



## FEMALE HOUSEHOLD HEADS' INCOME GENERATING ACTIVITIES IN TAKUM LOCAL GOVERNMENT AREA, TARABA STATE, NIGERIA



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**Abstract:** This study was conducted to assess income generating activities of female household heads in Takum Local Government Area, Taraba State, Nigeria. The specific objectives were to; describe respondents' socio-economic characteristics, identify and assess their income generating activities as well as the constraints respondents experienced in income generating activities. Structured questionnaire was administered to 163 respondents selected using multistage random and snowball sampling techniques. Percentage, mean and logit regression were used to analyse the data. Result shows that majority (60.7%) of the respondents were in their active and productive age. Most (90.8%) of the respondents were Christians. Also, 45.4% of the respondents were widowed and husbands to 46% migrated. Mean rating of respondents' income generating activities was 2.4 each for both crop farming and petty trading. Logit regression revealed that age (0.004), educational level (0.003), marital status (0.017), household size (0.014) and farm size (0.022) had likelihood of influencing respondents' income generating activities. Respondents' major constraints in the execution of income generating activities were: unwillingness to demean self, protection of family prestige or name, cultural barriers, laziness and ill health among others. Recommendations made among others were the need for extension agents to package extension messages targeting specifically female household heads on how to engage in profitable enterprises that will enhance their income to help them support and improve their family wellbeing. Government at all levels should be sensitized through advocacy on the issues of marginalization of women, and female household heads should be backed by legislation to ensure they are mainstreamed in to community and rural development efforts at all levels.

**Keywords:** Income generating activities, female household heads

### Introduction

Female household head refers to a woman who resides with family and is responsible for the majority of income of the household and is also regarded as the head by others within the family (Robert, 2002). According to Hedman *et al.* (1996) the household is one of the most important and an intrinsic part of people lives. Primarily, it is the unit of society where individuals cooperate and compete for resources, confront and reproduce societal norms, values, power, authority and privilege. Put differently, it is a source of social power and self-worth. The term head of household also refer to the key economic provider, the major decision maker and the person assigned by others as their head. The headship of the household therefore, is usually identified as the person who has the greatest authority in the household thus in traditional African societies, males are assumed to be heads of household irrespective of the status of their spouses, in reality, men are most often assigned the headship position-a practice that subscribes to the patriarchal view that men provides for the family, while the women nurtures it. As in most African societies, Nigerian culture is deeply patriarchal. It thus follows an African patriarchal social system which older men were the principal authority figures both in their households and the wider community.

Female Household Heads used income generation as major strategy to alleviate poverty. Entering more household members into the work force is the main survival strategy of displaced women, sometimes females cook native foods at home with the assistance of family members to be sold on street(s) and/or market for income generating. The major informal economic activities that people engaged include, transport, petty-trading food processing, woodwork and saw mills, welding, leather works, printing, hotel and catering, automotive repairs and serving, tailoring, shoe making and repairing. Others include of carpentry, watch repairing, radio and Television repairs and maintenance, stone quarrying, food hawking, pottery, photography, weaving, soap making, dyeing and grain milling. Others also include water vending, second

hand cloth selling, barbing and hair dressing, beer parlor business, vulcanizing, clothing merchandising, plumbing and metal fabrication. Women were the major participants in the most informal sector. This is as a result of the fact that majority of them are not engaged in formal sector employment and since they face enormous financial responsibilities in their homes especially during economic crisis, they had to return to the informal sector (Bangura, 1991).

Most women are engaged in more than one form of income-generating activity. The most important income-generating activities were petty trading at home, commercial trading at market place, farming, paid employment, tailoring. Others were mat making, selling food, and weaving; due to traditional and social factors, and the over increasing burden of other domestic work. Female Household heads are mostly dependent on off-farm income for their survival in Nigeria (Shuibu *et al.*, 2015).

Wages for women's work are low and it is very difficult for a female head of household to work and raise children. This is because they face severe unemployment and income loss as a result of fiscal and monetary contraction. They also experience constraints on access to basic social services such as education and health (Nalini *et al.*, 1997). They worked while continuing to meet their responsibilities for household management. They worked harder and for longer hours in informal sector activities. In informal sectors, women are found less expensive to hire or seen as more effective in work that require hand dexterity. In the urban sector, women have higher employment opportunities in the service sector such as trade, restaurants, finance and insurance. In the informal sector, the last resort for coping strategies for women's sources of income is self-generating employment by trading products to meet their needs. In urban areas women take up occupation such as selling fire woods or charcoal, cloth, kerosene, catering, tailoring, food hawking, weaving, hair dressing, dying and grain milling (Mamman, 2008).

