Awareness, Perception and Attitude towards Income-Generating Activities among Low-income Women in Nigeria (TET Fund funded)

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ABSTRACT

This study examined the tendencies of Nigeria's low-income women towards income generation activities (IGA) in the face of the feminisation of poverty globally. The gender poverty gap has widened, with more women, particularly those aged 25-34, who are in their prime working years, falling into brackets of insufficiency, comparatively. A participatory approach underpinned the study, built on the Gender Equality Theory. A quantitative method was employed, using a multi-stage sampling technique to survey 2,954 respondents among low-income women across three (3) States and the Federal Capital Territory (FCT). Each selected State was highly populated, multicultural and multi-ethnic to obtain a holistic perspective of the target population, generally defined as those who averaged sixty thousand Naira total monthly income. Findings show that low-income women, mostly youthful, became aware of IGAs through friends, parents and relatives and that they were involved in IGAs to be less dependent on their spouses, support their husbands financially, and tended to wholly finance the family after spouses' retrenchment, retirement or eternal departure. The study conclusively identifies the development and sustainability of IGAs undertaken by women as being hampered by credit access limitations, paucity of training, below-par technical support, and absent IGA hubs. The study recommends, among others, that agencies and ministries should offer substantial support to IGA-participating low-income women through extension services, business hub creation, and business training programmes; these would enhance their finances to power their households and create wealth.

Keywords: Low-income, Women, Wealth Creation, Nigeria

INTRODUCTION

The United Nations has set financial and economic inclusions as one of the main goals in the Sustainable Development Goals (SDGs). The objective is to achieve sustainable development and improve human welfare based on human rights and equality. However, the current reality in most African countries has revealed a high

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incidence of poverty and unequal distribution of wealth, especially among women (Omotoso, Adesina, & Adewole, 2022; Ziyaviddinovna, 2022). Nigeria is outstanding as an epicentre of poverty across the West African coast and in sub-Saharan Africa (Akanle & Adeogun, 2014). The country holds a spectacular social reality which unconventionally and interestingly resonates high level of interconnectedness of poverty and inequality amongst the women folk, their work values, sustainability and the economy generally.

The incidence of poverty, income inequality and poor access to wealth among households, especially women and children in many countries, has been widespread. According to a 2020 World Bank report, more than 46 per cent of women globally live in extreme poverty. The report defined income at or below 50 per cent of the federal poverty level in 2019. In this context, extreme poverty is measured as the number of people living on less than $1.90 per day. Women comprise 1.5 billion of the World's low-wage workforces (ILO, 2018). Recent reports show that 70 per cent of women in developing economies, including Nigeria, find themselves in the informal economic sector (Ezeobi, 2021). Compared to 94 per cent of men, only 65 per cent of women aged 25-

54 are in the labour force.

The Central Bank of Nigeria (CBN) and Enhancing Financial Innovation & Access (EFInA) report in (2019) indicated some of the factors responsible for the financial exclusion of women and consequent low income and poverty to include, education, low income and trust in financial services which limit women's access to financial products and services. As of 2017, the World Bank reported that only 27 per cent of females in Nigeria owned a transaction account.

Regionally, there is an expectation for poverty to increase by 2% of the regional population. This will mean a new 26 million people falling below the poverty line (Tyson, 2020). Thus jeopardizing the progress made in the last five years in poverty reduction. Furthermore, half of the new poor will live in only five countries: Ethiopia, Kenya, the Democratic Republic of Congo, South Africa and Nigeria– with Nigeria being the major contributor, as presented in an unpublished World Bank document (Tyson, 2020). Consequently, the efforts to end poverty are nearly impossible (Kitenge, 2020).

Hence, there is a need to investigate possible intervention strategies for sustainable wealth creation among low-income women in Nigeria. There should be a deliberate effort to sensitize women on sustainable wealth creation in addition to generating baseline data for policy interventions on novel strategies for sustainable wealth creation for targeted low-income women.

Statement of the Research Problem

In 2021, the United Nations' statistical report revealed that 96 million people have been pushed into extreme poverty, and 47 million of them are women and girls (Guterres, 2021). Similarly, the widened gender poverty gap is such that more women will be impoverished than men, particularly those aged 25-34 currently in their active years (Ojomo, 2020). It is estimated that 118 women aged 25-34 will be in extreme poverty globally for every 100 men aged 25 – 34, and this ratio may increase to 121 poor women for every 100 poor men by 2030 (Guterres, 2021). Of the 28 poorest countries in the world, 27 are located in sub-Saharan Africa (SSA), with the region's poverty rate estimated at 42.3% (Onyekwena and Ekeruche, 2020). Millions of Africans have been critically affected by poverty and unemployment. Over 400 million people live in abject poverty (Ojomo, 2020). Similarly, unemployment remains a key concern across African countries, including Nigeria. The foregoing, therefore, raises the question of how low-income women create sustainable wealth in Nigeria.

Inadequate awareness and sensitization of low-income rural and semi-urban women of their socio-economic, health and overall well-being is evident in some developing countries, especially in Nigeria. The absence of existing policy to drive the masses, especially rural and semi-urban women of low income, on the critical role of their situation in wealth creation and well-being makes this research unique. The absence and, in some cases, shortage of baseline data for policy formulation and implementation in the area of research is no doubt timely.

Research Objectives

The broad objective of the research project is to examine the disposition of low-income women towards Income-Generating Activities in Nigeria. The specific objectives are to:

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1. examine the awareness of income-generating activities among low-income women in selected rural/semi-urban centres in Nigeria;
2. investigate the perception of Generating Activities by low-income women in selected rural/semi-urban centres in Nigeria; and
3. examine the disposition of low-income women to Income-Generating Activities within selected rural/semi-urban centres in Nigeria.

LITERATURE REVIEW

The concept of poverty refers to a condition where people lack adequate resources to meet life's essential needs, including food, shelter, and clothing. From another school of thought, poverty implies the absence of enough resources required to cater for oneself, family, or relations. Put differently, poverty connotes the inability to enjoy the good things of life or achieve set goals. Poverty, as used in this context, is beyond deficiency in income to include scarcity of vital information, lack of power, and little or no control over important life decisions (Royce, 2018; Benatar, 2016).

