



Some Issues on Rural Women's Informal Sector Activities in Jigawa State, Nigeria

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Abstract. The study examined the spatial distribution of the informal sector activities engaged in by women in rural areas of Jigawa state by means of taking inventory of these activities with a view to ascertain whether there is any variation between the villages and analyse and explain the factors or reasons for this. Ten settlements were randomly picked after initial stratification of the study settlements according to the four cardinal directions: North, south, west and east. Stratified random sampling was used to select a grand total of 270 samples proportional to the population of the sampled settlements. Field observation and the focus group discussion were used to collect information. The data collected was analysed through the use of descriptive statistic and the chi square statistical technique. The result of the study shows that the informal types of activities engaged in by women can be categorised into four major types namely; arts and crafts, farming, processing and petty trading, with petty trading (41%) being the dominant. The chi square analysis shows significant difference in investment and profit across the study settlement. The recommendation of this paper is that women need to be educated on new methods / innovation in the marketing/production of goods and service meant to add value, expand production and increase profits and income. In addition women need to be assisted by government and stakeholders with soft loans to expand their business or start a business of their own.

Key words: Rural, women, spatial, informal sector, and Focus group.

INTRODUCTION

Prior to the 1970s in Nigeria, the informal sector was not considered as a separate sector, their activities were classified variously as traditional craft and petty trade in the subsistence sector and treated as such. With the expansion of the oil industry in the 1970s, after the disruption of the civil war, the urban population expanded rapidly because of the increase in opportunities in administration, construction, commerce and services along with the gradual relegation of rural agriculture. The oil boom of the 1970s led to the doom of the agricultural sector and with this there followed massive influx of the rural farmers into the urban centres in search of opportunities' and this saw the expansion of the informal sector.

Ever before to the economic recession of the late 1980s, rural women in most part of the sub Saharan Africa have together with the men contributed to the upkeep of their family through their involvement in primary and secondary production activities. However the structural adjustment programmes of the late 1970s and early 1980s saw the influx of women into the labour force markets on a large scale especially the informal sector of the economy, the reason for this is not far-fetched as the structural adjustment programme in Nigeria saw cuts in governments spending on social infrastructures such as schools, hospitals, electricity and water supply. Subsidies on essential commodities such as fertilizers, otherwise known as essential commodities, provisions, and petroleum and food items were also affected. In addition a number of workers in the formal sector were laid off, this seriously affected the income of most household heads who for most are males. The structural adjustment programme (SAP) has led to retrenchment of workers thereby leading to decrease in the income of male households heads . The decrease in house hold head's income have bearings on women especially rural women who have to bear the brunt especially in times of difficulties. Thus the retrenchment of workers coupled with the cuts in government's subsidies on social services, education, health, water, electricity have led to profound effects on the men and women alike. The retrenchment also saw increase in the influx of people into the informal labour.

The informal sector activities are activities that are unorganized, unregulated and mostly legal but unregistered. The concept of informal sector since its inception in the 1970s has attracted much interest. There are currently two approaches to defining the informal sector activities: the definitive and the behavioural perspective (Farrell, 2000).

From the definitive perspective, Farrell defines the informal sector as one which consists of economic activities which are not recorded in the Gross Domestic Product (GDP) and or the national income account. The behavioural which is at times referred to as the legalistic definition is based on whether or not an activity complies with the established judicial, regulatory and institutional framework (Ibid). Adamu (2006) also define the informal sector as comprising those employment generating activities of some urban residents, undertaken for survival in the absence of formal employment. These activities are characterized by the lack of regulations by institution of society in a social and legal environment in which similar activities are regulated. To function in the informal sector requires low level of education

The effects of the urban/ rural informal sector are highly pervasive and easily felt by the society because of their positive contributions to the standard of living. Numerous beneficial services could be derived from the informal sector by the nation. In fact for wide range of people especially the poor, the informal sector provides essential serves according to Olowu, Okotoni and Oludimu (1995) mostly for those who could not secure good jobs in the formal sector, since the quality of goods and services are often cheaper in the informal sector largely because of cheap labour and comparable low overhead costs. Therefore, the informal sector enhances the quality and standard of living and in a way, services as a price control device on the formal sector.

