



ASSESSMENT OF HUMAN CAPITAL ATTRIBUTES INFLUENCING OCCUPATIONAL DIVERSIFICATION AMONG RURAL WOMEN IN ANAMBRA STATE, NIGERIA

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ABSTRACT

The study was carried out in Anambra State, Nigeria to assess the influence of human capital attributes on occupational diversification among rural women. Simple random sampling technique was used in selecting 462 respondents for the study. Data was collected using questionnaire. Descriptive statistics such as percentage mean scores, standard deviation; factor analysis and correlation were used for data analysis. Results show that the respondents were mostly influenced by certain human capital attributes namely; possession of entrepreneurial skills (59.5%), number of dependants in the household (55.4%), access to information on changing demand patterns (52.6%) 52.4% and perceived health status (52.4%). They were also highly constrained by lack of women empowerment training programmes in rural areas (M= 3.5), poor skill training (M= 3.5), inadequate training opportunities (M= 3.4), poor educational attainment (M= 3.3), among others. Developing skills in rural women are keys to improving rural productivity, employability and income-earning opportunities, enhancing food security and promoting environmentally sustainable rural development and livelihoods. It was recommended that adult literacy programmes should be introduced by government and non-governmental organizations in order to help the rural women to acquire necessary education that will help them in occupational diversification. It highlights the development of human capital among rural women in order to equip them with the necessary skills to work in various occupations gainfully employed for higher returns.

Keywords: Human capital, Attributes, Occupations, Diversification, Rural women, Nigeria.

Contribution/ Originality

This study is one of very few studies which have investigated human capital attributes influencing rural women in occupational diversification. The economic planning assumption is that all rural people are involved in agricultural production, but social changes show that rural women are also involved in non-farm occupations and are highly influenced by human capital attributes.

1. INTRODUCTION

Rural women need to diversify their occupation since farming is rain-fed and therefore, seasonal. This is to enable them acquire additional income and meet up with economic responsibilities during off-season periods. Occupational diversification involves incorporating all economic activities in rural areas, except crop and livestock production, fishing and hunting (Lanjouw and Lanjouw, 2001). Tacoli (2004) defines occupational diversification as non-farm income generating activities undertaken by rural residents and farming by urban residents. Saith (2002) also defines occupational diversification in rural areas as the reallocation and recombination of all economic activities which display sufficiently strong rural linkages, irrespective of whether they are located in designated rural areas or not. From these definitions by different authors, occupational diversification in this context is defined as all economic activities, which involve farm and non-farm activities in rural areas.

Human capital influences the ability of rural women's participation in various occupations. Human capital comprises the educational level, skills, knowledge, ability to labour and good health needed to pursue different livelihood strategies. Reardon (1997) cites a number of authors who have addressed the importance of education and skills as determinants of business start-ups and wages earned off-farm in Africa. Better-educated members of rural populations have better access to any non-farm employment on offer, and are also more likely to establish their own non-farm businesses. Better educated individuals are more likely to migrate to take up employment opportunities in other areas, as they have greater chances of success than their less-educated or uneducated counterparts. Reardon (1997) infers a self-perpetuating effect of education in the long term: earnings from migration may be invested in the education of individuals within the migrant's household, which gives new generations a continuing advantage in the non-farm sector. Over time, this appears to lead to a dominance of the non-farm sector by a subset of local families (Islam, 1997). It seems that a tradition of involvement in the non-farm sector develops, and members of a household build up confidence in their ability to succeed in that sector.

Occupational diversification among rural women is an increasingly important reality in Nigeria, especially in Anambra State where there is low level of development as a result of structural transformation and high population density. Recent trends in agricultural modernization have failed to improve the welfare of rural women. Advances in technology and labour market imperfections have accentuated the concentration of rural women in non-farm activities in rural sector. This has led to de-agrarianisation. De-agrarianisation offers rural

women an opportunity for occupational adjustment, income-earning re-orientation, social identification and spatial relocation away from agricultural-based modes of livelihood (Bryceson, 2000).

Amidst high levels of uncertainty and risk in agricultural production, rural women have become occupationally flexible and increasingly dependent on non-agricultural income-generating activities. This is to overcome seasonality of farming activities, reduce poverty and vulnerability, which are often associated with undue reliance on agriculture (Ellis, 2004). High variability in crop yield and thus income variability arising from the vagaries of weather makes occupational diversification important for the rural women in order to improve their economic status.