Living in poverty means the inability to access and afford health care, clean sources of energy, decent accommodation or shelter, education and quality food. Poverty in countries lacking portable drinking water and hygiene facilities may cause preventable deaths of children and the vulnerable (World Bank, 2022). Still, new multi-dimensional measures consider holistic factors impacting people's quality of life. Children living in poverty often face obstacles to accessing quality education, which can perpetuate the lack and want cycle. Lawson (2023) suggests that wealth needs to be created in a manner that benefits all the members of society by engaging a bottom-up wealth creation approach.

Recent statistics reveal that girls and women living in very poor households will increase from 249 million to 283 million between 2021 and 2030. Currently, 45% of the women population and 55% of children live in absolute lack and want and sadly, are found amongst the households in Africa. This has a serious implication if no drastic step is taken by African leaders and major stakeholders; the figure on poor households comprising mainly women and children is likely to escalate. Hence, the urgency for empirical research on possible intervention strategies to close the existing gaps for the targeted low-income women in the region becomes paramount. Statistical evidence from the World Bank (2022) data for the African region indicates more prevalence in terms of an acute shortage of essentials for quality living and well-being, as stated in Table 1.

Table 1: Poverty Statistics by Countries as of 2022

S/N	Country	Percentage (%)
1.	Southern Sudan	82.30
2.	Equatorial Guinea	76.80
3.	Madagascar	70.70
4.	Guinea Bissau	69.30
5.	Eritrea	69.00
6.	Sao Tome Principe	66.70
7.	Burundi	64.90
8.	Democratic Republic of Congo	63.90
9.	Central African Republic	62.00
10.	Guatemala	58.30
11.	Nigeria	63.00

Source: World Bank, 2022 Report

The World Bank data (2022) in Table 1 paints an alarming picture of the poverty situation in different countries. Sadly, nearly all the countries listed are in Africa except Guatemala, with the lowest percentage of 58.30%, which is located in North America. Hence, one begins to wonder if poverty is an African phenomenon. South Sudan, for instance, currently has the highest poverty rate, representing 82.30%, meaning that only less than 18% of the entire population is free from the shackles and burdens of lack and want, while the rest are plagued by the dreaded monster of poverty. Wars, ethnic rivalry, insecurity of lives and properties, environmental hazards occasioned by climate change, famine, drought and consequent food and water shortages/insecurity, hunger, diseases and deaths have become a recurring decimal in such 'poverty-invested' regions. More worrisome is the fact that the worst hit in all of the crises are women and children, according to available statistics.

In 2009, for instance, twenty-two out of the twenty-four countries christened with "Minimal development" based on the UN Index (2022) were found in Africa. Ten years later, precisely in 2019, over 400 million from the African continent were reportedly plagued by a chronic lack and want for meaningful living. In 2022, 460 million people were rated as poor with lingering wars in different parts of the world, including Sudan and, recently, Ukraine and Russia. Africa has been described as the poverty capital of the world. As of 2022, the World Bank report reveals that 1 in 3 Africans live below the global poverty line. The figure indicates more than 70 per cent of the world's poorest people.

Poverty Situation in Nigeria

Nigeria, a multi-ethnic nation in the West African continent with over 200 million citizens, presents an interesting illustration with 133 million citizens, representing 63% that are multi-dimensionally poor. The National Monetary Poverty Index (MPI) is 0.257, indicating that poor people in Nigeria experience just over one-quarter of all possible deprivations. 65% of the poor (86 million people) live in the North, while 35% (nearly 47 million) live in the South. For instance, the poverty distribution across the different states and geo-political zones varies the manifestation of multi-dimensional poverty ranges below 27 per cent for Ondo state when compared to Sokoto state with 91 per cent.

The National Bureau of Statistics (NBS) country-wide data on the National Multi-Dimensional Poverty Index Report within the year showed that 133 million Nigerians, representing 63 per cent, are multi-dimensionally poor according to data released by the National Bureau of Statistics (NBS, 2018/2019). The concept of multi-dimensional poverty has a wider coverage, including inability and denial of access to life basics, food, shelter, housing, skill acquisition and lots more.

The World Bank (2022) indicated that the poor people in the country would hit 95.1 million in 2022. This projection was captured in a report titled, 'A Better Future for All Nigerians: 2022 Nigeria Poverty Assessment.' The NBS report further indicated that Sokoto, Bayelsa, Gombe, Jigawa and Plateau states are the poorest in 2022. Sokoto leads the poorest with 90.5 per cent of people in the state that are poor. This is followed by Bayelsa with 88.5 per cent of poor people, Gombe with 86.2 per cent, Jigawa with 84.3 per cent, and Plateau with 84 per cent. The least poor states are Ondo with 27.2 per cent of poor people, Lagos and Abia with 29.4 per cent, Edo with 31 per cent, and Anambra with 32.1 per cent (Oxford Poverty and Human Development Initiatives, 2022).

The report revealed that 65 per cent of the poor Nigerians representing (86 million) were in the North, while 35 per cent (nearly 47 million) were in the South. The Country Director of the World Bank for Nigeria, Shubham Chaudhuri, suggests the role of empowerment as a vital tool to lift the country's citizens from the hold of poverty. The mission to take as many as one hundred million Nigerians out of the current plaque will be a mirage without focusing on empowerment involving the full participation of girls and women in economic activities. Hence, there is a need for various governments to involve the active participation of communities, individuals and the private sector to empower the targeted group. The need for government at various levels to partner with communities and the private sector in empowering girls and women was emphasized by Chaudhuri (2022). The authors argue the need for sustainable wealth creation as a critical empowerment tool to liberate low-income women from perpetual and endless lack and want. However, the root of poverty has been attributed to the following by experts:

Gender Disparity in Income Inequality

Culture, patriarchy, widow and widower ordinance, inheritance and succession, religion, societal norms and practices and government policy are being studied and reported as major causes of gender disparity in Africa. For example, a culture that does not respect human rights, such as in African societies, promotes gender disparity (Abdulla, 2018). Agitation for gender-equal resource control and distribution increase every day, still, gender disparity increases in all social and economic gender lifestyles. Religious theistic influences gender disparity, and preaching at religious gatherings promotes gender inequality; this is reflected in religious gender role sharing and sitting arrangements at the religious circle.

