

INCOME PATTERN, POVERTY DYNAMICS AND ALLEVIATION OF UNDER-40 RURAL FEMALE AGRIPRENEURS IN OBOWOIMO STATE, NIGERIA.

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ABSTRACT

This study focused on the determinants of poverty status of under-40 rural female agripreneurs in Obowo Imo state Nigeria. It was conducted in 2017. The study described the socio-economic profile, examined income pattern, determined poverty status, ascertained determinants of poverty status, determined relationship between income pattern and poverty status, and described poverty alleviation strategies of the respondents in the study area. Multi stage sampling technique was used to select 50 under-40 rural female agripreneurs. Inferential and descriptive statistical tools were employed in data analysis. Majority, 86.0%, of the respondents belonged to households of 11 persons and above and 82.0% were small and medium scale agripreneurs. Their major income sources were farming (94.0%), foodstuff trading (90.0%), crop processing (84.0), among others; 84% had between ₦100,001-₦300,001 as their average yearly income; none of them was poor. Business expenses (5.0%) and access to credit (10.0%) determined poverty status; income pattern had no effect on their poverty status, and Cooperative Farming (20.0%) and Agricultural Development Projects (2.0%) were the only poverty alleviation strategies. It was recommended that the Poor poverty alleviation strategies of the female farmers should be reassessed, and rural female agripreneurs are advised to work towards having reduced number of households in order to cut down on their expenses to have decreased their poverty status.

Keywords: Income Pattern, Under-40 Rural Female, Poverty Dynamics, Female Agripreneurs, Poverty Alleviation.

INTRODUCTION

Poverty refers to the inability to attain minimum standard of living as a result of lack of basic necessities of life (Flora *et al.*, 2002 and Lafourcade, 2002). It is a social condition characterized by the inadequacy of access to basic human needs (food and non-food) for the sustenance of socially acceptable minimum standard of living in a given society (Nze and Emmanuel, 2017). A household individual without enough income to meet the minimum levels of needs such as adequate food, shelter, potable water, healthcare, education, employment opportunity in a given society is generally said to be poor. Poverty is a global problem, and it is one of the greatest challenges

facing Nigeria (CBN 2010; World Bank, 2009). This is unfortunate given the country's rich resources in agriculture, oil wealth, human capacity and friendly geo-climatic conditions. Indeed, it is estimated that over 70 percent of Nigerians are classified as poor and half of this number lives in absolute poverty (World Bank, 2009; Landes, 2010). It afflicts people in various depth and levels at different times and phases of existence (Alfa *et al.*, 2014).

Poverty is particularly severe among females in rural areas, where up to 80 percent of the residence are poor. Rural women in Imo State are more vulnerable to the incidence of poverty and they comprise the bulk of the poor group within rural communities (Achinihu, Mbah and Obi-Anyanwu, 2016). These females, mostly small scale agripreneurs, are very crucial to the growth of industry but are barely regarded as major economic drivers due to discriminations, absence of gender equality, less recognition in the families and societies compared to their male counterparts as supported by Eze and Anyairo (2010). In Obowo Imo state, Under-40 females are majorly involved in food cultivation and production, processing, preparation and marketing. They are equally agripreneurs in diverse area such as livestock production, foodstuff trade, body- and footwear sales, palm oil business, cassava products business, food vendor, hair dressing, fashion designing, among others, in order to generate income for livelihood (Nze and Emmanuel, 2017). Despite all these activities, their contributions to food and agricultural products are still largely underestimated in many parts of Nigeria, with Imo State inclusive (Onubuogu and Onyeneke, 2012; Augonus *et al.*, 2017; Eze and Anyairo, 2013 and Nze and Emmanuel, 2017). Various strategies have been used to develop women through different programs by the federal government. However, these programs are short lived sometimes due to change of government. Also these programs may not have been carried out in manners that meet the needs of these rural female under-40 agripreneurs.

