

Analysis of Off-Farm Income Generating Skill Needs of Rural Women for Poverty Reduction in Cross River State, Nigeria**Eremi, Emmanuel Ohara (Ph.D)**

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Abstract

The study examined the off-farm income generating skills needs of rural women for poverty reduction in Cross River State, Nigeria. The specific objectives of the study were to examine: the relationship between hairdressing skills and poverty reduction among rural women, relationship between fashion design skills, catering skills and craft making skills and poverty reduction among rural women. The study analyzed four null hypotheses, the population of the study comprised 2892 rural women, while the sample consisted of 390 respondents, selected using simple random sampling technique. Data were collected using a validated structured questionnaire, administered by the researchers. Data analysis was done using Pearson Product Moment Correlation Coefficient. The results of analysis revealed a significant relationship between hairdressing skills (0.614), fashion design skills ($r=0.62$), catering skills ($r=0.742$) and craft making skills ($r=0.671$) and poverty reduction among rural women in Cross River State. The study found that all these skills contribute to the reduction of poverty among rural women. The study concluded that off-farm income generating skills are very critical to poverty reduction interventions and rural women should be encouraged to participate in initiatives to the acquisition of these skills. It was recommended that government should partner with the organized private sector to establish vocational skills acquisition facilities in rural areas, provide incentives in form of grants or credit facilities to enable rural women establish and manage their own businesses and provide sewing machines, hairdressing equipment and power sources to rural women who have the requisite skills.

Keywords: Off-farm, Income, Rural women, poverty reduction, Cross River state, Skill.

Introduction

Contemporary gender debates have focused largely on women marginalization, domination and cultural stereotypes that underpins the status of women in the society. Feminists' advocacies are becoming

increasingly confrontational in advancing the quest to dismantle the perceived patriarchal tendencies that prescribe standards for social relationships and economic well-being (Eremi & Aya, 2014). Women liberation and global calls for political inclusion are rapidly becoming the cardinal goal of feminist crusade, encouraging the international community to show more commitment to addressing the issues affecting women and girls around the world. The rigorous emphasis on the economic, political and cultural emancipation of women has unwittingly taken for granted the very issues that enhance women economic and social slavery (Eremi & Ebe, 20218). The gender-based inequalities will continue to ventilate public discourse and, while religious and political rhetoric are frequently being used to explain gendered access to economic opportunities and production resources, balancing these the gender equation in the society has been a monumental challenge. Policy makers have become accustomed to an increasingly ambivalent narratives and rhetoric that aims to draw public attention to women economic, social and environmental vulnerabilities, while using the same narratives to impoverish the women by extracting and appropriating the very resources and opportunities meant for women. Opportunistic gender-based entrepreneurs have used women problems to accumulate wealth to the detriment of the very disadvantaged groups, as the World Economic Forum (WEF, 2017) in Eremi and Ebe (2018) observed, women will have to wait several more years before they can earn as much as men and have equal representation in the work place. Poverty, particularly among rural women is pervasive, and because women constitute more than 60% of agricultural labour force and produce over 70% of the food consumed in sub-Saharan Africa, including Nigeria, it is becoming increasingly important that they possess multisectoral skills that could support farm-based income.

Women's economic empowerment is widely seen as an important tool for social and political liberation of women. Women, in both urban and rural areas face a wide range of economic, social and cultural challenges and addressing these challenges requires the provision of access to resources to increase their financial autonomy and enhance their social status. It is widely believed that enhancing women access to income-generating activities would reset gendered power structure at both household and in the labour community, thereby creating a more inclusive labour and social settings for men and women to operate on equal basis. Rural poverty, particularly among women can be reduced through women's access to economic opportunities, development of skills and empowerment that avails them independence in decision making and control of their own lives. The World Bank's gender Equality Action Plan for 2007/2010 explicitly recognized the broad development significance of women's economic liberation. These initiatives by the World Bank and its partners to make a broad case for gender equality and women empowerment are creating appealing possibilities for improving women economic status in the society and strengthen their voices in decision making (Ekaluo et al, 2025).

Creating opportunities for women to earn income outside the farm and home will enhance their economic power, widen their access to credit and promote their contributions to community and national development. Increasing women's economic empowerment requires identifying barriers to and facilitators of women's opportunities to diversify their income (Elin & Jorgen, 2023). Rural women contribute approximately 70-80 percent of the labour in farms and produce over 70 percent of the food consumed. Despite having limited access to social capital and decision-making power, women have always remained the fulcrum of national development, beside their traditional family or domestic obligations. The consensus is that with adequate acquisition of relevant skills and empowerment, women would make far better contributions towards the betterment of their own lives, community and state. Skill acquisition is deemed central to women liberation, empowerment and gender parity in economic, political and cultural ecosystems of the society.