Furthermore, Obadan, Odusola and Akerele (1996) cited in Onyenechere (2003) extolled its innovativeness arguing that its characteristic of easy into, and exit from the economic activities; small scale of operation and relatively small capital base; reliance on indigenous resources, and unregulated and competitive market has

made it major employer of labour. That the informal sector provides the greatest opportunity for employment in developing countries is a view also shared by (Ojo 1999). According to Onyenechere (2003) informal sector activities play an important role in total poverty alleviation because it provides additional cash income to farming and wage-earning households, whilst relying on indigenous resources and skills. Thus informal sector plays several roles in the growth and development of a country. It provides productive outlet for a large number of people who prefer to have to be self-employed consequently contributing to the national economy in terms of output and employment.

According to ILO (1985) the informal sector provides income earning opportunities for a large number of people, it employs between 40 and 60 percent of the labour force and contribute between a quarter and a third of income in most African countries.

The sector provides a wide range of low cost, labour intensive, competitive goods and services. Thus, it is estimated that the sector is responsible for about 50 percent of economic activities in Africa (ILO, 1985). The contribution of informal enterprises to local value added in many countries is very substantial. For instance, in his study of Argentina, Little (1961) found out that small enterprises accounted for 58.4 percent of output and 51.8 percent of value added in 1954. It was also estimated that informal enterprises generated almost 43 percent of GPD for the Indian economy. Training opportunities are also provided through its apprenticeship development and management (UNECA/AAPAM, 1992)

The informal sector relies almost totally on indigenous human and material resources and skills. The apprenticeship scheme which is very common in the sector makes the sector a training ground for many workers and a source of gainful employment. In the workshop of the informal sector, a practical skill which in most cases is indigenous in nature and entrepreneurial talents are developed at low cost. Considering the low level of education in the informal sector, most of them would not have found jobs in the formal sector and would therefore have remained unemployed. A notion supported by Ijaiya (2004) who also stressed that recognizing

the informal operators by involving them in the development decision that affect their lives would give them wherewithal for participation and access to resources from which productivity and income would increase thus, creating opportunity in the long run for more job and poverty reduction in the sector. The informal sector therefore addresses the problems of unemployment and the attendant social vices and encourages entrepreneurial development.

Beside training opportunities, the Nigeria informal sector has recorded a gradual improvement in the educational status of 20.6 percent of the entrepreneurs due to rapid expansion in education all levels. And especially through the implementation of the Universal Basic Education scheme as well as the introduction and re-enforcement of adult literacy classes' nationwide. The share of informal sector employment out of the total gainful employment in the county rose from 27.3 percent in 1970 to 38.2 percent in 1989 (Ijaiya,2004). In furtherance to this, it also accounts for 68.0 percent of non-agricultural employment.

The contribution of the informal sector to the growth of an economy has been shown to be quite significant but as with other policies it is not gender specific despite the fact that women have been known to be highly involved in the informal sector especially in the Muslim north where the Islamic cultural seclusion always prevents women from intermingling with men as such most husbands on ground of this often prevent women from taking up formal sector activities. Although women are highly involved in informal sector activities their contribution in this wise have for most part escape national statistic and thus have been underestimated.