Given the poverty situation in rural communities and uncertainties associated with the largely nature-dependent economy of traditional agricultural practice, the need for rural household livelihood diversification is centred on the need for assurance of household food security, generation of additional income, control of available additional income, reduction of poverty and vulnerability among others. Also, increased diversity promotes greater flexibility because it allows more possibilities for substitution between opportunities that are in decline and those that are expanding (Ajani and Igbokwe, 2013). Ellis (1999) submitted that considerations of risk spreading, consumption smoothing, labour allocation smoothing, credit market failures, and coping with shocks can contribute to the adoption and adaptation over time of diverse rural livelihoods. To this end, it is noted that households in rural Nigeria engage in multiple jobs to diversify their income source as they hardly specialize in the production of a single crop but grow diverse crops, involved in varied crop processing activities and also engage in other non-farm income generating activities to augment their meager income (Oluwatayo, 2009). Female headed households are economically inferior in relation to male headed households and are disadvantaged groups due to other assets constraints. Realizing that Female Household Heads were engaged in multiple Jobs, to diversify their income, it become appropriate to assess different income generating activities of female household heads in the study area

**Objectives of the study**

The specific objectives of the study were to:

- i. describe the socio-economic characteristics of Female Household heads the respondents;
- ii. identify and assess the income generating activities of the respondents;
- iii. identify the constraints respondents’ experience in adopting coping strategies.

**Hypothesis of the study**

**Ho:** There is no significant relationship between socio-economic characteristics of the female household heads and the income generating activities.

**Materials and Methods**

**Study area**

Takum Local Government Area of Taraba State Nigeria is the headquarters of ADP Zone III and it was the study area for this work. Takum LGA lies between 7<sup>o</sup> 16<sup>1</sup>N-9.98<sup>o</sup> E and 9<sup>o</sup> 59<sup>1</sup> E-7.22<sup>o</sup> N. It consists of three blocks namely; Takum, Chanchanji, and Kashimbilla. The three blocks had eight, seven and eight cells, each. The study area covers a land area of 2,503km<sup>2</sup> with a population of 184467 in 2015 based on the estimated annual increment of 3.5% of the 2006 census of the National Population Commission. The area is inhabited by Tiv, Kuteb, Chamba and Jukun who are predominantly farmers and were engaged in different activities such as local craft, hunting, fishing and tailoring among others (NAERLS and NEAR 2009).

**Sampling techniques and sample size**

A multistage sampling technique was used in selecting the respondents for the study.

**Stage 1:** All the three blocks under Takum LGA were considered for the study;

**Stage 2:** 60% of cells in each block in Takum LGA were randomly selected;

**Stage 3:** Snowball- sampling was used to select 12 respondents from each of the 14 cells. In all 168 respondents were involved in the study. The questionnaire was administered to 168 respondents but only 163 questionnaires were returned. Data obtained were analyzed using descriptive statistics such as frequency, percentage and mean. The mean

involved a 3-point rating of highly used = 3, moderately used = 2 and don’t use = 1, to assess the respondents’ income generating activities by female households’ heads. Here mean equal or greater than 2.0 implies highly used income generating activities, whereas mean less than 2.0 implies not used. This was adopted to assess the income generating activities used by female household heads.

Inferential statistic was used to test hypothesis of the study at 0.05 level of significant.

The logit regression model formula is presented below:

$$Y = a + b_1 X_1 + b_2 X_2 + \dots \dots \dots b_n X_n \dots \dots (1)$$

**Where:**

Y = Predicted female household Heads income generating activities

a = Regression constant

b<sub>1</sub>, b<sub>2</sub> ..... b<sub>7</sub> = Regression coefficient attached to variable X<sub>1</sub>, X<sub>2</sub>..... X<sub>7</sub> and

X<sub>1</sub> = Age

X<sub>2</sub> = Educational level (to be proxy by years of schooling)

X<sub>3</sub> = Marital status

X<sub>4</sub> = Housed size (number of person in a household)

X<sub>5</sub> = Average annual income (₦)

X<sub>6</sub> = Method of land ownership (Dummy: Inheritance=1, purchase = 0)

X<sub>7</sub> = Farm size (Hectares).