Objectives of the Study

The broad objective of this study was to analyze income pattern, poverty dynamics and alleviation of under-40 rural female agripreneurs in Obowo Imo State, Nigeria. The specific objectives were to:

- i. describe the socio-economic profile of under-40 rural female agripreneurs in Obowo Imo state;

- ii. examine income pattern of the respondents;
- iii. determine the poverty status of the respondents;
- iv. ascertain determinants to poverty status of the respondents;
- v. determine relationship between income pattern and poverty status of the respondents; and
- vi. describe poverty alleviation strategies in the study area.

MATERIALS AND METHOD

The study was conducted in Obowo Local Government Area of Imo State, Nigeria. Obowo is made up of autonomous communities which are: Umuokeh, Okwunaezigwe, Osintalalomu, Umulogbo, Amanze, Umuosochie, Umuefem, Avutu, Achara, Umunachi, Okwuruobia, Ehieme, Ofeohia, Odenkwume, Umuagu and Amato (Obodoechi 2006). Obowo Imo state is known for farming, hunting, trading and education, but majority of them, especially the females are predominantly farmers. Their farming activities usually reach their peak by the late February and early April when rainy season starts. They practice bush fallowing observing an average of 2 years between shifts. They undertake mixed cropping for their individual household needs as well as for commercial purposes. These farmers cultivate crops like cocoyam, potatoes, yam, cassava, vegetables, maize and other numerous food crops. There are also crops like oil palm, wine palm and cashew, and most of these activities are undertaken by their energetic under-40s. The under-40 are equally agripreneurs in diverse area such as livestock production, foodstuff trade, body and footwear sales, palm oil business, cassava products business, food vendor, hair dressing, fashion designing, among others, in order to generate income for livelihood (Nze and Emmanuel, 2017). This goes in line with the work of Fletschner (2009) who opined that the dynamics of income earned sustains livelihoods.

A multi stage sampling techniques was adopted in data selection. In the first stage, 5 autonomous communities from Obowo, namely: Umulogbo, Umuosochie, Umuokeh, Umunachi and Umuagu were randomly selected. Secondly, 10 under-40 female agripreneurs were randomly selected from each of the selected autonomous communities to give a total of fifty under-40 female agripreneurs for the study.

Data for this study were obtained from only one source which is primary source of data. It was gathered through a well-structured questionnaire which was developed based on the objectives of this study, and was issued to the respondents. Objectives 'i', 'ii' and 'vi' were analyzed using descriptive statistics which basically included frequency distributions, tables, percentages and mean. Objective 'iii' was analyzed using Foster Greer Thorbecke [FGT] poverty indices.

Objective 'iv' was analyzed using probit regression analysis, while objective 'v' was analyzed using correlation analysis.

Analytical techniques

The Foster Greer Thorbecke [FGT] indices for determining the poverty status of the respondents is specified below. This model has been previously used in determining poverty status by Ishiaku *et al.* (2017), Zira *et al.* (2017), Nze and Emmanuel (2017) and Onwumere *et al.* (2017), and it is represented as follows:

$$\text{Per capita household expenditure} = \frac{\text{Total household monthly income}}{\text{Household size}}$$

$$\text{Mean per capita household expenditure} = \frac{\text{Total per capita household income}}{\text{Total number of household}}$$

$$\text{Poverty status} = P \propto \frac{1}{N} \sum_{i=1}^N \left[\frac{Z - Y_i}{Z} \right]^\alpha \text{ eqn 1}$$

$$\text{Poverty level } P_i = \frac{1}{N} \sum \left[\frac{Z - Y_i}{Z} \right]^1 \text{ eqn 2}$$

$$\text{Poverty line} = P_2 = \frac{1}{N} \sum \left[\frac{Z - Y_i}{Z} \right]^2 \text{ eqn 3}$$

Where:

N = Number of under-40 female farmers below poverty line

Y_i = Per capita income of those classified

P = Poverty aversion parameter that takes the value 0,1,2

Z = Poverty line third of the average per capita expenditure

The respondents were categorized into poor and non-poor groups using the two-third mean per-capita income as the benchmark, which was adopted from Adewunmi *et al.* (2011). Respondents whose mean per-capita income fall below the poverty line were regarded as being poor while those whose per-capita income were above the benchmark were non-poor.