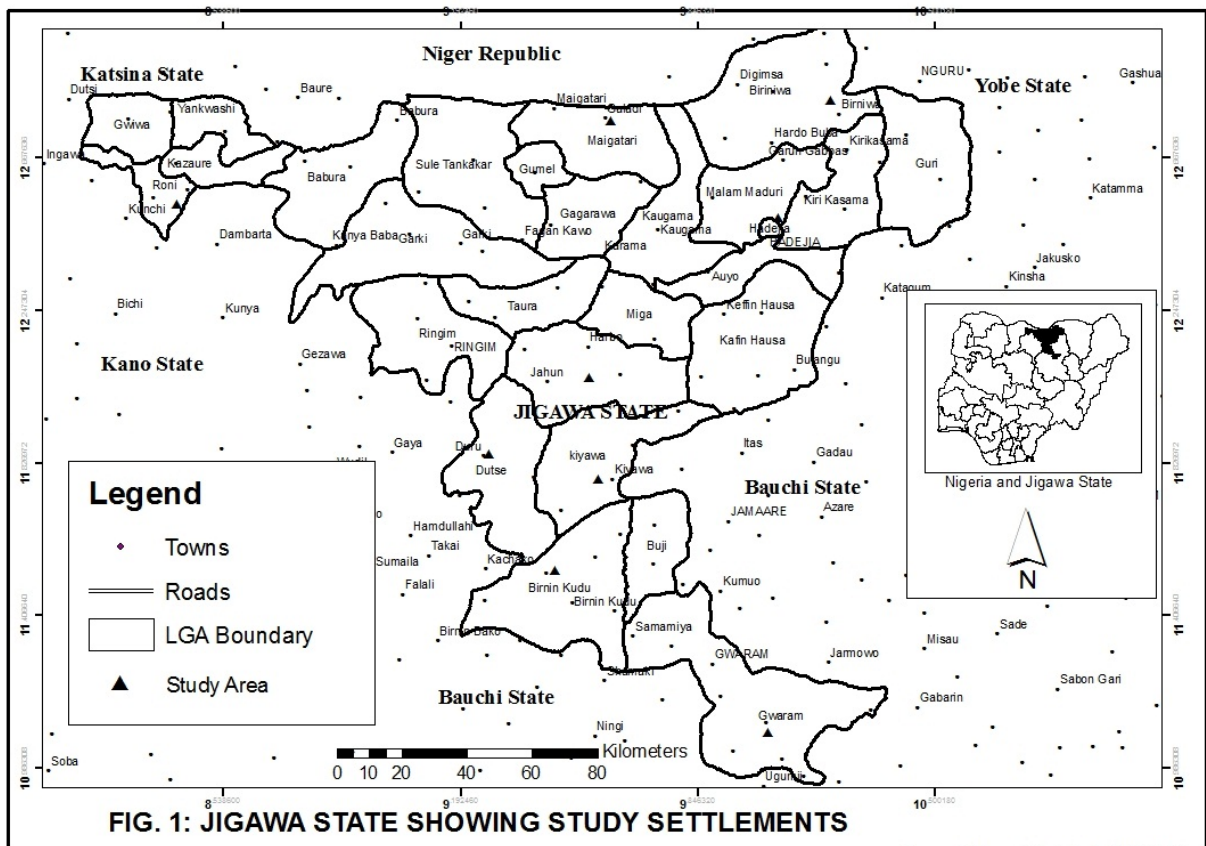
Towards this end the study examines and analyses the rural women informal sector activities with a view to identifying the variation inherent therein and the implication of sector on the development of women and the society at large .To achieve the aim, the following objectives have been set: Inventory rural informal sector activities in Jigawa states, ascertain the variation in the type of activities, Analysed the reason for the variation and the significance of the sector to women's development. To guide the researcher in achieving the aim the following research questions were asked: What are the types of informal activities that are taken place within the rural and the urban area? How

much is the capital invested in the business within the area? What is the source of the investment capital of the informal activities? How much profit is made on the average on each activity? What are the challenges faced?

MATERIAL AND METHODS

Study Area

Jigawa State is one of the thirty six states that constitute Federal Republic of Nigeria. It is situated in the north-western part of the country between latitudes 11.00°N to 13.00°N and longitudes 8.00°E to 10.15°E. Kano state and Katsina state border Jigawa to the west, Bauchi state to the east and Yobe state to the northeast. To the north, Jigawa shares an international border with Zinder region in The Republic of Niger, which is a unique opportunity for cross-border trading activities. Government readily took advantage of this by initiating and establishing a Free-Trade Zone at the Border town of Maigatari of country of Niger. (Fig1)



Source: Field work/Carto. Lab. BUK (2012)

Climate Jigawa state is semi-arid, characterized by a long dry season and a short wet season, the rainy season sometimes starts in May but early rains in April are not unusual while the bulk of the rainfall comes in June through September, The undulating land together with the rivers the Hadejia, Kafin Hausa and Iggi Rivers and a number of tributaries provide excellent potentials for agricultural development. It is not surprising therefore that the majority of the indigenous people who are mainly Hausa/Fulani. Kanuri with some traces of Badawa mainly in its north eastern parts are farmers and livestock rearers

METHODS

To select the samples for the study, stratified sampling technique was adopted where by the sample settlements were stratified into the four main cardinal directions North, South, West and East from where ten settlements were random selected. The ten settlements are: Kiyawa, Jahun, Dutse, BirninKudu, Gwaram, Hadejia, Maigatari, Gumel, Roni and Furji After the selection of the settlements. Population for the study includes all the women that participate in any economic activity that generates income. Samples respondents were purposively selected and sample size varies according to the population of the settlements studied the following sample sizes were drawn from the ten settlements thus the following samples were drawn: Furji:17, Roni:22, Birniwa:25, Hadejia:39, Gwaram:24, Dutse:53, Maigatari:20, Jahun:23, Kiyawa:25 BirninKudu:22.