**Results and Discussions**

**Socio-economic characteristic of the respondents**

**Age**

Table 1 reveals that majority (60.7%) of the respondents were below 46 years of age, where 39.3% of them were 46 years and older. This implies that, most of the respondents were within the active and productive age capable of coping with many activities to make a living. This finding corroborates Adesoji *et al.* (2014) who reported that FHHs were in their productive age and capable of diving into many activities to make a living and had greater involvement in various income generating activities.

**Religion**

Respondents’ religion in Table 1 reveal that majority (90.8%) of them practiced Christianity. This finding supports the findings of Adesoji *et al.* (2014) that majority of FHHs were Christian, though the finding contradicts Yusuf and Adisa (2011) who reported that most of the FHHs in Osun State were Muslims. The variations in the findings may be for the fact that most of the populations in Takum LGA, Taraba State are Christians while the population in Osun State has more Muslims. Therefore the variation has to do with the demographic characteristic of the study areas rather than the characteristics of FHHs as a phenomenon.

**Marital status**

Majority (45.4%) of the respondents were widows, 21.5% were married, 18.4% were divorced while 14.7% were single. This finding agrees with the report of Yusuf and Adisa (2011) that majority of the FHHs were widows.

**Household size**

Table 1 reveals that majority (45.4%) of the respondents had household size of six persons, 21.5% had household size of five persons, while 18.4%, and 14.7% had household size of seven and four, persons respectively. This finding reveals that many of the FHHs are relatively smaller in size than the typical traditional male headed rural household. This finding is in line with the report of Ajani and Igbokwe (2013) who posited that majority of the rural women had household size of 1-5 persons. This could be the reason for shortages of labour which are known to limit agricultural activities in FHHs thereby promoting nonfarm activities among the respondents.

**Table 1: Socio-economic distribution of respondents**

Variable	Frequency	%
<b>Age (years)</b>		
20-25	6	3.7
26-30	14	8.6
31-35	19	11.7
36-40	39	23.9
41-45	21	12.9
46 or more	64	39.3
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Religion</b>		
Christianity	148	90.8
Islam	7	4.3
Traditional	8	4.9
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Marital Status</b>		
Single	24	14.7
Married	35	21.5
Widowed	74	45.4
Divorced	30	18.4
<b>Total</b>	<b>163</b>	<b>100</b>
<b>House Hold Size</b>		
4	24	14.7
5	35	21.5
6	74	45.4
7	30	18.4
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Educational Qualification</b>		
Non Formal Education	35	21.5
First School Leaving Certificate	30	18.4
SSCE	50	30.7
NCE/ND	40	24.5
B.Sc./HND	7	4.3
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Ownership of Dwelling Place</b>		
Spouse Apartment	1	0.6
Extended Family Apartment	54	33.1
Rented Apartment	37	22.7
Personal Apartment	34	20.9
Government Quarters	37	22.7
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Annual Average Income (₦)</b>		
<25, 000	7	4.29
26, 000-50, 000	28	17.19
51, 000-75, 000	19	11.66
76, 000-100, 000	34	20.86
101, 000-125, 000	13	7.98
126, 000 – 150, 000	62	38.04
151, 000 – 175, 000		
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Land Acquisition</b>		
Leasing	39	24
Inherited	82	50.0
Purchased	26	16.0
Gift	16	10
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Farm Size (Hectares)</b>		
0.5-4.0	154	94.48
4.1 or more	9	5.52
<b>Total</b>	<b>163</b>	<b>100</b>
<b>Reason for Heading House Hold</b>		
Migration	28	17
Widowed	75	46
Divorced	30	18.4
Single who never Married	25	15.6
	5	3
<b>Total</b>	<b>163</b>	<b>100</b>

Source: Field Survey, 2016

**Educational qualification**

Table 1 reveals that majority (30.7%) of the respondents had SSCE, 24.5% had NCE/ND, while 21.5%, 18.4% and 4.3% had no formal education, first school learning certificate and BSC/HND, respectively; while 0.6% had other forms of education such as certificate course. This showed that more of the respondents had absolutely low exposure to higher education. This finding supports the assertion of Saito et al. (1994), Worku, (2007), Babulo *et al.* (2008) that FHHs are poorly educated.

**Ownership of dwelling place**

Table 1 reveals that majority (33.1%) of the respondents lived in extended family apartments, 22.7% were in rented apartment and 20.9%, 0.6% were in personal apartment and spouse apartment, respectively while a few others (22.7%) lived in government quarters. This implies that majority of the respondents do not own the apartment they lived in.

