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Level of Participation of Women Farmers in Entrepreneurial Activities under Self-help Groups in Aguata Local Government Area Anambra State

Okereke-Ejiogu N¹, Ohajianya D.O², Echetama J.A³, Korie O.C⁴ and Chidiebere-Mark M.N.⁵

^{1,3}*Department of Agricultural Extension, Federal University of Technology, Owerri, Imo State, Nigeria.*

^{2,4}*Department of Agricultural Economics, Federal University of Technology, Owerri, Imo State, Nigeria.*

⁵*Department of Agricultural Economics and Extension, Imo State University, Owerri, Imo State, Nigeria.*

Corresponding Author's Email: dohajianya@yahoo.com

Abstract

This study assessed the level of participation of women farmers in entrepreneurial activities under Self-Help Groups (SHG) in Aguata Local Government Area, Anambra State. Data were collected with questionnaire from 90 randomly selected women farmers in entrepreneurial activities under SHG. Data were analyzed using descriptive statistics (mean and percentages) and multiple regression analysis. Results showed that mean age of the respondents was 41 years, mean household was 5 persons, mean farming experience was 10 years, mean farming size was 3 hectares, while mean monthly farm income was ₦45,8954.44. the major SHGs were church organization, oil palm processors, women association, cooperative societies and market associations. The major entrepreneurial activities were marketing of farm produce palm oil processing, garri processing and livestock production. Mean level of women farmers' participation in SHGs was 2.4 indicating high level participation. The major factors militating against participation were lack of finance, political factors, and lack of credit. Factors influencing level of participation were marital status, level of education, household size, social organization membership, access to finance, farm size and income. There is need for enlightenment campaigns to sensitize and sustain women farmers' interest and abreast them of the benefits from participating in SHGs.

Keywords: Entrepreneurial activities, Level of participation, self-help groups, women farmers.

1. Introduction

The word 'entrepreneur' is derived from the French word 'entreprendre' which means individuals who undertake the risk of new enterprise. Entrepreneurship is described as a creative and innovative response to the environment (Rao & Mehta, 2011). Such response can take place in any field of social endeavor; business, industry, agriculture, education, social work and the like. Entrepreneurship is an attribute of the entrepreneur. The individual

acquires some specific knowledge and skill, and by utilizing them creates an enterprise. The entrepreneur may or may not own the enterprise and there is no sex discrimination in becoming an entrepreneur. McClelland in Mondal and Ray (2012) identified several motivating needs which are basic to entrepreneurship development to include; need for achievement, need for independence, need for power etc.

Rural savings in less developed countries have remained idle and unproductive, especially among women due to inadequate knowledge of entrepreneurial skills. Ifenkwe (2012) opined that establishment of small businesses in the rural areas helps in the mobilization of rural saving for economic uses, boosts economic activities in rural areas. Entrepreneurship development may lead to positive outcomes which includes; generating additional income, employment, optimal utilization of resources and facilities and value addition, etc. However, lack of knowledge of entrepreneurial skills and inadequate capital may prevent women farmers from engaging in entrepreneurship. This therefore highlights the need for women farmers to belong to Self-Help Groups (SHG). It is expected that if rural women farmers participate in entrepreneurship activities under SHG, they would likely develop skills that would lead to economic empowerment.

A Self-Help Group (SHG) is a small, economically, homogenous and affinity group of rural poor, voluntarily formed, to save and mutually agree to contribute to a common fund, to be lent to its members as per group decision for their socio-economic development (Mondal & Ray, 2012). Members of SHG are usually from the same socio-economic background, and they come together for the purpose of solving their common problems through self-help and mutual help. In SHG, every member saves a certain amount of money every month in form of thrift which is kept by the leader who issues the members with receipts showing that he/she received the thrift. The SHG provide access to credit to their members from mainstream financing agencies like banks, thereby inculcating a culture of savings among the members of the group. This reduces dependency on money lenders and makes available timely credit at much lower rates of interest to the individual members. SHG enhances livelihood opportunities for those engaged in it (Ejiogu, 2014). SHG can therefore assist member to become entrepreneurs through benefitting from the income generation, natural resources management and human development.