The data sheet/questionnaire (set of questions to generate information) was considered suitable for data collection. The data sheet contained 25 items in two sections; two hundred and seventy copies of the sheet were used to gather usual information from the rural women. The data sheet sought information on the bio data of the respondents, and other information such as type and nature of informal activities, when the activities began, how much invested, sources of investment capital, profits realized, benefits derived, expenditure outlets and etc. The data collected was analysed using descriptive statistics cross tabulation and chi square to ascertain whether any significant difference exists in some of the variables analysed.

RESULTS AND DISCUSSION

The results of the data collected is shown in the tables and discussed below. The first part of the results shows the socio economic characteristics of the rural women and the type of informal activity. For the personal characteristics of the women the data collected and computed showed that majority of the women are within the age bracket of 20-40 years approximately (61%). The Chi square computed on the age data of the respondents shows significant difference in their age as is shown in the table 1.

Table 1: Chi-Square Tests of significant difference in age of respondents.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.661 ^a	16	.035
Likelihood Ratio	27.753	16	.034
Linear-by-Linear Association	.369	1	.544
N of Valid Cases	270		

Source: Computed from primary data

The types of informal activities were cross tabulated with the age of respondents and it was found that about one quarter of the respondents (90) are into processing and 40 of them are between the ages 31-40. Majority of the women are into petty trading (112)/ 41% and a little less than half 38.4% in that occupation are in the age bracket of 31-40. This age bracket has been defined as the most productive years in the life of women as such the contributions of women in this sector cannot and should not be under estimated.

At this age also, it is also expected that majority at this age should have been married and started a family of their own especially given the average marriage age of 9- 15 in rural areas of the Muslim north (Brydon and Chants,1985).

Table 2: Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	163	59.7	60.4	60.4
	Divorced	103	37.7	38.1	98.5
	Single	1	.4	.4	98.9
	Widowed	3	1.1	1.1	100.0
	Total	270	98.9	100.0	
Missing	System	3	1.1		
Total		273	100.0		

Source: Field work, 2012.

The marital status of respondents as shown in tables 2 indicates that two thirds (60.4%) of the women are married, 38.1% are divorced .4% are single and another .4% are widowed. This is an indication of the fact that most of the respondents are married. By the virtue of their marital status they have the responsibility of caring and nurturing which is meant to guarantee the continued existence of the human labour force. (Moser, 1993).

From the cross tabulation of marital status by economic activities given in table 3 it can be inferred that more married women are into processing (65.9%) and petty trading (53.9%) while more single women are into arts and crafts (53.6%).

The involvement of more women in petty trading is based on the fact that it requires little capital and any specialised skills. This conforms to the findings of Dinard and Havet 1995 who wrote that:

‘Women involved in small scale enterprises in developing countries often have very limited levels of formal education. For example, 77 percent of small scale industrial owners in Sierra-Leone have no formal education whatsoever, this probably being as high as 87 percent in *Gara* cloth (tie and dye) industry. Again, 39 percent of the market women sampled in a Honduran project had never attended school and were

considered illiterates. It therefore holds that success in such small scale micro enterprises, obviously depends on factors other than formal education'