Probit regression model used in ascertaining determinants of poverty status of under-40 female agripreneurs is specified below. The model was used by Ifenkwe and Kalu (2012) and Isaac (2014). The model is specified as follows:

$$P(Y) = a + X_1 \beta_1 + X_2 \beta_2 + X_3 \beta_3 + X_4 \beta_4 + X_5 \beta_5 + X_6 \beta_6 + e \dots \text{ eqn 4}$$

Where;

Y = Poverty status of under-40 rural female agripreneurs (poor=0, non-poor =1) derived from equation 1

β = Vector of parameters to be estimated

The explanatory variables (Xs) specified as determinants of poverty are as follows:

X_1 = Land ownership (hectares)

- X₂ = Business expenses (Naira)
- X₃ = Farming experience (years)
- X₄ = Access to credit (have access =0, have no access=1)
- X₅ = Age (years)
- X₆ = Dependency ratio (Number of family member below 12 years and above 60 years of age)

Correlation analysis for relationship between income pattern and poverty status of the respondents was shown below. This model was deemed fit by Nze and Emmanuel (2017) in their work, and it is specified as follows:

$$r_{xy} = \frac{\sum xy}{\sqrt{\sum x_i^2 \cdot \sum y_i^2}}$$

- Where x = Income of under-40 female agripreneurs (Naira)
- y = Poverty status of the respondents (indices)
- r = correlation coefficient

RESULTS AND DISCUSSION

Socio-economic profile of under-40 female agripreneurs

The socio-economic profile of the respondents is shown in table 1. Majority (86.0%) of the respondents belonged to households of 11 persons and above while only 8% had a household size of 1-5 persons. This indicated that most households were very much populated and will really render human assistance needed in every agripreneurship. Household size is an important factor to any business because it indicates sources of human assistance, determines the extents of

expenditure, the dependent ratio and also the income of such household. This is in consonance with the findings of Iheke (2006), Quartey (2005), Udoh and Omonona (2002) which showed that household size positively affected the welfare of a business due to synergies and multiple sources of income from large household size. Majority of the respondents, 82.0%, were small and medium scale agripreneurs. This means that these agripreneurs were not really operating on large scales. The implication could be that these agripreneurs in Obowo Imo state might be influenced by higher poverty rate existing in rural areas with its associated low investments (Nze and Emmanuel, 2017). Majority of the under-40 female agripreneurs, 74.0%, practiced mixed-cropping while 24.0% practiced mixed-farming. In mixed-cropping, varieties of crops are grown together on the same piece of land. Land is managed among crops, and this could lead to higher income. This implied that majority of these females engaged in mixed-cropping because of its higher return. The table also revealed that majority of the agripreneurs, 68.8%, were farmers with farming experiences of below 21 years. This is an indication that these under-40 agripreneurs were not fully experienced in farming. It could be as a result of their involvement in other agripreneurship outside farming. Oluwatayo (2008) established that in many rural areas in Nigeria, agriculture alone does not provide sufficient livelihood opportunities hence diversification into non-farm activities has been seen as a form of self-insurance.

Table 1: Distribution of respondent according to household size, type of agripreneurs, farming system and years of farming

Variables	frequency	percentage (%)	Mean
Household size (Number of persons):			
1 – 5	4	8.0	10.0
6 – 10	3	6.0	
11 and above	43	86.0	
Types of Agripreneurs (Scale)			
Small scale	22	44.0	
Medium scale	19	38.0	
Large scale	9	18.0	
Farming system (types):			
Mixed-cropping	37	74.0	
Mixed-farming	12	24.0	
Mono-cropping	1	2.0	
Years of farming: (Years)			
Below 11	7	14.0	28.6
11- 20	27	54.4	
21- 30	14	28.8	
31 and above	2	4.0	
Total	50	100.0	

Source: field survey; 2017.