Religion reinforces patriarchy in a hierarchy by assigning unequal leadership positions to gender. Gender disparity and discrimination in education, sitting arrangements in a community meeting, dress patterns and moral interaction. Positions in official posts in the workplace and political activities always prove the rate of gender disparity. Favouritisms and parents preferring female children more than male children by parents is an indication of gender disparity. The influence and effect of culture, patriarchy, religion, and government policies on gender disparities in income will be observed and discussed in this study (Adekile, 2010; Adenegan *et al*., et. al. 2013).

Culture is the total way of life of people in a society. It influences the role and status of people. It dictates the attributes, behaviours, relationships and characters of the people in the cultural environment. Culture influences religion, and religion influences gender disparity. Religious doctrine and cultural norms are major influences on human rights because religion worldwide shares almost the same doctrine when analysing gender disparity (Abdulla, 2018).

Culture also encompasses the kinship, family norms and practices which structure the way lineage and community are governed. Norms and conventions differ from one society to another. In a patrilineage society, the governing pattern is male dominance over women. This implies that women are subordinates to men. However, in a matrilineal society, women are seen as breadwinners and heads of families, as well as having authority over societal issues. Both systems of governance have implications on inheritance, sharing of resources, income and status in the position of authority. This is because each of them affects the gender-equal right to income. They also have effects on nation-building. As many nations of the world seem to be inclined toward a patrilineal system of governance, and it negatively affects women mostly, the attention of international organizations was drawn to bridge the gap that exists between men and women by executive gender mainstream. This is to actualize gender equality and sustainable development (Akanle & Olutayo, 2012). Nigeria has a different cultural heritage and has different structures of kinship and marriage settings, such as monogamy and polygamy. Monogamy can be endogamy or exogamy. The same applies to polygamy. This means marriage can be within a lineage or outside a lineage. Exogamy is a common practice in Yoruba society. Endogamy is common in closed societies. Marriage pattern influences gender disparity (Adesina, 2010). The belief in the exogamy system is that women do not have property rights in their paternal family. They, however, have rights to their husband's property. The husband's family believes that the wife is part of the property of her husband. Besides, women are recognized as part of the family property. In an endogamous marriage, the wife and husband have an affirmative relationship with family property (Adesina, 2010; Edu, 2016). Also, both sons and daughters have rights to family property. In exogamy marriage, the birth of a male child is always celebrated more than that of a female child because of the guarantee of the male child's right to family property. Also, the rights of a male child to continue to bear the family and kinship name. The female always adopts a male family kinship name.

THEORETICAL FRAMEWORK

Gender Inequality Theory

Gender disparity has been a major contention among great philosophers of ages from many centuries to this time. The ideologies emerged from Aristotle, Socrates and Plato. The sociological ideology from Emily Durkheim discussed gender disparity in religion and how religious doctrine and practices create gaps between men and women. Karl Marx, from the capitalist ideology, discussed gender disparity in resource sharing and economic development; as well as discussed, the influence of religion on gender financial or economic development. Marxist ideology emphasizes women's liberation from cultural norms and conventions or policies that subjugate, marginalize and oppress women in gender-social relationships. While the functionalist focuses on class and hierarchy in family, workplace and society. Patriarchy ideology discusses women's marginalization and oppression by men in social relationships and inheritance sharing Aluko, 2015; Abara, 2012). Gender gaps were so prominent in the 19th century; it was fought around 1826 and 1846 respectively in Europe when women agitated for gender-equal voting rights and women's emancipation. The human equal rights law was promulgated in 1884/85 (Folarin & Udoh 2014; Henry & Kwame, 2010). Human rights law failed to promote gender equality because it’s against the customs and traditions of the society; patriarchy ideology gained ground in many societies more than human rights law.

The radical and Marxist feminist movement rose against women's marginalization, subjugation, and oppression by advocating for gender emancipation and equality. Gender inequality is the Marxist and socialist ideology that refers to unequal treatment among genders in social relationships due to their role and status in society. The sociologist's perception of gender inequality was based on gender construction and gender interaction in society. They see gender differences in interaction, biological sex and patriarchal norms that provoke gender competition and marginalisation in resource sharing (Giddens, 2001). Patriarchy ideology looks at patriarchy as power or authority and control of women by men. The patriarchal doctrine subjected women to be inferior and subordinate to men, creating gender inequality in social relationships. The patriarchal ideology gave superior power to men. This raises men's egos, power and privilege to ride and marginalized women in resource sharing and social functions. Men's physical strength and behaviour in the family and workplace showcase men's ability and disposition to issues. This cannot be compared to women's emotional disposition to challenges in the family and the workplace. Instead of Men and women performing naturally based on their ability, functional competition on status and roles is their disposition, Claim of superiority and inferiority complex, class and hierarchy that always jeopardized gender moral relationships and development in societies (Aluko, 2015).

Gender inequality theories were propounded by Western and Northern American scholars around the 1970s, 80s, and 90s, during women in development, gender and the environment, and women and empowerment programs. The feminist movement emerged with different ideologies advocating for women's emancipation, gender equality, and the eradication of gender inequality; such feminist movements include liberal feminism, radical feminism, black feminism, ecofeminism, and social feminism (Abara, 2012). The theory emerged in the work of John Martenussen in 1997, when he was working on gender and development in the 1990s. Gender Inequality Theory is always concerned with the realization of harmony, equity, and equality. The functional and inheritance-sharing differences between men and women create gender gaps, truncate the movement for equality, and promote inequality ideology. Women were trained to provide caring and welfare services for the family and support children emotionally and morally, while men were trained to provide security and financial support to the family (the breadwinner). The types of training they received dictated the gaps and differences that exist between men and women. The functional and inheritance-sharing disparities always create conflict in gender relationships and resource sharing (Giddens, 2001; Nejati, 2009).