Rural women farmers' level of participation in entrepreneurship activities under SHG in Aguata Local Government Area is still not sufficiently documented in literature. There exists a gap in knowledge on the Level of Participation of Women Farmers in Entrepreneurship activities under SHG in Aguata Local Government Area Anambra State. This work sought to; identify the SHG existing in the study area; examine the entrepreneurship activities under SHG in the study area; ascertain level of participation of the women farmers in entrepreneurship activities under SHG; and assess the factors that influence women farmers' participation in entrepreneurship activities under SHG. It was hypothesized that the socio-economic characteristics of rural women farmers in Aguata Local Government area do not significantly influence their level of participation in entrepreneurship under SHG in the study area.

2. Methodology

The study area is Aguata Local Government Area of Anambra State, Nigeria. Aguata is situated at the South East of Anambra State on latitude $5^{\circ} 55' N$ and $6^{\circ} 04' N$, and longitude

6°58'E and 7°10'E. Aguata is one of the 21 Local Government Areas in Anambra State. It is made up of fourteen communities namely; Ekwulobia, Akpo, Uga, Igboukwu, Isuofia, Umuchu, Aguluezechukwu, Ezinifite, Ikenga, Amesi, Oraeri, Umuona, Nkpologwu (National Population Commission (NPC), 2006). It is bounded at the north by Orumba North LGA, at the east by Orumba South LGA, at the west by Nnewi South LGA, north-west by Aniocha LGA of Anambra State, and on the south by Ideato Local Government Area of Imo State. It occupies a total area of 72,658 km². It has a projected population of 413,818 persons in 2010 comprising 182, 710 females according to 2006 census figures (NBS, 2012).

There are two major climatic seasons, rainy and dry season. The rainy season is experienced for 8 months of the year, from April to November with peaks in July and September (Anyadike, 2002). The major economic activities in the area include farming, trading, food processing and craft making. The major crops and animals that are grown and reared within Aguata Local Government area are Oil Palm, Cassava, Cocoyam, Maize, Rice, Piggery, Yam, Poultry, Kola nut e.t.c.

Data were collected from primary sources. The instrument of primary data collection was well structured questionnaire which was administered through personal interview. Multi-stage sampling technique was used in selecting respondents for the study. The first stage involved the random selection of five (5) communities out of the fourteen (14) communities in Aguata local government area viz, Uga, Igboukwu, Umuchu, Ekwulobia and Nkpologwu. The second stage involved the random selection of two villages from each of the communities earlier selected to give a total of ten (10) villages used for the study. The third and final stage was the random selection of nine (9) women farmers from each of the villages to give a total of ninety (90) women farmers used as sample size. The sample frame is the pooled list of rural women farmers compiled from ADP at the Ekwulobia zone headquarter and the list supplied by the community development officer in the Local Government area.

Data were analyzed using descriptive statistics and econometric technique. A 4 point likert-type scale as follows: Strongly Agree [SA], Agree [A], Disagree [D], Strongly Disagree [SD] was used in obtaining a mean score. This was stated as follows;

$$\bar{X} = \frac{\sum fx}{n} \quad (\text{discriminating index})$$

n

\bar{X} = mean square

\sum = summation sign

X = normal value of each respondent category

n = sample size

f = frequency

Mean score above 2.5 is regarded as the major role played and mean below 2.5 is regarded as not major role played.

The hypothesis that there was no significant relationship between the socio-economic characteristics of farmers and their level of participation in entrepreneurship under Self-Help Groups was analyzed using the ordinary least square regression model, and it was specified as follows;

$$Y = f(X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, X_9, X_{10}, e)$$

Where Y= Level of participation

X_1 = Age (years)

X_2 = Marital status

X_3 = Level of education (years)

X_4 = household size (Number of persons)

X_5 = Occupation (Dummy. 1 for farming, 0 for non-farming)

X_6 = Social organization membership (Dummy, 1 for member, 0 for non-member)

X_7 = Access to finance (Dummy, 1 for access, 0 for no access)

X_8 = farming experience

X_9 = Farm size (ha)

X_{10} = Income (₦)

