

Role of Women in Family Income Generation in Umuahia-North Local Government Area of Abia State

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Abstract

This paper investigated the role of women in family income generation in Umuahia North Local Government Area of Abia State. Specifically, the study identified possible income generating ventures which women can engage in, determined the challenges that face women in promoting family participation in the ventures and finally suggested ways of surmounting the challenges. Questionnaire was used for data collection. Mean was used for data analysis. Major findings include: rendering eatery and beer palour services, farming, weaving bags and jewelries from local materials, among others as the ventures women can engage in. Role of women include: involving family members in the decision making, teaching family members the skills involved in the ventures, challenges to income generation include lack of proper skills, death of family members among others. Possible measures for surmounting challenges include being flexible in decision making, embarking on workshops and seminars.

Key Words: Role, Women, Family, Income, Generation, Ventures.

Introduction

Family is a complex social unit with many facets. It serves as a buffer for individuals in the society. It is only the family that is in position to prepare and motivate its members to meet the

changing demands of society. In order to satisfy needs and meet up with family changes, money is needed. Money has to be earned. The money one receives for working is called money income, which gives the

purchasing power that individual or family has at a given period of time. Family income therefore, is the flow of money, goods, services and satisfaction that the family derives and can use in satisfying its needs and wants over a given period of time.

Family needs include; foods, clothes, education, and health services and so on which bring joy to family members when fully supplied. However, for these needs to be provided especially at this time of economic recession there is need for sacrifice and income generation by family members to augment their earned income. Women play important role in income generation.

Women's involvement in activities that can generate income in the family is one of the key strategies in the sustainable family well-being. According to Dwarakanath (1999) in Omubakah (2014), enhancing women's economic productivity is an important strategy for improving the welfare of people living below the poverty line. Okafor (2004) pointed out that in the face of increasing economic meltdown, many fathers have lost their capacity to generate enough funds for basic needs of their family members thereby exposing them to harsh economic situation. This further means more demands on the women to play meaningful role in family income generation activities.

Women's involvement in income generation can help reduce poverty that plagues the family and society. It also makes women self reliance and able to care for their families (Okeagu, 2006). The present economic recession that has placed much challenges on families has place enormous responsibilities on women for income generation. Many families are finding it difficult to have three balanced meal in a day, families are being starved and malnourished (Nwaodu, 2006).

Incomes of women are used for the increase of the well-being of the family. According to Food and Agricultural Organization (FAO) (2017), potential income generating activities women can engage in include; food drying, processing and preservation, preparation and marketing of dairy products, agricultural production, establishment of livestock and poultry raising and so on.

Women's involvement in income generation encounters some challenges. According to Juan (2017), such challenges faced by family ventures/companies vary according to the size and its level of development. Some of the challenges include; lack of fund, absence of infrastructural facilities for the smooth running of the business, lack of information on market, lack of high skill workers or the other (Niyi, 2015)

Umuahia North Local Government Area (LGA) of Abia State which is the area of the study is not left out of the scene. The economy of the area comprises both farm and non-farm activities. It is agriculture dominated. Access to productive assets and financial capital by women is a problem. Anozie (2002), asserted that due to small incomes women earn, they can hardly save any money to generate capital. Most women seldom get financial support from their husbands. Thus, the amount of capital assets of women in combination with socio-economic structure and institution determines the available set of livelihood strategies and leads to certain outcome like higher income or well-being (Shaheli, 2012). It is necessary to investigate the role of women can employ in enhancing family income generation in Umuahia North LGA of Abia-State, Nigeria.

Objectives of the Study

The main objective of this study was to determine the role of women in family income generation in Umuahia North LGA of Abia state. Specifically, the study:

1. identified possible income generating ventures which the women can engage in.
2. determined the role of women in promoting the family participation in the ventures.

3. determined the challenges that women face in promoting family participation in the ventures.
4. . determined measures for surmounting these challenges militating against family ventures.

Methodology

Area of the Study: The area of the study was Umuahia North LGA and its landmark area is 245km² there are thirty-three autonomous communities that made up this area. Umuahia North indigenes are predominantly farmers. Women are active in farm work.

Design of the study: The study adopted a descriptive survey design. The descriptive research design is aimed at determining the state of affairs as it exists at present. The survey design was used because; the data was collected from the sample to show women perception on the productive roles they can embark for enhancing income generation in Umuahia North Local Government Area of Abia State.

Population: The population for the study is 110,539 females in Umuahia North LGA of Abia State (Federal Republic of Nigeria Official Gazette, 2009).

Sample and Sampling Technique: Multi-stage sampling technique was employed in selecting the sample for the study. This comprised three different stages. In the first stage, 18 communities were selected from 33

autonomous communities that made up the LGA. In the second stage, 30 families were randomly selected from each of the selected communities. In the third and final stage, women were selected from each family making a total of 540 mothers as the sample size and respondents.