In Anambra State, several poverty reduction programmes designed for rural women have not yielded good results as regards reducing poverty. The failure of many poverty reduction programmes could be attributed to the fact that great diversity and heterogeneity in assets portfolios and range of activities engaged by rural women were ignored (De Janvry and Sadoulet, 2001). With an increasing rural population amidst a non-expanding land area as in Anambra State, the study sort to answer the following questions: What are the various areas of occupational diversification among rural women? What are the human capital attributes influencing occupational diversification? And what are the problems encountered by rural women who diversify occupation?

Specifically, the study was designed to:

1. identify various areas of occupational diversification among rural women;
2. ascertain the influence of human capital attributes on occupational diversification; and
3. identify problems faced by rural women in occupational diversification.

1.1. Hypothesis of the Study

There is no significant relationship between occupational diversification and nearness to urban markets.

2. METHODOLOGY

The survey was conducted in Anambra State, Nigeria. There are four agricultural zones in the state, namely; Aguata, Anambra, Awka and Onitsha. The estimated population of rural women in Anambra State is 1.44 million National Population Commission (NPC) (2006). Majority of rural women in the State are involved in the production of arable crops such as yam, cassava, cocoyam, maize, vegetables and raising of farm animals like sheep, goat, and poultry. Major perennial crops grown in the state are oil palm, mango, oil bean, pear, breadfruit, among others. The primary occupation is farming, though there is diversification into non-farm occupations such as petty trading, handicraft, among others. The population of the study comprised rural women in the four agricultural zones. All the four agricultural zones were used for the study. Anambra zone

is made up of four (4) extension blocks comprising 45 circles; Awka zone comprises five (5) blocks and 35 circles, while Aguata zone is made up of six (6) extension blocks, comprising 45 circles. There are also six (6) extension blocks comprising 30 circles in Onitsha zone. Two (2) rural blocks were selected from each of the zones, while three (3) circles were selected from each of the blocks using simple random sampling. In each of the circles, 20 rural women were selected using simple random sampling. Eight (8) blocks and 24 circles, comprising 480 respondents were supposed to be used for the study. Eighteen copies of the questionnaire were not filled properly and were dropped leaving 462 used for analysis. Data were analyzed using percentage, mean scores, standard deviation, factor analysis and correlation.

3. RESULTS AND DISCUSSION

3.1. Areas of Occupational Diversification among Rural Women

Majority (88.1%) of the respondents were involved in planting of crops, 79.2% of them were involved in marketing of farm produce, about 42% kept goat and sheep, 40.5% kept chicken, among others (Table 1). This implies that the respondents were involved in mixed farming. This is to enable them sustain their families economically. This will also help them to guard against crop failure as well as providing safety nets for economic empowerment.

Table 1 also indicates that 88.7% of the respondents were involved in non-farm occupations, while 11.3% of them were not involved in non-farm occupations. This shows that there were respondents whose occupation was farming only. They did not have secondary occupation thus engaging in full-time farming.

A greater proportion (60%) of the respondents were involved in petty trading, 11.5% were involved in tailoring, 7.8% were teachers, 7.1% were involved in making of confectioneries, while 6.4% of them were involved in hair dressing/weaving of hairs, among others (Table 1). This implies that the respondents were involved in both farm and non-farm occupations. This is to enable them obtain additional income to empower themselves financially. The findings are in line with Haggblade (1999) who reports that women dominate many of the non-farm activities such as petty trading, tailoring and many services that will grow most rapidly during structural transformation. Continuing, he notes that they also hold a major interest in many of the declining rural non-farm occupations such as basket making. Consequently, women will be key actors in the economic transition of Africa's rural economy.

Table-1. Percentage distribution of respondents according to involvement in farm and non-farm occupations (n= 462)

Areas of occupation*	Percentage
Farm occupation	
Planting of arable crops (yam, cocoyam, cassava, maize, vegetables and rice)	88.1
Marketing of farm produce	79.2
Processing of cassava into gari	2.6
Processing of cassava into dough (fermented flour)	2.6
Processing of cassava into chips/flour	3.5
Processing of maize into pap and flour	4.7