E = error term

3. Results and Discussion

3.1.1. Socio-economic characteristics of the respondents

The socio-economic characteristics of the women farmer's in SHG participating in entrepreneurship in the study area are presented in Table 1. The results of the distribution of the women farmer's by age showed that the mean age was 41 years. This implies that the women were still in their active age and are able to exploit opportunities within their environment to enhance their income generation. This is consistent with the findings of Onyeneke (2015). The results showed that 80% of the respondents were married. This may imply that these women have more family responsibilities and hence opt for entrepreneurial activities to boost the family income. This is in line with the findings of Akerele and Aishonu (2011). About 95.56% of the women farmers had formal education and are literate. Education is an important factor in entrepreneurship development as the participants need to be literate in order to acquire new skills that are required to run their businesses. This is consistent with the findings of Onyeneke (2015). The distribution of respondents on household size showed a mean household size of 5 persons. Farmers with larger number of households engage more in agricultural activities because of the availability of family labour. This is similar to the findings of Kagbu (2018) who found a mean household size of 8 persons among women entrepreneurs in Nasarawa State. The women farmers had a mean farming experience of 10 years and a mean farm size of 3 hectares. This implied that they were experienced in farming and may seek other avenues to enhance their productive capacity. A mean farm holding of 3 hectares implies that land availability was a limiting factor, and hence they would seek other avenues to enhance their income that requires little or no space.

The major occupation of 37.78% of the women farmers was farming while about 9% were artisans. Adams (2017) in his study of Nigerian women in Agriculture in Ondo State found that 55% of the women were engaged in farming as a major occupation. The mean monthly income of the farmers was ₦45, 894.44 implying that they earned above the prevailing minimum wage of ₦18, 000 in Nigeria. This may imply that they have the capacity to save and invest in other entrepreneurial activities for additional income.

Table 1: Distribution of respondents according to socio-economic characteristics

Variable	Frequency	Percentage	Mean
Age (Years)			
21 – 30	18	20.00	41 years
31 – 40	20	22.22	
41 – 50	30	33.33	
51 – 60	18	20.00	
61 – 70	4	04.45	
Marital status			
Single	10	11.11	
Married	80	88.89	
Level of Educational Attainment			
No formal education	4	4.44	
Primary school	34	37.78	
Secondary school	32	35.56	
Tertiary	20	22.22	
Household size			
1- 2	11	12.22	5 persons
3-5	35	38.90	
6-8	40	44.44	
9-11	4	4.44	
Farming Experience			
1 – 5	22	24.44	10 years
6 – 10	23	25.56	
11 – 15	21	23.33	
16 – 20	18	20.00	
20 - 24	6	6.67	
Farm size			
1 – 3	72	80.00	3 ha
4 – 6	11	12.23	
7 – 9	3	3.33	
10 – 12	2	2.22	
13 – 15	2	2.22	
Monthly Income			
10,000 – 40,000	50	55.56	₦45, 894.44
41,000 – 80,000	31	34.44	
81,000 -120,000	9	10.0	
Major occupation			
Farming	3	37.78	
Civil service	16	17.78	
Trading	30	33.33	
Artisan	9	10.00	
Others (Transporters)	1	1.11	

Source: Field Survey Data, 2017

3.1.2. Membership of Social Organization

The results in Table 2 showed the distribution of the respondents according to their membership of social organization. The result showed that the respondents belong to different social organization with farmers' cooperative ranking first. The membership of these

women farmers to different social organizations would expose them to relevant information that would benefit them. This could be an advantage for entrepreneurship development.

Table 2: Distribution of respondents according to their membership of social organization

Social Organization	Frequency**	Percentage	Ordinary Rank
Farmers' Cooperative	89	99	1 st
Church/ Mosque	88	98	2 nd
Farmers Council	85	94	3 rd
Age grade	30	33.33	4 th
ADP Contact farmers	25	27.78	5 th
Village Council	24	26.7	6 th
Town union	19	21	7 th
Market Union	18	20	8 th
Credit Union	6	6.7	9 th

**Multiple Responses recorded

Source: Field Survey Data, 2017

3.2. Self-Help Groups Available

Table 3 showed the distribution of respondents by the availability of Self-Help Group in the study. The result showed that several SHG exist in the area; cooperative societies, age grade, church organizations, etc. Ejiogu (2014) in his study in Southeast Nigeria found that SHG are diffuse in the area and that the formation is typically based on occupation, religion, gender, culture/entertainment and neighbourhood consideration.