Despite the growing calls for women empowerment, poverty among rural women particularly those in sub-Saharan Africa is still scandalously high. Because women lack access to certain resources such as land, inheritance rights and the freedom enjoyed by men, the poverty rates among rural women have continued to threaten their existence and that of the society they support. Women are important stakeholders in the development process, therefore, combating the menace of women's poverty is an important way to avail the society of their contributions.

Poverty increases the vulnerabilities of women and increases men's domination, and because most women lack the basic skills for financial autonomy, they cannot help themselves. As Osisanya (1998) noted, vocational skill training is necessary to give woman the skills for self-reliance, both financially and in decision-making. Vocational training is designed to empower people, including women to build their own lives, create jobs, generate money and manage their lives without depending on the men for everything. Off-farm income-generating skills training for women seek to provide them with relevant knowledge, abilities and motivation to attain entrepreneurial successes in a variety of settings. It provides a wide range of skills, including organizational and management capabilities to begin, maintain and expand their own business activities. The need to build a self-reliant, skilled and motivated manpower to reduce chronic poverty and unemployment informed the decision of the National University Commission (NUC, 2004) to include entrepreneurship in the curriculum for Universities in Nigeria, and to a very significant extent, this intervention has helped bridged the gap between theory and practice.

Generally, off-farm (non-farm) activities refers to those activities carried out outside the farm and the portion of income a person gets or generates from such activities is called off-farm income. This income is generated through various activities, operations and services to support farm families maintain a healthy standard of living. Hairdressing, craft making, fashion design and catering services etc. are some of the common examples of off-farm activities or skills that can generate substantial amount of income for households. Skills is the ability to do something or the learned ability to perform an activity well, and this is usually developed through training, practice or experience. Acquiring and utilizing the skills in different off farm (non-farm) income generating (activities that brings money to a farmer outside his farming enterprise) activities would lead to a reduction in poverty among rural farm families. Poverty reduction involves using those off-farm skills and activities as economic and social strategies to bring rural women out of poverty or permanently lift people out of poverty.

The greater call to provide rural women with off-farm income-generating opportunities and skills is based on the alarming rates of widespread poverty in rural areas. Incomes from farming activities have not been able to address poverty among women, because majority of the rural women farmers, like men, are subsistent or peasant farmers, revenues realized from cultivation are not sufficient to lift them out of poverty. It is against this background that this study was conceived to examine the correlation between off-farm (alternative sources of income) income generation skills and poverty reduction among rural women in Cross River State, Nigeria.

The specific objectives of the study were to;

- i. ascertain the relationship between hairdressing skills and poverty reduction among rural women in Cross River State.
- ii. ascertain the relationship between fashion design skills and poverty reduction among rural women Cross River State.
- iii. determine the relationship between catering skills and poverty reduction among rural women in Cross River State.
- iv. examine the relationship between craft making skills and poverty reduction among rural women in Cross River State.

To address the objectives, the study tested the following null hypotheses

- i. There is no significant relationship between hairdressing skills and poverty reduction among rural women in Cross River State.
- ii. There is no significant relationship between fashion design skills and poverty reduction among rural women in Cross River State.
- iii. There is no significant relationship between catering skills and poverty reduction among rural women Cross River State.
- iv. There is no significant relationship between craft making skills and poverty reduction among rural women Cross River State.

Research methodology

The study was conducted in Cross River State, Nigeria. The study adopted a survey research design. The population of the study comprised 2392 registered women farmers. The study adopted a multistage sampling procedure: in stage one, six extension blocks were randomly selected from the three agricultural zones of the state. These blocks were Calabar South, Akamkpa, Yakurr, Ikom, Obudu and Ogoja. In stage two, five communities (extension cells) were selected from each block using simple random sampling technique and this gave a total of thirty (cells). In stage three (3), 13 rural women were randomly selected from each extension cell and this gave a sample size of 390 respondents. A semi structured questionnaire was used to obtain data from the respondents. The questionnaire was designed in section based on the specific objectives of the study. The questionnaire was validated for face and content validity by four research experts; two were drawn from Agricultural extension and rural sociology and two from test and measurement. The instrument was tested for reliability using test-retest techniques, where the instrument was administered to 30 purposively selected rural women who did not participate in the actual investigation. Data obtained from the two administrations of instrument were analyzed using Pearson product moment correlation and a coefficient of 0.79 was obtained, which means the instrument was 79% reliable.