**Average annual income**

Table 1 shows that majority (62%) of the respondents had annual income range of less than ₦25, 000 to ₦125, 000. While 38% of the respondents had an annual income of ₦126, 000 or more. This implies that most of the respondents were low income earners. This might be attributed to the fact that as FHHs, they had family responsibilities that took significant part of their daily income.

**Land acquisition for agriculture**

Table 1 result reveals that, half (50.0%) of the respondents used inherited lands for agriculture, 24% leased land, 16.0% acquired land through purchase and 10% had land as gift. This finding corroborates Adisa, (2011) who reported that most FHHs cultivated inherited land.

**Farm size**

Table 1 shows that majority (94.5%) of the respondents had farm size of between 0.5 and 4.0/ha while only 5.5% had 4.1/ha and more. This implies that most of FHHs are small holder farmers who cultivated few hectares of land. This might be attributed to the fact that most of the FHHs are low income earners and could find it difficult to purchase farm inputs and pay for farm labour thereby practicing small scale farming which tends to expose them to poverty.

**Reason for heading household**

Also in Table 1, the finding shows that majority (46.3%) of the respondent are heading household because they lost their husbands and are widows, 18.5% were heading household due to divorced, 17% were heading household due to their husbands migrated to another location, 15.6% were single who never married, while 3% where other reasons such as illness and husband is very weak and cannot take care of the family. This implies that widowhood was the main reason for the emergence of FHHs in the study area.

**Table 2: Mean Rating of Respondents' Income Generating Activities (n=63)**

Types of income generating activities	Total Score	Mean ()	Remark
Petty trading	387	2.4	S
Crop processing	285	1.8	NS
Crop farming	393	2.4	S
Farm produce merchants	268	1.6	NS
Artisans	247	1.8	NS
Manual labourers	263	1.6	NS
Food selling	257	1.6	NS
Operation of grinding machine	199	1.2	NS
Civil servants	225	1.4	NS
Gathering of fire wood	209	1.3	NS

Source: Field Survey, 2016.

Cut off Point = 2.0, Mean () 2.0 = Used, Mean () < 2.0 = Not Used; Used = S, Not Used = NS

**Income generating activities**

Table 2 shows the mean rating of respondents' income generating activities using a 3-point rating scale. The result reveals that the respondents were involved in petty trading (=2.4) as their major income generating activities. This implies that, FHHs considered petty trading and crop farming as viable economic ventures to boost their income and improve their livelihood. This result agreed with the findings of Adesoji *et al.* (2014) who reported that FHHs derived livelihood in various activities with majority of them involved in petty trading and crop farming. This finding corroborates Bangura (1991) who reported that women are not mostly engaged in formal sector employment and since they face enormous financial responsibilities in their homes especially during economic crisis; they had to resort to the informal sector. Also, Shuib *et al.* (2015) work reported that most women engage in more than one form of income generating activity. This implies that majority of the respondents were involved in one form of Petty trading or the other for it is very important to them and can do or start Petty trade at home, with small capital.

**Constraints in adopting income generating activities**

Table 3 reveals that, majority (60.7%) of the respondents encountered shyness and unwillingness to demean self as a major constraints faced by FHHs. Another major constraint as perceived by the women was protection of family prestige or name which was 76.0%. 53.4% of the women further attested that cultural barriers/limitations were a constraint.

Inability to express or explain one's problem to others was another constraint with 37.0% of respondents. Mulugeta (2009) identify socio-economic mobility due to cultural and legal factors and their triple roles in the community as constraint. Laziness is another constraint with 4.3%. Lastly ill health is another constraint faced by FFHs with 28.8% this corroborates Guja (2012) who noted that in many cases FHHs cannot preserve and promote their health. Eboiyeli (2013) further confirm this in his work that ill health in old age was prevalent and if not properly handled may generate to a hindering environment for aged women heads of household to provide the daily needs of their household members effectively.

**Table 3: Distribution of respondent's constraints on income generating activities**

Constraints	Yes	No	Total
Shyness and unwilling to demean self	99(66.7)	64(39.3)	163(100)
Protection of family prestige or name	124(76.0)	39(24.0)	163(100)
Cultural barriers/limitations	87(53.4)	76(46.6)	163(100)
Inability to express or explain one's problem to others	62(38.0)	101(61.9)	163(100)
Laziness	7(4.3)	156(95.7)	163(100)
Ill health	47(28.8)	116(71.2)	163(100)

Source: Field Survey, 2016; percentage in parenthesis

**Table 4: Result of the relationship between socio-economic characteristics of the female household heads and income generating activities**