Table 3: Distribution of respondents according to the Self-Help Group available in the study area

Self-Help Group	Not Available		Available	
	Frequency	%	Frequency	%
Cooperative societies	20	22.22	70	77.78
Age grade	25	27.78	65	72.22
Women Association	15	16.67	75	83.33
Oil palm processors	15	16.67	75	83.33
Farmers council	40	44.44	50	55.56
Church Organization	10	11.11	80	88.89
Okada Riders Association	15	16.67	45	50.00
Social club	40	44.44	50	55.56
Market Association	35	38.89	65	72.22
Transport workers Union	35	38.89	25	27.78

Sources: Field Survey Data, 2017

3.3. Entrepreneurship activities under Self-Help Groups in the study area

The distribution of respondents according to entrepreneurship activities available in the study area through SHG were presented on Table 4. Majority of the respondents agreed that palm oil processing, marketing of farm produce, Garri processing, Livestock production, tailoring, Hair dressing, Fishing and Soap making were entrepreneurship activities in the study area while beekeeping, snail farming, dry season vegetable production and ice-cream making were not really available as entrepreneurship activities in the area.

Table 4: Distribution of respondents according to Entrepreneurship activities under Self-Help Groups

Entrepreneurship Activities	Not Agreed		Agreed	
	Frequency	Percentage	Frequency	Percentage
Palm oil processing	20	22.22	70	77.79
Marketing of farm produce	15	16.67	75	83.33
Fishing	45	50	45	50
Garri processing	50	33.33	60	66.67
Tailoring	40	44.44	50	55.56
Hair dressing	40	44.44	50	55.56
Beekeeping	35	61.11	35	38.89
Livestock production	25	27.78	65	72.22
Snail farming	55	61.11	35	38.89
Soap making/making mat	40	44.44	50	55.56
Dry season vegetable production	55	61.11	35	38.89
Ice-cream production	65	72.22	25	27.78

Source: Field Survey Data, 2017

3.4. Participation in Entrepreneurship through Self-Help Groups

Table 5 showed the distribution of respondents according to their believe that they can become entrepreneurs through participation in SHG activities.

Table 5: Distribution of respondents according to entrepreneurship through self-help

Entrepreneurship through self-help	Yes		No	
	Frequency	Percentage	Frequency	percentage
	78	86.67	12	13.33

Source: Field survey data, 2017

The Table showed that 86.67 percentage of the respondents believed that they can become entrepreneurs under SHG activities while 13.33 percent did not see it that way this thus showed that the chances of becoming entrepreneurs are high if the correct atmosphere is created.

3.5. Participation in Entrepreneurship Activities under Self-help

Table 6 showed the distribution of respondents based on their level of participation under SHG activities. The participation level was established using mean score; 36.67 percent participated very highly, 68.89 percent participated highly while only 1.11 percent did not. A mean of 2.4 was obtained. This implied that the participation in entrepreneurship through SHG was high in the study area.

Table 6: Distribution of respondents according to their level of participation in entrepreneurship activities under Self-Help Groups

Level of Participation		High		Not High		Mean	Remark
Very High		F	%	F	%		
F	%	F	%	F	%		
33	36.67	62	68.89	1	1.11	2.4	High

Sources: Field Survey Data, 2017

3.6. Factors Militating Against Participation

Table 7: Distribution of respondents according to factors militating against participation in Self-Help Groups

Factors	Extent of Influence						Mean	Ranking
	Very serious		Serious		Not serious			
	Freq	%	Freq	%	Freq	%		
Lack of finance	62	68.89	24	26.67	4	4.44	2.6	Very Serious
Lack of credit/loan	37	41.11	51	56.67	2	2.22	2.4	Serious
Return pre capital	6	6.67	67	74.44	17	18.89	1.8	Serious
Transportation Problem	16	17.77	63	70	11	12.22	2.05	Serious
Lack of adequate information	16	17.77	61	67.78	13	14.44	2.02	Serious
Tradition/culture/customs	6	6.67	48	53.33	36	40.00	1.7	Not serious
Value system	8	8.89	56	62.22	26	28.89	1.8	Serious
Peer group influence	11	12.22	47	52.22	32	35.56	1.8	Serious
Level of education	23	25.56	47	52.22	20	22.22	2.03	Serious
Religious influence	10	11.11	32	35.56	48	53.33	1.6	Not serious
Political factors	51	56.67	33	36.67	6	6.67	2.5	Very serious
Socio-economic factors	7	7.78	47	52.22	36	40	1.7	Not serious
Suspicious/dishonesty	35	38.89	45	50	10	11.11	2.2	Serious

Source: Field Survey Data, 2017

Table 7 showed the distribution of respondents according to factors militating against participation under SHG activities. The respondents were asked to respond to list of factors likely to influence their participation and to rank the seriousness of the factors. Political factors ($\bar{X} = 2.5$) and lack of finance ($\bar{X} = 2.6$) were found to be very serious factors militating against the participation of the women farmers in entrepreneurship in the study area. This can be understood considering the fact that no organization thrives without funding. Also political interest has the tendency to affect meaningful project negatively as people tend to be blinded when political interest arise. Tradition, custom/culture ($\bar{X} = 1.7$), religious influence ($\bar{X} = 1.6$) and socio-economic factors like age, occupation ($\bar{X} = 1.7$) were not considered serious factors militating against participation.