Data Analysis

Data obtained for the study were analyzed with the aid of Pearson Product Moment Correlation statistics. The model of the correlation is specified as follows;

$$r = \frac{N(\Sigma XY) - (\Sigma X)(\Sigma Y)}{\sqrt{[n\Sigma X^2 - (\Sigma X)^2][N\Sigma Y^2 - (\Sigma Y)^2]}}$$

where: r = Pearson Correlation Coefficient

N = Total number of values

Σ = Sum

$\Sigma X \Sigma Y$ = Product of sum of X and product of sum of Y

ΣX^2 = Sum of square of X

$(\Sigma X)^2$ = Sum of X all squared

ΣY^2 = Sum of square of Y

$(\Sigma Y)^2$ = Sum of Y all squared

X = values in the first set of data (Independent variables)

Y = values in the second set of data (dependent variables)

Results and Discussion

Hairdressing skills and poverty reduction among rural women:

Table 1: Summary of Pearson Product Moment Correlation analysis of the relationship between hairdressing skills and poverty reduction among rural women

Variable	ΣX Σy	ΣX^2 ΣY^2	ΣXY	rxy	p-value
Hairdressing skills	4996	73248	331069	.614*	.000
Poverty reduction	23434	1555180			

*Significant at P=.05, df = 388, Crit. R = 113

Result in table 1 indicates that the calculated r – value of .614 is greater than the critical value of .133 at 0.05 probability level and 388 degrees of freedom. This means the result is significant and implies that hairdressing skills are significantly related to poverty reduction. Based on this result, the null hypothesis was rejected, suggesting that if rural women acquire hairdressing skills, it would contribute to poverty reduction by generating additional income for the women. The result corroborates that of Nussbaum (2000) that hairdressing skills and business will enable women to have alternate source of income, create employment for other women and therefore contribute greatly to poverty mitigation among the women.

The result equally agrees with Hannan (2004) that one major contribution to poverty among women is low productivity and unemployment, therefore, hairdressing skills will help women attract revenues from non-farm sources to support incomes generated from farming activities. This will not only reduce unemployment but address poverty-related crimes in the society. Hairdressers offer unisex services such as braiding, cornrows, cut-blow and oil, eye brow shaping and lashes, fixing, haircuts, hair treatment and dying, manicure, pedicure, perm/colour, relaxer, washing, stretch hair tinting, weaving and retrench among others. All these services offer a multilayered off-farm income streams for a variety of women groups to alleviate poverty and improve their economic status and enable contribute meaningfully to community development. Apart from creating a sense of financial autonomy for the women, hairdressing skills allows rural women who have acquired the skill to pass same to other women and their own children, thus creating a network of entrepreneurs who are not only empowered economically but equally have the capacities to empower others to contribute to national development.

Fashion Design Skills and poverty reduction among rural women:

Table 2: Summary of Pearson Product Movement Correlation analysis of the relationship between fashion design skills and poverty reduction

Variable	X	X²	XY	r-call	p-value
	Y	Y²			
Fashion design	2833	4749	59841	.62*	.000
Poverty reduction	2545	3795			

*Significant at $P = .05$; r -crit = .113; $df = 388$

The result in table 2 reveals that the calculated r -value of .62 was higher than the critical value of .113 at $P = .05$, which indicates that the result was significant. This implies that fashion design skills could contribute significantly to poverty reduction among rural women. With this result, the null hypothesis was discarded. The implication of this finding is that if rural women are provided with fashion design skills, they would establish themselves and generate additional income to improve their own standard of living and contribute to the development of the society. This result agrees with Skapa (2015) who noted that the aim of sewing is to make money, combat unemployment, reduce hunger and create alternative streams of income. Rural women who successfully acquire fashion design skills, sewing or pattern making training will be able to work in a clothing or garment factory or pursue their own sewing business. It is not correct to think sewing is for housewives or retrenched women, even young girls, school leavers and students can equally acquire sewing skills to become self-reliant. In the basic sewing training, trainees learn the technology of a sewing machine, how to use sewing machine, how to cut and how to complete a garment. In pattern making training, they learn how to manually draft a pattern.

Saikrishnaa (2022) opined that fashion design skills is important as it enables women and men to acquire the necessary competences, attitude and values required for economic independence, wealth and job creation and to overcome the poverty trap. It builds creativity and generate wealth. This underscores why in many universities and colleges around the world fashion design is a course of study and many parents are investing heavily in it to provide entrepreneurial skills for their children, particularly the females. It is

economically important for income generation and by improving the skills of rural women in fashion design, they enter the pool of human resources required for community and national transformation. Crane (2014) observed that fashion design skills help women to generate income to support themselves, their families, and make meaningful contributions to the society. Reducing poverty among women requires a multifront approach and given the fact that beginning a fashion business is not capital intensive, training rural women to acquire the skill will contribute greatly to poverty amelioration. This aligns with Nsifon (2004) that sewing skills is one way of improving women and men's economic independence.

Catering skills and poverty reduction among rural women

Table 3: Summary of Pearson Product Moment Correlation analysis of the relationship between catering skills and poverty reduction.

