigeria. It has been discovered that most individuals participate in numerous income-generating undertakings to sustain themselves, utilizing a blend of agricultural and non-agricultural activities (Mosa et al., 2019). They make significant contributions to rural economies, ranging from participation in small-scale self-help groups to occupying influential positions in dynamic cycles at different tiers (UN Women, 2021). According to the Gender and Development Network (2016), women typically reinvest around 90% of their earnings back into their families, which exceeds the contribution made by men by 30% to 40%. Falola et al. (2020) also noted that the primary motives for women in rural areas to participate in income-generating activities are to enhance their quality of life, support their families, attain financial autonomy, pursue personal interests, earn a livelihood, and boost their confidence. The ability of women to make decisions related to the production and earning of income within the household is pivotal in reducing violence based on gender, advancing the productivity of women, enhancing the standard of living of household members, and decreasing poverty among women and the entire nation (Ndossi et al., 2021).

Women's entrepreneurship has become increasingly popular worldwide over the last forty years, with a rising number initiating and managing their businesses (Alene, 2020). Still, the rate at which women participate is increasing at a decreasing rate. Many voices advocate promoting women's rights and empowerment in the rural world, arguing that this should be understood in the context of sustainable development. Considerable research focused on the contribution of entrepreneurial women and the factors affecting their performance; these studies focused on women's participation in income-generating activities and the factors responsible for their participation. Therefore, this present study seeks to understand the major source of livelihood of the rural women, factors that influence their participation in income-generating activities, with a focus on its impact on their decision-making abilities in the household and the constraints they face.

**MATERIALS AND METHODS**

**Study Area**

The study was conducted in Kwara State of Nigeria. The state is found in the North central region of Nigeria with a latitude of 7045’N and 9030’N, and a longitude of 2030’E and 6025’E. It’s popularly known as the gateway between Northern and Southern parts of Nigeria, and it was created on 27th of May 1967. Of the 36 states in Nigeria, Kwara is the largest in area with 36,925 square kilometers, but the sixth least populated, and in 2016, about 3.2 million people lived there (NBS, 2016).

**Source of Data**

Primary data were obtained using a well-structured questionnaire in an interview schedule. A three-stage sampling technique was used for the selection of respondents for this study. The first stage involved a purposive selection of three (3) Local Government Areas. The selection was based on the diverse income activities and predominance of rural communities in Oyun Local Government Area, Ilorin East Local Government Area, and Asa Local Government Area. The second stage involved random selection of the villages from each local Government area: Ilorin East Local Government Area, specifically Oke-Ose, Oke-Oyi, Idi Igba-awere, and Zango. Ilorin West Local Government Area, specifically Kangu, Surulere-Alabi, and Idi-ogede and Asa Local Government Area, specifically Laduba, Reke, Alafia-tayo and Ogbondoroko. The third stage involved random selections of ten (10) rural women from each village. A total of one hundred and ten(110) rural women were selected for the study.

**Data Collection**

Questionnaire used in this study was divided into four sections. The first section captured the socio-economic characteristics of respondents and the types of income-generating activities present in the study area. The second section focused on factors influencing rural women’s participation in these activities. The third section examined their roles in household decision-making, while the fourth addressed the constraints they face in engaging in income-generating activities. In addition, relevant secondary data were sourced from existing research articles.

**Data Analysis**

Data was subjected to descriptive statistics, probit regression analysis, poisson distribution, and likert-type scale. All the statistical processing and analyses were done using Stata software (Statistics/Data Analysis, version 6.0; Stata Corporation).

**Descriptive Statistics**

Descriptive statistics were used to describe the socio-economic characteristics of the female respondents and also to identify the major source of livelihood in the study area. It involved the use of mean, frequency, and percentages.

**Probit Regression Analysis**

Probit Regression Analysis was used to determine the factors influencing women’s participation in income-generating activities. It is a statistical technique used to examine the interaction between the binary (dependent) outcome variable and a group of explanatory (independent) variables. The binary dependent variable in probit regression has two possible values and is frequently coded as 0 and 1. Respondents are asked, 'Do you participate in income-generating activities?’ Responses were categorised into 1, for Yes, and 0, for No. Their response is the dependent variable in the model.