Table 3: Type of informal Activity by Marital status

Type of informal Activity			Marital Status				Total
			Married	Single	Divorced	Widowed	
	Arts/crafts	Count	11	15	0	2	28
		% within Marital status	6.7%	14.6%	.0%	66.7%	10.4%
		% of Total	4.1%	5.6%	.0%	.7%	10.4%
	Farming	Count	25	13	0	0	38
		% within Marital status	15.3%	12.6%	.0%	.0%	14.1%
		% of Total	9.3%	4.8%	.0%	.0%	14.1%
	Processing	Count	60	30	1	0	91
		% within Marital status	36.8%	29.1%	100.0%	.0%	33.7%
		% of Total	24.4%	16.7%	.0%	.4%	41.5%
	Petty trading	Count	66	45	0	1	112
		% within Marital status	40.5%	43.7%	.0%	33.3%	41.5%
		% of Total	24.4%	16.7%	.0%	.4%	41.5%
	5	Count	1	0	0	0	1
		% within Marital status	.6%	.0%	.0%	.0%	.4%
		% of Total	.4%	.0%	.0%	.0%	.4%
Total	Count	163	103	1	3	270	Count
		% within Marital status	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	60.4%	38.1%	.4%	1.1%	100.0%

Source: Computed from primary data.

The chi square test of significant difference used to analyse the data on activity and marital status shows no significant difference since the asymptotic values is significant at .05%.

Table 4 :Chi-Square Tests on activity and marital status

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.683 ^a	12	.096
Likelihood Ratio	15.687	12	.206
Linear-by-Linear Association	2.825	1	.093
N of Valid Cases	270		

As far as the education of the women is concerned table 5 shows that approximately half of the women 48% have Islamic education while only one third of the women are educated up to primary level and for those with secondary education, it is just about 11%.The inference drawn from this data is that majority of the women have little western education which could have even qualify them for formal labour employment as such majority of the women are self-employed in the informal sector since one of the characteristics of the informal sector its requirement for little educational background. The cross tabulation of education and informal activity shows that 41%,50% 44% and 39% of women with primary secondary, adult and Qur'anic education respectively are into petty trading.

The reason for the majority of the women in trading is not far-fetched as it has earlier be mentioned that the informal activity of women require little education and little start up capital which are some of the characteristics of petty trading engaged in by rural women.

Table 5: Educational Level and Type of informal Activity

Educational Level			Type of informal Activity					Total
			Arts /craft	Farming	Processing	Petty trading	5	
	Primary	Count	8	19	21	34	1	83
		% within Type of informal Activity	28.6%	50.0%	23.1%	30.4%	100.0%	30.7%
		% of Total	3.0%	7.0%	7.8%	12.6%	.4%	30.7%
	Secondary	Count	4	1	10	15	0	30
		% within Type of informal Activity	14.3%	2.6%	11.0%	13.4%	.0%	11.1%
		% of Total	1.5%	.4%	3.7%	5.6%	.0%	11.1%
	Adult	Count	1	2	12	12	0	27
		% within Type of informal Activity	3.6%	5.3%	13.2%	10.7%	.0%	10.0%
		% of Total	.4%	.7%	4.4%	4.4%	.0%	10.0%
	Islamic education	Count	15	16	48	51	0	130
		% within Type of informal Activity	53.6%	42.1%	52.7%	45.5%	.0%	48.1%
		% of Total	5.6%	5.9%	17.8%	18.9%	.0%	48.1%
Total		Count	28	38	91	112	1	270
		% within Type of informal Activity	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	10.4%	14.1%	33.7%	41.5%	.4%	100.0%

The chi square test of significant difference shows there is no significant difference in education and informal activity of rural women as shown in table 6.

Table 6:Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.873 ^a	12	.197
Likelihood Ratio	16.934	12	.152
Linear-by-Linear Association	.008	1	.930
N of Valid Cases	270		

As pointed out earlier, one of the characteristics of the informal sector that have made it an important employer of labour in contemporary times especially among rural women is it's the little requirement for formal education and or any specialization and capital, as such an overview of females' informal activities shows a general trend towards service type of activities The result of the data on the type of informal activity shows that the women engaged in four major types of informal activity namely; arts and crafts (10%), farming (14%), processing (34%) and petty trading 41% (table 4).

Since the concern of this research is trying to find out whether there is variation in the type of informal activities of women across the study settlements, the chi square test was used to test whether there is a significant difference in the type of activity by location and the result is shown in table 7 and this shows that no significant difference exist in the type of informal activity by location as shown in table 7.

Table 7: Location and type of informal activities

Chi-Square Tests on location and types of informal activity

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.194 ^a	27	.564
Likelihood Ratio	31.577	27	.248
Linear-by-Linear Association	3.015	1	.082
N of Valid Cases	270		

a. 28 cells (70.0%) have expected count less than 5. The minimum expected count is .94.