The feminist movement provides an antidote to gender inequality. They suggest gender equality in law (rule of law), equal participation in politics, resource sharing, and social functions by establishing a social relationship that provides equal rights to male and female privilege in income without disparity. They also move against women's subjugation, oppression, discrimination, and deprivation and try to eradicate the systemic domination of women by men in functional and social interaction. The theory focuses on how to address the influence of power agencies on gender disparities by eliminating patriarchal norms and religious doctrines that promote gender inequality.

RESEARCH METHODOLOGY

The study employed a quantitative technique, adopting a participatory tactic. This ensured that the study outcomes adequately reflected the true situation of the target population. The Quantitative method was a cross-sectional survey of low-income women in 3 states, each representing largely dominated low-income areas in the country and the Federal Capital Territory (FCT).

The selected States and the FCT are listed below:

Table 2: Research Locations

S/No	Zone/FCT	State/FCT	LGA 1 & LGA 2
1	North-West	Kaduna	Igabi & Lere
2	North-Central	Benue	Gboko & Makurdi
3	South-West	Ogun	Ado Odo/Ota & Ijebu North
4	Federal Capital Territory	FCT	Bwari & Gwagwalada

Source: Researchers’ Compilation, 2022.

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Quantitative Method

The target population of this study is defined as women of low socio-economic status in households whose average total monthly income is not more than N60,000 (Sixty Thousand Naira). This definition is premised on the current monthly minimum wage of N30,000 in Nigeria; and if both husband and wife in a household are gainfully employed, the minimum household income would be Sixty Thousand Naira.

Sample Size Determination: Sample size was derived for each state using Glenn D. Israel's (1992) formula for unknown population size (Israel, 1992; Cochran, 1997).

n = desired sample size; Z = selected critical value (95% confidence); p = estimated proportion of attribute e.g. wealth creation outcome; q = 1-p; e = desired level of precision.

$$n = (Z^2pq)/e^2 = [(1.96)^2\ (0.5*0.5)]/\ (0.05)^2$$

$$= [(3.84)\ (0.25)]/\ (0.0025) \quad = 384.16 \text{ approximately } 384$$

The sample size of 384 was boosted by 10% to account for nonresponse or incomplete response = 384(0.10) = 38.4 + 384 = 422 per state.

Total Sample = 422 x 7 = 2,954

Sampling Design*:* Multi-stage sampling was employed in the selection of a statistically representative sample in each of the three purposively selected states and FCT. At the zonal/geo-political level, three selection criteria were applied: (1) population size and (2) heterogeneity as well as closeness to the location of the study research team were used to select three states and the FCT.

States were purposively selected based on the selection criteria stated above. FCT-Abuja and Benue were selected from the North Central. FCT-Abuja was included to reflect the federal character of Nigeria. Other States purposively selected are Kaduna (North West), and Ogun (South West). Kaduna state is the official location of the project office, and Ogun state is where many of the study team reside, thus leveraging on home advantage and knowledgeability of the environment.

At the second stage of sampling, two local government areas (LGAs) were purposively selected based on the following criteria (1) LGAs with one of the largest number of women based on the 2006 population census figures, and (2) heterogeneity of the communities. The names of the LGAs selected based on these criteria are presented in Table 2, showing 8 LGAs selected across the 3, and FCT.

The third stage of sampling was done within the selected LGAs. The total sample size for this study was 1,688 women determined using Glenn D. Israel's (1992) formula for an unknown population. The sample size is proportionately distributed across the selected LGAs using the sampling fraction = N/n. Households were systematically selected within the LGAs starting from a landmark (market, church, or mosque), and using the toss of a coin or left/right-hand rule to establish the direction of sampling of the household. The interviewer moved in a serpentine fashion to identify the next eligible household using a sampling fraction (N/n). The criteria for household eligibility were whether a woman's monthly income was 30,000 Naira or less or whether the total household income was 60,000 Naira or less. Within the selected household, an eligible woman (index respondent) was identified and interviewed accordingly. The process of selection continued until the desired sample size for the LGA was attained.

Data Analysis

Quantitative: SPSS version 20 was used for the quantitative data analysis. Frequency runs of all background variables were done for each State's data, and abnormal skewness were pre-corrected by the ODK.

STUDY RESULTS

The collected data were presented, analysed and interpreted. The presentation of the statistical results was

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obtained using illustrated tables and figures. The quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS) to generate frequencies and percentages.

Table 3: Distribution of Respondents Per State and LGA

State/FCT	LGA	Total Respondents Per State/LGA	Percentage Distribution
Kaduna		**596**	**32.1%**
	Igabi	299	16.1%
	Lere	297	16.0%
Ogun		**553**	**29.8%**
	Ado Odo/Ota	347	18.7%
	Ijebu-North	206	11.1%
Benue		**455**	**24.5%**
	Gboko	185	10.0%
	Makurdi	270	14.6%
FCT		**251**	**13.5%**
	Bwari	128	6.9%
	Gwagwalada	123	6.6%
Grand Total		**1855**	**100%**

Source: Field Survey, 2023

Table 3 presents the distribution of the respondents per state and LGAs selected for the study. A close study of the Table shows that 455 (24.5%) of the total questionnaires were administered in Benue State. In other words, Makurdi has 270 (14.6%) while Gboko has 185 (10.0%). Among the total number of questionnaires administered, the Federal Capital Territory (Abuja) has 251 (13.5), with Bwari 128 (6.9%) and Gwagwalada 123 (6.6%); Kaduna has 596 (32.1%), with Igabi having 299 (16.1%) and Lere 297 (16.0%); Ogun state has 553 (29.8%) with Ado Odo/Ota having 347 (18.7%) and Ijebu North 206 (11.1%), respectively. As a result, it can be seen that Kaduna State administered the most surveys, while the Federal Capital Territory administered the fewest—251 (32.1%). Since the questionnaires were distributed proportionately, the reasons for the differences are not implausible. Thus, the number of surveys distributed is determined by each demographic. As a result, to represent the rural-urban divide, two LGAs in each State were chosen.