The model specification is given as:

Y\* = f (X1, X2, X3, X4,X5, X6,X7, X8, e……………)

Y = dependent variable, where a score of 1 was given for participation in income-generating

activities and 0 for non-participation in income-generating activities.

X1 = Age (years)

X2 =Level of education

X3 = Marital status

X4 = Husband's level of education

X5 = Household size (quantitative)

X6 = Access to credit (yes=1, no=0)

X7 = Access to training and skill(yes=1, no=0)

X8 = Market distance (miles)

e= random error

**Poisson distribution**

Poisson distribution was used to assess the influence of women’s participation in income-generating activities on their decision-making role in the household. It is used to represent the count of occurrences happening within a definite time or space interval, with a given average rate of incidence, and under the assumption that the events are not frequent and independent. Each respondent was given a score for the number of decisions they made, a score of 4 was given for decisions made by the respondent, 3 for decisions made by both the respondent and spouse, a score of 2 was given for decisions made by the spouse only and 1 for decisions made by others. The probability that the outcome variable Y is equal to the number of decisions made can be modeled as follows:

Y1= Economic decision-making

Y2= Household decision-making

Y3= Education decision-making

Y4= Healthcare decision-making

Y5= Social decision-making

X1= Age (Years)

X2= Educational level of the respondent

X3= Marital status

X4= Husband's educational level

X5= Household head

X6= Access to credit facilities (yes=1, no=0)

X7 = Membership to group/association (yes=1, no=0)

X8 = Participation in income-generating activities (yes=1, no=0)

X9 = Monthly income (Quantitative)

X10 =Access to information and equipment (yes=1, no=0)

The evaluation of Women’s empowerment is determined by five aspects that signify the growth of options and independence for women to make choices and take steps that can impact their life results. These include economic decision-making, household decision-making, education decision-making, healthcare decision-making and social decision-making. These aspects are derived from diverse sources that emphasize the essential entitlement of women to empowerment, whether at the familial, societal, or national level, as evidenced by studies such as those conducted by Baltiwala (1995) and Malhotra et al. (2002).

**Likert-type Scale**

Likert-type scale was used to identify the constraints faced by women participating in income-generating activities. It uses the ordinal scale, which measures the level of disagreement and agreement. They were asked to respond on a scale ranging from ' dislike most (1)' to ' like most (5)’. The scores were then aggregated to obtain the mean.

**RESULTS AND DISCUSSION**

**Socio-economic Characteristics of Respondents**

Table 1 presents the socio-economic characteristics of 120 respondents, which are essential in understanding the factors influencing rural women's participation in income-generating activities. The respondents were aged between 25 to 76 years, with an average age of 53 years. A significant proportion (39.17%) fell within the 51–60 age groups, indicating a predominance of older participants. Most respondents (89.17%) were married, and the average household size was 7, suggesting a link between marital status, household size, and the availability of farm labor, as supported by Muhammad-Lawal et al. (2009).

In terms of education, 46.67% had no formal education, highlighting a high illiteracy rate that may limit access to income-generating resources and opportunities. A majority of households (88.33%) were male-headed, which may influence women’s decision-making power and participation in economic activities. This is consistent with the finding of Alemu et al. (2021), who described education, amount of credit, total land holding, and average time spent as the main factors contributing to women’s participation in income-generating activities

Trading was the dominant income activity (64.71%), followed by artisan work (11.03%), livestock production (6.62%), waged labor (4.41%), agro-processing (2.21%), and crop production (0.74%). About 10.29% of the women were not engaged in any income activity. Some respondents participated in multiple income-generating activities, likely to diversify income and reduce risk, as noted by Daud, et al. (2018). The average monthly income for participants was ₦67,400.