This finding contradicts the findings of Onyenechere (2003) in Imo state which found significant difference in the informal women by location in Imo state which she said was the result of climatic and ecological variation despite the fact the study settlements are in the same state.

Table 8: Informal activity of women by location

		Type of informal Activity							
		Arts/crafts		Farming		Processing		Petty trading	
		F	%	F	%	F	%	F	%
Locatio n	FURJI	2	7.1%	3	7.9%	6	6.6%	6	5.4%
	RONI	0	.0%	3	7.9%	9	9.9%	10	8.9%
	BIRNIWA	2	7.1%	6	15.8%	4	4.4%	13	11.6%
	HADEJIA	6	21.4%	6	15.8%	12	13.2%	15	13.4%
	GWARAM	5	17.9%	2	5.3%	7	7.7%	10	8.9%
	DUTSE	7	25.0%	6	15.8%	20	22.0%	20	17.9%
	MAIGATRI	1	3.6%	2	5.3%	8	8.8%	9	8.0%
	JAHUN	1	3.6%	2	5.3%	10	11.0%	10	8.9%
	KIYAWA	2	7.1%	5	13.2%	6	6.6%	12	10.7%
	B/KUDU	2	7.1%	3	7.9%	9	9.9%	7	6.2%
	Total	28	100.0%	38	100.0%	91	100.0%	112	100.0%

Prior to the economic recession, women have been important participants in productive activities as together with men, women have contributed to the household economy either as labourers on the spouses holding or as farmers in their own rights. However the increasing rate of involvement in the service sector and in particular calls for concern and as such it was thought necessary to ask why they participate and their response shows that 85% of the women who are into the informal activity said they have to do that in an effort to assist their spouses while the remaining 15% did so for the personal benefits to be derived from their actions. This conforms to the findings of the ILO (1985) which opined that women are increasingly participating in the informal sector activity as a poverty reduction strategy especially in the face of changing economic situation necessitated by the economic recession of the early 1980s in Nigeria. And as for the participation in the service sector 90% said the service is the domain of women as it requires little capital and expertise and besides given the cultural values of the study environment purdah it can be carried out within the four of their homes with the help of vendors (Brydon and Chants.1989).The investment capital of rural women is shown in table 9.

Table 9:Amount invested in Activity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid less than N10, 000	148	54.2	55.8	55.8
N10, 000 - N20, 000	44	16.1	16.6	72.5
N21, 000 - N 30, 000	28	10.3	10.6	83.0
N31, 000 - N40, 000	16	5.9	6.0	89.1
Over N40, 000	29	10.6	10.9	100.0
Total	265	97.1	100.0	
Missing System	8	2.9		
Total	273	100.0		

The inference drawn from table 9 is that 55% of the women invested less than 10,000 which can be said to be one of the characteristics of the informal sector

identified by seen as one of the characteristics of the informal sector. The low investment capital is a characteristics of most developing economies including that of the study environment which Olayide (1976) opined that this result into a vicious circle of poverty.

Table 10: Type of informal Activity by Amount invested in Activity

			Amount invested in Activity					Total
			less than N10,000	N10,000 - N20,000	N21,000 - N30,000	N31,000 - N40,000	Over N40,000	
Type of informal Activity	Arts/crafts	F	15	4	3	1	4	27
		%	55.6%	14.8%	11.1%	3.7%	14.8%	100.0%
		% of Total	5.7%	1.5%	1.1%	.4%	1.5%	10.2%
	Farming	F	18	2	11	3	2	36
		%	50.0%	5.6%	30.6%	8.3%	5.6%	100.0%
		% of Total	6.8%	.8%	4.2%	1.1%	.8%	13.6%
	Processing	F	53	9	6	6	15	89
		%	59.6%	10.1%	6.7%	6.7%	16.9%	100.0%
		% of Total	20.0%	3.4%	2.3%	2.3%	5.7%	33.6%
	Petty trading	F	62	29	8	6	7	112
		%	55.4%	25.9%	7.1%	5.4%	6.2%	100.0%
		% of Total	23.4%	10.9%	3.0%	2.3%	2.6%	42.3%
	5	F	0	0	0	0	1	1
		%	.0%	.0%	.0%	.0%	100.0%	100.0%
		% of Total	.0%	.0%	.0%	.0%	.4%	.4%
Total		F	148	44	28	16	29	265
		%	55.8%	16.6%	10.6%	6.0%	10.9%	100.0%
		% of Total	55.8%	16.6%	10.6%	6.0%	10.9%	100.0%

Source: Field work 2012

The inference on investment and profits shows that the invested is strongly related to profits made where it was found that majority (55%) invested in less than 10,000 thousand and invariably(75%) earned a profit of less than 10,000 naira significantly illustrates olayide's vicious circle of poverty.