Socio-Demographic Characteristics of Respondents

Table 4: Distribution of Respondents' marital status by State and LGA

				Marital Status				
Location/ State	LGA	Cohabiting	Divorced	Married	Separated	Single	Widowed	Total Respondents
Benue	Gboko	0	5	132	5	37	6	185
	Makurdi	0	12	188	2	47	21	270
	Total	**0**	**17**	**320**	**7**	**84**	**27**	**455**
FCT	Bwari	0	7	84	3	21	13	128

	Gwagwalada	1	4	68	3	39	8	123
	Total	**1**	**11**	**152**	**6**	**60**	**21**	**251**
Kaduna	Igabi	0	32	160	5	64	38	299
	Lere	0	21	203	8	41	24	297
	Total	**0**	**53**	**363**	**13**	**105**	**62**	**596**
Ogun	Ado Odo/Ota	3	12	225	13	69	25	347
	Ijebu-North	0	11	145	8	20	22	206
	Total	**3**	**23**	**370**	**21**	**89**	**47**	**553**
Grand Total		**4**	**104**	**1205**	**47**	**338**	**157**	**1855**

Source: Field Survey, 2023

According to Table 4, the respondents' marital status throughout the States, the majority (64.9%) were married, with very few (35%) reporting to be widowed, separated, divorced, or single. This indicates that the majority of respondents were married women and were engaged in income-generating activities.

Table 5: Respondents Educational Qualifications

Level of Education	**Frequency**	**Percentage Distribution**
Completed Secondary	570	30.70%
Completed Primary	326	17.60%
Some Secondary	256	13.80%
None	247	13.30%
Some Primary	182	9.80%
Less than BSc/HND	174	9.40%
HND/BSc or higher	93	5.00%
No response	5	0.30%
Don't know	2	0.10%
Total Respondents	**1,855**	**100%**

Source: Field Survey, 2023

Table 5 shows that just 17.6% of the women surveyed had finished their basic education, with just 9.8% having completed some basic school. Of those who had completed secondary education, 30.7% had finished it, 13.8% had begun secondary school but had not finished it, and 13.3% had never attended any formal schooling. Nonetheless, the results show that most of the respondents had some kind of formal schooling. This suggests that these ladies could be easily educated to adopt new ideas. This also implies that although the respondents' educational backgrounds varied, the majority (62.7%) of them were literate. This could serve as the foundation for the women's involvement in a range of income-generating pursuits. The illiterate may have fewer options for making money unless they can improve through education. The outcome is consistent with the study of Ojobo (2008), who found that education empowers women by enhancing their lives, hence serving as a catalyst for the advancement and betterment of women's position. Women's growth in all spheres of human endeavour begins with education, which constitutes the fundamental instrument that must be provided to them to fully participate in society. Accordingly, the study affirms that education is crucial to the socioeconomic growth of the

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participants. A person with a higher level of education can develop a positive social standing (self-worth, confidence), engage in savings, and carry out any income-generating activity (IGA). By enabling women to have more access to educational opportunities and to be empowered to engage in significant economic activities, education also contributes to the reduction of gender inequities. The first twelve years of a student's education in Nigeria are spent on government-funded basic and, as of late, secondary education. Three years of basic education, known as forms one through three, are often included in secondary education in Nigeria. After that, there is an increase in school fees, which were recently eliminated by several state governments in Nigeria.

Table 6: Respondents' Employment Status by State

	Employment Status			
State/FCT	LGA	Employed	Self-employed	Total
Benue	Gboko	60	125	185
	Makurdi	78	192	270
	Total	**138**	**317**	**455**
FCT	Bwari	27	101	128
	Gwagwalada	79	44	123
	Total	**106**	**145**	**251**
Kaduna	Igabi	148	151	299
	Lere	128	169	297
	Total	**276**	**320**	**596**
Ogun	Ado Odo/Ota	325	22	347
	Ijebu-North	141	65	206
	Total	**466**	**87**	**553**
Grand Total		**986**	**869**	**1855**

Source: Field Survey, 2023

Table 6 shows the employment status of the respondents. A slight majority hold a job. This could be the result of the women losing faith in the ability of the IGAs they are presently participating in to change their lives. One of the main ways to improve earnings and, in turn, one's financial well-being is through employment. Since it is the principal resource available to the poor, it serves as their main means of transmission and allows them to gain from growth. In spite of this, the women in the sample do not think that their active IGA will significantly improve their situation of poverty.

Table 7: Distribution of Respondents on Employment Status by State and Age

	Age Range															
State/FCT	**18-23**	**%**	**24-29**	**%**	**30-34**	**%**	**35-41**	**%**	**42-47**	**%**	**48-52**	**%**	**53 and above**	**%**	**Total**	**%**
Benue																
Employed	24	35	30	28	28	27	19	23	20	39	9	45	8	40	138	30
Self employed	45	65	77	72	77	73	64	77	31	61	11	55	12	60	317	70
Total	**69**	**100**	**107**	**100**	**105**	**100**	**83**	**100**	**51**	**100**	**20**	**100**	**20**	**100**	**455**	**100**

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FCT																
Employed	8	47	27	45	24	43	16	32	21	50	7	41	41	41	106	42
Self employed	9	53	33	55	32	57	34	68	21	50	10	59	59	59	145	58
Total	**17**	**100**	**60**	**100**	**56**	**100**	**50**	**100**	**42**	**100**	**17**	**100**	**100**	**100**	**251**	**100**
Kaduna																
Employed	48	56	61	58	61	50	38	36	32	39	21	50	15	31	276	46
Self employed	38	44	45	42	62	50	69	64	51	61	21	50	34	69	320	54
Total	**86**	**100**	**106**	**100**	**123**	**100**	**107**	**100**	**83**	**100**	**42**	**100**	**49**	**100**	**596**	**100**
Ogun																
Employed	39	67	55	74	67	83	89	92	88	93	62	90	66	84	466	84
Self employed	19	33	19	26	14	17	8	8	7	7	7	10	13	16	87	16
Total	**58**	**100**	**74**	**100**	**81**	**100**	**97**	**100**	**95**	**100**	**69**	**100**	**79**	**100**	**553**	**100**
Grand Total	**230**		**347**		**365**		**337**		**271**		**148**		**157**		**1855**	

Source: Field Survey, 2023

A close examination of the Table 7 summary reveals that women in the sampled area are currently employed, but they are doing so informally through IGAs. Their ages do not affect this employment status, as women of all ages participate in IGAs, the majority of which are restricted to the confines of their homes rather than a distant location where they can be carried out in the local market.