Table 1: Socioeconomic characteristics of the rural women

|  |  |  |  |
| --- | --- | --- | --- |
| **Variables** | **Frequency** | **Percentage** | **Mean** |
| **Age (years)** |  |  | 53 |
| 30 and below | 4 | 3.33 |  |
| 31 – 40 | 16 | 13.33 |  |
| 41-50 | 19 | 15.83 |  |
| 51-60 | 47 | 39.17 |  |
| 61 and above | 34 | 28.33 |  |
| **Marital status** |  |  |  |
| Married | 107 | 89.17 |  |
| Widowed | 13 | 10.83 |  |
| **Educational level** |  |  |  |
| No formal education | 56 | 46.67 |  |
| Primary education | 35 | 29.17 |  |
| Secondary education | 15 | 12.50 |  |
| Tertiary education | 14 | 11.67 |  |
| **Household size** |  |  | 7 |
| 5 and below | 30 | 25.00 |  |
| 6 – 10 | 88 | 73.33 |  |
| 11 and above | 2 | 1.67 |  |
| **Household head** |  |  |  |
| Male-headed | 106 | 88.33 |  |
| Female-headed | 14 | 11.67 |  |
| **Monthly income** |  |  | 67,400 |
| Below 60,000 | 42 | 35.00 |  |
| 60,000 - 120,000 | 70 | 58.33 |  |
| 120,000 above | 8 | 6.67 |  |
| **Income activities** |  |  | Trading |
| No income | 14 | 10.29 |  |
| Livestock production | 9 | 6.62 |  |
| Crop production | 1 | 0.74 |  |
| Agro-processing | 3 | 2.21 |  |
| Artisan | 15 | 11.03 |  |
| Trading | 88 | 64.71 |  |
| Waged labour | 6 | 4.41 |  |
| \*Allow multiple selection |  |  |  |

**SURVEY: Field survey, 2023.**

**Factors influencing their participation in income-generating activities**

The probit regression model was used to analyze the factors influencing their participation in Income-generating activities. The result of the analysis is presented in Table 3., Five variables were found to significantly affect women’s participation in income-generating activities: Age, marital status, household size, access to credit, and access to skills and training.

The respondent's age has a negative impact of (5%) on their participation. Implying that respondents older will be 0.12 units less willing to engage in income activities, this is supported by Maryam A. & Mohammed B. (2019). The often-cited explanation for this is that as women age, their participation in income-generating activities tends to decline due to reduced physical strength and activity levels.

The marital status of respondents has a statistically significant and positive influence on their willingness to engage in income-generating activities. The coefficient of the variable is 2.05 units, and this implies holding other variables constant, the respondent's likelihood to participate in income activities will increase by a factor of 2.05 units when they are married. Household size positively influences women’s participation in income-generating activities. Based on this result, as the household size of the rural women increases by one individual, their participation in income-generating activities also increases by 0.37 units, keeping other variables constant. These align with the findings of bin Duwa (2021), who found that women’s participation in income-generating activities enables contributions to income, ensures food security, reduces the level of poverty, and brings economic growth and sustainable development.

Respondents who have access to credit are 1.35 times more likely to participate in income-generating activities than those who have limited to no access. Access to skills and training also positively influences women’s participation in income-generating activities. Based on this result, the more accessible rural women are to skills and training, the more likely by 1.12 units they are to participate in income-generating activities, keeping other variables fixed. This result is supported by SE Akiri et al. (2016); Falola et al. (2020).

Table 2: Factors that influence women’s participation in income-generating activities

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Participation in income-generating activities** | **Coef.** | **Std Error** | **Z** | **P.** **/z/** | **95% Conf.** | **Interval** |
| Age | -.1210099  | .0486054 | -2.49 | 0.013 | -.2162748 | -.025745 |
| Educational level | .4251988 | .4471711 | 0.95 | 0.342  | -.4512405 | 1.301638 |
| Marital status | 2.052803 | 1.21172 | 1.69 | 0.090 | -.3221242 | 4.42773 |
| Husband educational level | .0319383 | .3493 | 0.09 | 0.927 | -.6526772 | .7165538 |
| Household size | .3713099 | .1990062 |  1.87 | 0.062 | -.0187351 | .761355 |
| Access to credit | 1.353859 | .6404246 | 2.11 | 0.035 | .0986494 | 2.609068 |
| Market distance | -.0791005 | .1348607  | -0.59 | 0.558 | -.3434226 | .1852215 |
| Access to training and skills | 1.122458 | .636974  | 1.76 | 0.078 | -.1259886 | 2.370904 |
| Constant | .3514049 | 3.404138 | 0.10 | 0.918 | -6.320583  | 7.023393 |

**SURVEY: Field survey, 2023.**

**Influence of women’s participation in income-generating activities on their decision-making role in the household.**

The Poisson distribution was used to analyze the influence of women’s participation in income-generating activities on their decision-making role in the household. The result of the analysis is presented in Tables 3 and 4 below. Table 3 shows that decisions on finance, socials, and education are made mostly by the spouse, while health and household decision-making are made by both the Spouse and the wife. These findings are consistent with previous studies by Acostal et al. (2020), which indicate that, even when women participate in income-generating activities, key decisions are often made by their spouses or jointly with their spouses or other family members.