Table 11:Profit per capital

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid "less than N10, 000"	186	68.1	75.9	75.9
10,000 - 20, 000	33	12.1	13.5	89.4
21, 000 - 30, 000	17	6.2	6.9	96.3
31,000 - 40,000	3	1.1	1.2	97.6
OVER 40,000	6	2.2	2.4	100.0
Total	245	89.7	100.0	
Missing System	28	10.3		
Total	273	100.0		

The chi square computed for investment and profits shows significant difference in profits and investment made as is shown in table 12.This therefore implies the more capital invested the more profit realised and vice versa.

Table 12:Chi-Square Tests on investment and profits

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	59.524 ^a	16	.000
Likelihood Ratio	49.672	16	.000
Linear-by-Linear Association	8.902	1	.003
N of Valid Cases	245		

Thus, as in the case of profits is attributed to the small investment capital and little skills and specialization which Geertz called the Bazaar type of informal

activity where labour is employed on marginal profits .According to Geertz the bazaar type of economy can employ a large number of people on marginal levels of living. However, the disadvantage of the bazaar economy is that it allows only small-profits and no significant capital accumulation (Geertz, 1963: 28-30).

Despite the low profits characteristics of low investment as of that found among rural women in the study areas, the women still derived some benefits from their participation in the informal activity and that explains why despite the odds women still continue to take part in the informal activities. The benefits derived by women is listed in table 13.From the table,50% had improvement in their income,14% improved nutrition,10.6% per take in family decision,11% contribute to the general family welfare and 14% enjoyed all the benefits listed above. These benefits if sustained will invariably benefits the other members of the family especially children and this is expected to affect local as well as national and international

Table 13: Benefits gained from activity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid improved income	135	49.5	50.0	50.0
improved nutrition	38	13.9	14.1	64.1
Per take in family decision	29	10.6	10.7	74.8
Contribute to general family welfare	30	11.0	11.1	85.9
All the above	38	13.9	14.1	100.0
Total	270	98.9	100.0	
Missing System	3	1.1		
Total	273	100.0		

Source: Field work.

The inference drawn from the table 13 is that in addition to the provision of material benefits, the sector also provides an opportunity for self-actualization, self-reliance and fulfilment as contained in involvement of the women in decision making.

However by its nature of involving the largest concentration of people and with its informality it is beset with many Challenges. These challenges are worthy of mention. The challenges identified are group into four as shown in table 14. The challenges include competition 33%, financial 29%, technical 24% and others 13%. Some of these challenges especially competition for market is attributed to lack of specialization in the production of goods and services in addition inadequate knowledge on the methods of adding value to products which would enable such products compete favourably with others in the market. Women also lack adequate capital to expand production beyond subsistence level it was opined.

Table 14: Business challenges faced by rural women

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Competition	89	32.6	33.0	33.0
	Financial	79	28.9	29.3	62.2
	Technical	66	24.2	24.4	75.6
	Others	36	13.2	13.3	100.0
	Total	270	98.9	100.0	
Missing System		3	1.1		
Total		273	100.0		

Source: Field work.

CONCLUSION

This research concludes that the contribution of informal sector is crucial to the development of the rural women bearing in mind the benefits accrued to those who engage in informal sector activities and in view of the fact majority of the rural

women lack western education which would have qualified them for formal labour force in the first place.

RECOMMENDATION

In view of the findings of this research therefore the following recommendation have been put forward; there is the need by government and stakeholders to appreciate the contribution of women to the development of their family through their productive activities and therefore assist women financially and technically to expand production for increased income. Rural women should be encouraged to form viable cooperative societies which would enhance their stand in the scheme of things.

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