Table 8: Respondents' list of household items

Household Item	**Frequency**	**Percentage**
Mobile phone	1415	76.2
Electricity	1354	72.9
Radio	1049	56.5
Fan	1026	55.3
Television	998	53.8
Electric Iron	526	28.4
Sitting room furniture	457	24.4
Refrigerator	311	16.7
Generator	296	15.9
Bicycle	142	7.6
Car/truck	99	5.3
Computer	69	3.7
Non-mobile phone	62	3.3
Air conditioner	38	2.1
Motorcycle/Scooter/Tricycle	25	1.4

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All of the above	5	0.2
Total (Multiple Choice)		

Source: Field Survey, 2023

Interestingly, no home is without power or equipment that runs on electricity, as shown in Table 8. The results showed that 73.0% of homes have access to electricity, and almost all households own a single set of assets,

which includes furniture for the sitting room and other household appliances. Nonetheless, only 5.3% of the respondents indicated that they had a car and 1.4% that they owned a motorcycle. Thus, this is a reflection of the communities and homes that were chosen for the research.

Table 9: Respondents' view on Breadwinner by State

		Breadwinner								
State/FCT	LGA	Both of us	Family members	Friends	No response	Others	Self (married)	Self (Single)	Spouse	**Grand Total**
Benue	Gboko	52	23	0	0	1	30	42	37	**185**
	Makurdi	69	40	2	0	4	24	44	87	**270**
Total		**121**	**63**	**2**	**0**	**5**	**54**	**86**	**124**	**455**
FCT	Bwari	45	22	0	1	1	7	16	36	**128**
	Gwagwalada	34	6	1	1	2	15	44	20	**123**
Total		**79**	**28**	**1**	**2**	**3**	**22**	**60**	**56**	**251**
Kaduna	Igabi	48	48	1	2	3	57	64	76	**299**
	Lere	68	42	3	0	4	44	46	90	**297**
Total		**116**	**90**	**4**	**2**	**7**	**101**	**110**	**166**	**596**
Ogun	Ado Odo/Ota	156	31	1	1	6	50	78	24	**347**
	Ijebu-North	77	15	0	0	5	35	34	40	**206**
Total		**233**	**46**	**1**	**1**	**11**	**85**	**112**	**64**	**553**
Grand Total		**549**	**227**	**8**	**5**	**26**	**262**	**368**	**410**	**1855**

Source: Field Survey, 2023

Table 9 displays respondents' views on the breadwinner of their household. In Ogun, the situation is very different because both the women and their spouses are breadwinners and as such provide for the upkeep of the household members. Surprisingly, this is also followed by single (self) as breadwinner in their respective households. Based on the responses, it appears that respondents from Benue, Abuja, and Kaduna frequently mentioned that their spouses are the breadwinners, followed by both of them contributing to the household and finally self for both married and single mothers. This undoubtedly indicates the slow disintegration of the patriarchal tradition of male-headed homes in Nigeria, where it is customary for the man to supply. This research has led us to conclude that women's participation in income-generating activities (IGA) is crucial since they are

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now more than ever providing for their families' needs in terms of food, clothes, shelter, and the health and education of their children. Therefore, women must receive support for their economic endeavours to facilitate potential growth directed towards eliminating household poverty. This is the fundamental goal of the majority of national and international treaties, including the Sustainable Development Goals (SDGs).

Sources of Awareness on Income Generating Activities (IGA's)

Table 10: Respondents' view on sources of Information on IGA

Source of information about IGA	**Frequency**	**Percentage**
Friends/parents/relative	488	26%
None	439	24%
Radio	274	15%
Television	164	9%
Social media (Facebook, Twitter, WhatsApp, etc.)	163	9%
Worship places (churches, mosques, etc.)	163	9%
Newspapers	91	5%
Job centres/agencies	57	3%
Other Sources	16	1%
Total	**1855**	**100%**

Source: Field Survey, 2023

Respondents were asked to indicate where they learned about income-generating activities (IGAs) based on information in Table 10. The majority of respondents (65.3%), according to the results, said they learned about their IGAs from friends, parents, or relatives. The remaining 36.7%, 22.0 %, 21.8%, 21.8%, 12.2%, 7.6%, and 2.1% of respondents said they got information about their IGAs via newspapers, job centres/agencies, social media (Facebook, Twitter, WhatsApp, etc.), worship spaces (mosques, churches, etc.), radio, television, and other sources. Mandara (1998) provides evidence for this conclusion, stating that in certain instances, friends, parents, and/or relatives help their daughters, relatives, and friends run IGAs by giving them business ideas. This could mean that the value of the money earned by women's economic endeavours to the household economy is becoming more widely acknowledged.

Table 11: Respondents' views about IGA activity they have heard of

IGA Activity Respondents Have Heard of	**Frequency**	**Percentage**
Soap/toiletries sale	394	12.72%
Handcraft (e.g. bag/leader works) sale	321	10.36%
Hairdressing	319	10.30%
Cooked food sale	294	9.49%
Broiler/chicken sale	263	8.49%
Raw food sale	250	8.07%
Provision store	240	7.75%
Beads/wire works	240	7.75%
Pastries sale	216	6.97%

Perfumes sale	203	6.55%
Other agricultural products sale	182	5.88%
Self-made tie/dye sale	159	5.13%
Others	16	0.52%
Total (Multiple choices)	**3097**	**100%**

Source: Field Survey, 2023

When respondents were asked about IGAs from Table 11, 52.7% said they had heard of sales of soap and toiletries, followed by 43.0% who said they had heard of sales of handcrafts like leather goods and bag making, 42.7% said they had heard of hairdressing, 39.4% said of cooked food sales, 35.5% of raw food sales, 32.1% mentioned sales of beads and wire work and provisions, 28.9% mentioned sales of pastries, 27.2% said of perfumes, 24.4% mentioned sales of other agricultural products, and 21.3% said of self-made ties and dyes.