Palm oil production	3.0
Palm kernel oil production	3.4
Rearing of farm animals such as goat and sheep	42.2
Rearing of chicken	40.5
Rearing of turkey	14.7
Pig farming	5.0
Snail farming	0.2
Fish farming	0.4
Involvement in non-farm occupation	
Yes	88.7
No	11.3
Non-farm occupation (n= 410)	
Handicrafts such as making of brooms	3.9
Making of baskets	3.2
Making of hand fans	1.0
Making of beads	0.5
Petty trading on food items such rice, beans, gari and palm oil	60.2
Tailoring/making of dresses	11.5
Making of confectioneries such as cake, <i>chin-chin</i> , <i>meat pie</i> and <i>buns</i>	7.1
Making of soap and pomade	2.9
Frying of beans balls, yams and potatoes	4.2
Hair dressing/weaving of hair	6.4
Teaching	7.8
Traditional birth attendance	1.0
Public service	6.0
Catering service	3.9
Wage labour	0.7

*Multiple responses

3.2. Primary and Secondary Occupations of Respondents

The results reveal that a greater proportion (52.6%) of the respondents had farming as primary occupation. About 15% of them were involved in petty trading, 7.4% were involved in tailoring, among others (Table 2). This shows that farming is a dominant occupation of the respondents which justified the study area as a predominantly agrarian community even though they were also involved in non-farm activities. This will enable them to acquire additional income to meet up their family responsibilities. Ekong (2003) notes that farming is the dominant occupation in rural areas.

About 38% of the respondents had petty trading as secondary occupation, 35.3% had farming as secondary occupation, among others. About 16% of the respondents had no secondary occupation. This implies that the respondents were involved in multiple occupations which could be attributed a lot of factors. In as much as rural areas are agrarian communities, there exists other non-farm occupations carried out by rural women. The finding is in agreement with Warren (2001) who reports that rural women are more likely to engage in petty trading, either as primary or as secondary occupation. The main reason for this is that farming is usually in the form of unpaid family labour with little prospects, since rural women who have husbands hardly control farm income and contribute to decision-making. By contrast, rural women keep control of

the earnings from trading, in which they also make independent decisions. Women often play an independent role in occupational diversification by undertaking their own small-scale enterprises. The participation in innovative enterprises is often advocated as an important means to promote rural women empowerment and more equitable gender relationships within the household.

Table-2. Percentage distribution of respondents according to primary or secondary occupations (n= 462)

Occupation	Percentage
Primary	
Farming	52.6
Petty trading	15.4
Tailoring	7.4
Frying of beans balls (<i>akara</i> , yams and potatoes)	3.7
Making of confectioneries	0.6
Making of soap and pomade	0.4
Hair dressing/weaving of hair	5.0
Teaching	7.1
Catering services	2.6
Public service	5.6
Secondary	
None	16.0
Farming	35.3
Petty trading	38.1
Tailoring	2.8
Making of confectioneries	2.8
Making of soap and pomade	0.6
Hair dressing/weaving of hair	0.9
Catering services	0.2
Traditional birth attendance	0.9
Wage labour	0.9
Handicraft	1.5

3.3. Membership of Organizations

Data in Table 3 reveal that 65.2% of the respondents belonged to one type of organization or the other, while 34.8% did not belong to any organization. Membership of organizations helps members to interact effectively. The interactions can also result in greater involvement in occupational diversification since ideas can easily spread among members of an organization.

A greater proportion (80.0%) of the respondents were members of religious groups, 23.4% belonged to thrift (*isusu*) group, 13.8% were members of cooperative society, 5.2% belonged to social clubs, while about 5% and 2.6% were members of women farmer group and fadama user groups, respectively. However, 91.5% of the respondents belonged to 1-2 organizations, while 8.5% belonged to 3-4 organizations (Table 3). This implies that membership of organization among rural women could help them to have a sense of belonging, foster social and economic protections as well as serve as an avenue for information dissemination among members. Participation in organizations could result in increased involvement in non-agricultural activities which is important for some women to survive as well as improve their well-being. Membership of respondents in organizations could help to spread information that can be of benefit in various

occupations. Participation in organizations also broadens the set of employment and entrepreneurial options for the individuals. Akinnagbe (2011) notes that membership of organizations will enhance farmer's access to government assistance in form of loans and other inputs. Hitimana *et al.* (1995)

Table-3. Percentage distribution of respondents according to membership of organization

Membership of organizations	Percentage
Yes	65.2
No	34.8
Type of organizations (n= 301)*	
Cooperative society	10.6
Women religious group	61.5
Thrift (<i>isusu</i>)	18.0
Social club	4.0
Fadama user group	2.0
Women farmer group	8.0
Number of organizations belonged to	
1-2	91.5
3-4	8.5

*Multiple responses

Reiterate that many women benefit from the support of a strong women's organization which has obtained international resources to buy food processing equipment.