Variable	\bar{X}	SD	r-cal	P-value
Catering skills	14.15	4.25	.742*	.000
Poverty reduction	28.16	6.26		

*Significant at $P = .05$; Critical $r = .113$; $df = 388$

Result in table 3 reveals that the calculated $r =$ value of .742 is greater than the critical value of .113 at $P = .05$ and 388 degrees of freedom. Since the calculated value is greater than the critical value, it means the result is significant. With this result, the null hypothesis was rejected. The implication of this finding is that catering skills can directly lead to poverty reduction among women by creating alternative sources of income for the women, thereby improving their financial and social autonomy. This result corroborates that of Daniel (2004) that catering activities such as baking, cooking, food distribution, event coverage, operation of restaurants, provision of training services to intending caterers etc. serves as multiple streams of income for the rural women. Women generate money from services such as baking of wedding, birthday and anniversary cakes, bread making, running a restaurant, food vendor and other activities related to food distribution and management, and this does not only create job opportunities for women, but equally serves as income-generating ventures. As Nsifon (2004) noted, most caterers and food vendors make far more money than mainstream civil servants who depend on monthly salaries. The proliferation of eateries around the world and the almost street-by-street presence of food vendors known in local parlance as "Mama put" is making a case for the government and policy makers to pay closer attention to the informal food sectors. These private caterers and food vendors contribute significantly to government revenues in form of multiple taxes, fund their education, build estates and contribute to community services and national development.

In line with the observations of Sokari (2004), recently, local food vendors, eatery businesses, hotel and restaurants services have provided jobs and have become central to the tourism initiative of Cross River State. The catering sector constitutes over 10% of the private sector and has become a key stakeholder in infrastructural development, income tax, foreign exchange earnings and family support. Therefore, addressing rural and urban poverty requires intentional policy approach towards enhancing catering skills acquisition and services among women.

Craft making skills and poverty reduction among rural women:

Table 4: Summary of Pearson Product Moment Correlation analysis of the relationship between craft making skills and poverty reduction among rural women

Variable	\bar{X}	SD	r-cal	P-value
Craftmaking skills	14.22	4.20	.671*	.000
Poverty reduction	28.16	6.26		

*Significant at $P = .05$; Critical $r = .113$; $df = 388$

Table 4 shows that the r-cal of .671 was higher than r-crit of .133 at .05 probability level with 388 degrees of freedom. Since the calculated value was greater than the critical value, it means the result is statistically significant and the null hypothesis is refuted. The implication of this result is that craft making skills would enable women attain financial empowerment by generating additional income for them. Crafting or craft making covers a wide range of skills and activities that women can engage in to generate money. These skills or activities include; knitting and crochet, paper crafting, jewelry making, painting and drawing, pottery and ceramics, woodworking, upcycling and repurposing macrame, glasswork, candle making and soap making among others. All these craftmaking skills can generate multiple streams of income and employment for rural women and by extension, urban women to enhance their economic status (Eremi et al, 2019). Improving women skills in a multiplicity of craft making would alleviate pervasive poverty in rural areas. Traditionally, women have relied heavily on craft making to sustain their families. Because the decreasing crop yields caused by environmental degradation, low soil fertility, use of crude tools and small farm holding etc. is increasing poverty rates among rural populations, training rural women to acquire a range of skills in various crafts would be a game changer in poverty alleviation initiatives. This would not only create adequate income for healthy living but guarantee employment and strengthen private sector contributions to community and national development.

Conclusion

The study focused on the role of off-farm income-generating skills needs of rural women in poverty reduction. Poverty is a pervasive problem in rural areas, because most rural women are full time farmers who cultivate on small scale basis to feed themselves and their immediate families, with little for the market. This has limited women financially and increase the grip of poverty on rural populations. It was observed through this investigation that a range of skills would enable women generate sufficient money from non-farm activities to liberate themselves from the hold of poverty. These skills that can directly lead to poverty reduction among women include hairdressing, fashion design, catering and craft making skills. Given the importance of these skills in addressing rural (and urban) women poverty, the study made the following recommendations;

- i. Government should organise special vocational training centers in rural areas to provide multi-skilled training for rural women.
- ii. Special grants or credit facilities should be provided to support women who have acquired the skills to set-up their business
- iii. Sewing machines, power generators, hair dryers and other equipment can be distributed by the government to enable women begin their own businesses
- iv. Women are equally encouraged, much like parents, to embrace vocational training and skill acquisition as a compulsory way of life and expose their male and female children to such skills early enough
- v. The organized private sector and civil society organizations as well as NGOs should collaborate with the government to establish entrepreneurial training or skill acquisition facilities in rural villages to avail women the opportunity to acquire the needed skills for economic empowerment.

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