Table 12: Distribution of Respondents on years of involvement in IGA

		Range of Years of Involvement				**Total**	Total	Summary
State/FCT	Less than 1 year	1-2 years	2.1 to 3 years	3.1 to 5 years	Over 5 years	**Involvement**	No involvement	Total
Benue	1	10	58	20	18	**107**	78	185
	22	39	33	17	7	**118**	152	270
Total	**23**	**49**	**91**	**37**	**25**	**225**	230	455
FCT	5	6	3	2	0	**16**	112	128
	2	7	2	5	11	**27**	96	123
Total	**7**	**13**	**5**	**7**	**11**	**43**	208	251
Kaduna	4	4	3	5	7	**23**	276	299
	2	8	8	4	3	**25**	272	297
Total	**6**	**12**	**11**	**9**	**10**	**48**	548	596
Ogun	8	11	8	4	38	**69**	278	347
	0	0	1	4	30	**35**	171	206
Total	**8**	**11**	**9**	**8**	**68**	**104**	449	553
Grand Total	**44**	**85**	**116**	**61**	**114**	**420**	1,435	1,855

Source: Field Survey, 2023

Table 12 is about the low-income women's duration of IGA involvement and specifies the extent to which the respondents are involved or uninvolved in IGA in their localities. It shows that only 420 (four hundred and twenty) respondents were involved in IGA, and a cumulative of 1,435 respondents were not involved in IGA in the immediate past five years. Generally, Benue State led others with the highest number (225) of respondents who are involved in IGA. Also, the period 2.1 - 3 years had the highest concentration of respondents with IGA, followed by 5 years and above. The same period (2.1 - 3 years) houses the highest number (116) of women involved in income-generating activities. A five-year period of involvement in IGA is significant to consider. In this connection, Ogun State leads other States with 68 respondents in five years and above.

Table 13: Distribution of Respondents on whether they would be interested in engaging in IGA in future

State/FCT	LGA	Don't Know	No	No response	Yes	Total
Benue	Gboko	0	1	0	184	185
	Makurdi	11	7	2	250	270
Total		**11**	**8**	**2**	**434**	**455**
FCT	Bwari	1	12	0	115	128
	Gwagwalada	17	12	0	94	123
Total		**18**	**24**	**0**	**209**	**251**
Kaduna	Igabi	31	25	1	242	299
	Lere	17	37	0	243	297
Total		**48**	**62**	**1**	**485**	**596**
Ogun	Ado Odo/Ota	10	49	1	287	347
	Ijebu-North	1	3	0	202	206
Total		**11**	**52**	**1**	**489**	**553**
Grand Total		**87**	**146**	**4**	**1617**	**1855**

Source: Field Survey, 2023

The majority of the women are interested in participating in IGA in the future, as Table 13 illustrates. However, given the fundamental conditions for establishing an IGA and ensuring its longevity, the majority of these women would be hesitant to participate in IGAs in the future. After all, participating in an IGA is one thing, but ensuring its survival is quite another. For instance, some of the women are unable to engage in certain economic activities, such as having access to finance services and agricultural inputs. Additionally, they lack the knowledge and skills necessary to participate in other money-generating activities to increase their income.

Table 14: Distribution of Respondents on the Meaning of Income-Generating Activities

Meaning of IGA to Respondents	**Frequency**	**Percentage**
Act of making money	593	32%
Having a business(es) to earn money	441	24%
Having a source of regular income/employment	366	20%
Having resources to sustain oneself and family	307	17%
Any legitimate thing one does to live well	103	6%
Not heard about IGA	43	2%
Beggarly	1	0%
I don't know	1	0%
Total	**1855**	**100%**

Source: Field Survey, 2023

Table 14 reveals that 79.4% of respondents defined IGA as the act of making money; 59.0% defined IGA as owning a business to earn money; 49.0% stated that IGA is having a source of regular income or employment; 41.1% stated that IGA is having resources for oneself and one's family; 13.8% defined IGA as any legitimate

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activity one engages in to live well; and 0.1% stated that they had no idea what IGA was. This suggests that the majority of respondents (79.4%, 59.0%, and 49.0%) have limited their understanding of IGA to business endeavours that generate revenue. This result is consistent with Jallulah's (2020) definition of IGA, which is an economic activity that is typically carried out at or close to home, utilizing one's labour or the labour of family members to increase family income. IGAs tend to improve women's standing within the family, and research typically demonstrates that women will contribute more to their children's education the more money they can manage for their health and diet. When food insecurity is primarily caused by economic causes and the vulnerable population's primary challenge is not having enough money to buy food, income growth can assist in alleviating food insecurity. Any activity that provides a living for the family is considered an IGA; these activities can include farming, raising cattle, fishing, post-harvest processing, and providing services. Programs designed to generate income have an economic focus and work to make families' financial resources ampler, boost the community's economy, and fortify livelihood options to make the populace less susceptible.

Table 15: Respondents' attendance at IGA training

Attended IGA Training	Frequency	Percentage
Never heard about IGA Training	1296	70%
Yes	370	20%
No	189	10%
Total	**1855**	**100%**

Source: Field Survey, 2023

Table 15's findings reveal that while 70% (1,296) of the respondents have not attended any training related to their income-generating activities (IGAs), 20% (370) of the respondents have taken part in training that touches on their IGAs. This demonstrates that a sizable portion of the respondents have not received the training required to acquire the skills for their IGAs. As a result, most respondents likely got their IGA training in conventional, informal family settings.

Table 16: Distribution of Respondents on conditions that can help attain IGA Sustainability

Conditions that Can Help Attain IGA Sustainability	Frequency	Percentage
No response	382	21%
Maintains profit margin	332	18%
When IGA is the main source of income	252	14%
Knowledge of the product/service	198	11%
Continuous training	131	7%
Income diversification	124	7%
Favourable government policies	103	6%
Being ahead of the competition	96	5%
Resource use maximization	95	5%
Basic knowledge of accounting	93	5%
Collaboration & partnerships	49	3%
Total	**1,855**	**100%**

Source: Field Survey, 2023

According to Table 16, 18% of the respondents stated that a profit margin that is maintained can aid in the maintenance of sustainability. For 14% of them, the requirement is when IGA serves as the primary source of income. Other responses are feeble, but 21% preferred to say nothing.