3.4. Farm and Non-Farm Extension Contacts

Entries in Table 4 show that majority (78.8%) of the respondents had no agricultural extension contacts in 2010. This implies that agricultural extension services did not have enough coverage in the study area, thus information spread through this means cannot readily be available to the respondents. Meanwhile, 96.1% of those who had agricultural extension contacts had between 1 and 5 visits and 2.1% had 16-20 visits. The mean number of visits was 1. The extension-farmer contact is quite low. This would affect farmers negatively since agricultural information spread through this means is not easily accessible to them. This will also affect their agricultural productivity. Banful *et al.* (2009) observe that extension staff in Nigeria is severely stretched and in all states only small share of farmers can access the services. Agbamu (2005) also notes that extension service delivery in Nigeria had been very poor and this limits access to improved technologies by farmers.

Table 4 also reveals that 91.8% of the respondents did not have non-farm extension contacts. However, 98.7% of those visited had 1-3 visits, and 1.3% was visited 4-6 times in the last one year. The mean number of visits was 0.2.

This implies that the respondents hardly had non-farm extension contacts; hence information provided through this means cannot be accessible to them. Most of the non-farm programmes such as National Economic Empowerment and Development Strategies (NEEDS) introduced by the government for economic empowerment have failed to achieve the desired goals in terms of

reaching out to rural women who are supposed beneficiaries. [Daily Champion Newspaper \(2009\)](#) reports that poverty reduction programmes introduced by the government are often over-politicized and scarcely contribute to economic empowerment of women because the resources are usually hijacked by officials, consultants and a host of others.

Table-4. Percentage distribution of respondents according to extension contact

Extension contact	Percentage	Mean (M)	Standard deviation (SD)
Farm			
Yes	21.2		
No	78.8		
Number of visits (n= 98)			
1-5	96.1		
6-10	0.9	1.0	3.3
11-15	0.9		
16-20	2.1		
Non-farm (n= 38)			
Yes	8.2		
No	91.8		
Number of visits			
1-3	98.7	0.2	0.8
4-6	1.3		

3.5. Cosmopolitanism (Visit to Urban Towns)

Majority (80.1%) of the respondents visited urban towns in 2010. Visits to urban towns could increase spread of information and greater involvement in occupational diversification. About 66% of the respondents visited at least an urban town 1-10 times in 2010, 9.8% of them visited 11-20 times, while 3.1% and 1.1% visited 21-30 and 31-40 times, respectively. The mean number of visits was 6 times in 2010. This implies that respondents had regular contacts with urban towns as regards frequency of visits. The interactions they got from urban towns could help them in their involvement in various occupations since urban towns are regarded as commercial centres where economic activities predominate.

A greater proportion (40.3%) of the respondents visited Onitsha, 10.8% of them visited Enugu, 8.0% visited Awka, 5.7% visited Ekwulobia, about 5% of them visited Lagos, 3.2% visited Nnewi, among others. The major urban town visited by most of the respondents was Onitsha. This could be attributed to the fact that Onitsha is a commercial town where economic activities predominate.

Table-5. Percentage distribution of respondents according to cosmopolitanism

Cosmopolitanism	Percentage	Mean (M)	Standard deviation (SD)
Yes	80.1		
No	19.9		
Number of visits (n= 370)			
1-10	82.5		
11-20	12.2	5.2	6.0
21-30	1.4		
31-40	3.9		

Major urban town visited			
Onitsha	40.3		
Asaba	0.9		
Enugu	10.8		
Nnewi	3.2		
Aba	2.2		
Abuja	1.9		
Awka	8.0		
Lagos	5.0		
Ekwulobia	5.7		
Portharcourt	1.1		
Owerri	0.4		
Orlu	0.2		
Benin	0.4		

3.6. Place of Sale of Farm and Non-Farm Products

About 90% of the respondents indicated that they sold their farm produce in local community markets, while 13.9% and 5.2% indicated that they sold at markets in neighbouring towns and nearest urban towns, respectively (Table 6). The major market outlet was community markets. The reason could be because of proximity of the community markets to them. This may also be as a result of subsistence level of production, having less to offer for sale and this will not merit transporting the products to markets that are farther away from home.

Majority (54.4%) sold their farm produce at Onitsha, 42.6% sold at Awka, while 2.2% and about 1% sold at Ekwulobia and Nnewi, respectively. This implies that the respondents also sold in nearest urban towns since there was improved transportation facilities that would necessitate easy movement. It could also be attributed to the fact that Onitsha is a commercial town where business activities take place.