Income Pattern of Under-40 female agripreneurs in Obowo Imo state

Income Sources of the respondents

Investigating on the sources of income, from table 2, showed that the major income sources of these under-40 rural female agripreneurs were farming (94.0%), foodstuff trading (90.0%), crop processing (84.0), palm oil business (76.0%), and livestock production (74.0%) ranging from the 1st to the 5th Income sources respectively. All these income sources are agriculture and agricultural related. All these agree with the findings of Nwakwasi *et al.* (2016), Adi, (2013) Kanu,

et al. (2016) and Mazza, (2016) who stated that farming is the mainstay of households' livelihood and higher percent of rural women participate in farming on a commercial and or subsistence basis. Where land is scarce, subsistence farming on own farm or on rented farm is quite common where they produced crops like cassava, yam, pumpkin, okra, maize, banana, plantain, pawpaw, pepper cocoyam, melon, oil palm, pineapple, etc.; for livestock production, they rear goats, poultry, sheep, pigs, fish, dogs, as well as farm produce processing.

Table 2: Distribution of respondents according to income sources

Income source	frequency	percentage (%)	Rank
Farming	47	94.0*	1 st
Foodstuff trading	45	90.0*	2 nd
Crop processing	42	84.0*	3 rd
Palm oil business	38	76.0*	4 th
Livestock production	37	74.0*	5 th
Tailoring	32	64.0*	6 th
Civil service	28	56.0*	7 th
Craftsmanship	23	46.0*	8 th
Cassava products business	21	42.0*	9 th
Body and foot wears sales	16	32.0*	10 th
Food vendor	14	28.0*	11 th
Bead making	6	12.0*	12 th

Source: Field survey; 2017.

* = Multiple Responses Recorded

Average Yearly Income of the respondents

The result of average yearly income of the respondents is shown in table 3. The table revealed that 84% of the under-40 rural female agripreneurs' average yearly income falls in the range of ₦100,001-₦300,001, followed by 12% of the respondents whose yearly income falls within the range of ₦300,001-₦600,000.

This is an indication that the under-40 rural female agripreneurs in Obowo have a moderate yearly income. This conforms with the findings of Nze and Emmanuel (2017) which stated that rural women in Obowo Imo state were not very high income earners owing to the nature of their investments.

Table 3: Distribution of respondents according to average yearly income

Variable	frequency	percentage (%)
Average yearly income (Naira):		
Below 100,001	1	2
100,001 – 300,000	42	84
300,001 – 600,000	6	12
600,001 and above	1	2
Total	50	100.0

Source: Field survey; 2017.

Poverty Status of Under-40 rural female agripreneurs

The mean per capital household expenditure (MPCHE) of the respondents ranged from <1051.15 for those extremely poor, 1051.15≤2102.30 for those moderately poor and >2102.30 for the non-poor of their mean per capital household expenditure. None of the respondents

fall within the ranges of the poor and moderately poor. This means that the under-40 rural female agripreneurs in Obowo were all non-poor. This is in disagreement with the findings of Ajayi (2001) and Igbalajobi *et al.* (2013) which showed that 73% of female smallholders in Nigeria were poor, and that the existence of poverty abounds among the rural farming households and it

was high time we proffered adequate measures to alleviate poverty respectively. The implication could be that though they were moderate income earners, their income was sustainable enough for their living. According to Nze and Emmanuel (2017), being a rural

area, they are likely to have some other means of survival such as keeping domestic animals and engaging in farm labor, and they equally feed more on their farm produces.

Table 4: Classification of respondents by poverty status

Group	MPCHE (Naira)	Frequency	Percentage
Extremely poor	<1051.15	nil	0.0
Moderately poor	1051.15≤2102.30	nil	0.0
Non-poor	>2102.30	50	100.0

Source: Field survey;2017.