Table 17: Distribution of Respondents on Type of IGA they want to be engaged in the future

Type of IGA They Want to Be Engaged in for The Future	Frequency	Percentage Distribution
Agriculture-based products	727	39%
Services and related (e.g., hairdressing, shoe repair)	623	34%
Non-Agriculture products	387	21%
Others	88	5%
Not interested	30	2%
Total	**1,855**	**100%**

Source: Field Survey, 2023

According to Table 17, 39.0 % of respondents indicated that they would be interested in working in agriculture-based products IGA in the future, 34.0% stated services like hair styling, and 21.0 % indicated that they would be interested in non-agricultural-based products as IGA type in the future.

Table 18: Distribution of Respondents on Reasons for interest in future IGA

Reasons for Interest in Future IGA	Frequency	Percentage
To create wealth	1,252	36%
Meet family needs	1,111	32%
Reduce poverty	1,063	30%
Because some are doing it	45	1%
Not interested	30	1%
Total (Multiple Choice)	**3,501**	**100%**

Source: Field Survey, 2023

A close examination of Table 18 reveals that most (36%) of the women will be disposed to IGA in the future to create wealth. Others want to use it to provide for their families (32%) and lessen poverty (39%). A small percentage of 1% want to do it because some women are doing it. Thirty (1%) of the respondents are not positively disposed to IGA in the future This finding on the reasons for being disposed to IGAs is consistent with the one reported by ILO (2003) that, women's increasing participation in the IGAs is due to the current economic hardships that led to the collapse of many industries in public and private sectors, with women expected to participate in skill acquisition training to own their businesses and extend assistance to their husbands or households, including their children, who were hitherto the responsibility of their husbands. Women are sometimes under increasing pressure to support their families financially, as seen in urban areas, for example. This is particularly the case for women whose husbands lost their jobs in the formal sector due to rationalization, the privatization of public companies, and reductions in government spending on social services. Afterwards, cost-sharing programs for water, health, and education services were implemented. These results are in line with the Food and Agricultural Organization of the United Nations (FAO, 2011), which said that women perform important tasks that contribute to the welfare of the household in addition to unpaid labour. The women's inability to manage their IGAs as they see fit owing to financial constraints is one of the issues that has been noted and is motivating them to search elsewhere for IGA in the future. Another issue is the limited quantity of funds available to them. Furthermore, as some IGAs have a seasonal nature, the women need to diversify into other kinds of companies. The majority of women engaged in income-generating activities have very small start-up capital, which results in small economic activities and, consequently, small marginal profits. This is the reason for their interest in other income-generating activities (IGAs), which is consistent with the quantitative findings. The women's income-generating endeavours not only improved the income and cash flow of their household but also provided them with personal funds to spend as they pleased and a strong sense of self-assurance in their ability to succeed in business.

CONCLUSION

The explanation of the respondents' socio-demographic characteristics was the first step of the investigation. The study's objectives did not address the relationship between the demographic characteristics and the study variable; however, the demographic data, which comprised age, marital status, education, occupation, and number of dependents, was intended to characterize the sample's demographic variables and identify any possible influences on the research findings. The study's conclusions indicate that most of the women who took part are young, married, and only have a high school diploma. They have explained the gap, and their results are consistent with earlier studies in other nations.

The study also included the various IGAs that women in the research region engage in, such as food vending, the sale of goods connected to agriculture (such as spices, grains, palm oil, fruits, and vegetables), the sale of fish and/or sardines, the sale of charcoal and firewood, the sale of local beer, buns and doughnuts, second-hand clothing, and tailoring. The findings of the survey further revealed that women involved in IGAs are less dependent on their spouses and help their husbands financially and as a source of income after retrenchment/retirement. The results also demonstrate that the majority of women in the research region had little money when they first launched their IGAs. It was observed, nevertheless, that women who run IGAs make money. Furthermore, it was determined from the study area that women provide a large amount of income to the household compared to other members. The survey also found that the majority of households in the study area only paid a modest percentage of their income toward other household requirements, such as food. The study concluded by identifying the development and sustainability of IGAs undertaken by women as being hampered by their limited access to credit, training, and technical support.

RECOMMENDATIONS

It was found that IGAs carried out by women empowered women both socially and economically and contributed more to household spending. Therefore, national development organizations, policymakers, and planners of development should strongly recognize the social and economic relevance of IGAs carried out by women. Thus, it's critical to put the appropriate policies and practices in place to ensure that women's IGAs are growing in a way that will last.

The study's findings also show that most of the women in charge of IGAs were youthful and had just completed their primary schooling. Education, experience, and skill are critical for IGAs to expand rapidly. Laws ensuring women have a preference for access to entrepreneurial education and training must be made by the government. This can be achieved by enhancing the current training facilities run by the Industrial Training Fund (ITF) and the National Directorate of Employment.

Men, in particular, need to acknowledge the contribution that women make to the nation's economy and the home. To do this, women's rights and responsibilities shall be recognized, honoured, and given.

Women's access to financial resources is restricted by behaviours and customs that the community must acknowledge and challenge. These kinds of customs resemble those that forbid women from accessing credit, land ownership, or education.

Furthermore, it is advised that pertinent agencies and ministries, including the Ministry of Women Affairs and the Ministry of Agriculture, offer substantial support to women participating in IGAs in the form of extension services and other training programs. The goal of this support should be to enhance the financial contributions that these women make to their households. Business training and financing options should also be provided to women who are already participating in IGAs or who would like to join; these policies will contribute to the expansion of women's economic opportunities.

Moreover, it is imperative to implement policies that aim to improve women's educational attainment. Accordingly, the Ministry of Education can introduce adult literacy initiatives and grants targeting women living in IGAs.

The results of this study indicate that improving economic resources is a priority for the government and other development organisations as they are essential to improving revenue-generating activities. These include financial services, extension services, technical know-how, marketing platforms, and transportation resources.

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