Variable	Coefficient	Std. Error	Z-Statistics	P. Value	Decision
Constant	-0.272601	4.368635	-0.062400	0.0002	**
Age (X <sub>1</sub> )	-0.009316	0.015005	-0.620853	0.0047	**
Educational level (X <sub>2</sub> )	0.172933	0.161072	1.073637	0.0030	**
Marital status (X <sub>3</sub> )	0.181921	0.197675	0.920301	0.0174	**
Household size (X <sub>4</sub> )	0.198544	0.081159	2.446349	0.0144	**
Average annual income (₦) (X <sub>5</sub> )	-1.13E-06	9.98E-07	-1.132799	0.2573	
Method of land ownership (X <sub>6</sub> )	-0.158227	0.197753	-0.800127	0.4236	
Farm size (Ha) (X <sub>7</sub> )	0.211312	0.196579	1.074951	0.0224	**
R <sup>2</sup>	0.592				

Source: Filed survey, 2016; \*\* Significant at 0.05 level

**Test of Hypothesis**

**H<sub>0</sub>:** There is no significant relationship between the respondents' socio-economic characteristic and their income generating activities.

Table 4 shows the logit regression of the relationship between socio-economic characteristics of the female household heads and their income generating activities. The result reveals that the regression coefficient for age (-0.0093; P<0.05), was negative but statistically significant at 5% implying that the age of the FHHs is not a major determinant of their income generating activities. This result is contrary to the apriori expectation that the younger an individual is, the more the economic activities she will engaged in to enhance the income. This agreed with the findings of Adesoji *et al.* (2014). The regression coefficient for educational level (0.1729; P<0.05) was positive and statistically significant at 5% level. This implies that there is direct relationship between educational level of FHHs and their income generating activities, whereby as educational status increases, income generating activities also increases among FHHs. It is expected that the higher the educational level, the higher the opportunities to generate income. Also, the coefficient of marital status (0.1819; P<0.05) was positive and statistically significant at 5% level. This implies that, marital status is one of the major determinants of income generating activities by FHHs. This agrees with the apriori expectation that single parents have more family responsibilities and might be engaged in several ventures that will boost their income to meet up with the family obligations.

Result in Table 4 further shows that the regression coefficient for household size (0.1985; P<0.05) was also positive and statistically significant at 5% level. This implies that the larger the household size, the more the income generating activities. This might be attributed to the fact that, large household size requires more family responsibilities such as food, shelter, clothing, school fees and other basic needs. This agreed with the findings of Ajani and Igbokwe (2013). The regression coefficient for annual income (-1.13E; P<0.05) and method of land ownership (-0.1582; P<0.05) were negative and not statistically significant. This implies that the annual income and method of land ownership of the FHHs are not the major determinants of their income generating activities. The regression coefficients for farm size (0.2113; P<0.05) was positive and statistically significant at 5% level. This implies that as the farm size of the FHHs increases their income generating activities also increases. This agrees with the apriori expectation that access to large farm size will enable the FHH to invest more in agricultural production which will in turn diversify their sources of income. This also agrees with the findings of Adesoji *et al.* (2014).

The result in Table 4 further reveals that the coefficient of determination (R<sup>2</sup>) was 0.59 implying that about 59% of the variations in the relationship between socio-economic characteristics of FHH and their income generating activities were explained by the variables in the model.



### Conclusion

Based on the study, the following conclusion were drawn; Majority of the respondents were in their productive age, most of the respondents had one form of educations or another, widowhood was the major reason for the emergence of FHHs. Petty trading and crop farming were the income generating activities most practiced among the respondents. Respondents' major constraints in executing various income generating activities were shyness sand unwilling to demean self, cultural barriers or limitations and inability to express or explain one's problem to others. Only a few of the respondents experienced ill health, laziness and protection of family prestige or name as constraints.

### Recommendations

- Extension agents should package extension messages targeting specifically the female household heads on how to engage in profitable income generating venture that will help them to support their families and upgrade their living standard.
- Female household heads should be backed by legislation and ensure they are main streamed in the various community development agenda of the various levels of government.
- Government, non-governmental organization should be sensitized through advocacy on the phenomenon of FHHs, this will help to influence policies and development agenda in which issues involving FHHs could be adequately addressed.
- Since most of the FHHs had limited access to production resources, they should be encouraged to form and organized themselves into cooperatives or self help groups in which they could pool their limited resources together for the benefit of all. The group if formed could also serve as veritable avenue for training and building their capacities for improved income generating capacities and well being of female household heads.

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