Table 3: Socioeconomic characteristics of the rural women

|  |  |  |  |
| --- | --- | --- | --- |
| **Variable** | Frequency  |  Percentage |   |
| **Economic DM** |  |  |  |
| Myself | 88 | 18.88 |   |
| Me and my spouse | 177 | 37.98 |   |
| My spouse | 201 | 43.13 |   |
| **Household DM** |  |  |  |
| Myself | 153 | 31.88 |  |
| Me and my spouse | 224 | 46.67 |  |
| My spouse | 103 | 21.46 |  |
| **Health DM** |  |  |  |
| Myself | 68 | 18.89 |  |
| Me and my spouse | 236 | 65.56 |  |
| My spouse | 56 | 15.56 |  |
| **Education DM** |  |  |  |
| Myself | 78 | 16.25 |  |
| Me and my spouse | 193 | 40.21 |  |
| My spouse | 209 | 43.54 |  |
| **Social DM** |  |  |  |
| Myself | 102 | 17.00 |  |
| Me and my spouse | 205 | 34.17 |  |
| My spouse | 293 | 48.83 |  |

**SURVEY: Field survey, 2023.**

Based on the result in Table 4 below, four of the variables were found to be significant: Respondent's educational level, household head, participation in income-generating activities, and access to information and equipment.

Women’s educational level positively influences their decision-making roles in the household and is significant at a 5% significance level. Implying that the more educated they are, the more likely by (0.050 units) they make decisions in the household. Women who have received formal or technical education are better equipped to engage in both financial and non-financial decision-making, in contrast to those who have not had the opportunity to pursue such education. Le & Nguyen (2021).

In households headed by males, women are 0.46 units less likely to make significant household decisions, holding all other factors constant. This means that households dominated by males have women with less decision-making power, while households dominated by females have more women with decision-making power. This finding is consistent with the study by Melak (2019), which concluded that, despite their substantial contributions to economic activities, women generally do not experience a high level of autonomy in household decision-making.

Respondents who participate in income-generating activities are 0.31 times more likely to make decisions in the household. Access to information and equipment by the respondent significantly affects their willingness to participate in household decision-making. The coefficient of the variable is 0.03 units, and this implies holding other variables constant, the respondent's likelihood to participate in household decision-making will increase by a factor of 0.03 units. This finding is consistent with various studies.

Based on the result, access to information and equipment positively influences women's decision-making roles in the household at a 10% significance level. This means that for every unit of access to information and equipment available to women, their ability to decide on the household increases by 0.03 units, keeping other factors constant. This indicates that women who have access to information and equipment can make more decisions in the household. Access to information allows them to make more informed decisions on various activities. This is further supported by Falola et al. (2020).

Table 4: Influence of women’s participation in income-generating activities on their decision-making roles in the household

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Decision-making** | **Coef.** | **Std Error** | **Z** | **P>/z/** | **95% Conf.** | **Interval** |
| Age | .0002201 | .0018001 | 0.12 | 0.903 | -.003308 | .0037481 |
| Educational level | .0495416 | .0201529 | 2.46 | 0.014 | .0100426 | .0890407 |
| Marital status | -.1152352 | .1335684 | -0.86 | 0.338 | -.3770245 | .1465541 |
| Husband educational level | -.013296 | .0208887 | -0.64 | 0.524 | -.054237 | .0276451 |
| Household head | .4591067 | .1190975 | 3.85 | 0.000 | .2256798 | .6925336 |
| Access to credit | -.0067213 | .0285602 | -0.24 | 0.814 | -.0626982 | .0492557 |
| Group membership | .014697 | .0328402 | 0.45 | 0.654 | -.0496686 | .0790626 |
| Participation in income-generating activities | .3101649 | .0583301 | 5.32 | 0.000 | .1958399 | .4244898 |
| Monthly income | -4.33e-07 | 4.79e-07 | -0.90 | 0.366 | -1.37e-06 | 5.06e-07 |
| Access to equipment and information | .0337791 | .0201235 | 1.68 | 0.093 | -.0056622 | .0732204 |
| Constant | 3.39262 | .2063244 | 16.44 | 0.000 | 2.988232 | 3.797009 |