Determinants of Poverty Status of the Respondents in the study area

Table 5 revealed the probit regression result on determinants of poverty status of the female agripreneurs. The parameters that were significant included business expenses with a Z-Test of 2.209*, and access to credit with a Z-Test of -1.668*. Business expenses were statistically significant at 5.0% with a positive sign, meaning that as the business expenses

increased, the possibility of the respondents being poor increased too. The implication could be that they spend much as business expenses in areas such as rents, levies, carriages, storage, loading and off-loading, among others. Access to credit was significant at 10.0% with a negative sign. This means that increase in access to credit reduced the possibility of the respondents being poor. This is expected because funds availability boost productivity and income.

Table 5: Probit regression result on poverty determinants of the respondents

Variables	Coefficient	Standard Error	Z-Test
Land ownership	-.018	.019	-0.939
Business expenses	.000	.000	2.209**
Farming experience	.007	.013	0.527
Access to credit	-.295	.201	-1.668*
Age	-.002	.009	-0.243
Dependence	-.025	0.34	-0.727
Intercept	-1.769	.375	-4.721***

Source: Field survey; 2017.

Key: * = significant at 1%, ** = significant at 5% and * = significant at 10%**

Relationship between Income Pattern and Poverty Status of the respondents

Pearson correlation result on income and poverty status of the respondents is shown in table 6.

The table revealed that there is no relationship between the respondent's income pattern and their poverty status. This means that their income pattern did not affected the extent to which they get out or go into

poverty. The implication is that much or less income have not tendency of lowering or increasing their poverty level. This does not collaborate with the findings of Ifenkwe and Kalu (2012) who opined that poverty status can be transient and that if managed through activities that could generate income, the status could be changed.

Table 6: Pearson correlation result on income on poverty status of the respondents

	Income	Poverty Status
Income	1.00	0.48
Poverty Status	0.48	1.00

Source: field survey; 2017.

Poverty alleviation strategies among the respondents in the study area

The result on poverty alleviation strategies among the respondents is shown in the table 7. The table revealed

that almost all the various poverty alleviation strategies available for the under-40 rural female agripreneurs have not had impact on them. The indication is that out of the 8 poverty alleviation strategies existing or had

existed in the area, the respondents only benefited from 2 which were Cooperative Farming (20.0%) and Agricultural Development Projects (2.0%). This implied that these poverty alleviation strategies were not effective for poverty intervention in the area. This is not in conformity with the findings of Ifenkwe and Kalu (2012) which stated that Federal Government of Nigeria has embarked on multi-faceted poverty

alleviation program. These agripreneurs are likely to have ventured into so many poverty coping strategies such as reducing the frequency of eating per day, fasting and praying, seeking help from friends/relatives, eating of less preferred food, and some other non-farming activities as opined by Igbalajobi *et al.* (2013).

Table 7: Distribution of poverty alleviation strategies in the study area the study area

Items	frequency	percentage
Natural Agricultural insurance scheme	nil	-
Green revolution	nil	-
Operation feed the nation	nil	-
Cooperative farming	10	20.0*
Natural agricultural development agency	nil	-
Agricultural development projects	1	2.0*
Farm settlement scheme	nil	-
Directorate of foods, roads and rural infrastructure	nil	-

Source: Field survey; 2017.

* Multiple responses recorded

CONCLUSION AND RECOMMENDATIONS

This study concluded that under-40 rural female agripreneurs' households were really populated, with agriculture and agricultural related businesses as their major income sources. The agripreneurs are not poor, rather, they are moderate yearly income earners, with income having no relationship with their poverty status. It was recommended that the poverty alleviation strategies of the female farmers should be reassessed, and rural female agripreneurs are advised to work towards having reduced number of households in other to cut down on their expenses to have decreased their poverty status.

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