Instrument for Data Collection: A structured questionnaire was developed based on related literature and objectives of the study and used for data collection. The questionnaire consisted of twenty-four (24) items which were structured alongside four (4) point rating scale of Strongly Agree

(SA), Agree (A), Disagree (D) and Strongly Disagree (SD).

Data Collection Techniques: The instrument was administered by researchers with the aid of four research assistants by hand. It was distributed and collected seven days after administration of the questionnaire.

Techniques for Data Analysis: The data collected for the study was analyzed using mean. Mean score of 2.50 and above was regarded as "Agree"; while any mean below 2.50 was regarded as "Disagree".

Findings of the Study

Table 1: Mean Responses of Possible Income Generating Ventures Women can engage in.

S/N	Possible Income Generating Ventures	Mean	Remark
1	Crop farming	4.30	Agree
2	Rendering child day-care services	3.22	Agree
3	Engaging in outdoor catering services	4.06	Agree
4	Rendering rental services; tables, plates, canopy, cooking utensils.	3.48	Agree
5	Weaving bags and jewelries from local materials	4.89	Agree
6	Baking and production of pastries	3.08	Agree
7	Rendering hair dressing services	4.63	Agree
8	Sewing of clothes	4.49	Agree
9	Production of goods such as snacks, cakes, soaps and creams.	3.97	Agree
10	Rearing of farm animals	4.74	Agree
11	Rendering eatery and beer palour services	4.74	Agree
12	Engaging in bead making	3.22	Agree

Table 1 shows mean responses of possible income generating ventures women can engage in. The Data collected showed that all the

aforementioned item statement in the table are above the mean cut off score of 2.5. This therefore implies that women agreed in all of the item

statement. Hence, this affirms the agreement that all the item statements are viable roles for women to generate income.

Table 2: Mean Responses on Roles of Women in Promoting Family Participation in the Venture

S/n	Role of Women in Promoting Family Participation in the Venture	Mean	Remark
1	Teaching family members the skills that are involved in the venture	2.88	Agree
2	Being open about the business	2.53	Agree
3	Showing commitment	3.44	Agree
4	Teaching the nutty gritty of the business to family members	3.32	Agree
5	Involving family members in the decision making	2.65	Agree
6	Sending family members to similar venture to improve their skills and knowledge	3.45	Agree
7	Carrying everybody along	4.32	Agree
8	Motivation	2.98	Agree

Table 2 shows the mean responses on roles of women in promoting family participation in the venture. All the items showed above the mean cut off. Carrying everybody along in the family (4.32) had the highest mean, followed by sending family members to learn skills (3.45), the lowest mean was observed when the question of been

open to the business (2.53), although the mean was above the cut off mean of 2.5. On the average, a pooled mean of 3.18 from the questions reveals evidently that women plays a vital role in ensuring that family members are participating in the family income generating ventures.

Table 3: Mean Responses on Challenges Facing Women in Promoting family Ventures

S/N	Challenges Facing Family Ventures	Mean	Remark
1	Lack of proper skill	2.52	Agree
2	No commitment by family members	3.33	Agree
3	Lack of fund	4.87	Agree
4	Security problems	4.32	Agree
5	Crises in the family (family disunity)	3.45	Agree

6	Lack of support by family members	2.32	Disagree
7	Lack of business acumen	3.45	Agree
8	Relocation/transfer	2.22	Disagree
9	Death of a family member	4.65	Agree
10	New policies by the Government	3.98	Agree
11	The business premises not in a good site	3.34	Agree
12	Low patronage by people around	4.34	Agree
13	Competition by other ventures	3.89	Agree
14	Lack of modern storage and preservation facilities	4.22	Agree
15	Epileptic condition of electricity	3.87	Agree
16	Balancing family life and the business	4.32	Agree

Table 3 reveals the challenges facing women in promoting family ventures. All the responses were above the mean cut off, with an exception of relocation/transfer (2.22), and lack of support by family members (2.32). This result in a nutshell shows that there are many challenges facing women in promoting the family venture. From the

result, lack of fund (4.87) possess the highest challenge, followed by the death of one family member (4.65), this is true because the role which this family member plays may put a stop to the family venture as to the time taken to mourn and find a better replacement for such individual.