3.7. Relationship between socio-economic characteristics and level of participation in entrepreneurship activities under Self-Help Groups

Table 8 showed the results of the ordinary least square multiple regression analysis on the relationship between the socio-economic characteristics of rural women farmers and their level of participation in entrepreneurship under self-help group activities. The double log function produced the lead equation since it has the highest value of F-ratio, the highest number of significant variables and the highest value of co-efficient of multiple determinations (R^2). The co-efficient of multiple determinations (R^2) was 0.7444 which implies that about 74 percent of the factors influencing the level of participation in entrepreneurship through self-help group activities by the rural women is accounted for by the joint actions of factors investigated. The co-efficient of marital status (X_2), education (X_3), House hold size (X_4), Social organization (X_6), Access to finance (X_7), Farm size (X_2 and annual income (X_{10}), were all significant at 1% level which invariably also significant at 5% level. The result thus showed that these variables are important factors influencing the level of participation in entrepreneurship under self-help group activities by rural women farmers in the study area. The co-efficient of Age (X_1), occupation (X_5), and experience (X_8), were not significant even at 5% level of participation in entrepreneurship under self-help group activities by rural women farmers in the study area. Therefore the hypothesis is hereby rejected with respect to significant variables and accepted with respect to non-significant variables.

Table 8: Result of socio-economic characteristics and level of participation in entrepreneurship activities under self-help group

Explanatory variables	Linear function	Semi log function	Double log function	Exponential function
Constant	346.0924	293.0924	209.4446	168.0037
X_1 (Age)	-19.2106 (-1.0445)	-2.7613 (-1.3261)	-0.0664 (-1.2745)	-0.0051 (-1.1861)
X_2 (Marital status)	12.3807 (2.4111)*	1.5829 (1.1198)	0.0713 (3.1549)**	0.0094 (3.2414)**
X_3 (Education)	17.3395 (2.8506)**	4.9117 (1.5539)	0.0842 (3.8624)**	0.0081 (2.1316)*
X_4 (Household size)	10.1138 (1.0711)	30264 (3.0225)**	0.0667 (2.9127)**	0.0077 (1.2623)
X_5 (Occupation)	14.5913 (1.1191)	1.5442 (1.1568)	0.0813 (1.1276)	0.0083 (1.1691)
X_6 (Social Organization)	15.4421 (1.1055)	9.2013 (1.0563)	0.0843 (2.7371)**	0.0059 (1.4391)
X_7 (Access to finance)	16.5093 (1.1491)	2.5426 (1.2314)	0.0753 (3.4541)**	0.0089 (3.0689)**
X_8 (Experience)	14.0029 (1.0684)	1.8279 (1.2682)	0.0847 (1.0548)	0.0083 (1.0689)
X_9 (Farm size)	10.5593 (1.1451)	2.8821 (1.1601)	0.0942 (3.0485)**	0.0077 (2.6552)**
X_{10} (income)	-14.1087 (-2.2214)	-3.5413 (-1.2365)	-0.0559 (-3.3879)**	-0.0066 (-2.3571)*
R^2	0.4843	0.4016	0.7444	0.6126
F-value	7.4165	5.2842	22.9753	12.5021
No of observation	90	90	90	90
Degree of freedom	79	79	79	79

Source: Field Survey Data, 2017.

4. Conclusion and Recommendations

There are various entrepreneurial activities and SHGs which women farmers can participate in to improve their farm income and standard of living. The level of participation of women farmers in SHGs was high. There is need for enlightenment campaigns to sensitize and sustain women farmers' interest and abreast them of the benefits from participating in SHGs. Women participation in SHG was significantly affected by various socioeconomic factors such as marital status, level of education, household size, social organization membership, access to finance, farm size, and income, which should be given adequate consideration in making policies and planning programmes aimed at improving the standard of living of women farmers.

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