**SURVEY: Field survey, 2023.**

**Constraints rural women face in participating in income-generating activities**

The result from Table 5, below, found that women participating in income-generating activities in the study area are faced with some constraints, and these problems were ranked according to their severity as stated by the respondents.

The most significant constraint identified was limited access to financial resources, with a mean score of 4.01. This limitation hampers business growth, diversification, and ultimately reduces women’s participation in income-generating activities. High initial capital requirements ranked second, indicating that while many rural women are willing to engage in economic ventures, the high start-up costs serve as a major barrier. Family decisions is the third-ranked constraint. Without the support or approval of their families, women’s involvement in income-generating activities is often restricted. Lack of access to education, business know-how, and information is the fourth-ranked constraint that affects the participation of women in income-generating activities. Women, who are often the most valuable resource in agriculture and rural economies, encounter obstacles that impede their productivity (Busari et al., 2019). These challenges include a high illiteracy rate, inadequate access to credit facilities, small business sizes, and a focus on primarily subsistence-level activities (Stokes et al., 2015). Women have limited access to training, information, public services, social protection, and markets, as stated by the FAO in 2013.

Table 5: Constraints faced by women participating in income-generating activities

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Constraint** | **Strongly agree** | **Agree** | **Neutral** | **Disagree** | **Strongly disagree** | **Mean score** | **Rank** |
| Limited access to finance | 10(7.30) | 122 (89.05) | 1(0.73) | 4(2.92) | 0(0.00) | 4.01 | 1st |
| High price  | 19(13.87) | 86 (62.77) | 17 (12.41) | 15 (10.95) | 0 (0.00) | 3.80 | 2nd |
| Family’s decision | 1(0.73) | 99 (72.26) | 10 (7.30) | 27 (19.71) | 0 (0.00) | 3.54 | 3rd |
| Lack of access to education | 2 (1.46) | 85 (62.04) | 25 (18.25) | 25 (18.25) | 0 (0.00) | 3.47 | 4th |
| Lack of business know-how and information | 1 (0.73) | 95 (69.34) | 8 (5.84) | 33 (24.09) | 0 (0.00) | 3.47 | 4th |
| Lack of confidence and inferiority complex | 0 (0.00) | 48 (35.03) | 4 (2.92) | 85 (62.04) | 0 (0.00) | 2.73 | 6th |
| Favoritism of men | 0 (0.00) | 27 (19.71) | 23 (16.79) | 85 (62.04) | 2 (1.46) | 2.55 | 7th |

**SURVEY: Field survey, 2023.**

**CONCLUSION**

The study reveals the complex socio-economic realities of rural women's participation in income-generating activities in Kwara State, Nigeria. The majority of women are older and primarily engaged in a single income-generating activity, with trading agricultural produce being the most common source of livelihood. Factors influencing their participation include access to credit, training, household size, marital status, and age. The study also found a link between women's involvement in income-generating activities and their decision-making roles within the household, particularly influenced by their educational level, household head, access to information and equipment, and involvement in income-generating activities. However, decisions regarding household, education, and social matters remain predominantly controlled by their spouse, and decisions related to economic and healthcare matters are often made jointly by both respondent and spouse, indicating an imbalance in household power dynamics.

Barriers to women's participation include limited access to financial resources, high startup capital requirements, restrictive family decisions, lack of education, and insufficient business knowledge and information. It is recommended that policies aimed at increasing rural women's access to credit programs, adult literacy programs, vocational training, and mentorship, and their participation in the decision-making process, be implemented. This inclusive approach would enable government institutions to better understand and address the needs of rural women, fostering sustainable rural development and women's empowerment.

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