It was also reported in Table 6 that 71.4% of the respondents sold their non-farm products at local community markets, while 15.0% and 13.6% sold at Awka and Onitsha, respectively. It shows that the major market where the respondents sold their non-farm products was also local community markets.

Table-6. Percentage distribution of respondents according to sale of farm and non-farm products (n= 462)

Place of sale	Percentage
Farm produce*	
Local community market	90.0
Markets in neighbouring towns	13.9
Nearest urban town	5.2
Nearest urban town sold	
Onitsha	54.4
Nnewi	0.8
Ekwulobia	2.2
Awka	42.6
Non-farm products	
Local community markets	71.4
Onitsha	13.6
Awka	15.0

*Multiple responses

3.7. Distance to the Nearest Urban Market (Kilometres)

Data in Table 7 show that 49.6% of the respondents indicated that distance from their house to the nearest urban market was 21-30km, 33.9% indicated distance of above 30km, while 12.2% and 4.3% indicated 1-10km and 11-20km respectively. The mean distance was 0.16 km. This implies that the distance to the nearest urban market is not too far and appears to be a trek able distance where there is no means of transportation. Proximity to an urban market promotes economic activities in both farm and non-farm enterprises. People living very close to urban markets are more likely to be involved in non-farm activities, while those living far away from urban market are likely to be more involved in farming activities. [Ranjan \(2006\)](#) states that access to markets is determined by factors such as distance to markets, access to transport infrastructure and telecommunications, access to market information, quality of goods and services produced and quantity produced.

3.8. Commonest Means of Transportation to Urban Markets

Majority (96.3%) of the respondents indicated that the commonest means of transportation was automobile. This implies that the respondents were using mostly vehicles as a means of transportation to convey farm and non-farm products to urban markets. This could result from improved transportation networks in rural communities. There arises the need to have good access roads in rural communities to enhance easy transportation of people to urban towns and adequate disposal of farm produce.

Table-7. Percentage distribution of respondents according to distance to the nearest urban market and commonest means of transportation (n= 462)

Distance (km)	Percentage	Mean (M)
1-10	12.2	
11-20	4.3	0.16
21-30	49.6	
Above 30	33.9	
Commonest means of transportation		
Motorcycle	2.8	
Automobile	96.3	
Foot	0.9	

3.9. Human Capital Attributes Influencing Occupational Diversification

Majority (59.5%) of the respondents' choice of occupations were influenced by possession of entrepreneurial skills, 55.4% were influenced by number of dependants in the household, 52.6% were influenced by access to information on changing demand patterns, 52.4% were influenced by health status, among others (Table 8). Number of dependants increases the possibility of greater involvement in occupational diversification. Rural women need to diversify in occupations to enable them cater for the dependants financially. The possession of entrepreneurial skills is necessary for women to be involved in both farm and non-farm activities. However, having access to market information on changing demand patterns also impact positively on occupational

diversification. This could result from improved communication networks existing in the study area. They can easily use mobile phones to access information that can help them in economic activities. The findings agree with [International Labour Organization \(ILO\) \(2009\)](#) which notes that skills development is key to improving rural productivity, employability and income-earning opportunities, enhancing food security and promoting environmentally sustainable rural development and livelihoods.

Table-8. Percentage distribution of respondents according to perceived human capital attributes influencing occupational diversification (n= 462)

Human capital attributes*	Percentage
Number of dependants	55.4
Education of members in the household	30.7
Possession of entrepreneurial skills	59.5
Years of occupational experience	43.7
Attractive wage	14.9
Perception of health status	52.4
Access to information on changing demand patterns	52.6

*Multiple responses

3.10. Problems Faced by Rural Women on Occupational Diversification

The major problems faced by rural women in occupational diversification were lack of women empowerment training programmes in rural areas (M= 3.5), poor skill training (M= 3.5), inadequate training opportunities (M= 3.4), poor educational attainment (M= 3.3), high cost of transportation (M= 3.3) and inadequate finance/credit facilities (M= 3.3). Other problems include: increase in workload of domestic chores alongside with occupations (M= 3.2), inadequate provision of loan (M= 3.2), high cost of labour (M= 3.1), inadequate labour saving technology (M= 3.1), high health risks (M= 3.1), lack of access to modern technology/capital (M= 3.1), poor market networks (M= 3.1), among others (Table 9). Standard deviation was also presented in Table 9. It was observed that standard deviation for most of the problems were less than one, while others were more than one. This shows that there was no uniformity as regards the responses of the respondents which gave rise to disparities in the various problems indicated by the respondents.