Table 4: Measures of Surmounting the Challenges Militating against Family Ventures

S/N	Measures of Surmounting the Challenges Militating Against Family Ventures	Mean	Remark
1	Embarking on workshops/seminars	2.58	Agree
2	Being flexible in decision making	4.65	Agree
3	Engaging the family members in the business activities from the early stage of their lives	3.54	Agree
4	Making sure family members know their roles and responsibilities	4.23	Agree
5	Being firm in taking decisions no matter whoever is involved (i.e. avoid sentiments in decision making)	3.33	Agree
6	Make everybody feel that his/her contribution matters in the business	4.32	Agree
7	Treat your family members the way you want to be treated	3.34	Agree
8	Keep abreast with the rapid economic and technological changes	2.62	Agree

9	Encourage family ventures	3.23	Agree
10	Never stop learning because business success relies on continuous personal growth	4.67	Agree

Table 4 reveals the measures of surmounting the challenges of generating income in the family. All the research question had a high mean cut off. This shows that women of all status in the study location are putting in their best to surmount the challenges posed by finances in the home. One of the perceived ways was on ensuring personal growth (4.67) in any of the business ventures, been flexible (4.65) was the next option in surmounting the challenges and the least, even though it was seen to be above the mean cut was embarking on workshop/ seminar (2.58). This can be deduced that majority of women in the study area see these items raised as measures of surmounting challenges militating against family ventures.

Discussion of Findings

Despite the fact that women spent enormous amount of time on economic activities they still continue to perform their socially culturally determined gender roles. Table 1 showed that it is evident that most women in the study area were engaged in one type of economic activities at a time. More efforts should be pitched in enabling them either by capital, credit, entrepreneurship skills, marketing

systems, and acknowledging their work, and that income obtained by women is more likely to be used for household use. In consonance to the findings, Makombe *et al.* (1999) identified that women's increasing participation in income generating activities (IGAs) is due to the current economic hardships which led to the collapse of many industries in public and private sectors. Bryceson (2000) also noted that in some places in rural areas in Africa there is a strong attraction for women towards joining informal economic activities where the earnings generated from non-agricultural activities are taken to be theirs, whereas earnings from farming activities belong to the whole family. The finding is also in line with FAO (2017) which out lined potential income generating activities (IGAs) to include; food drying processing and preservation, preparation and marketing of dairy products, agricultural production, establishment and improvement of livestock and poultry raising, handcraft and so no.

The findings from table 2 shows that all the items raised are the role of women in promoting family participation in the family ventures. This finding is in consonance with that

of Nnadozie and Ibe (1996) and Rahman (2008) that women play prominent and dominant roles in meeting the challenges of agricultural production and development. They are so significantly relevant that they can only be ignored to the peril of all efforts aimed emancipation of the rural poor. In all of these, women play central role and is not only crucial to the overall success of these efforts directed at agricultural development but their household stands as an important beneficiary from the process as well. The finding is also in line with Juan (2017) who said that for family ventures/business to thrive there is need for family meeting , the leader contacting each person individually and clearly state his or her reason for calling the meeting and finally trying his/her best to get each person to participate.

Table 3 gave some of the challenges facing family ventures. A variety of factors militate against women in their efforts to participate in income generation in the family and also in their effort to maximally benefit from their efforts to help their family members. These factors limiting the efforts of women include some socio-cultural and economic issues both at home and in the society. Any effort to surmount these obstacles can be daunting as these obstacles are not only deep rooted in the socio-cultural fabric

of the society, they institutionalized gender consideration that strengthens these problems are far and in between the capacity of women to unravel. The finding is in line with Niyi (2015) who listed the challenges facing family ventures to include; lack of government support, lack of funding, lack of information on markets and lack of high-skilled workers or other, difficulty in securing loan and absence of infrastructure facilities for smooth running of the business.

Finally, table 4 revealed that the items raised are measures to surmount these challenges militating against family ventures. The finding is in line with Funmilaya, (2015), who suggested that there is need to enhance teaching of saleable skills to women, enlighten family members: on loan opportunities, job and health insurance. It is also in consonance with Juan (2017) who suggested that ways to surmount challenges facing family venture should include; maintaining strong and effective relationship between the business and the governing organs, showcasing of family member talents, planning for succession, providing forum where every month or two months, the various challenges of the business and the family are treated separately and so on.

Conclusion

The findings have shown that, women can engage in various activities that can generate income for upliftment of the family well-being. Such activities include; crop farming, sewing of clothes, rendering hair dressing services, rearing animals among others. For the activities to be running smoothly, women have some roles to play. They have the role of teaching family members the skill that are involved in the ventures, being open about the business, carrying everybody along and so on. But the findings revealed that there are some challenges facing the family venture which includes; lack of proper skills, crises in the family, epileptic condition of electricity, new policies by government among others. Finally, the findings showed measures to adopt in order to surmount the challenges to include; embarking on workshops/seminar, being flexible in decision making, keeping abreast with the rapid economic and technological changes among others.

Recommendations

The following recommendations were made based on the findings

1. For possible income generating ventures, women should invest their time, energy and resources on productive activities for a sure

medium capable of enhancing income generation.

2. Women should play their role very well by being humble enough and down to earth to encourage family members to participate in the family ventures
3. Women should always prepare their mind to accept any challenge that comes their way and be prepared to tackle it immediately instead of running up and down seeking for solution where there is none.
4. Finally, the issue of 'I too know' should be out of the way because nobody knows it all. Always be friendly with your members of the family and try to make every feel belonged and learn from them what you do not know

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