The respondents were highly constrained by training-related problems as indicated in Table 9. This poses a lot of challenges among the rural women. The findings of this study are in agreement with [Singh and Kumar \(1995\)](#) which point out that numerous socio-economic factors such as family responsibilities like child care and food preparation, poor health, limited access to education and lack of skills constrain the ability of women to devote considerable time to economic activities. [Vyas and Bhargava \(1995\)](#) reiterate that social disapproval and family pressures faced by many women discourage them from entering into economic activities outside the household. In the past, women were regarded as people who should not have a job outside their communities. Presently, there exists family approval for them to be gainfully employed wherever job opportunity exists.

Table-9. Mean score of problems faced by rural women in occupational diversification (n= 462)

Problems	Mean scores (M)	Standard deviation (SD)
Poor educational attainment	3.3	0.892
Social norms restricting female mobility and ability to work outside household	2.6	1.017
Government policy due to taxes, licenses, roadblocks, residence permits (multiple taxation)	2.8	1.139
Increase in workload of domestic chores alongside with occupations	3.2	0.979
Inadequate provision of loan	3.2	1.046
Inadequate training opportunities	3.4	0.814
Poor road networks	2.6	1.042
Unavailability of labour	2.8	0.863
High cost of labour	3.1	0.716
Domestic chores not leaving enough time to pursue other activities	3.0	0.956
Inadequate labour saving technology	3.1	0.934
Working longer hours	3.0	1.058
Inadequate finance/credit facilities	3.3	1.006
Low wages/poor conditions of work	2.3	1.065
Absence of social security benefits	2.5	0.996
High health risks	3.1	0.971
Lack of enabling policy environment to promote women's entrepreneurship	3.0	1.082
Lack of access to modern technology/capital	3.1	0.956
Lack of personal security and risk of sexual harassment	2.3	1.078
Low level of self-confidence	2.7	1.135
Socio-cultural barriers such as exclusive responsibility for household work	2.9	0.781
Poor market information on prices of goods and services	2.8	0.941
High cost of production leading to less competitive prices	3.0	0.988
Lack of women empowerment training programmes in rural areas.	3.5	0.737
Poor market networks	3.1	0.846
High cost of transportation	3.3	0.803
Poor skill training	3.5	0.696

3.11. Test of Hypothesis

3.11.1. Relationship between Occupational Diversification and Nearness to Urban Markets (P≤0.05)

The correlation results on Table 10 show that there is no significant relationship between occupational diversification and nearness to urban markets ($r= 0.042$; $p\leq 0.05$). This implies that the relationship was 4.2%. It was expected that rural women who reside close to urban markets will be greatly involved in occupational diversification since access to market could be a factor which necessitates economic activities. This implies that the respondents' nearness to urban market did not make them to diversify into various occupations. This could be as a result of a lot of factors ranging from greater involvement in agricultural activities or lack of funds to embark on other economic activities. It was also expected that those living nearer to urban markets are

more likely to be involved in non-farm activities than those living far away from the market. Hence, the null hypothesis was accepted.

Table-10. Relationship between occupational diversification and nearness to urban markets

Variable	Significant p value	Correlation coefficient
Nearness to urban markets	0.368	0.042
Occupational diversification		

4. CONCLUSION AND RECOMMENDATIONS

Findings of the study indicate that rural women are involved in both farm and non-farm occupations such as planting of crops, marketing of farm produce, processing of farm produce, petty trading, tailoring, teaching, making of confectioneries, public service, among others. Possession of entrepreneurial skills, number of dependants in the household, access to information on changing demand patterns, perception of health status influenced respondents' choice of occupations.

Rural women's major roles in farm and non-farm activities are affected by higher barriers in education and training which limit the capacity to engage in more productive and remunerative work, perform managerial and leadership roles and participate fully in the development of their communities. However, the activities of rural women in various occupations were also constrained by training related problems such as lack of women empowerment training programmes in rural areas, poor skill training, inadequate training opportunities, poor educational attainment. Targeted actions are needed to overcome these barriers. Skills development is the key to improving rural women's productivity, employability and income-earning opportunities, enhancing food security and promoting environmentally sustainable rural development and livelihoods. The study recommends that adult literacy programmes should be introduced for the rural women to acquire necessary education that will help them in occupational diversification. Government policy should promote the development of human capital by equipping rural women with the necessary skills to work in various occupations. It is also important for local government councils to establish vocational skill acquisition centres in rural areas in order to empower women with necessary skills to be gainfully employed in non-farm occupations for higher returns.

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